



The relative strengths and weaknesses of PCB 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 PCB BANCORP compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 16% points. The greatest weakness of PCB BANCORP 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 8.3%, being 1.8% points above the market average of 6.5%.

Input Variable	Value in 1000 USD
Assets and Securities	128,320
Cash Deposits and Cash Equivalents	203,285
Deposits	1,867,134
Fees	2,696
Goodwill	0
IT and Equipment Expense	1,572
Labor Expense	27,974
Liabilities and Borrowings	0
Loans and Leases Receivable	1,709,824
Long-term Debt	0
Occupancy	5,575
Other Assets	105,208
Other Compr. Net Income	-18,658
Other Expenses	2,250
Other Liabilities	26,315
Other Net Income	97,435
Other Noninterest Expense	3,141
Other Revenues	3,906
Property, Plant and Equipment	3,098

Output Variable	Value in 1000 USD
Liabilities	1,893,449
Assets	2,149,735
Expenses	43,208
Revenues	3,906
Stockholders Equity	256,286
Net Income	58,133
Comprehensive Net Income	39,475
Economic Capital Ratio	8.3%