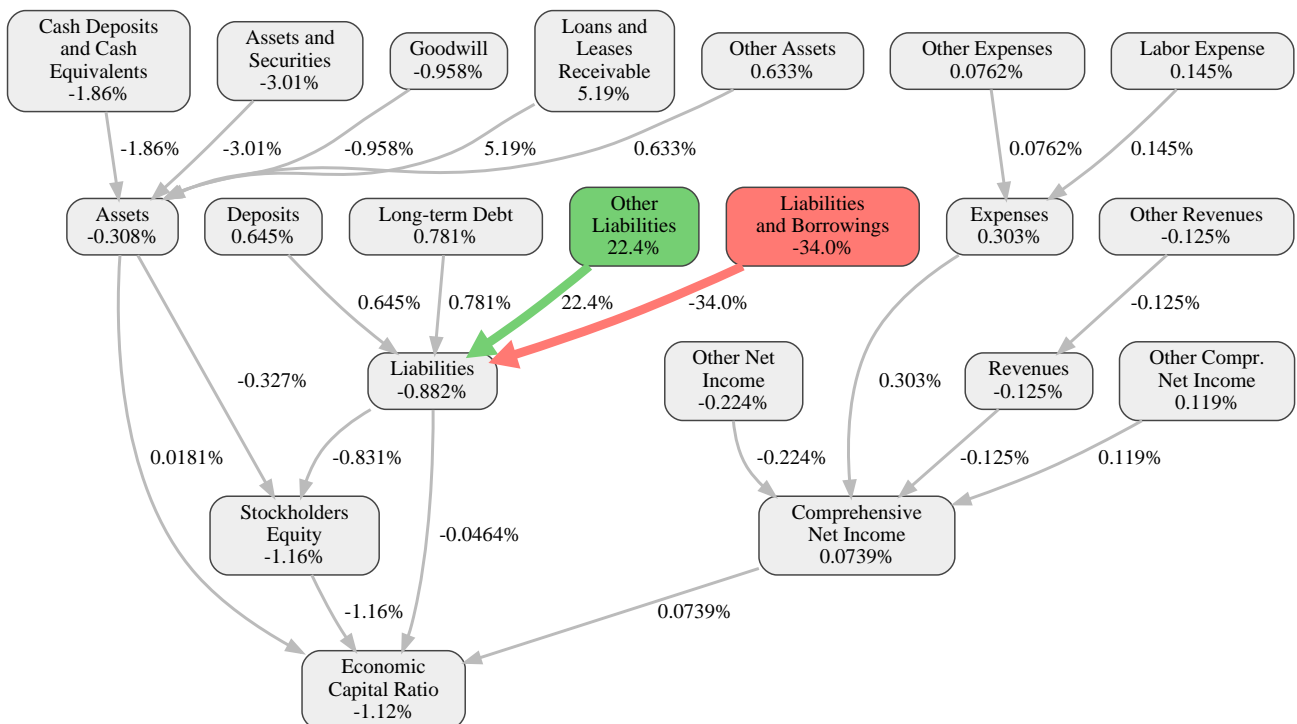




RealRate

STATE BANKS 2018

Mutualfirst Financial INC
Rank 113 of 173



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 8.7%, being 1.1% points below the market average of 9.8%.

Input Variable	Value in 1000 USD
Assets and Securities	14,533
Cash Deposits and Cash Equivalents	27,341
Deposits	1,202,034
Fees	0
Goodwill	1,800
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,027,353
Loans and Leases Receivable	1,167,758
Long-term Debt	0
Occupancy	0
Other Assets	355,961
Other Compr. Net Income	1,635
Other Expenses	6,793
Other Liabilities	-790,737
Other Net Income	19,108
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	21,539

Output Variable	Value in 1000 USD
Liabilities	1,438,650
Assets	1,588,932
Expenses	6,793
Revenues	0
Stockholders Equity	150,282
Net Income	12,315
Comprehensive Net Income	13,950
Economic Capital Ratio	8.7%