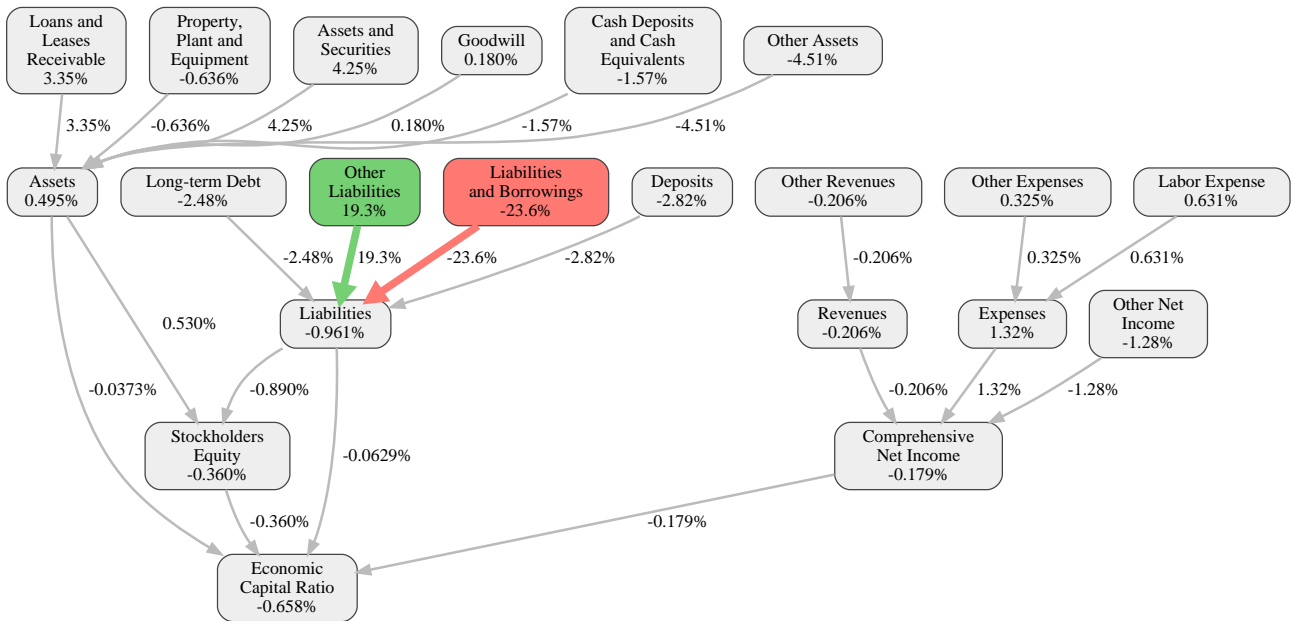




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# STATE BANKS 2020

## MidWestOne Financial Group Inc. Rank 110 of 190





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The relative strengths and weaknesses of MidWestOne Financial Group Inc. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of MidWestOne Financial Group Inc. compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 19% points. The greatest weakness of MidWestOne Financial Group Inc. is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 24% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.0%, being 0.66% points below the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	933,937
Cash Deposits and Cash Equivalents	73,484
Deposits	3,728,655
Fees	0
Goodwill	91,918
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	3,111,373
Loans and Leases Receivable	3,422,187
Long-term Debt	231,660
Occupancy	0
Other Assets	132,047
Other Compr. Net Income	10,033
Other Expenses	6,573
Other Liabilities	-2,927,097
Other Net Income	50,203
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	0

Output Variable	Value in 1000 USD
Liabilities	4,144,591
Assets	4,653,573
Expenses	6,573
Revenues	0
Stockholders Equity	508,982
Net Income	43,630
Comprehensive Net Income	53,663
Economic Capital Ratio	7.0%