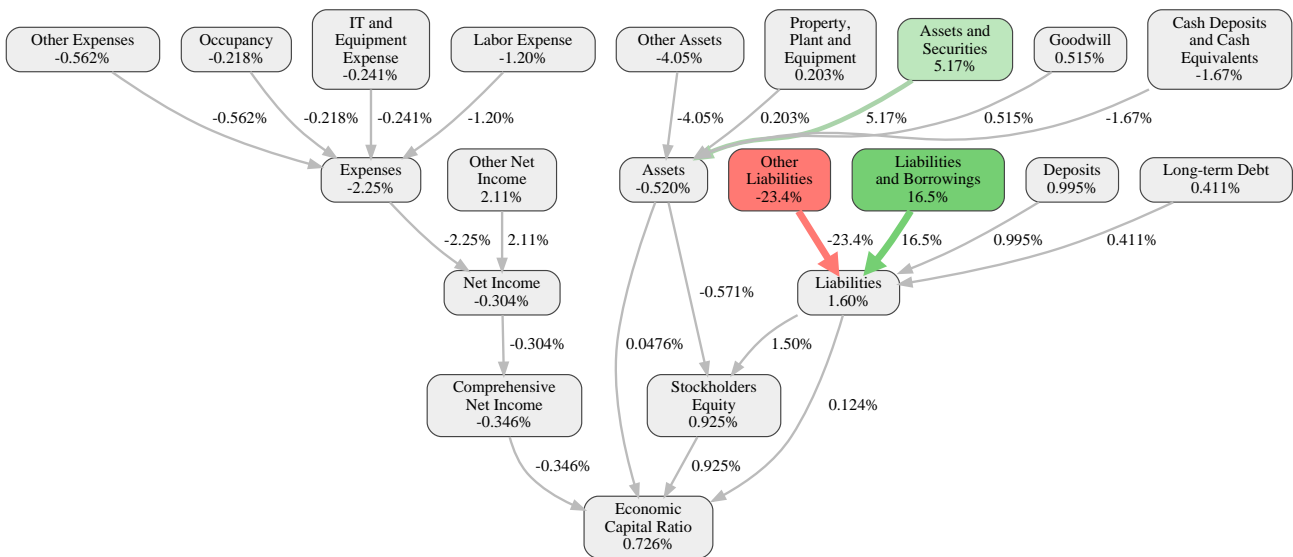




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RealRate

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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 23% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.4%, being 0.73% points above the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	1,215,428
Cash Deposits and Cash Equivalents	80,737
Deposits	4,147,577
Fees	0
Goodwill	148,353
IT and Equipment Expense	16,836
Labor Expense	95,309
Liabilities and Borrowings	0
Loans and Leases Receivable	3,753,725
Long-term Debt	0
Occupancy	16,668
Other Assets	227,426
Other Compr. Net Income	10,238
Other Expenses	54,221
Other Liabilities	624,117
Other Net Income	237,978
Other Noninterest Expense	11,034
Other Revenues	2,578
Property, Plant and Equipment	96,140

Output Variable	Value in 1000 USD
Liabilities	4,771,694
Assets	5,521,809
Expenses	194,068
Revenues	2,578
Stockholders Equity	750,115
Net Income	46,488
Comprehensive Net Income	56,726
Economic Capital Ratio	8.4%