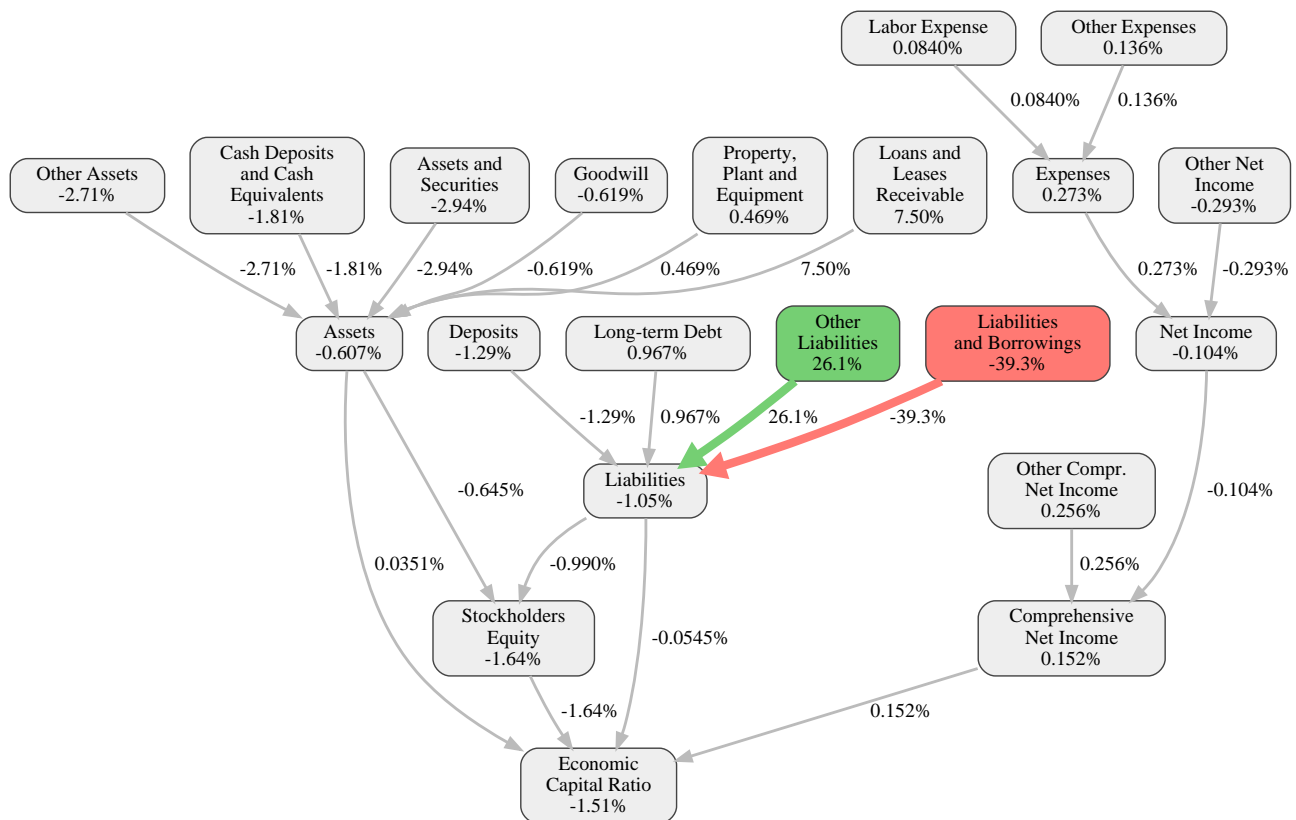




RealRate

STATE BANKS 2015

Mutualfirst Financial INC
Rank 127 of 164



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 26% points. The greatest weakness of Mutualfirst Financial INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 39% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.5%, being 1.5% points below the market average of 10%.

Input Variable	Value in 1000 USD
Assets and Securities	12,472
Cash Deposits and Cash Equivalents	29,575
Deposits	1,079,320
Fees	0
Goodwill	1,800
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	950,051
Loans and Leases Receivable	1,003,518
Long-term Debt	0
Occupancy	0
Other Assets	345,904
Other Compr. Net Income	5,793
Other Expenses	3,583
Other Liabilities	-732,700
Other Net Income	14,401
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	30,939

Output Variable	Value in 1000 USD
Liabilities	1,296,671
Assets	1,424,208
Expenses	3,583
Revenues	0
Stockholders Equity	127,537
Net Income	10,818
Comprehensive Net Income	16,611
Economic Capital Ratio	8.5%