



The relative strengths and weaknesses of SELECT 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 SELECT BANCORP INC. compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 16% points. The greatest weakness of SELECT BANCORP INC. is the variable Other Liabilities, reducing the Economic Capital Ratio by 14% points.

The company's Economic Capital Ratio, given in the ranking table, is 10%, being 3.3% points above the market average of 6.9%.

Input Variable	Value in 1000 USD
Assets and Securities	6,288
Cash Deposits and Cash Equivalents	138,362
Deposits	980,427
Fees	0
Goodwill	24,579
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	0
Loans and Leases Receivable	977,951
Long-term Debt	57,372
Occupancy	0
Other Assets	93,425
Other Compr. Net Income	-457
Other Expenses	3,910
Other Liabilities	11,115
Other Net Income	17,692
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	17,920

Output Variable	Value in 1000 USD
Liabilities	1,048,914
Assets	1,258,525
Expenses	3,910
Revenues	0
Stockholders Equity	209,611
Net Income	13,782
Comprehensive Net Income	13,325
Economic Capital Ratio	10%