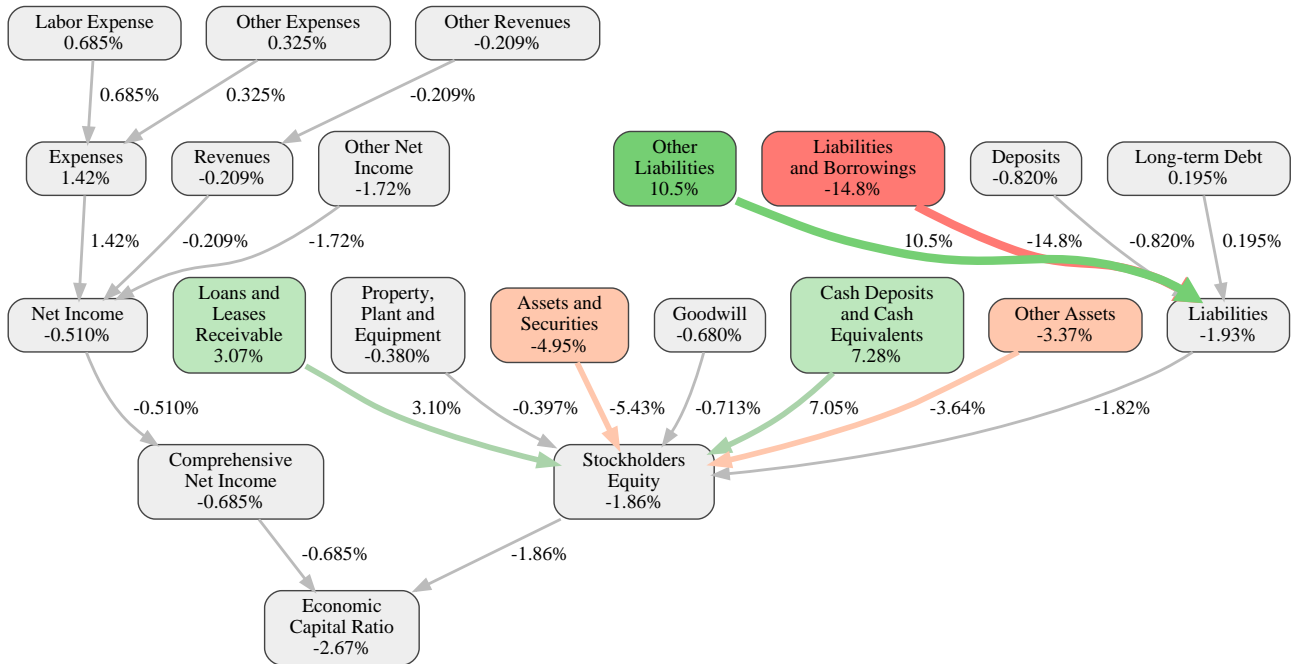




RealRate

STATE BANKS 2021

California BanCorp Rank 173 of 180





RealRate

STATE BANKS 2021

California BanCorp Rank 173 of 180



The relative strengths and weaknesses of California 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 California BanCorp compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 10% points. The greatest weakness of California BanCorp is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 15% points.

The company's Economic Capital Ratio, given in the ranking table, is 4.0%, being 2.7% points below the market average of 6.6%.

Input Variable	Value in 1000 USD
Assets and Securities	55,093
Cash Deposits and Cash Equivalents	418,517
Deposits	1,532,206
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,048,149
Loans and Leases Receivable	1,355,482
Long-term Debt	0
Occupancy	0
Other Assets	70,909
Other Compr. Net Income	330
Other Expenses	1,937
Other Liabilities	-810,986
Other Net Income	6,240
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	5,778

Output Variable	Value in 1000 USD
Liabilities	1,769,369
Assets	1,905,779
Expenses	1,937
Revenues	0
Stockholders Equity	136,410
Net Income	4,303
Comprehensive Net Income	4,633
Economic Capital Ratio	4.0%