

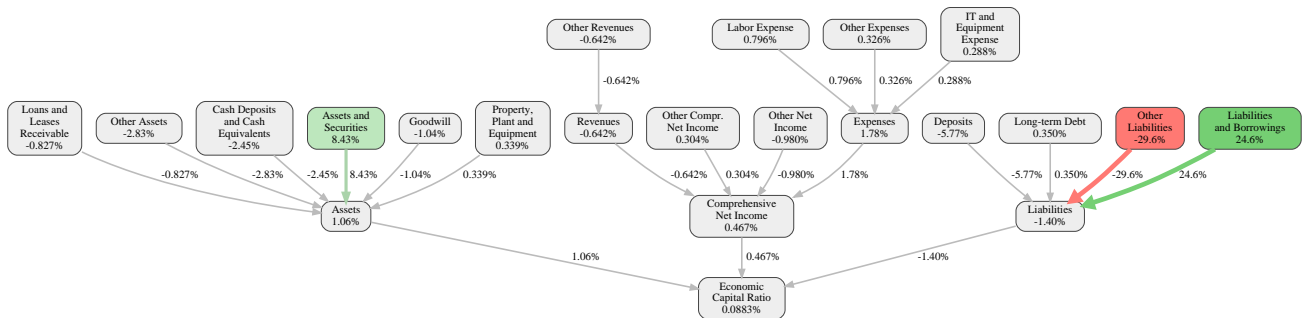
The relative strengths and weaknesses of First Community Corp Sc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of First Community Corp Sc compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 26% points. The greatest weakness of First Community Corp Sc is the variable Other Liabilities, reducing the Economic Capital Ratio by 36% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.7%, being 2.8% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	282,226
Cash Deposits and Cash Equivalents	94,695
Deposits	1,511,001
Fees	904
Goodwill	14,637
IT and Equipment Expense	1,566
Labor Expense	25,864
Liabilities and Borrowings	14,375
Loans and Leases Receivable	1,121,752
Long-term Debt	0
Occupancy	3,157
Other Assets	283,789
Other Compr. Net Income	4,195
Other Expenses	4,739
Other Liabilities	171,253
Other Net Income	52,582
Other Noninterest Expense	10,111
Other Revenues	5,602
Property, Plant and Equipment	30,589

Output Variable	Value in 1000 USD
Liabilities	1,696,629
Assets	1,827,688
Expenses	46,341
Revenues	5,602
Stockholders Equity	131,059
Net Income	11,843
Comprehensive Net Income	16,038
Economic Capital Ratio	6.7%



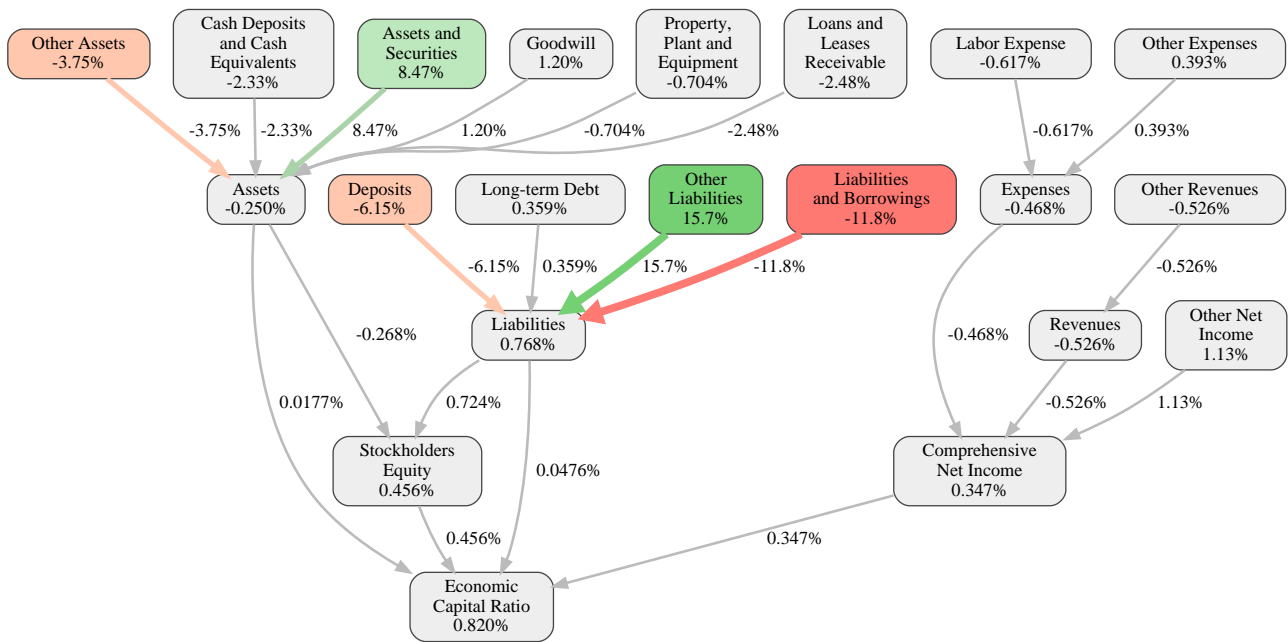
The relative strengths and weaknesses of Isabella Bank Corp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Isabella Bank Corp compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 25% points. The greatest weakness of Isabella Bank Corp is the variable Other Liabilities, reducing the Economic Capital Ratio by 30% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.6%, being 0.088% points above the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	528,148
Cash Deposits and Cash Equivalents	33,672
Deposits	1,723,695
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	46,801
Loans and Leases Receivable	1,336,355
Long-term Debt	0
Occupancy	0
Other Assets	133,154
Other Compr. Net Income	11,298
Other Expenses	3,665
Other Liabilities	86,070
Other Net Income	21,832
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	27,639

Output Variable	Value in 1000 USD
Liabilities	1,856,566
Assets	2,058,968
Expenses	3,665
Revenues	0
Stockholders Equity	202,402
Net Income	18,167
Comprehensive Net Income	29,465
Economic Capital Ratio	9.6%



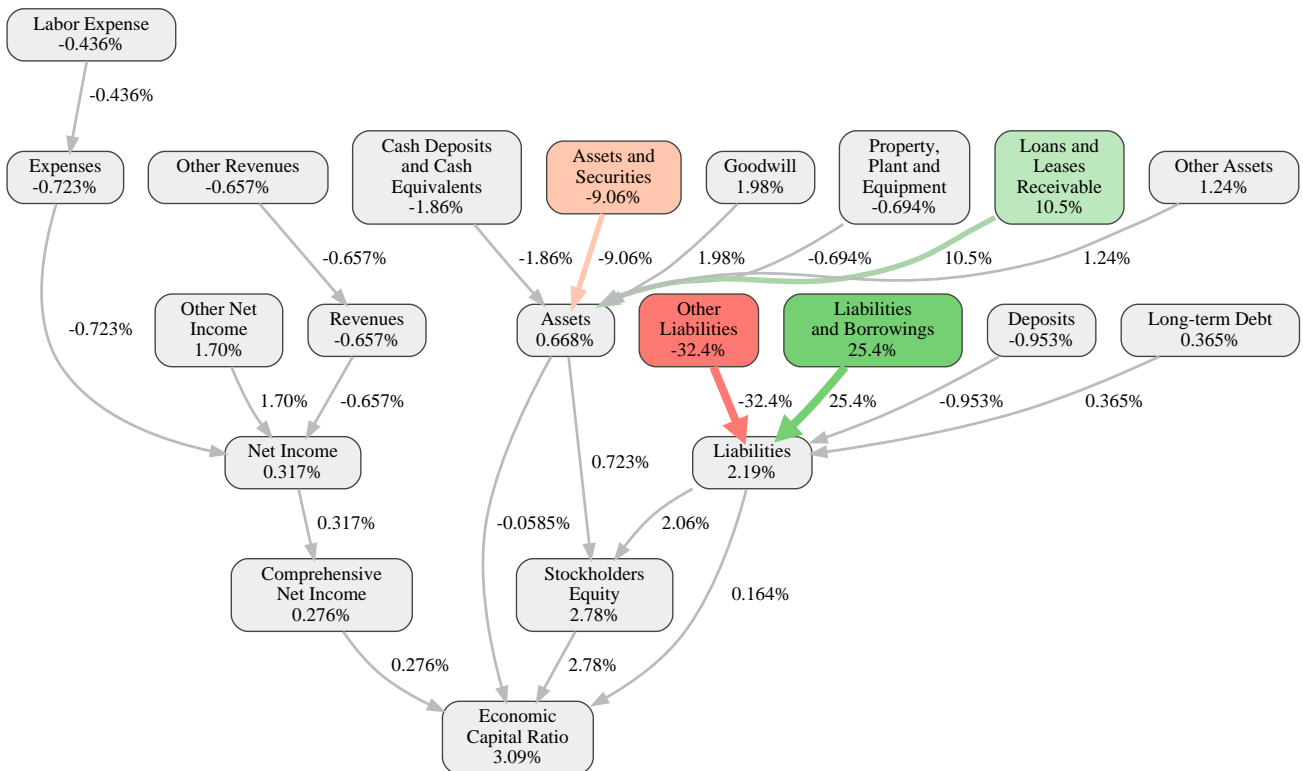
The relative strengths and weaknesses of German American Bancorp INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of German American Bancorp INC compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 16% points. The greatest weakness of German American Bancorp INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 12% points.

