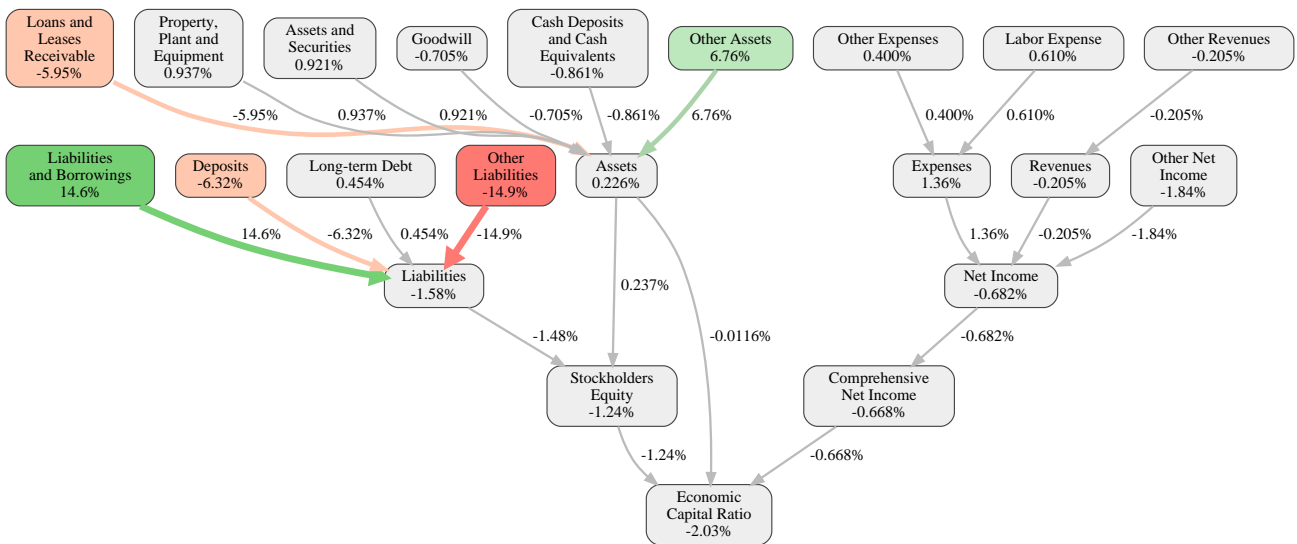




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REPUBLIC FIRST BANCORP INC
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RealRate

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The relative strengths and weaknesses of REPUBLIC FIRST BANCORP 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 REPUBLIC FIRST BANCORP INC compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 15% points. The greatest weakness of REPUBLIC FIRST BANCORP INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 15% points.

The company's Economic Capital Ratio, given in the ranking table, is 4.9%, being 2.0% points below the market average of 6.9%.

Input Variable	Value in 1000 USD
Assets and Securities	351,313
Cash Deposits and Cash Equivalents	72,473
Deposits	2,392,867
Fees	0
Goodwill	5,011
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	12,002
Loans and Leases Receivable	1,427,983
Long-term Debt	0
Occupancy	0
Other Assets	808,856
Other Compr. Net Income	-2,778
Other Expenses	1,578
Other Liabilities	103,239
Other Net Income	10,205
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	87,661

Output Variable	Value in 1000 USD
Liabilities	2,508,108
Assets	2,753,297
Expenses	1,578
Revenues	0
Stockholders Equity	245,189
Net Income	8,627
Comprehensive Net Income	5,849
Economic Capital Ratio	4.9%