





The relative strengths and weaknesses of BayCom Corp 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 BayCom Corp compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 43% points. The greatest weakness of BayCom Corp is the variable Other Liabilities, reducing the Economic Capital Ratio by 143% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.3%, being 1.4% points above the market average of 6.9%.

Input Variable	Value in 1000 USD
Assets and Securities	0
Cash Deposits and Cash Equivalents	327,561
Deposits	0
Fees	0
Goodwill	14,594
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	0
Loans and Leases Receivable	855
Long-term Debt	0
Occupancy	0
Other Assets	1,124,217
Other Compr. Net Income	-316
Other Expenses	5,996
Other Liabilities	1,277,642
Other Net Income	20,489
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	11,168

Output Variable	Value in 1000 USD
Liabilities	1,277,642
Assets	1,478,395
Expenses	5,996
Revenues	0
Stockholders Equity	200,753
Net Income	14,493
Comprehensive Net Income	14,177
Economic Capital Ratio	8.3%