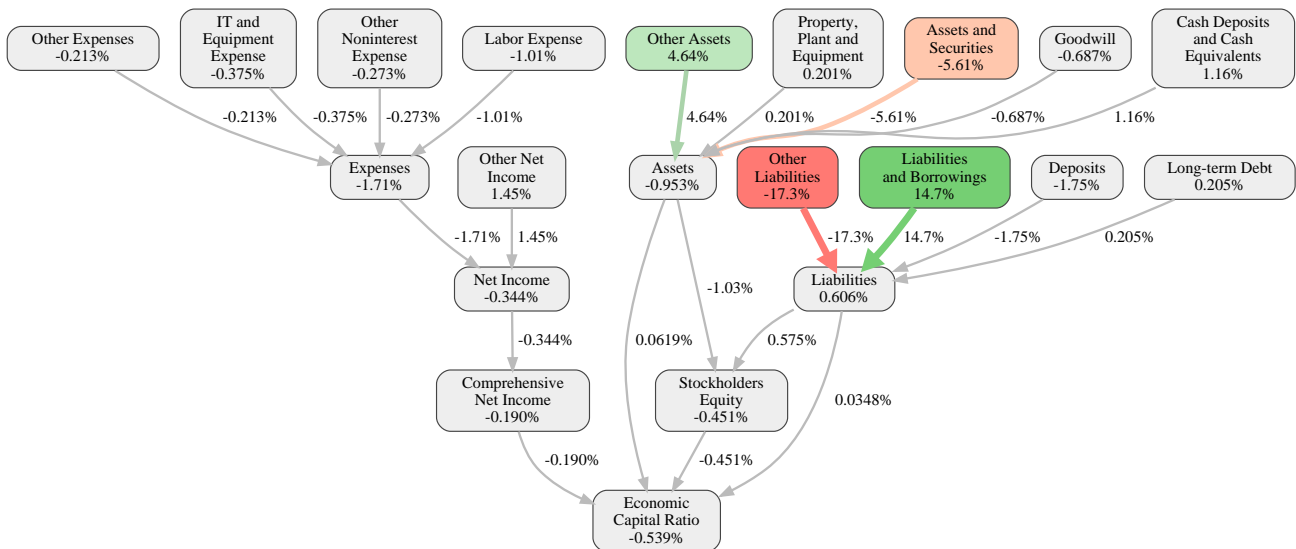




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# STATE BANKS 2021

## OLD SECOND BANCORP INC Rank 109 of 180





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The relative strengths and weaknesses of OLD SECOND BANCORP 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 OLD SECOND BANCORP INC compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 15% points. The greatest weakness of OLD SECOND BANCORP INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 17% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.1%, being 0.54% points below the market average of 6.6%.

Input Variable	Value in 1000 USD
Assets and Securities	47,053
Cash Deposits and Cash Equivalents	329,903
Deposits	2,537,073
Fees	597
Goodwill	0
IT and Equipment Expense	13,641
Labor Expense	49,547
Liabilities and Borrowings	36,156
Loans and Leases Receivable	2,013,607
Long-term Debt	0
Occupancy	0
Other Assets	604,797
Other Compr. Net Income	10,200
Other Expenses	19,011
Other Liabilities	160,521
Other Net Income	103,654
Other Noninterest Expense	12,203
Other Revenues	3,645
Property, Plant and Equipment	45,477

Output Variable	Value in 1000 USD
Liabilities	2,733,750
Assets	3,040,837
Expenses	94,999
Revenues	3,645
Stockholders Equity	307,087
Net Income	12,300
Comprehensive Net Income	22,500
Economic Capital Ratio	6.1%