The company's Economic Capital Ratio, given in the ranking table, is 10%, being 0.82% points above the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	1,596,832
Cash Deposits and Cash Equivalents	115,830
Deposits	5,252,963
Fees	8,404
Goodwill	180,357
IT and Equipment Expense	14,692
Labor Expense	83,244
Liabilities and Borrowings	2,992,761
Loans and Leases Receivable	3,927,317
Long-term Debt	0
Occupancy	10,887
Other Assets	331,862
Other Compr. Net Income	28,619
Other Expenses	7,697
Other Liabilities	-2,757,084
Other Net Income	190,286
Other Noninterest Expense	19,573
Other Revenues	7,561
Property, Plant and Equipment	0

Output Variable	Value in 1000 USD
Liabilities	5,488,640
Assets	6,152,198
Expenses	144,497
Revenues	7,561
Stockholders Equity	663,558
Net Income	53,350
Comprehensive Net Income	81,969
Economic Capital Ratio	10%



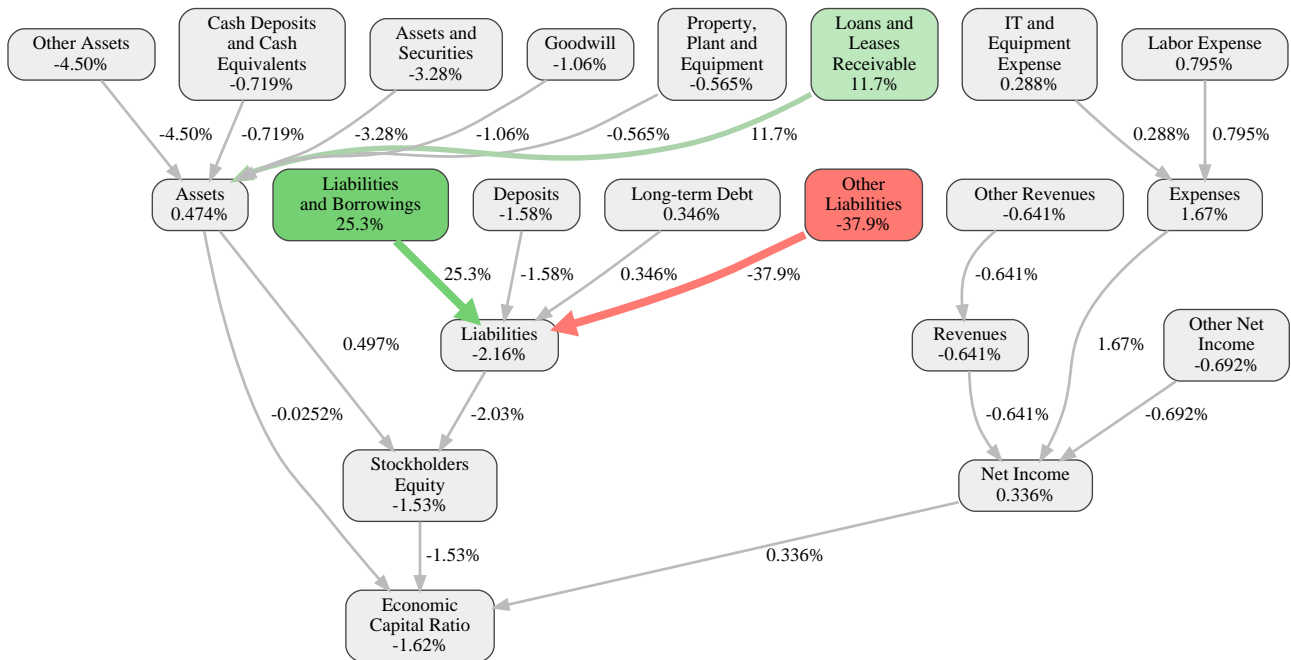
The relative strengths and weaknesses of S T Bancorp INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of S T Bancorp INC compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 25% points. The greatest weakness of S T Bancorp INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 32% points.

The company's Economic Capital Ratio, given in the ranking table, is 13%, being 3.1% points above the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	266,416
Cash Deposits and Cash Equivalents	233,612
Deposits	7,521,769
Fees	11,945
Goodwill	373,424
IT and Equipment Expense	30,349
Labor Expense	111,462
Liabilities and Borrowings	242,677
Loans and Leases Receivable	7,545,375
Long-term Debt	0
Occupancy	14,814
Other Assets	1,132,699
Other Compr. Net Income	21,224
Other Expenses	47,324
Other Liabilities	503,635
Other Net Income	342,511
Other Noninterest Expense	28,463
Other Revenues	0
Property, Plant and Equipment	0

Output Variable	Value in 1000 USD
Liabilities	8,268,081
Assets	9,551,526
Expenses	244,357
Revenues	0
Stockholders Equity	1,283,445
Net Income	98,154
Comprehensive Net Income	119,378
Economic Capital Ratio	13%



