

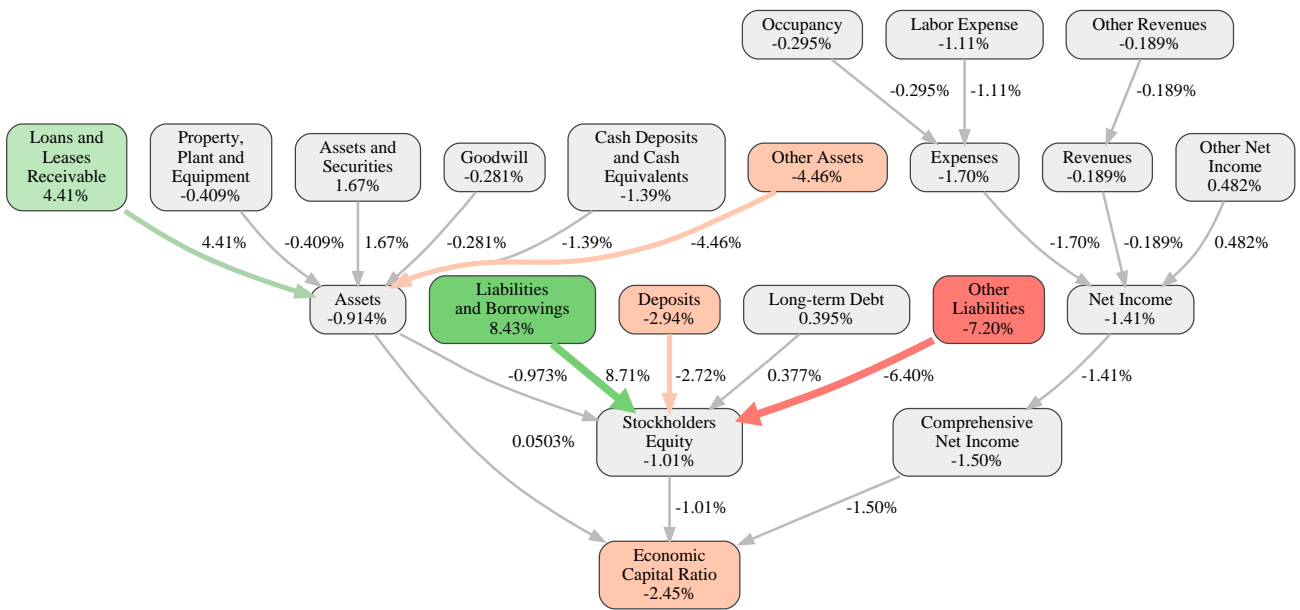


STATE BANKS 2020

CAMBRIDGE BANCORP
Rank 181 of 190



PRIVATE BANKING WEALTH MANAGEMENT





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The relative strengths and weaknesses of CAMBRIDGE 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 CAMBRIDGE BANCORP compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 8.4% points. The greatest weakness of CAMBRIDGE BANCORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 7.2% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.2%, being 2.4% points below the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	440,793
Cash Deposits and Cash Equivalents	61,335
Deposits	2,358,878
Fees	3,914
Goodwill	31,206
IT and Equipment Expense	6,232
Labor Expense	47,494
Liabilities and Borrowings	489,477
Loans and Leases Receivable	2,208,548
Long-term Debt	0
Occupancy	10,855
Other Assets	98,925
Other Compr. Net Income	4,006
Other Expenses	15,142
Other Liabilities	-279,353
Other Net Income	80,384
Other Noninterest Expense	3,199
Other Revenues	612
Property, Plant and Equipment	14,756

Output Variable	Value in 1000 USD
Liabilities	2,569,002
Assets	2,855,563
Expenses	86,836
Revenues	612
Stockholders Equity	286,561
Net Income	-5,840
Comprehensive Net Income	-1,834
Economic Capital Ratio	5.2%