



The relative strengths and weaknesses of PCB 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 PCB BANCORP compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 16% points. The greatest weakness of PCB BANCORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 16% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.6%, being 4.0% points above the market average of 4.6%.

Input Variable	Value in 1000 USD
Assets and Securities	157,618
Cash Deposits and Cash Equivalents	147,031
Deposits	2,045,983
Fees	2,836
Goodwill	0
IT and Equipment Expense	1,706
Labor Expense	33,056
Liabilities and Borrowings	0
Loans and Leases Receivable	2,021,121
Long-term Debt	0
Occupancy	6,481
Other Assets	87,350
Other Compr. Net Income	-10,665
Other Expenses	17,272
Other Liabilities	38,611
Other Net Income	96,989
Other Noninterest Expense	4,191
Other Revenues	4,856
Property, Plant and Equipment	6,916

Output Variable	Value in 1000 USD
Liabilities	2,084,594
Assets	2,420,036
Expenses	65,542
Revenues	4,856
Stockholders Equity	335,442
Net Income	36,303
Comprehensive Net Income	25,638
Economic Capital Ratio	8.6%