





STATE BANKS 2021



Richmond Mutual Bancorporation Inc. Rank 5 of 180

RICHMOND MUTUAL
BANCORPORATION, INC.

The relative strengths and weaknesses of Richmond Mutual Bancorporation 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 Richmond Mutual Bancorporation Inc. compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 9.7% points. The greatest weakness of Richmond Mutual Bancorporation Inc. is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 19% points.

The company's Economic Capital Ratio, given in the ranking table, is 11%, being 4.6% points above the market average of 6.6%.

Input Variable	Value in 1000 USD
Assets and Securities	252,916
Cash Deposits and Cash Equivalents	48,768
Deposits	693,045
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	604,586
Loans and Leases Receivable	736,400
Long-term Debt	0
Occupancy	0
Other Assets	31,216
Other Compr. Net Income	4,369
Other Expenses	2,477
Other Liabilities	-406,151
Other Net Income	12,495
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	14,892

Output Variable	Value in 1000 USD
Liabilities	891,480
Assets	1,084,193
Expenses	2,477
Revenues	0
Stockholders Equity	192,713
Net Income	10,018
Comprehensive Net Income	14,387
Economic Capital Ratio	11%