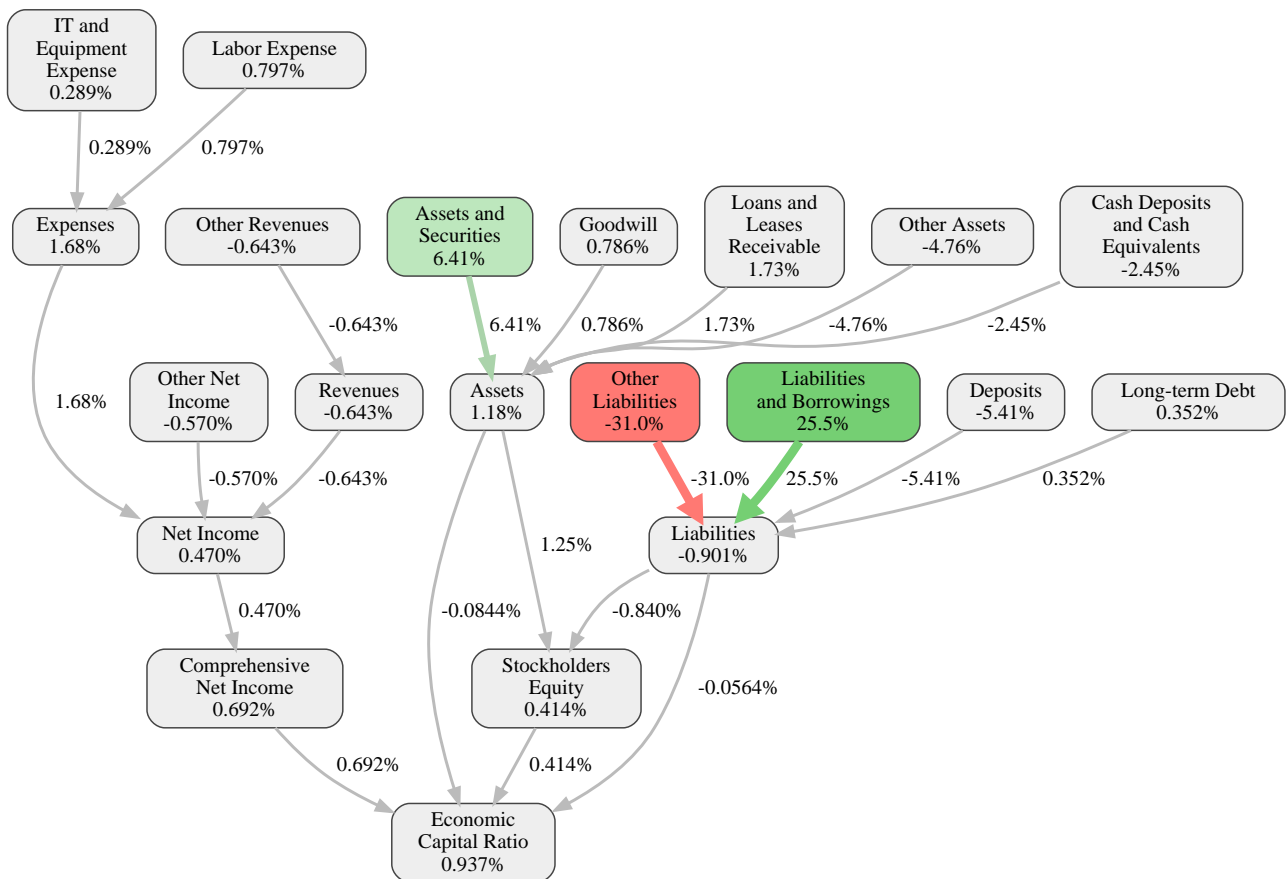
The relative strengths and weaknesses of First Business Financial Services INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of First Business Financial Services INC compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 25% points. The greatest weakness of First Business Financial Services INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 38% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.9%, being 1.6% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	388,064
Cash Deposits and Cash Equivalents	139,510
Deposits	2,796,779
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	29,660
Loans and Leases Receivable	2,823,575
Long-term Debt	0
Occupancy	0
Other Assets	150,507
Other Compr. Net Income	1,593
Other Expenses	10,112
Other Liabilities	391,819
Other Net Income	47,139
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	6,190

Output Variable	Value in 1000 USD
Liabilities	3,218,258
Assets	3,507,846
Expenses	10,112
Revenues	0
Stockholders Equity	289,588
Net Income	37,027
Comprehensive Net Income	38,620
Economic Capital Ratio	7.9%



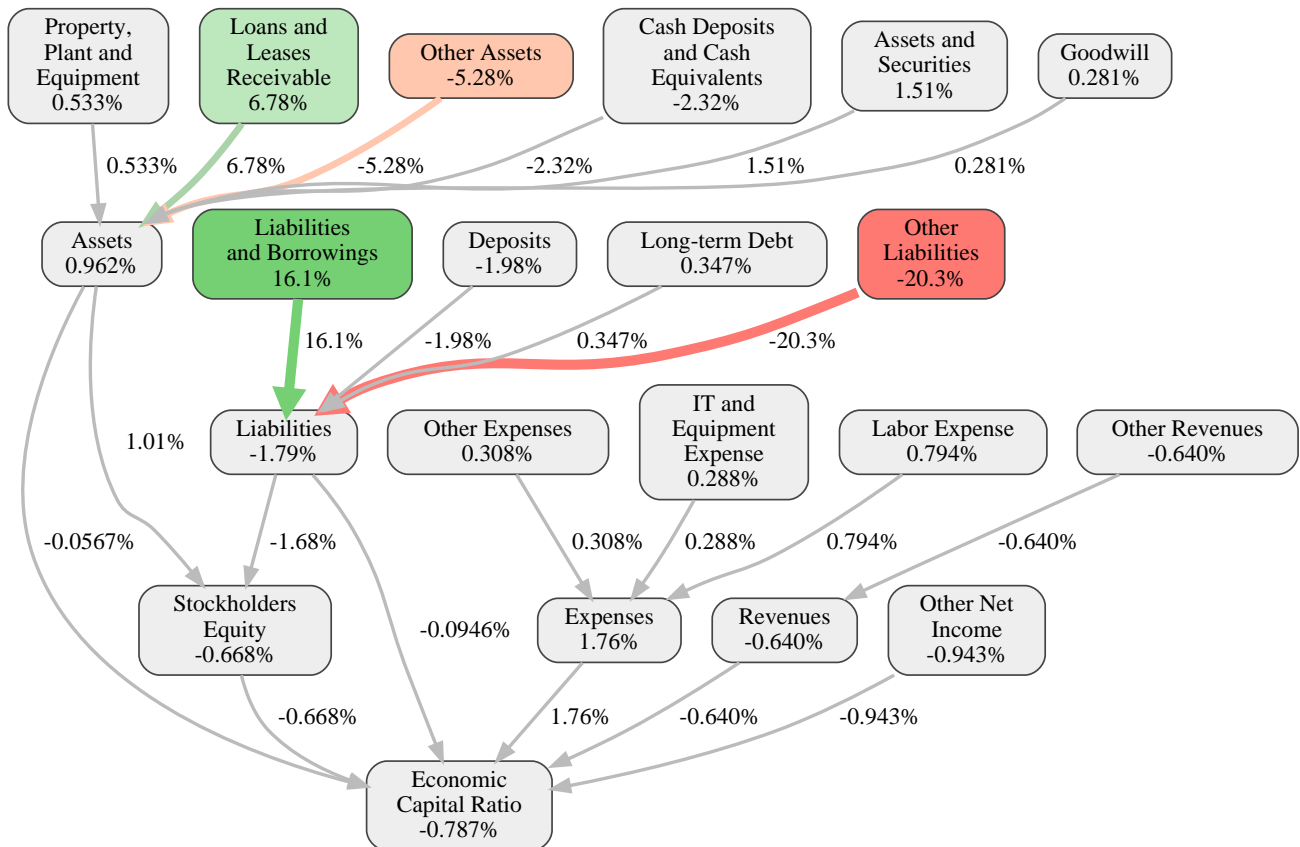
The relative strengths and weaknesses of Banner Corp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Banner Corp compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 26% points. The greatest weakness of Banner Corp is the variable Other Liabilities, reducing the Economic Capital Ratio by 31% points.

The company's Economic Capital Ratio, given in the ranking table, is 10%, being 0.94% points above the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	3,644,319
Cash Deposits and Cash Equivalents	254,464
Deposits	13,029,497
Fees	0
Goodwill	373,121
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	182,877
Loans and Leases Receivable	10,671,982
Long-term Debt	0
Occupancy	0
Other Assets	594,274
Other Compr. Net Income	73,634
Other Expenses	43,463
Other Liabilities	805,326
Other Net Income	227,087
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	132,231

Output Variable	Value in 1000 USD
Liabilities	14,017,700
Assets	15,670,391
Expenses	43,463
Revenues	0
Stockholders Equity	1,652,691
Net Income	183,624
Comprehensive Net Income	257,258
Economic Capital Ratio	10%



