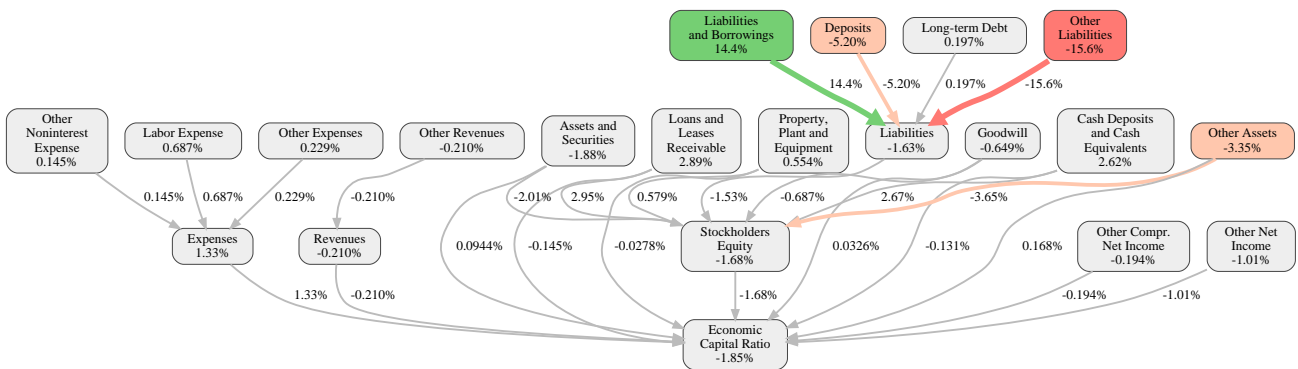




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The relative strengths and weaknesses of BANCPLUS CORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of BANCPLUS CORP compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 14% points. The greatest weakness of BANCPLUS CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 16% points.

The company's Economic Capital Ratio, given in the ranking table, is 4.8%, being 1.9% points below the market average of 6.6%.

Input Variable	Value in 1000 USD
Assets and Securities	448,613
Cash Deposits and Cash Equivalents	637,545
Deposits	4,152,810
Fees	0
Goodwill	2,616
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	18,129
Loans and Leases Receivable	3,342,732
Long-term Debt	0
Occupancy	0
Other Assets	176,447
Other Compr. Net Income	0
Other Expenses	9,210
Other Liabilities	184,731
Other Net Income	48,393
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	102,967

Output Variable	Value in 1000 USD
Liabilities	4,355,670
Assets	4,710,920
Expenses	9,210
Revenues	0
Stockholders Equity	355,250
Net Income	39,183
Comprehensive Net Income	39,183
Economic Capital Ratio	4.8%