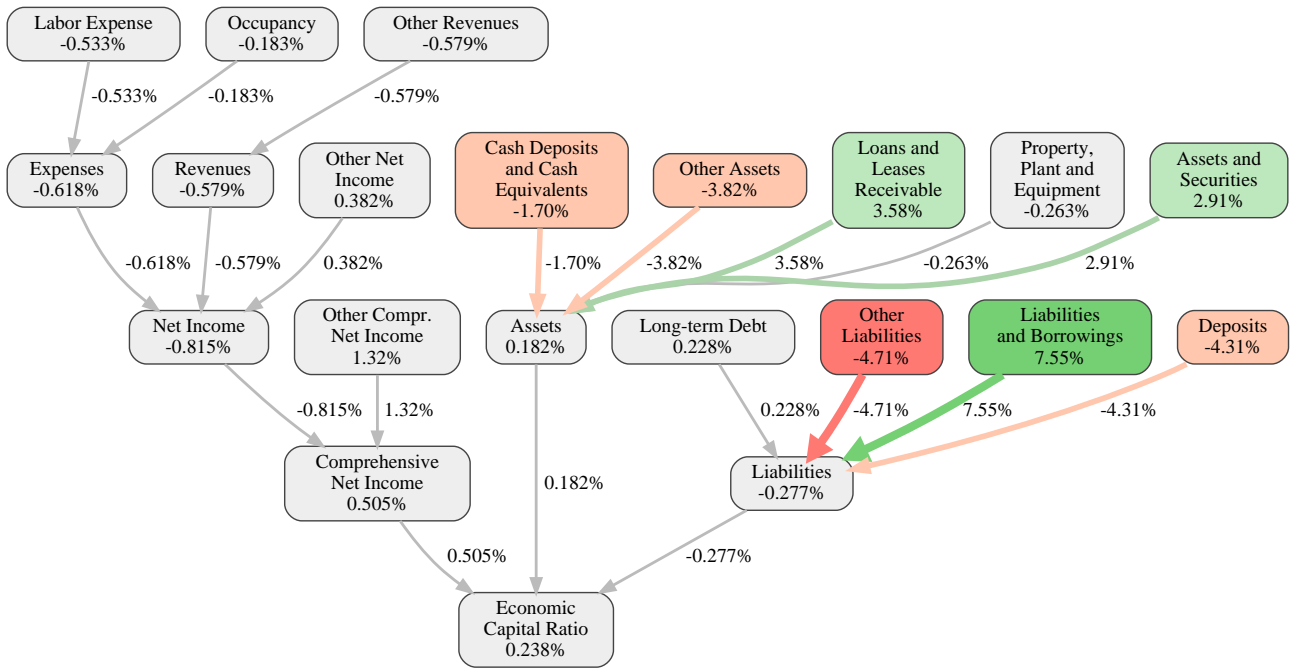




STATE BANKS 2023

CAMBRIDGE BANCORP
Rank 71 of 165





STATE BANKS 2023

CAMBRIDGE BANCORP Rank 71 of 165



PRIVATE BANKING WEALTH MANAGEMENT

The relative strengths and weaknesses of CAMBRIDGE 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 CAMBRIDGE BANCORP compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 7.6% points. The greatest weakness of CAMBRIDGE BANCORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 4.7% points.

The company's Economic Capital Ratio, given in the ranking table, is 4.8%, being 0.24% points above the market average of 4.6%.

Input Variable	Value in 1000 USD
Assets and Securities	1,310,703
Cash Deposits and Cash Equivalents	30,719
Deposits	4,815,376
Fees	6,573
Goodwill	64,539
IT and Equipment Expense	10,706
Labor Expense	70,109
Liabilities and Borrowings	1,003,145
Loans and Leases Receivable	4,025,082
Long-term Debt	0
Occupancy	14,364
Other Assets	105,397
Other Compr. Net Income	-19,589
Other Expenses	24,412
Other Liabilities	-776,336
Other Net Income	142,925
Other Noninterest Expense	3,270
Other Revenues	1,808
Property, Plant and Equipment	23,297

Output Variable	Value in 1000 USD
Liabilities	5,042,185
Assets	5,559,737
Expenses	129,434
Revenues	1,808
Stockholders Equity	517,552
Net Income	15,299
Comprehensive Net Income	-4,290
Economic Capital Ratio	4.8%