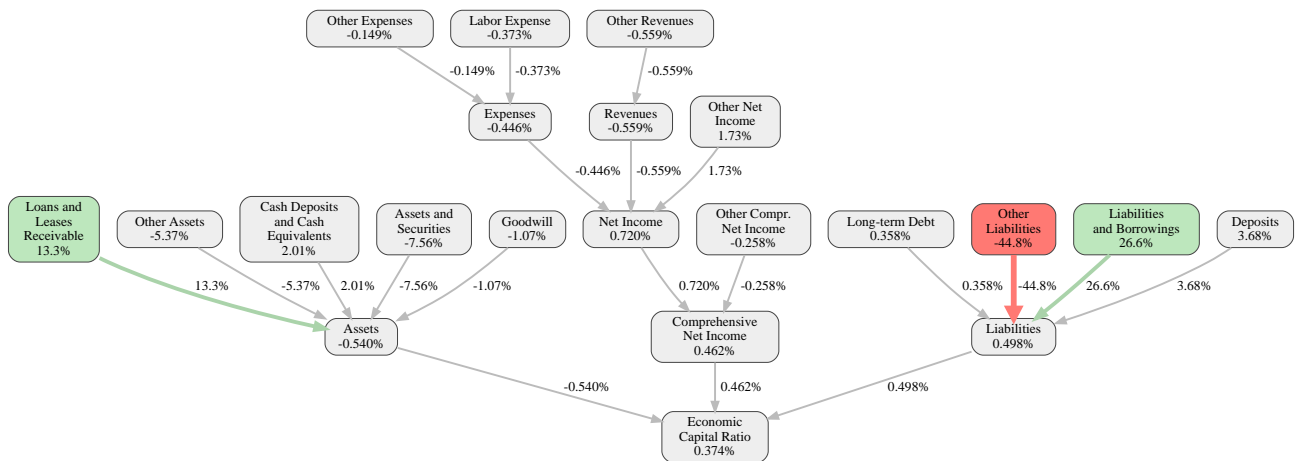
The relative strengths and weaknesses of Sb Financial Group INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Sb Financial Group INC compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 16% points. The greatest weakness of Sb Financial Group INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 20% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.7%, being 0.79% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	231,707
Cash Deposits and Cash Equivalents	24,500
Deposits	1,070,205
Fees	0
Goodwill	23,239
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	199,120
Loans and Leases Receivable	1,000,212
Long-term Debt	0
Occupancy	0
Other Assets	42,213
Other Compr. Net Income	2,289
Other Expenses	2,622
Other Liabilities	-50,418
Other Net Income	14,717
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	21,378

Output Variable	Value in 1000 USD
Liabilities	1,218,907
Assets	1,343,249
Expenses	2,622
Revenues	0
Stockholders Equity	124,342
Net Income	12,095
Comprehensive Net Income	14,384
Economic Capital Ratio	8.7%





STATE BANKS 2024

Unity Bancorp INC Nj
Rank 55 of 139



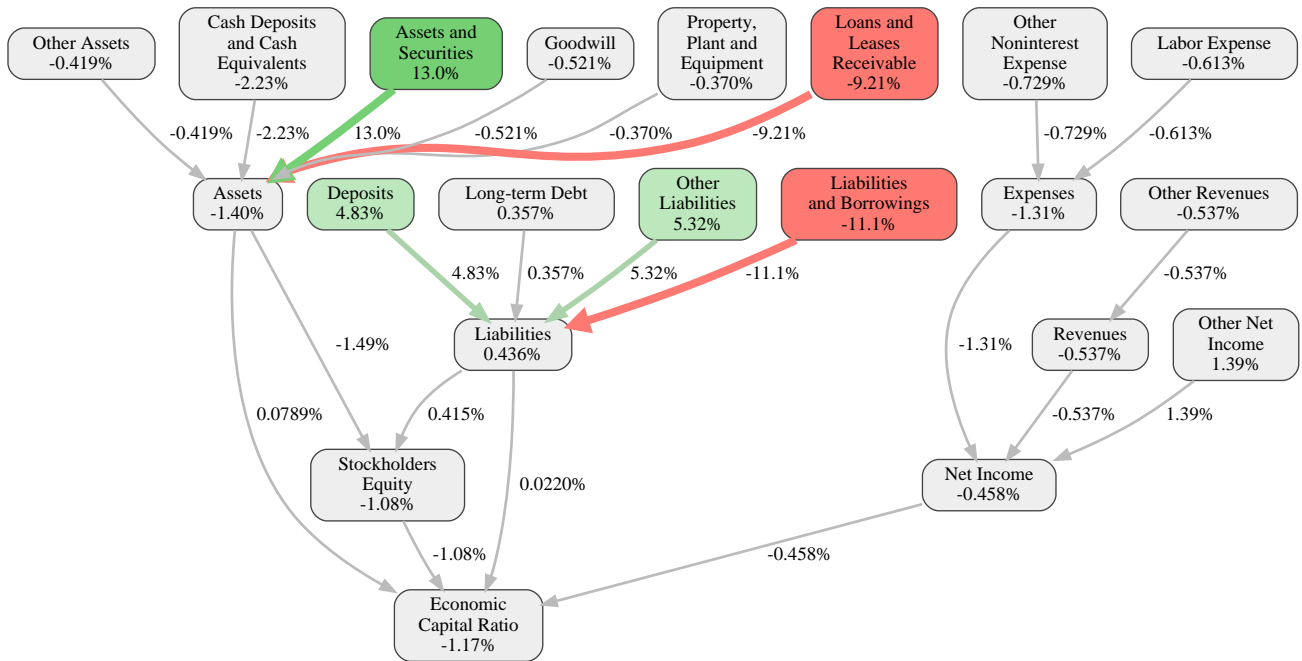
The relative strengths and weaknesses of Unity Bancorp INC Nj are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Unity Bancorp INC Nj compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 27% points. The greatest weakness of Unity Bancorp INC Nj is the variable Other Liabilities, reducing the Economic Capital Ratio by 45% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.9%, being 0.37% points above the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	135,689
Cash Deposits and Cash Equivalents	194,776
Deposits	1,924,140
Fees	3,278
Goodwill	0
IT and Equipment Expense	5,774
Labor Expense	29,051
Liabilities and Borrowings	0
Loans and Leases Receivable	2,146,209
Long-term Debt	0
Occupancy	3,087
Other Assets	82,266
Other Compr. Net Income	523
Other Expenses	16,489
Other Liabilities	392,937
Other Net Income	94,681
Other Noninterest Expense	2,585
Other Revenues	2,365
Property, Plant and Equipment	19,567

Output Variable	Value in 1000 USD
Liabilities	2,317,077
Assets	2,578,507
Expenses	60,264
Revenues	2,365
Stockholders Equity	261,430
Net Income	36,782
Comprehensive Net Income	37,305
Economic Capital Ratio	9.9%



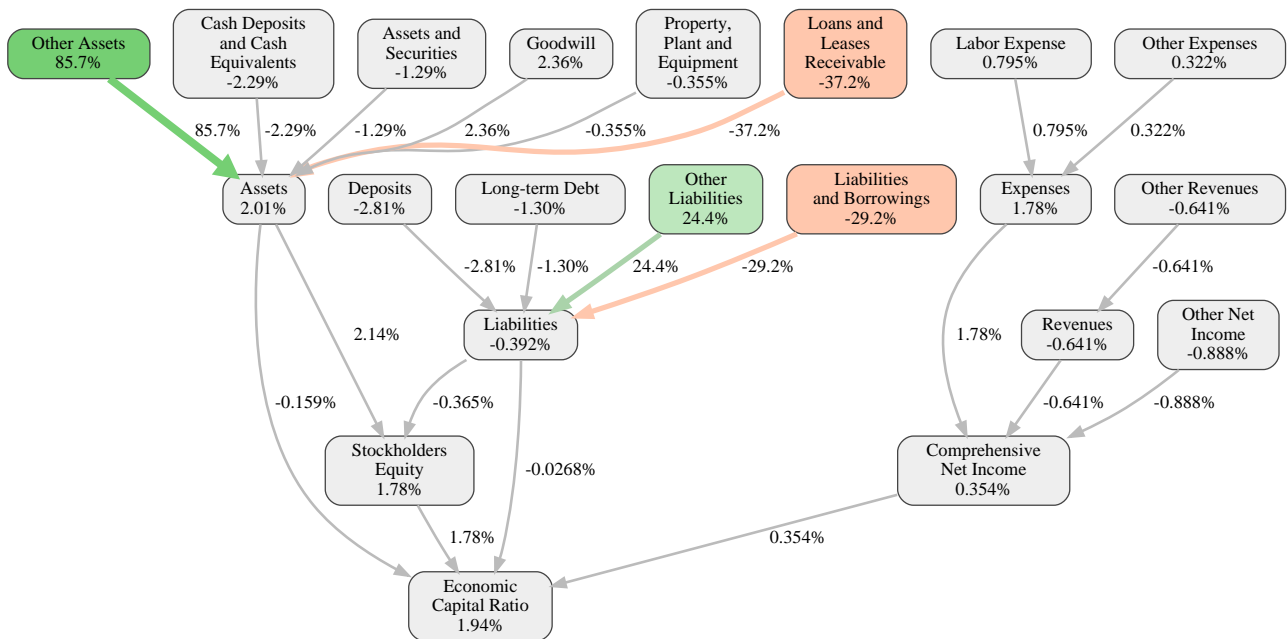
The relative strengths and weaknesses of Sierra Bancorp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Sierra Bancorp compared to the market average is the variable Assets and Securities, increasing the Economic Capital Ratio by 13% points. The greatest weakness of Sierra Bancorp is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 11% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.3%, being 1.2% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	1,167,021
Cash Deposits and Cash Equivalents	78,602
Deposits	2,761,223
Fees	0
Goodwill	27,357
IT and Equipment Expense	0
Labor Expense	50,977
Liabilities and Borrowings	1,817,835
Loans and Leases Receivable	2,066,884
Long-term Debt	0
Occupancy	10,160
Other Assets	373,028
Other Compr. Net Income	20,596
Other Expenses	26,120
Other Liabilities	-1,187,356
Other Net Income	126,157
Other Noninterest Expense	31,523
Other Revenues	4,364
Property, Plant and Equipment	16,907

