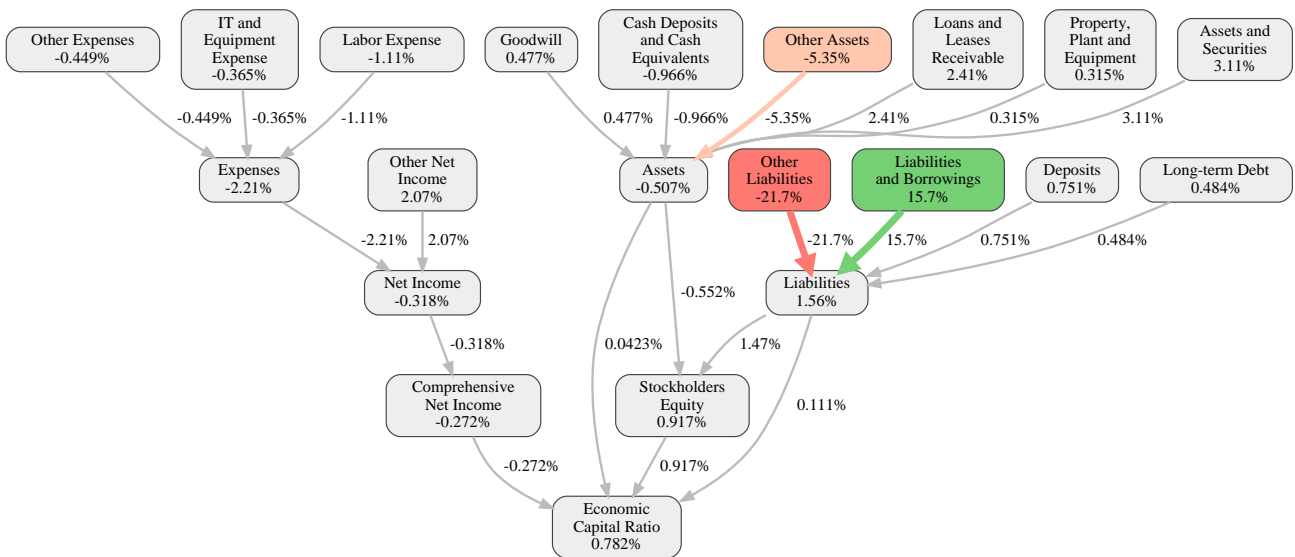




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RealRate

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The relative strengths and weaknesses of BYLINE 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 BYLINE 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 BYLINE BANCORP INC. is the variable Other Liabilities, reducing the Economic Capital Ratio by 22% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.7%, being 0.78% points above the market average of 6.9%.

Input Variable	Value in 1000 USD
Assets and Securities	849,417
Cash Deposits and Cash Equivalents	121,860
Deposits	3,749,916
Fees	0
Goodwill	128,177
IT and Equipment Expense	20,661
Labor Expense	80,382
Liabilities and Borrowings	0
Loans and Leases Receivable	3,476,425
Long-term Debt	0
Occupancy	15,829
Other Assets	269,015
Other Compr. Net Income	-3,648
Other Expenses	42,770
Other Liabilities	541,986
Other Net Income	202,456
Other Noninterest Expense	10,614
Other Revenues	1,545
Property, Plant and Equipment	97,680

Output Variable	Value in 1000 USD
Liabilities	4,291,902
Assets	4,942,574
Expenses	170,256
Revenues	1,545
Stockholders Equity	650,672
Net Income	33,745
Comprehensive Net Income	30,097
Economic Capital Ratio	7.7%