



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 22% points. The greatest weakness of Mutualfirst Financial INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 34% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.4%, being 1.3% points below the market average of 9.7%.

Input Variable	Value in 1000 USD
Assets and Securities	12,127
Cash Deposits and Cash Equivalents	20,915
Deposits	1,091,382
Fees	0
Goodwill	1,800
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	936,081
Loans and Leases Receivable	1,068,204
Long-term Debt	0
Occupancy	0
Other Assets	344,171
Other Compr. Net Income	-888
Other Expenses	4,578
Other Liabilities	-686,223
Other Net Income	16,840
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	31,048

Output Variable	Value in 1000 USD
Liabilities	1,341,240
Assets	1,478,265
Expenses	4,578
Revenues	0
Stockholders Equity	137,025
Net Income	12,262
Comprehensive Net Income	11,374
Economic Capital Ratio	8.4%