Output Variable	Value in 1000 USD
Liabilities	3,391,702
Assets	3,729,799
Expenses	118,780
Revenues	4,364
Stockholders Equity	338,097
Net Income	11,741
Comprehensive Net Income	32,337
Economic Capital Ratio	8.3%



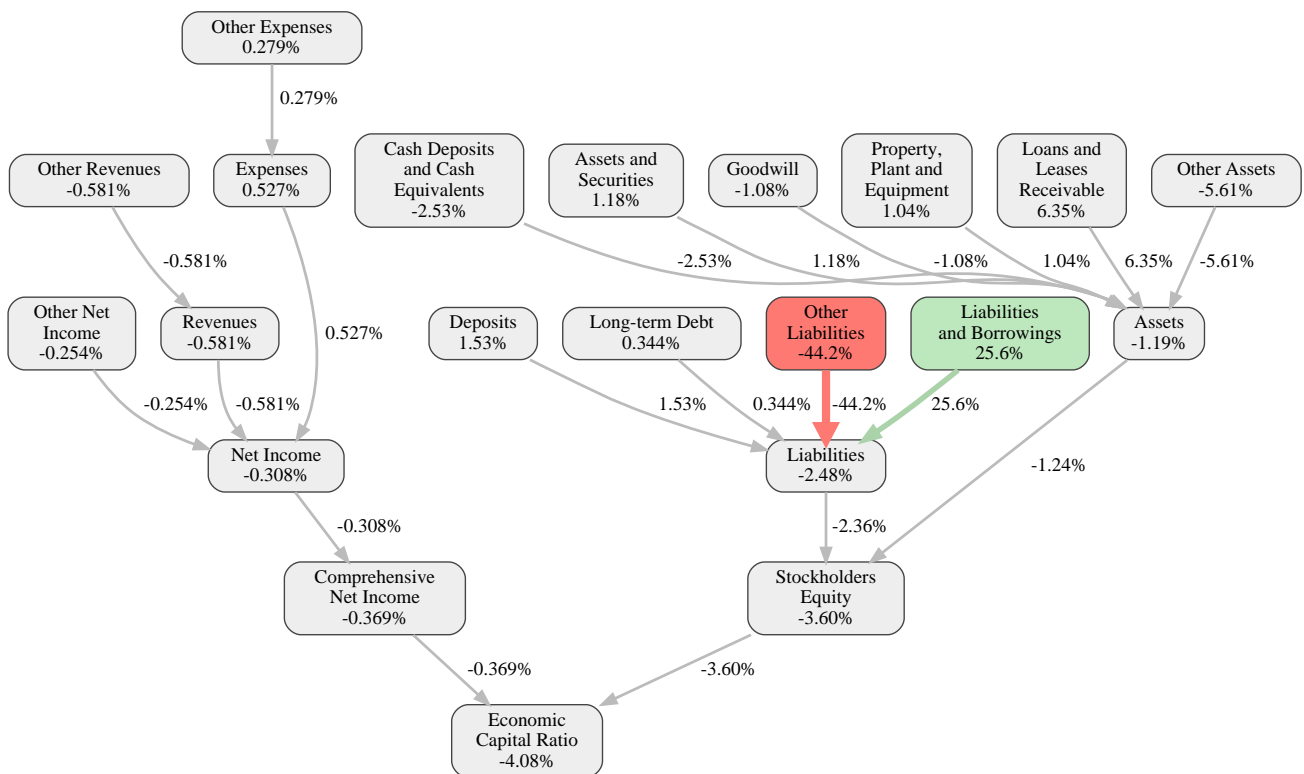
The relative strengths and weaknesses of Atlantic Union Bankshares Corp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Atlantic Union Bankshares Corp compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 86% points. The greatest weakness of Atlantic Union Bankshares Corp is the variable Loans and Leases Receivable, reducing the Economic Capital Ratio by 37% points.

The company's Economic Capital Ratio, given in the ranking table, is 11%, being 1.9% points above the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	2,837,727
Cash Deposits and Cash Equivalents	378,131
Deposits	16,818,129
Fees	0
Goodwill	925,211
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	13,334,831
Loans and Leases Receivable	0
Long-term Debt	391,025
Occupancy	0
Other Assets	16,934,169
Other Compr. Net Income	74,937
Other Expenses	38,083
Other Liabilities	-11,934,115
Other Net Income	239,901
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	90,959

Output Variable	Value in 1000 USD
Liabilities	18,609,870
Assets	21,166,197
Expenses	38,083
Revenues	0
Stockholders Equity	2,556,327
Net Income	201,818
Comprehensive Net Income	276,755
Economic Capital Ratio	11%



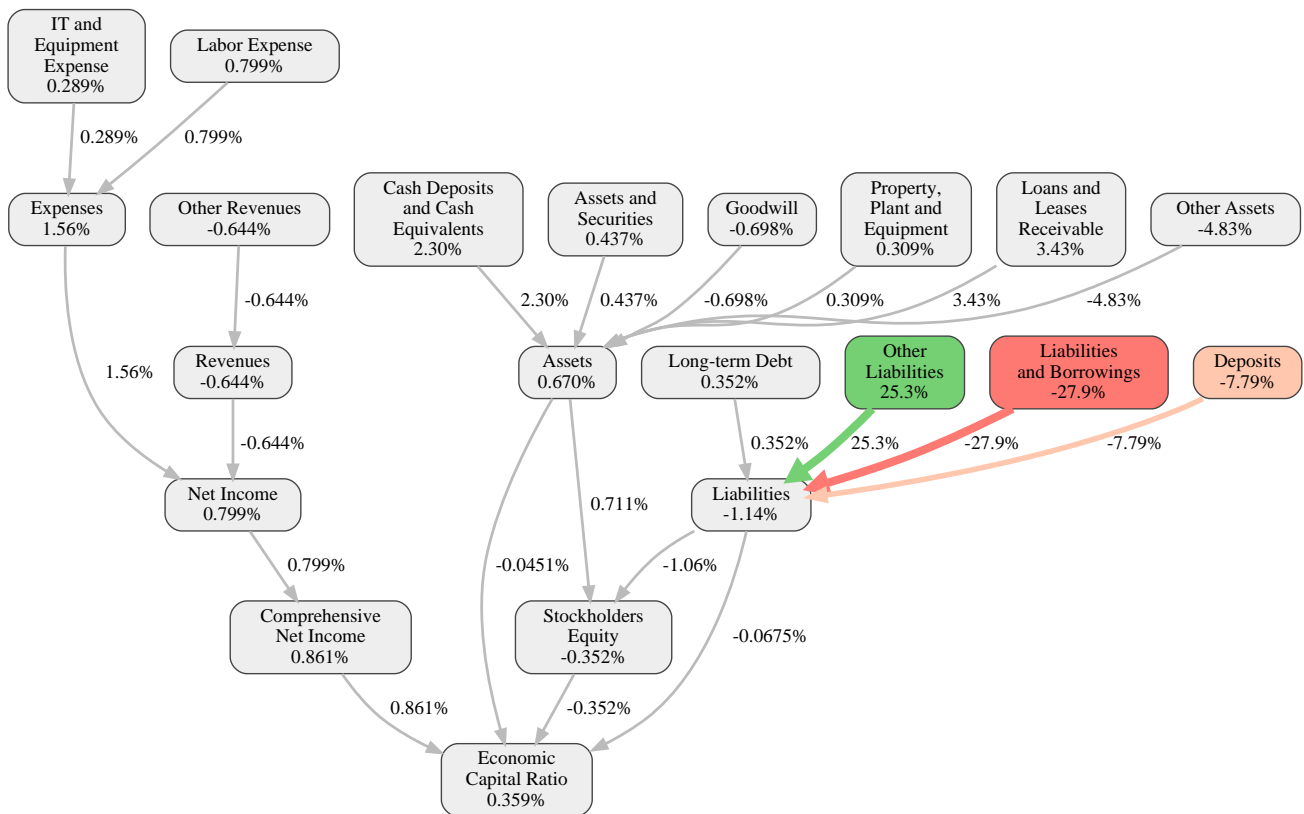
The relative strengths and weaknesses of West Bancorporation INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of West Bancorporation INC compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 26% points. The greatest weakness of West Bancorporation INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 44% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.4%, being 4.1% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	660,104
Cash Deposits and Cash Equivalents	65,357
Deposits	2,973,779
Fees	2,776
Goodwill	0
IT and Equipment Expense	2,790
Labor Expense	27,060
Liabilities and Borrowings	0
Loans and Leases Receivable	2,899,193
Long-term Debt	0
Occupancy	5,507
Other Assets	114,705
Other Compr. Net Income	7,948
Other Expenses	8,882
Other Liabilities	626,936
Other Net Income	69,022
Other Noninterest Expense	7,245
Other Revenues	2,468
Property, Plant and Equipment	86,399

