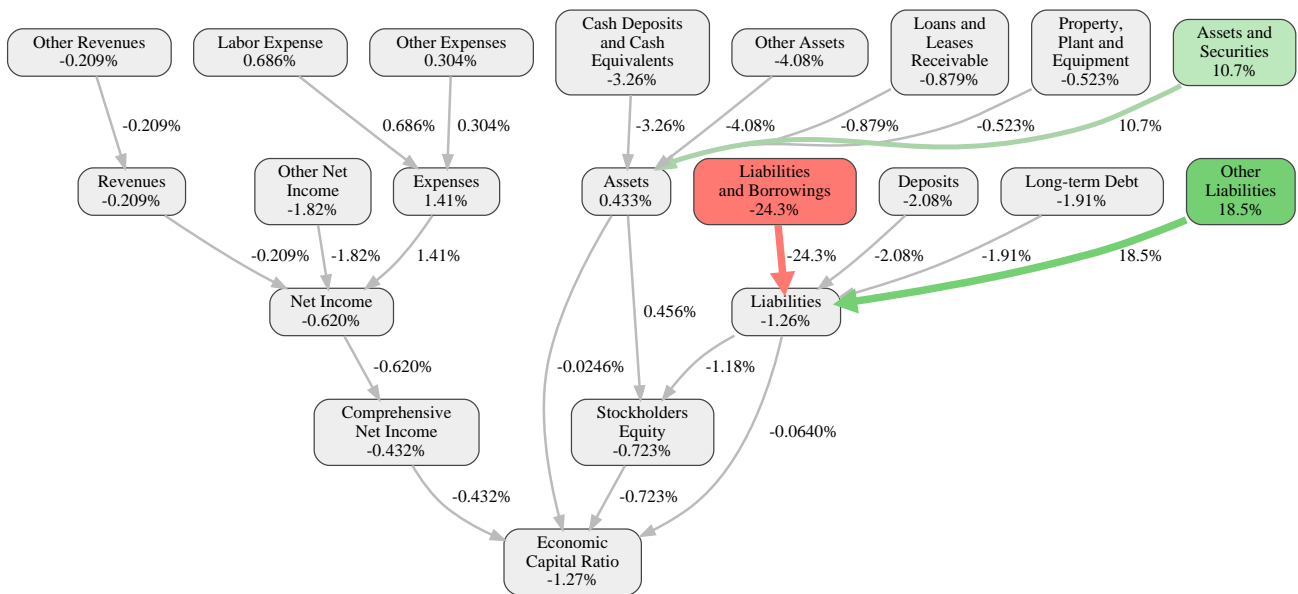




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# STATE BANKS 2021

## MidWestOne Financial Group Inc. Rank 137 of 180





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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 18% 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 5.4%, being 1.3% points below the market average of 6.6%.

Input Variable	Value in 1000 USD
Assets and Securities	1,810,874
Cash Deposits and Cash Equivalents	82,659
Deposits	4,547,049
Fees	0
Goodwill	62,477
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	3,691,263
Loans and Leases Receivable	3,486,679
Long-term Debt	208,691
Occupancy	0
Other Assets	113,959
Other Compr. Net Income	20,220
Other Expenses	6,699
Other Liabilities	-3,405,605
Other Net Income	13,322
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	0

Output Variable	Value in 1000 USD
Liabilities	5,041,398
Assets	5,556,648
Expenses	6,699
Revenues	0
Stockholders Equity	515,250
Net Income	6,623
Comprehensive Net Income	26,843
Economic Capital Ratio	5.4%