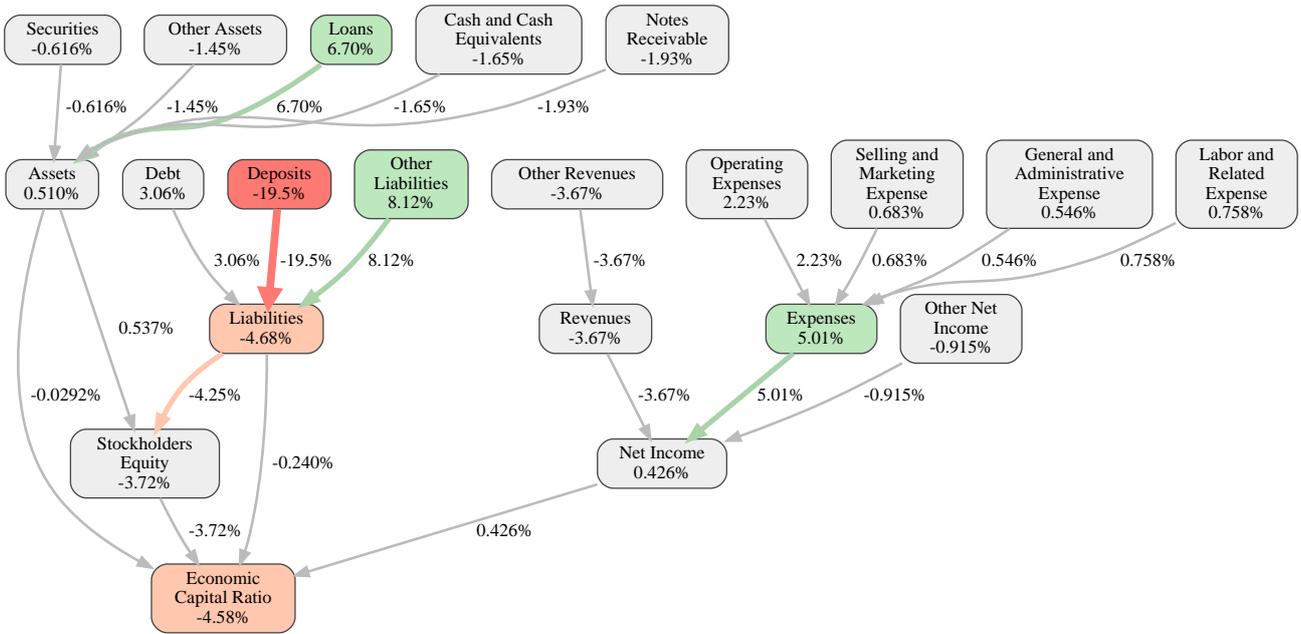




RealRate

SAVINGS & CREDIT 2019

Finward Bancorp
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The relative strengths and weaknesses of Finward Bancorp 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 Finward Bancorp compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 8.1% points. The greatest weakness of Finward Bancorp is the variable Deposits, reducing the Economic Capital Ratio by 19% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.4%, being 4.6% points below the market average of 10.0%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	929,786
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	756,438
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	339,720
Other Compr. Net Income	-3,480
Other Expenses	1,430
Other Liabilities	64,908
Other Net Income	10,767
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	1,096,158
Liabilities	994,694
Expenses	1,430
Revenues	0
Stockholders Equity	101,464
Net Income	9,337
Comprehensive Net Income	5,857
Economic Capital Ratio	5.4%