Output Variable	Value in 1000 USD
Liabilities	3,600,715
Assets	3,825,758
Expenses	54,260
Revenues	2,468
Stockholders Equity	225,043
Net Income	17,230
Comprehensive Net Income	25,178
Economic Capital Ratio	5.4%



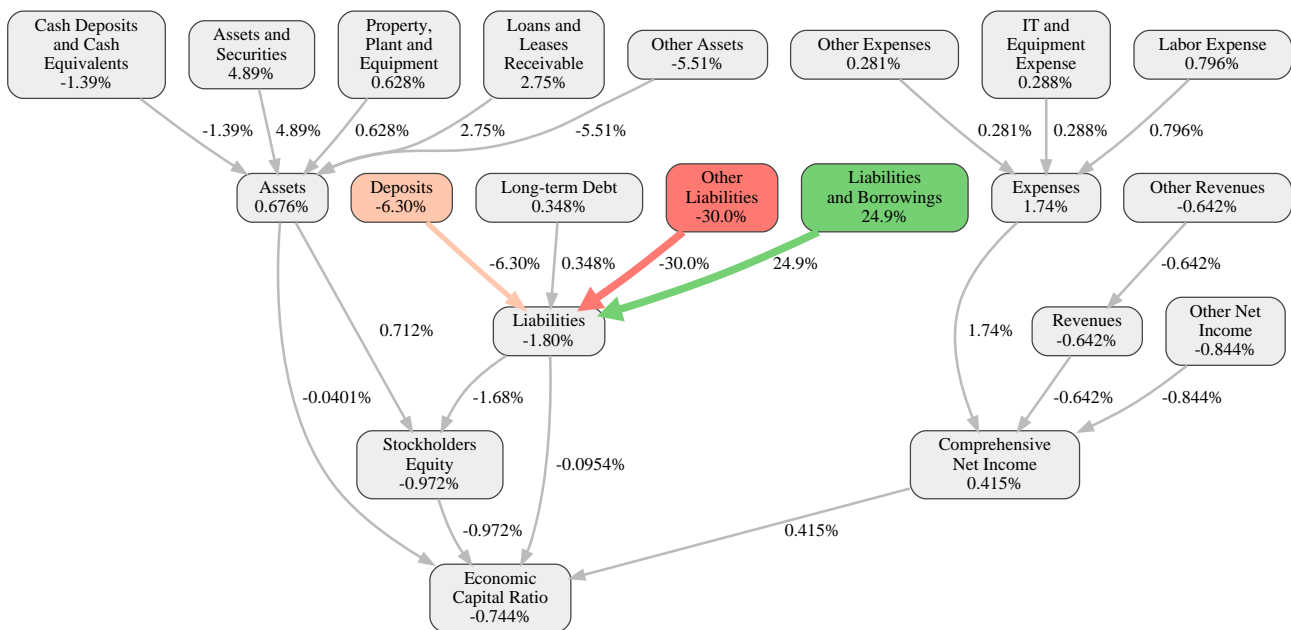
The relative strengths and weaknesses of South Plains Financial INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of South Plains Financial INC compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 25% points. The greatest weakness of South Plains Financial INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 28% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.8%, being 0.36% points above the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	670,158
Cash Deposits and Cash Equivalents	330,158
Deposits	3,626,153
Fees	0
Goodwill	19,315
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	2,651,952
Loans and Leases Receivable	2,971,797
Long-term Debt	0
Occupancy	0
Other Assets	158,295
Other Compr. Net Income	13,434
Other Expenses	16,672
Other Liabilities	-2,480,426
Other Net Income	79,417
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	55,070

Output Variable	Value in 1000 USD
Liabilities	3,797,679
Assets	4,204,793
Expenses	16,672
Revenues	0
Stockholders Equity	407,114
Net Income	62,745
Comprehensive Net Income	76,179
Economic Capital Ratio	9.8%



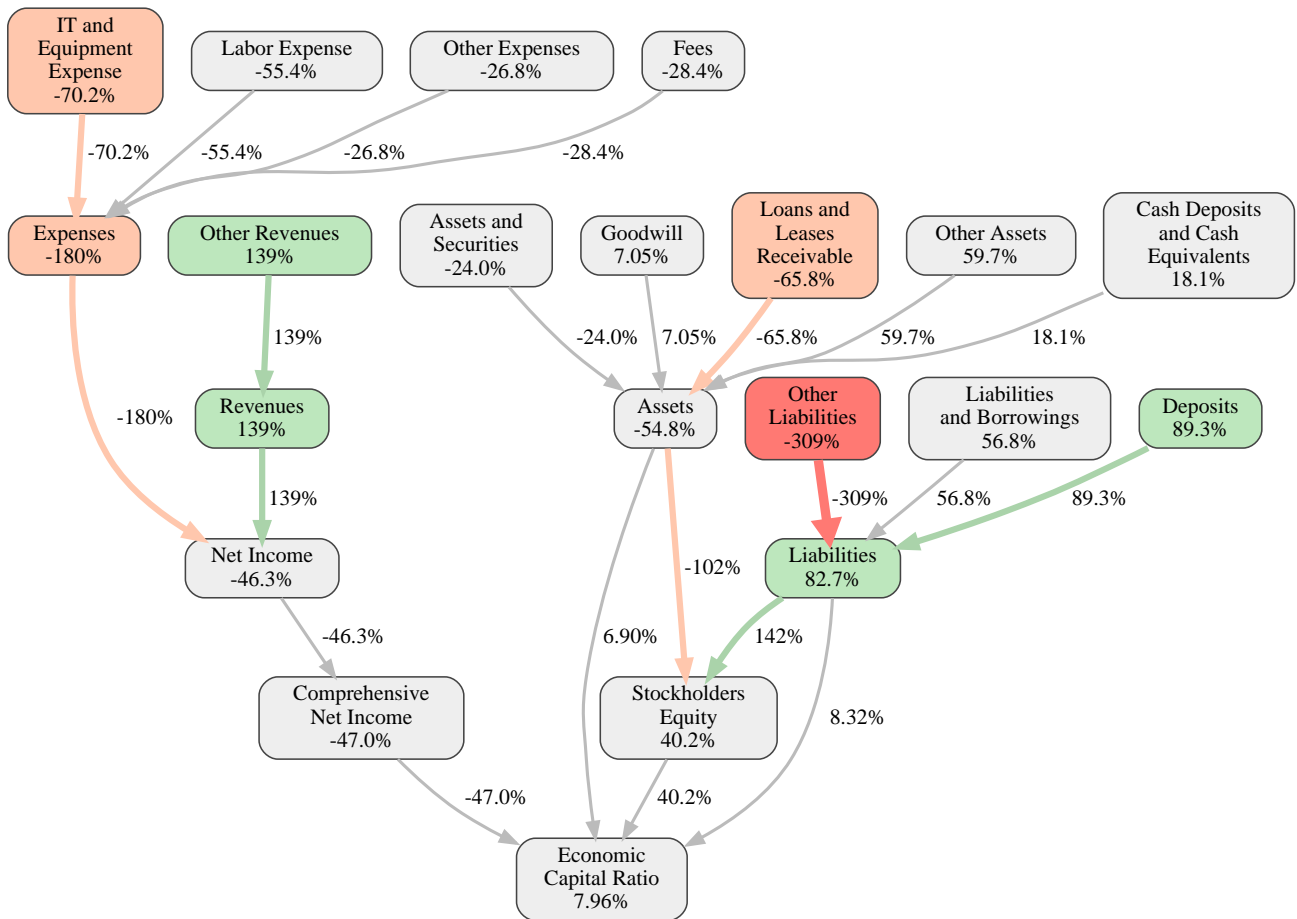
The relative strengths and weaknesses of C F Financial Corp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of C F Financial Corp compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 25% points. The greatest weakness of C F Financial Corp is the variable Other Liabilities, reducing the Economic Capital Ratio by 30% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.7%, being 0.74% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	524,645
Cash Deposits and Cash Equivalents	75,159
Deposits	2,066,130
Fees	0
Goodwill	25,191
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	41,820
Loans and Leases Receivable	1,702,488
Long-term Debt	0
Occupancy	0
Other Assets	69,101
Other Compr. Net Income	10,129
Other Expenses	5,418
Other Liabilities	113,032
Other Net Income	29,164
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	41,914

