



The relative strengths and weaknesses of First Choice Bancorp 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 First Choice Bancorp compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 16% points. The greatest weakness of First Choice Bancorp is the variable Other Liabilities, reducing the Economic Capital Ratio by 19% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.3%, being 2.4% points above the market average of 6.9%.

Input Variable	Value in 1000 USD
Assets and Securities	37,568
Cash Deposits and Cash Equivalents	197,376
Deposits	1,252,339
Fees	2,058
Goodwill	73,425
IT and Equipment Expense	2,293
Labor Expense	18,077
Liabilities and Borrowings	0
Loans and Leases Receivable	1,239,925
Long-term Debt	0
Occupancy	0
Other Assets	72,234
Other Compr. Net Income	-181
Other Expenses	17,487
Other Liabilities	122,093
Other Net Income	56,161
Other Noninterest Expense	2,712
Other Revenues	1,710
Property, Plant and Equipment	1,973

Output Variable	Value in 1000 USD
Liabilities	1,374,432
Assets	1,622,501
Expenses	42,627
Revenues	1,710
Stockholders Equity	248,069
Net Income	15,244
Comprehensive Net Income	15,063
Economic Capital Ratio	9.3%