



The relative strengths and weaknesses of Mutualfirst Financial 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 Mutualfirst Financial INC compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 30% points. The greatest weakness of Mutualfirst Financial INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 43% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.7%, being 2.4% points below the market average of 9.2%.

Input Variable	Value in 1000 USD
Assets and Securities	17,490
Cash Deposits and Cash Equivalents	25,285
Deposits	1,113,084
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	992,640
Loans and Leases Receivable	965,966
Long-term Debt	0
Occupancy	0
Other Assets	351,193
Other Compr. Net Income	-6,218
Other Expenses	3,808
Other Liabilities	-825,961
Other Net Income	13,008
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	31,471

Output Variable	Value in 1000 USD
Liabilities	1,279,763
Assets	1,391,405
Expenses	3,808
Revenues	0
Stockholders Equity	111,642
Net Income	9,200
Comprehensive Net Income	2,982
Economic Capital Ratio	6.7%