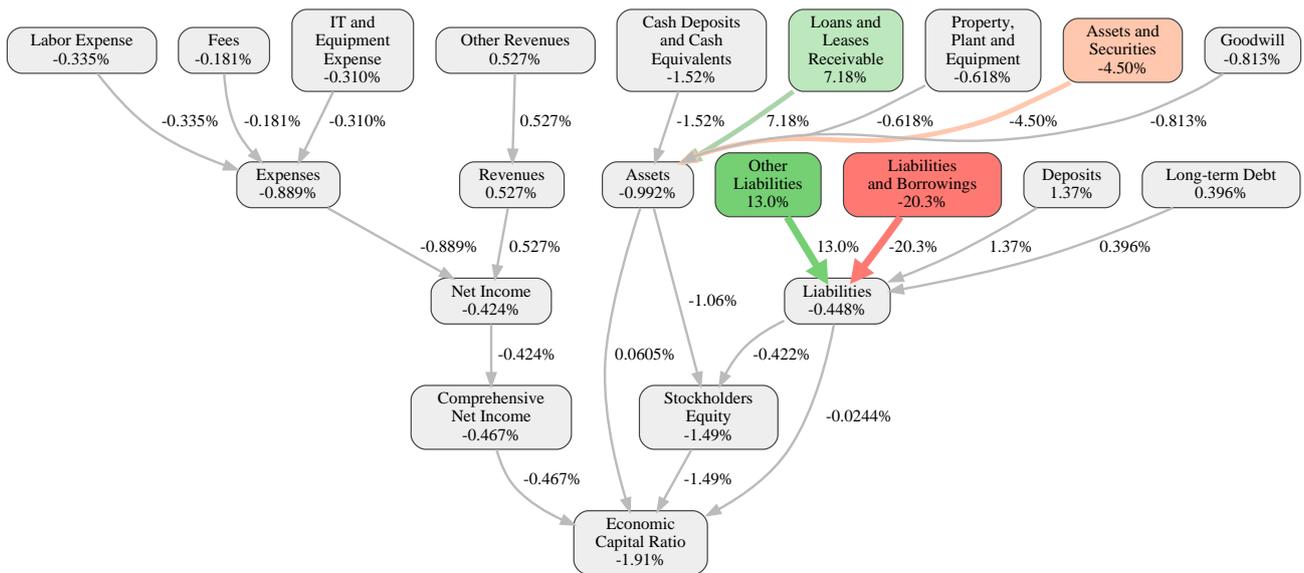




STATE BANKS 2020

Customers Bancorp Inc.
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RealRate

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The relative strengths and weaknesses of Customers 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 Customers Bancorp Inc. compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 13% points. The greatest weakness of Customers Bancorp Inc. is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 20% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.7%, being 1.9% points below the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	298,052
Cash Deposits and Cash Equivalents	212,505
Deposits	8,648,936
Fees	25,109
Goodwill	0
IT and Equipment Expense	43,481
Labor Expense	107,632
Liabilities and Borrowings	7,429,175
Loans and Leases Receivable	9,508,367
Long-term Debt	0
Occupancy	13,098
Other Assets	1,492,404
Other Compr. Net Income	21,413
Other Expenses	61,470
Other Liabilities	-5,610,189
Other Net Income	265,347
Other Noninterest Expense	11,380
Other Revenues	81,114
Property, Plant and Equipment	9,389

Output Variable	Value in 1000 USD
Liabilities	10,467,922
Assets	11,520,717
Expenses	262,170
Revenues	81,114
Stockholders Equity	1,052,795
Net Income	84,291
Comprehensive Net Income	105,704
Economic Capital Ratio	5.7%