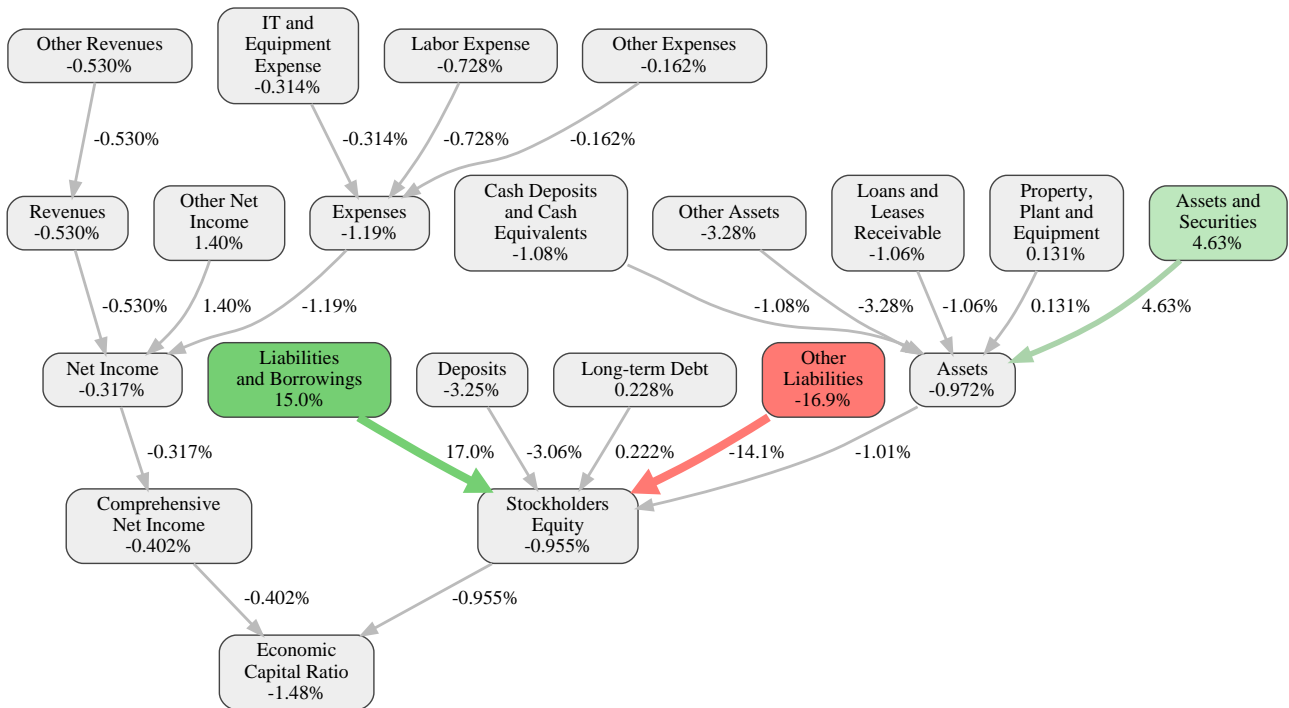




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The relative strengths and weaknesses of OLD SECOND BANCORP INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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 3.1%, being 1.5% points below the market average of 4.6%.

Input Variable	Value in 1000 USD
Assets and Securities	1,595,371
Cash Deposits and Cash Equivalents	115,177
Deposits	5,110,723
Fees	2,401
Goodwill	86,478
IT and Equipment Expense	30,787
Labor Expense	86,573
Liabilities and Borrowings	55,642
Loans and Leases Receivable	3,820,620
Long-term Debt	0
Occupancy	0
Other Assets	198,316
Other Compr. Net Income	-101,892
Other Expenses	36,909
Other Liabilities	260,811
Other Net Income	212,391
Other Noninterest Expense	15,470
Other Revenues	5,243
Property, Plant and Equipment	72,355

Output Variable	Value in 1000 USD
Liabilities	5,427,176
Assets	5,888,317
Expenses	172,140
Revenues	5,243
Stockholders Equity	461,141
Net Income	45,494
Comprehensive Net Income	-56,398
Economic Capital Ratio	3.1%