



The relative strengths and weaknesses of First Choice 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 First Choice Bancorp compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 15% points. The greatest weakness of First Choice Bancorp is the variable Other Liabilities, reducing the Economic Capital Ratio by 27% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.9%, being 1.3% points above the market average of 6.6%.

Input Variable	Value in 1000 USD
Assets and Securities	57,693
Cash Deposits and Cash Equivalents	236,381
Deposits	1,634,158
Fees	2,838
Goodwill	73,425
IT and Equipment Expense	3,653
Labor Expense	28,626
Liabilities and Borrowings	0
Loans and Leases Receivable	1,861,610
Long-term Debt	0
Occupancy	0
Other Assets	51,857
Other Compr. Net Income	545
Other Expenses	19,877
Other Liabilities	368,216
Other Net Income	84,133
Other Noninterest Expense	3,498
Other Revenues	3,469
Property, Plant and Equipment	2,149

Output Variable	Value in 1000 USD
Liabilities	2,002,374
Assets	2,283,115
Expenses	58,492
Revenues	3,469
Stockholders Equity	280,741
Net Income	29,110
Comprehensive Net Income	29,655
Economic Capital Ratio	7.9%