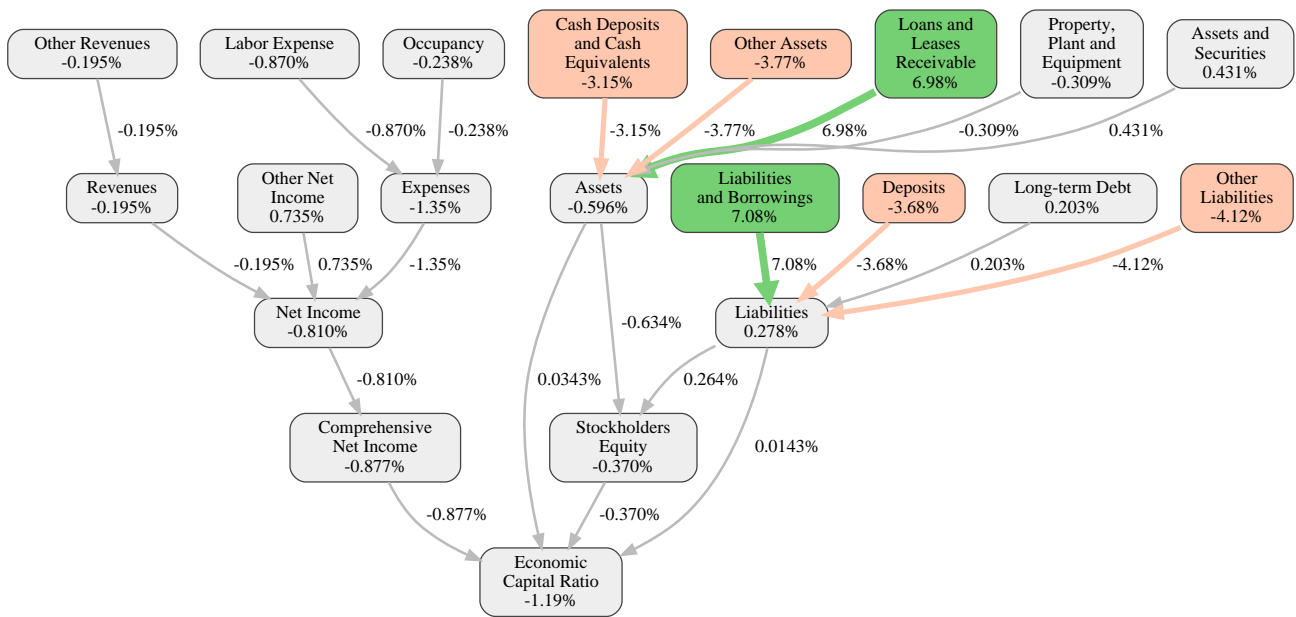




STATE BANKS 2021

CAMBRIDGE BANCORP Rank 135 of 180





STATE BANKS 2021

CAMBRIDGE BANCORP Rank 135 of 180



PRIVATE BANKING WEALTH MANAGEMENT

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 7.1% points. The greatest weakness of CAMBRIDGE BANCORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 4.1% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.4%, being 1.2% points below the market average of 6.6%.

Input Variable	Value in 1000 USD
Assets and Securities	567,941
Cash Deposits and Cash Equivalents	75,785
Deposits	3,403,083
Fees	5,182
Goodwill	51,912
IT and Equipment Expense	7,662
Labor Expense	58,975
Liabilities and Borrowings	699,692
Loans and Leases Receivable	3,117,632
Long-term Debt	0
Occupancy	13,004
Other Assets	117,869
Other Compr. Net Income	4,915
Other Expenses	20,834
Other Liabilities	-555,210
Other Net Income	107,047
Other Noninterest Expense	3,832
Other Revenues	747
Property, Plant and Equipment	18,158

Output Variable	Value in 1000 USD
Liabilities	3,547,565
Assets	3,949,297
Expenses	109,489
Revenues	747
Stockholders Equity	401,732
Net Income	-1,695
Comprehensive Net Income	3,220
Economic Capital Ratio	5.4%