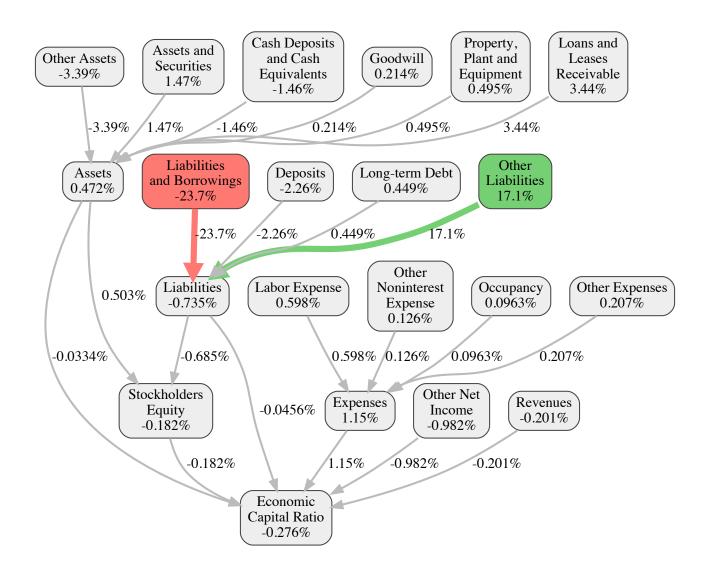


STATE BANKS 2019



MidWestOne Financial Group Inc. Rank 99 of 183





STATE BANKS 2019



MidWestOne Financial Group Inc. Rank 99 of 183

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 17% 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 6.6%, being 0.28% points below the market average of 6.9%.

Input Variable	Value in 1000 USD
Assets and Securities	442,468
Cash Deposits and Cash Equivalents	45,480
Deposits	2,612,929
Fees	0
Goodwill	64,654
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	2,189,374
Loans and Leases Receivable	2,369,472
Long-term Debt	0
Occupancy	0
Other Assets	293,633
Other Compr. Net Income	-3,002
Other Expenses	7,617
Other Liabilities	-1,867,890
Other Net Income	37,968
Other Noninterest Expense	0
Property, Plant and Equipment	75,773
Revenues	0

Output Variable	Value in 1000 USD
Liabilities	2,934,413
Assets	3,291,480
Expenses	7,617
Stockholders Equity	357,067
Net Income	30,351
Comprehensive Net Income	27,349
Economic Capital Ratio	6.6%