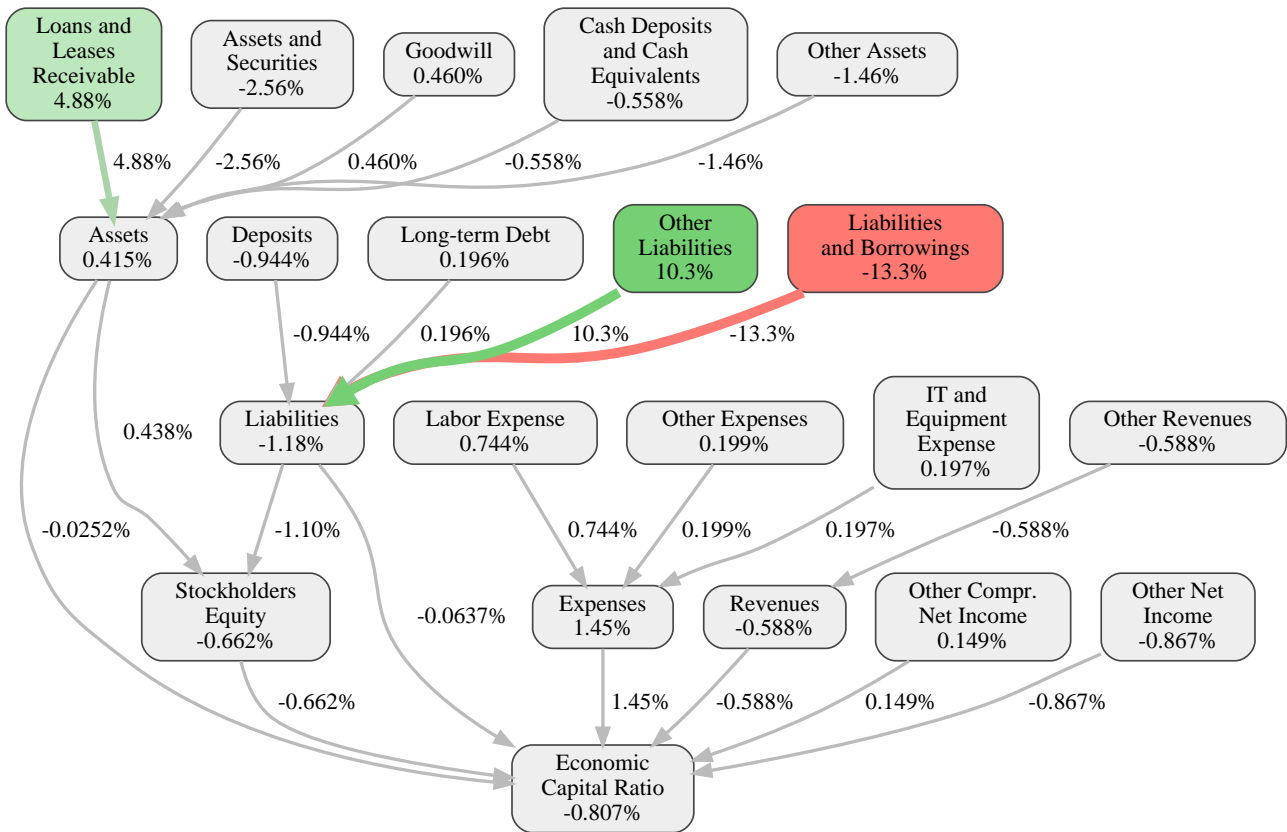




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The relative strengths and weaknesses of Midland States Bancorp Inc. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Midland States Bancorp Inc. compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 10% points. The greatest weakness of Midland States Bancorp Inc. is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 13% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.7%, being 0.81% points below the market average of 6.5%.

Input Variable	Value in 1000 USD
Assets and Securities	1,037,510
Cash Deposits and Cash Equivalents	680,371
Deposits	6,110,648
Fees	0
Goodwill	161,904
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	3,948,114
Loans and Leases Receivable	5,173,739
Long-term Debt	0
Occupancy	0
Other Assets	319,489
Other Compr. Net Income	-6,194
Other Expenses	17,795
Other Liabilities	-3,278,794
Other Net Income	99,112
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	70,792

Output Variable	Value in 1000 USD
Liabilities	6,779,968
Assets	7,443,805
Expenses	17,795
Revenues	0
Stockholders Equity	663,837
Net Income	81,317
Comprehensive Net Income	75,123
Economic Capital Ratio	5.7%