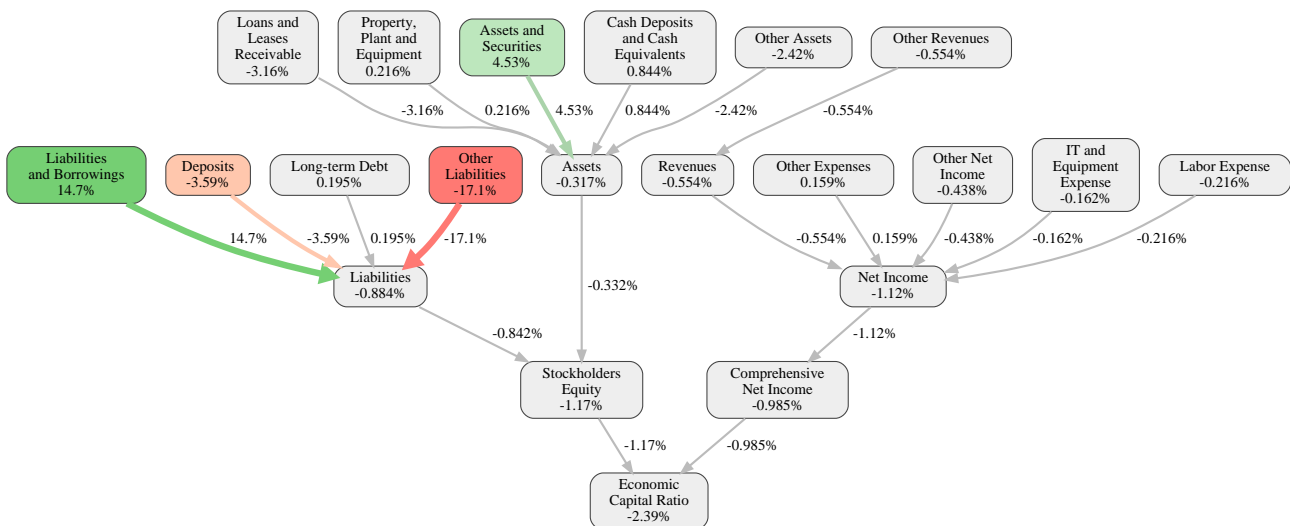




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# STATE BANKS 2022

## OLD SECOND BANCORP INC Rank 163 of 174





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## OLD SECOND BANCORP INC Rank 163 of 174



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 4.1%, being 2.4% points below the market average of 6.5%.

Input Variable	Value in 1000 USD
Assets and Securities	1,752,927
Cash Deposits and Cash Equivalents	752,107
Deposits	5,466,232
Fees	975
Goodwill	86,332
IT and Equipment Expense	21,521
Labor Expense	57,691
Liabilities and Borrowings	45,054
Loans and Leases Receivable	3,382,404
Long-term Debt	0
Occupancy	0
Other Assets	150,414
Other Compr. Net Income	-5,994
Other Expenses	17,578
Other Liabilities	198,876
Other Net Income	110,064
Other Noninterest Expense	12,598
Other Revenues	2,377
Property, Plant and Equipment	88,005

Output Variable	Value in 1000 USD
Liabilities	5,710,162
Assets	6,212,189
Expenses	110,363
Revenues	2,377
Stockholders Equity	502,027
Net Income	2,078
Comprehensive Net Income	-3,916
Economic Capital Ratio	4.1%