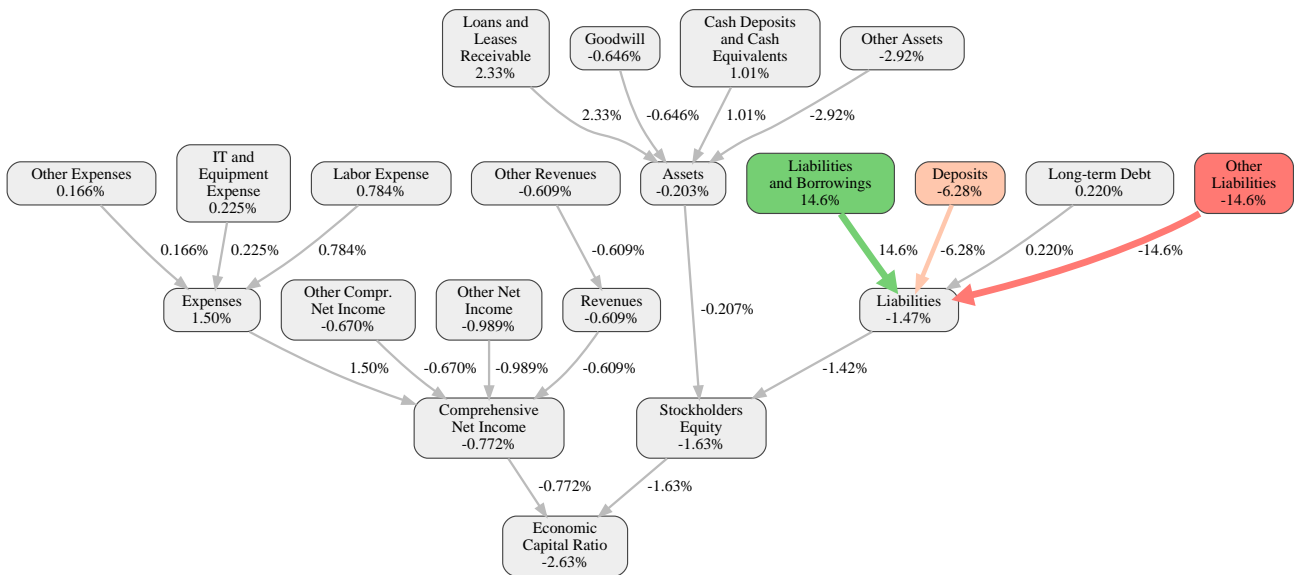




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RealRate

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The relative strengths and weaknesses of ENTERPRISE BANCORP INC MA 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 ENTERPRISE BANCORP INC MA compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 15% points. The greatest weakness of ENTERPRISE BANCORP INC MA is the variable Other Liabilities, reducing the Economic Capital Ratio by 15% points.

The company's Economic Capital Ratio, given in the ranking table, is 1.9%, being 2.6% points below the market average of 4.6%.

Input Variable	Value in 1000 USD
Assets and Securities	816,102
Cash Deposits and Cash Equivalents	267,589
Deposits	4,035,806
Fees	0
Goodwill	5,656
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	31,442
Loans and Leases Receivable	3,127,878
Long-term Debt	0
Occupancy	0
Other Assets	176,880
Other Compr. Net Income	-100,869
Other Expenses	13,430
Other Liabilities	88,818
Other Net Income	56,146
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	44,228

Output Variable	Value in 1000 USD
Liabilities	4,156,066
Assets	4,438,333
Expenses	13,430
Revenues	0
Stockholders Equity	282,267
Net Income	42,716
Comprehensive Net Income	-58,153
Economic Capital Ratio	1.9%