Output Variable	Value in 1000 USD
Liabilities	2,220,982
Assets	2,438,498
Expenses	5,418
Revenues	0
Stockholders Equity	217,516
Net Income	23,746
Comprehensive Net Income	33,875
Economic Capital Ratio	8.7%



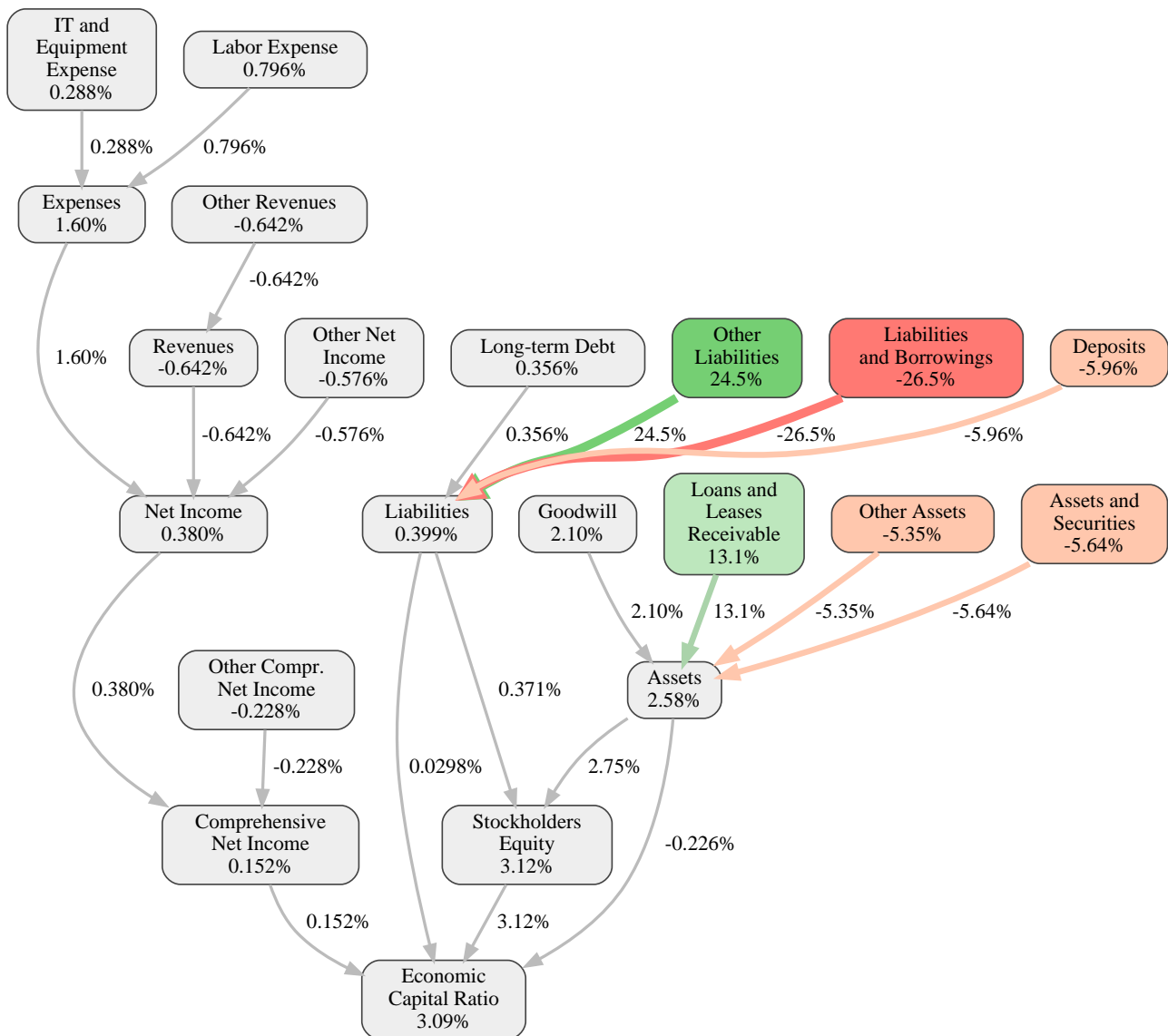
The relative strengths and weaknesses of Bm Technologies Inc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Bm Technologies Inc compared to the market average is the variable Other Revenues, increasing the Economic Capital Ratio by 139% points. The greatest weakness of Bm Technologies Inc is the variable Other Liabilities, reducing the Economic Capital Ratio by 309% points.

The company's Economic Capital Ratio, given in the ranking table, is 17%, being 8.0% points above the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	0
Cash Deposits and Cash Equivalents	14,288
Deposits	0
Fees	11,257
Goodwill	5,259
IT and Equipment Expense	27,775
Labor Expense	22,489
Liabilities and Borrowings	0
Loans and Leases Receivable	0
Long-term Debt	0
Occupancy	35
Other Assets	34,558
Other Compr. Net Income	0
Other Expenses	11,027
Other Liabilities	23,668
Other Net Income	0
Other Noninterest Expense	0
Other Revenues	55,252
Property, Plant and Equipment	535

Output Variable	Value in 1000 USD
Liabilities	23,668
Assets	54,640
Expenses	72,583
Revenues	55,252
Stockholders Equity	30,972
Net Income	-17,331
Comprehensive Net Income	-17,331
Economic Capital Ratio	17%





