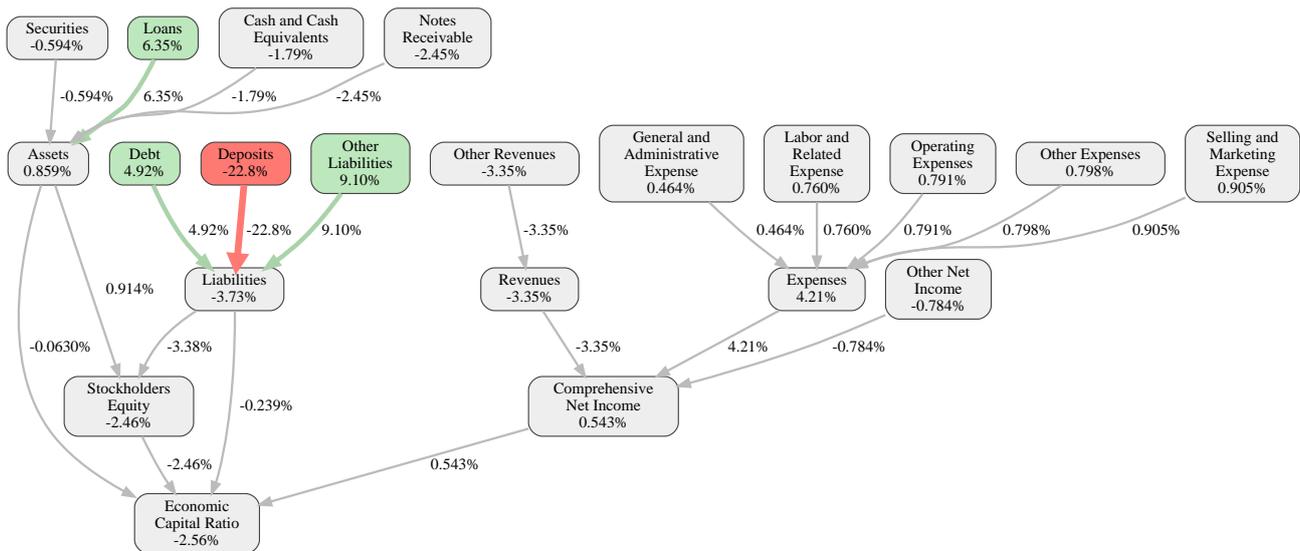




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Finward Bancorp
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The relative strengths and weaknesses of Finward Bancorp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect 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 9.1% points. The greatest weakness of Finward Bancorp is the variable Deposits, reducing the Economic Capital Ratio by 23% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.8%, being 2.6% points below the market average of 9.4%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	1,154,370
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	897,870
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	430,852
Other Compr. Net Income	7,057
Other Expenses	1,759
Other Liabilities	40,249
Other Net Income	13,856
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	1,328,722
Liabilities	1,194,619
Expenses	1,759
Revenues	0
Stockholders Equity	134,103
Net Income	12,097
Comprehensive Net Income	19,154
Economic Capital Ratio	6.8%