



The relative strengths and weaknesses of BYLINE 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 BYLINE 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 BYLINE BANCORP INC. is the variable Other Liabilities, reducing the Economic Capital Ratio by 24% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.7%, being 1.2% points above the market average of 6.5%.

Input Variable	Value in 1000 USD
Assets and Securities	1,518,848
Cash Deposits and Cash Equivalents	157,931
Deposits	5,155,047
Fees	0
Goodwill	148,353
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	0
Loans and Leases Receivable	4,482,116
Long-term Debt	0
Occupancy	0
Other Assets	326,376
Other Compr. Net Income	-26,349
Other Expenses	31,427
Other Liabilities	704,743
Other Net Income	124,212
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	62,548

Output Variable	Value in 1000 USD
Liabilities	5,859,790
Assets	6,696,172
Expenses	31,427
Revenues	0
Stockholders Equity	836,382
Net Income	92,785
Comprehensive Net Income	66,436
Economic Capital Ratio	7.7%