

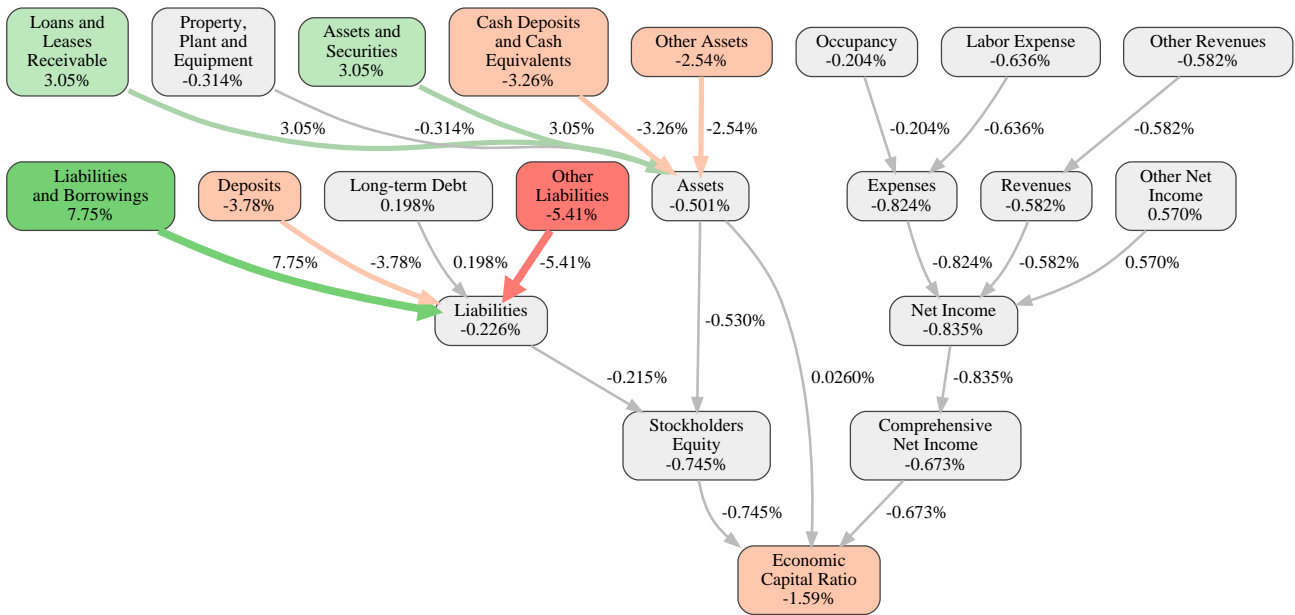


STATE BANKS 2022

CAMBRIDGE BANCORP
Rank 140 of 174



PRIVATE BANKING WEALTH MANAGEMENT





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The relative strengths and weaknesses of CAMBRIDGE 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 CAMBRIDGE BANCORP compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 7.8% points. The greatest weakness of CAMBRIDGE BANCORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 5.4% points.

The company's Economic Capital Ratio, given in the ranking table, is 4.9%, being 1.6% points below the market average of 6.5%.

Input Variable	Value in 1000 USD
Assets and Securities	1,251,230
Cash Deposits and Cash Equivalents	180,153
Deposits	4,331,152
Fees	6,709
Goodwill	51,912
IT and Equipment Expense	8,829
Labor Expense	65,127
Liabilities and Borrowings	835,362
Loans and Leases Receivable	3,284,610
Long-term Debt	0
Occupancy	13,898
Other Assets	106,313
Other Compr. Net Income	-3,644
Other Expenses	22,745
Other Liabilities	-712,807
Other Net Income	134,255
Other Noninterest Expense	2,267
Other Revenues	801
Property, Plant and Equipment	17,326

Output Variable	Value in 1000 USD
Liabilities	4,453,707
Assets	4,891,544
Expenses	119,575
Revenues	801
Stockholders Equity	437,837
Net Income	15,481
Comprehensive Net Income	11,837
Economic Capital Ratio	4.9%