





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 18% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.0%, being 2.5% points above the market average of 4.6%.

Input Variable	Value in 1000 USD
Assets and Securities	167,761
Cash Deposits and Cash Equivalents	176,815
Deposits	2,085,479
Fees	0
Goodwill	38,838
IT and Equipment Expense	6,969
Labor Expense	40,480
Liabilities and Borrowings	0
Loans and Leases Receivable	2,004,604
Long-term Debt	0
Occupancy	8,384
Other Assets	112,038
Other Compr. Net Income	-16,984
Other Expenses	10,024
Other Liabilities	110,706
Other Net Income	98,791
Other Noninterest Expense	10,102
Other Revenues	1,048
Property, Plant and Equipment	13,278

Output Variable	Value in 1000 USD
Liabilities	2,196,185
Assets	2,513,334
Expenses	75,959
Revenues	1,048
Stockholders Equity	317,149
Net Income	23,880
Comprehensive Net Income	6,896
Economic Capital Ratio	7.0%