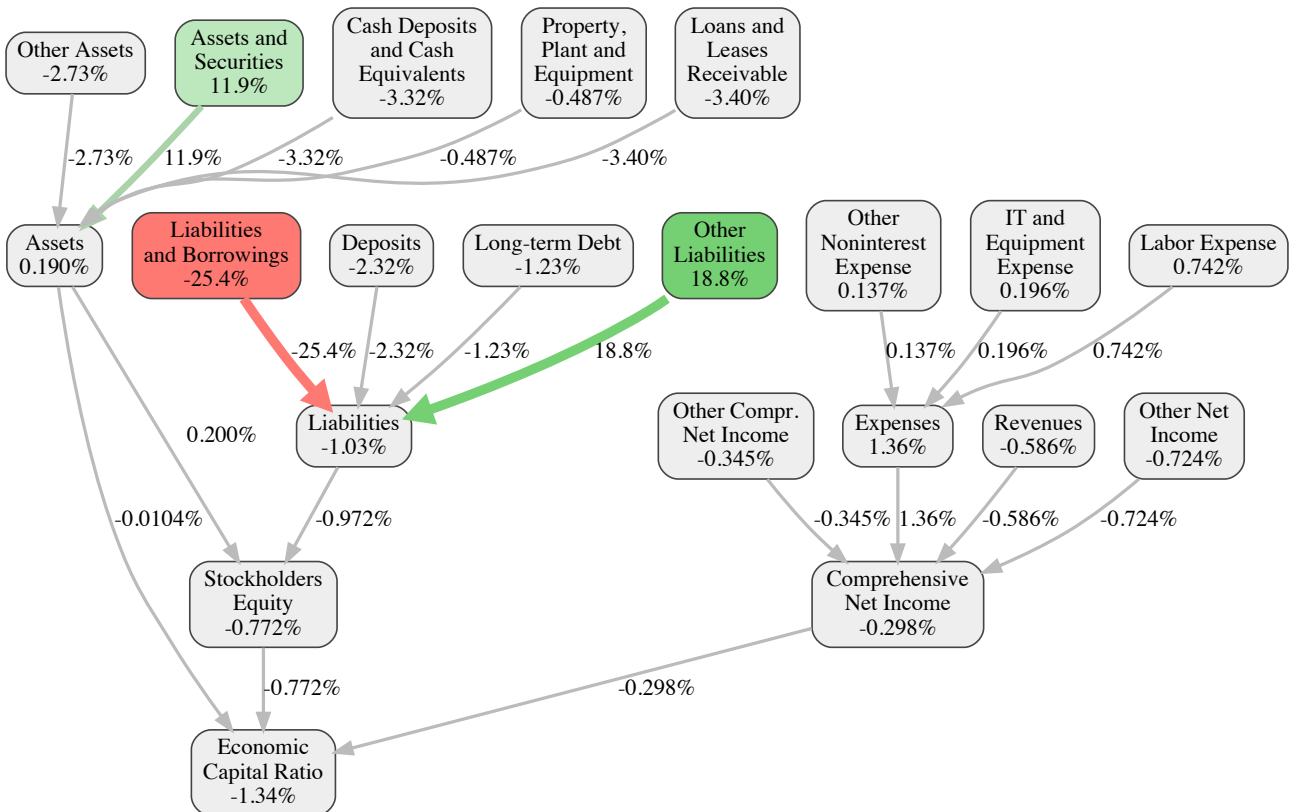




RealRate

STATE BANKS 2022

MidWestOne Financial Group Inc.
Rank 126 of 175



RealRate

• Financial Strength Rankings using Artificial Intelligence

• www.realrate.ai



STATE BANKS 2022

MidWestOne Financial Group Inc. Rank 126 of 175



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 19% points. The greatest weakness of MidWestOne Financial Group Inc. is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 25% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.2%, being 1.3% points below the market average of 6.5%.

Input Variable	Value in 1000 USD
Assets and Securities	2,445,858
Cash Deposits and Cash Equivalents	203,830
Deposits	5,114,519
Fees	0
Goodwill	62,477
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	4,156,037
Loans and Leases Receivable	3,209,229
Long-term Debt	154,879
Occupancy	0
Other Assets	103,734
Other Compr. Net Income	-33,457
Other Expenses	19,992
Other Liabilities	-3,927,782
Other Net Income	89,478
Other Noninterest Expense	0
Property, Plant and Equipment	0
Revenues	0

Output Variable	Value in 1000 USD
Liabilities	5,497,653
Assets	6,025,128
Expenses	19,992
Stockholders Equity	527,475
Net Income	69,486
Comprehensive Net Income	36,029
Economic Capital Ratio	5.2%

