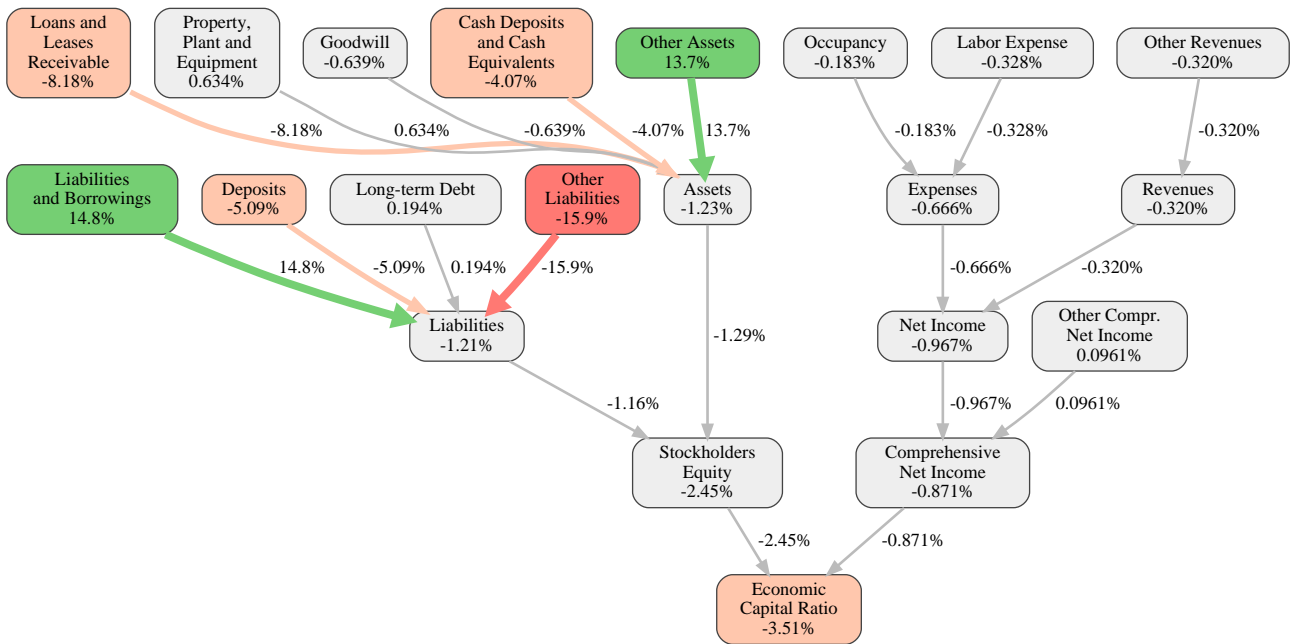




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The relative strengths and weaknesses of REPUBLIC FIRST BANCORP INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of REPUBLIC FIRST 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 REPUBLIC FIRST BANCORP INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 16% points.

The company's Economic Capital Ratio, given in the ranking table, is 3.0%, being 3.5% points below the market average of 6.5%.

Input Variable	Value in 1000 USD
Assets and Securities	1,114,134
Cash Deposits and Cash Equivalents	118,884
Deposits	5,191,180
Fees	7,268
Goodwill	0
IT and Equipment Expense	7,758
Labor Expense	59,255
Liabilities and Borrowings	17,636
Loans and Leases Receivable	2,488,401
Long-term Debt	0
Occupancy	15,105
Other Assets	1,777,797
Other Compr. Net Income	-7,845
Other Expenses	29,409
Other Liabilities	93,598
Other Net Income	126,678
Other Noninterest Expense	12,236
Other Revenues	15,159
Property, Plant and Equipment	127,440

Output Variable	Value in 1000 USD
Liabilities	5,302,414
Assets	5,626,656
Expenses	131,031
Revenues	15,159
Stockholders Equity	324,242
Net Income	10,806
Comprehensive Net Income	2,961
Economic Capital Ratio	3.0%