



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 15% 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 7.7%, being 1.0% points above the market average of 6.6%.

Input Variable	Value in 1000 USD
Assets and Securities	1,488,816
Cash Deposits and Cash Equivalents	83,420
Deposits	4,752,031
Fees	0
Goodwill	148,353
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	0
Loans and Leases Receivable	4,274,188
Long-term Debt	0
Occupancy	0
Other Assets	309,147
Other Compr. Net Income	18,747
Other Expenses	14,200
Other Liabilities	833,157
Other Net Income	51,667
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	86,728

Output Variable	Value in 1000 USD
Liabilities	5,585,188
Assets	6,390,652
Expenses	14,200
Revenues	0
Stockholders Equity	805,464
Net Income	37,467
Comprehensive Net Income	56,214
Economic Capital Ratio	7.7%