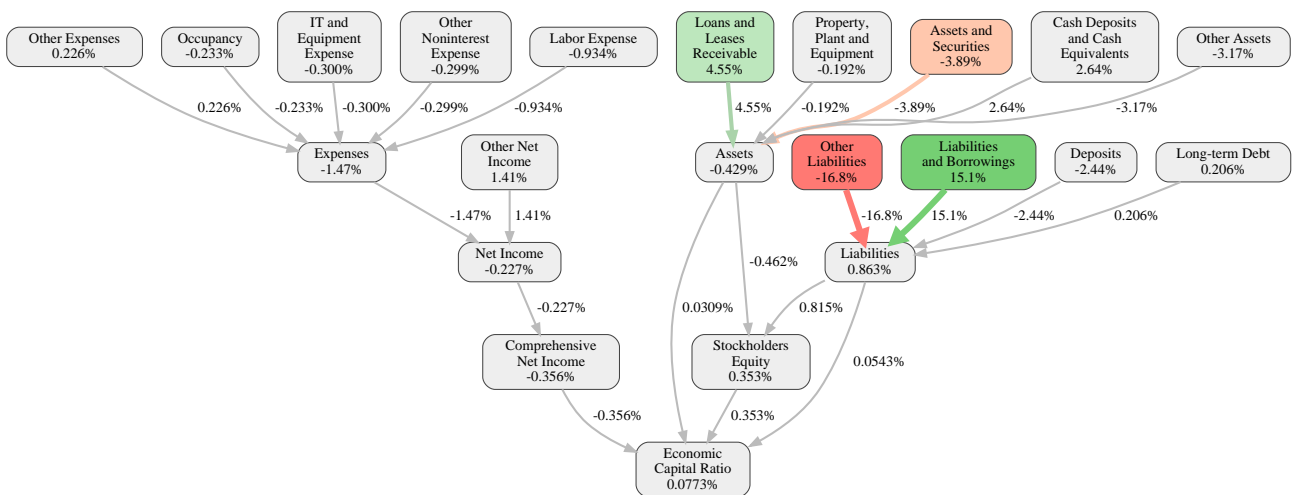




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BayCom Corp
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The relative strengths and weaknesses of BayCom Corp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the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

The greatest strength of BayCom Corp compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 15% points. The greatest weakness of BayCom Corp is the variable Other Liabilities, reducing the Economic Capital Ratio by 17% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.7%, being 0.077% points above the market average of 6.6%.

Input Variable	Value in 1000 USD
Assets and Securities	115,590
Cash Deposits and Cash Equivalents	299,329
Deposits	1,838,397
Fees	0
Goodwill	38,838
IT and Equipment Expense	8,221
Labor Expense	33,942
Liabilities and Borrowings	5,000
Loans and Leases Receivable	1,634,476
Long-term Debt	0
Occupancy	7,088
Other Assets	92,294
Other Compr. Net Income	1,446
Other Expenses	4,503
Other Liabilities	99,678
Other Net Income	73,188
Other Noninterest Expense	9,268
Other Revenues	1,012
Property, Plant and Equipment	15,139

Output Variable	Value in 1000 USD
Liabilities	1,943,075
Assets	2,195,666
Expenses	63,022
Revenues	1,012
Stockholders Equity	252,591
Net Income	11,178
Comprehensive Net Income	12,624
Economic Capital Ratio	6.7%