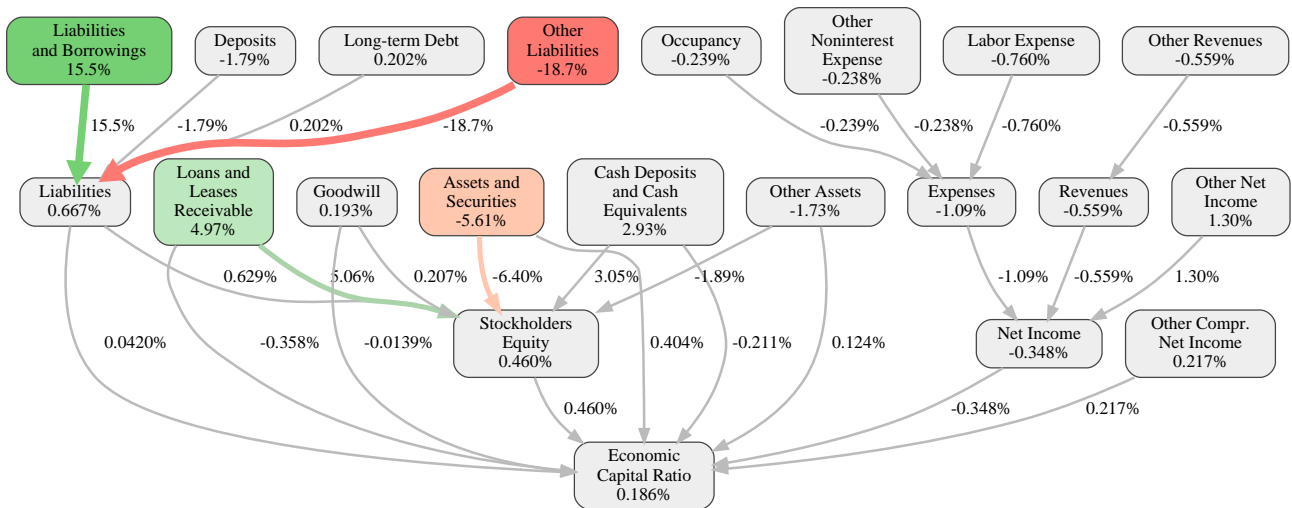




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The relative strengths and weaknesses of BayCom Corp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of BayCom Corp compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 16% points. The greatest weakness of BayCom Corp is the variable Other Liabilities, reducing the Economic Capital Ratio by 19% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.7%, being 0.19% points above the market average of 6.5%.

Input Variable	Value in 1000 USD
Assets and Securities	174,435
Cash Deposits and Cash Equivalents	379,687
Deposits	1,985,239
Fees	0
Goodwill	38,838
IT and Equipment Expense	5,565
Labor Expense	33,761
Liabilities and Borrowings	0
Loans and Leases Receivable	1,653,660
Long-term Debt	0
Occupancy	7,384
Other Assets	89,707
Other Compr. Net Income	-531
Other Expenses	7,789
Other Liabilities	102,851
Other Net Income	80,270
Other Noninterest Expense	8,419
Other Revenues	936
Property, Plant and Equipment	14,370

Output Variable	Value in 1000 USD
Liabilities	2,088,090
Assets	2,350,697
Expenses	62,918
Revenues	936
Stockholders Equity	262,607
Net Income	18,288
Comprehensive Net Income	17,757
Economic Capital Ratio	6.7%