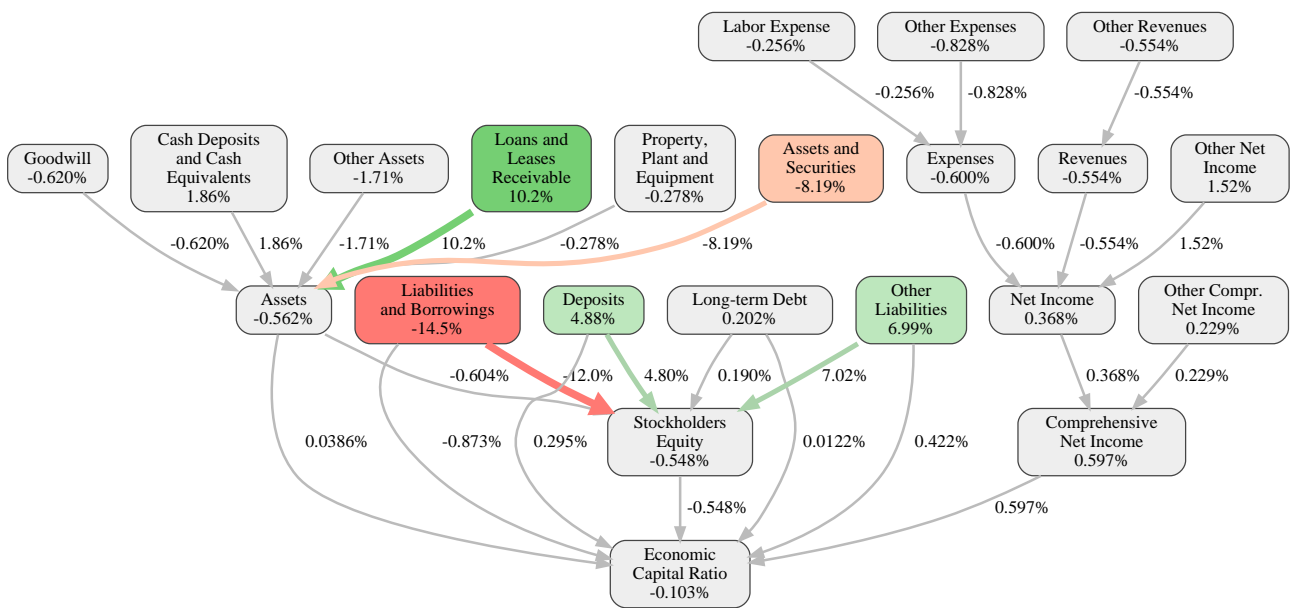




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# STATE BANKS 2022

## MetroCity Bankshares Inc. Rank 71 of 174





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The relative strengths and weaknesses of MetroCity Bankshares 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 MetroCity Bankshares Inc. compared to the market average is the variable Loans and Leases Receivable, increasing the Economic Capital Ratio by 10% points. The greatest weakness of MetroCity Bankshares Inc. is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 14% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.4%, being 0.10% points below the market average of 6.5%.

Input Variable	Value in 1000 USD
Assets and Securities	42,504
Cash Deposits and Cash Equivalents	441,341
Deposits	2,263,020
Fees	0
Goodwill	0
IT and Equipment Expense	1,100
Labor Expense	30,112
Liabilities and Borrowings	1,713,426
Loans and Leases Receivable	2,488,118
Long-term Debt	0
Occupancy	0
Other Assets	121,127
Other Compr. Net Income	-363
Other Expenses	38,130
Other Liabilities	-1,160,511
Other Net Income	113,512
Other Noninterest Expense	0
Other Revenues	1,398
Property, Plant and Equipment	13,068

Output Variable	Value in 1000 USD
Liabilities	2,815,935
Assets	3,106,158
Expenses	69,342
Revenues	1,398
Stockholders Equity	290,223
Net Income	45,568
Comprehensive Net Income	45,205
Economic Capital Ratio	6.4%