



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 21% points. The greatest weakness of Mutualfirst Financial INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 33% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.1%, being 1.5% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	15,429
Cash Deposits and Cash Equivalents	26,860
Deposits	1,153,382
Fees	0
Goodwill	1,800
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	994,458
Loans and Leases Receivable	1,157,120
Long-term Debt	0
Occupancy	0
Other Assets	330,724
Other Compr. Net Income	-2,744
Other Expenses	4,386
Other Liabilities	-734,745
Other Net Income	17,627
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	21,200

Output Variable	Value in 1000 USD
Liabilities	1,413,095
Assets	1,553,133
Expenses	4,386
Revenues	0
Stockholders Equity	140,038
Net Income	13,241
Comprehensive Net Income	10,497
Economic Capital Ratio	8.1%