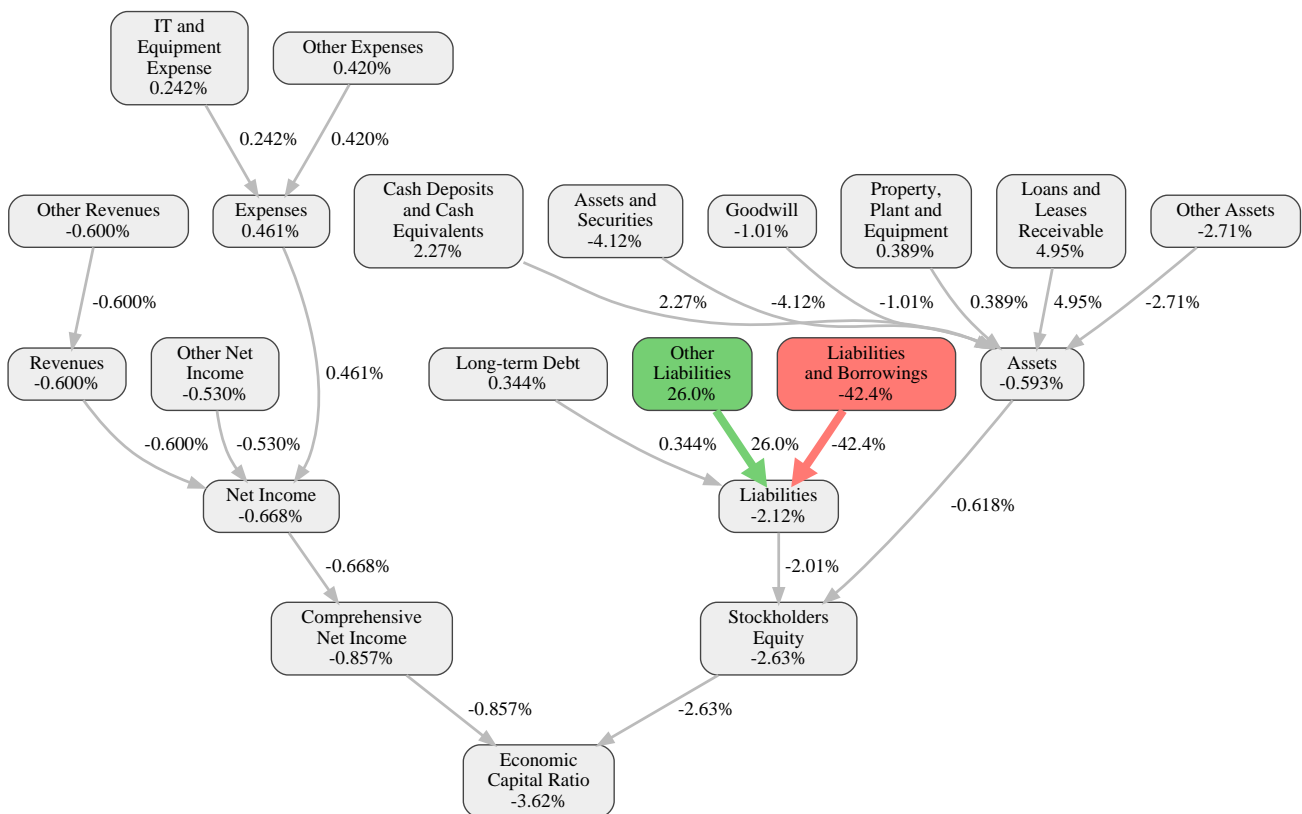
The relative strengths and weaknesses of Ameris Bancorp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Ameris Bancorp compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 25% points. The greatest weakness of Ameris Bancorp is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 26% points.

The company's Economic Capital Ratio, given in the ranking table, is 13%, being 3.1% points above the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	1,857,547
Cash Deposits and Cash Equivalents	1,167,304
Deposits	20,708,509
Fees	0
Goodwill	1,015,646
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	15,154,998
Loans and Leases Receivable	20,243,535
Long-term Debt	0
Occupancy	0
Other Assets	703,232
Other Compr. Net Income	10,568
Other Expenses	87,830
Other Liabilities	-14,086,555
Other Net Income	356,935
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	216,435

Output Variable	Value in 1000 USD
Liabilities	21,776,952
Assets	25,203,699
Expenses	87,830
Revenues	0
Stockholders Equity	3,426,747
Net Income	269,105
Comprehensive Net Income	279,673
Economic Capital Ratio	13%



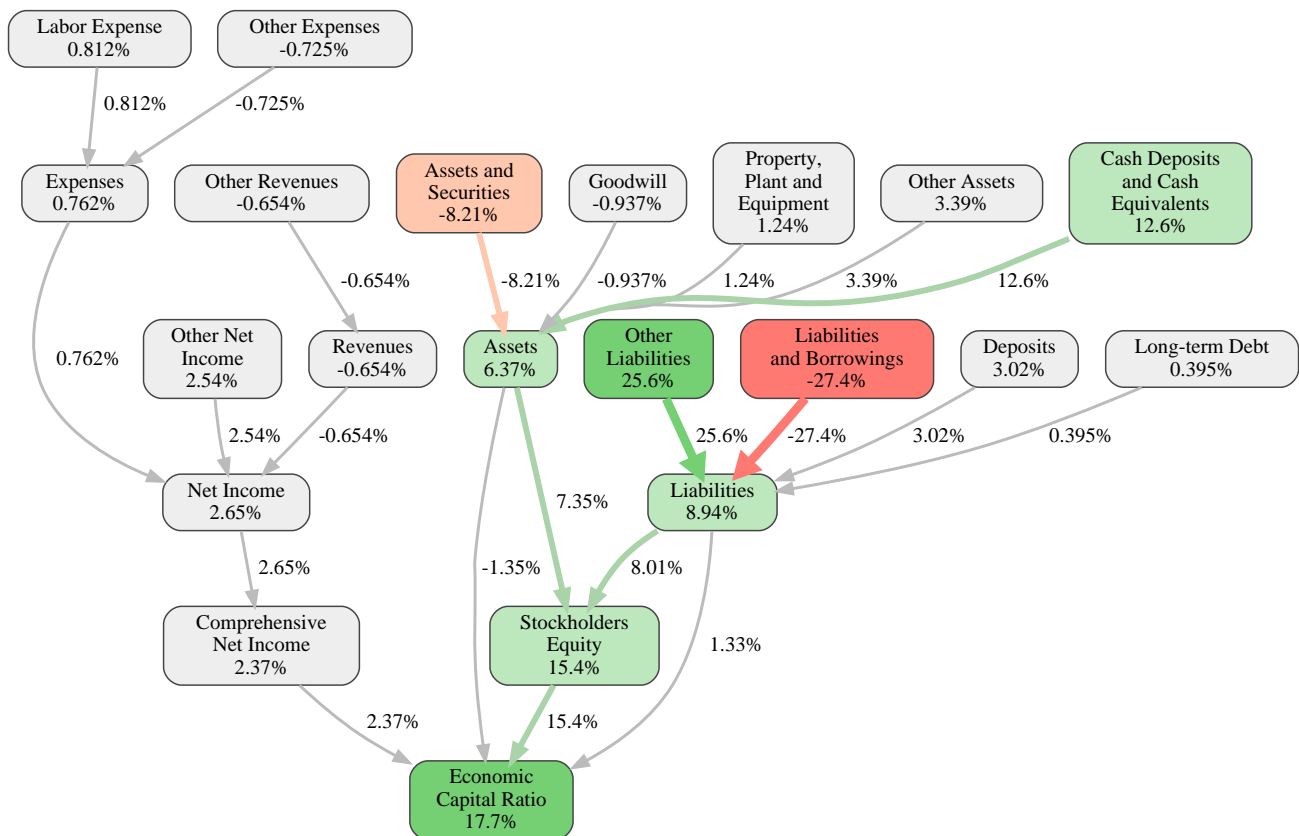
The relative strengths and weaknesses of First Internet Bancorp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of First Internet Bancorp compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 26% points. The greatest weakness of First Internet Bancorp is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 42% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.9%, being 3.6% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	525,953
Cash Deposits and Cash Equivalents	405,898
Deposits	4,066,973
Fees	6,962
Goodwill	4,687
IT and Equipment Expense	2,373
Labor Expense	45,322
Liabilities and Borrowings	3,943,509
Loans and Leases Receivable	3,801,446
Long-term Debt	0
Occupancy	10,599
Other Assets	356,125
Other Compr. Net Income	4,261
Other Expenses	4,846
Other Liabilities	-3,205,705
Other Net Income	78,777
Other Noninterest Expense	5,857
Other Revenues	2,302
Property, Plant and Equipment	73,463

Output Variable	Value in 1000 USD
Liabilities	4,804,777
Assets	5,167,572
Expenses	75,959
Revenues	2,302
Stockholders Equity	362,795
Net Income	5,120
Comprehensive Net Income	9,381
Economic Capital Ratio	5.9%



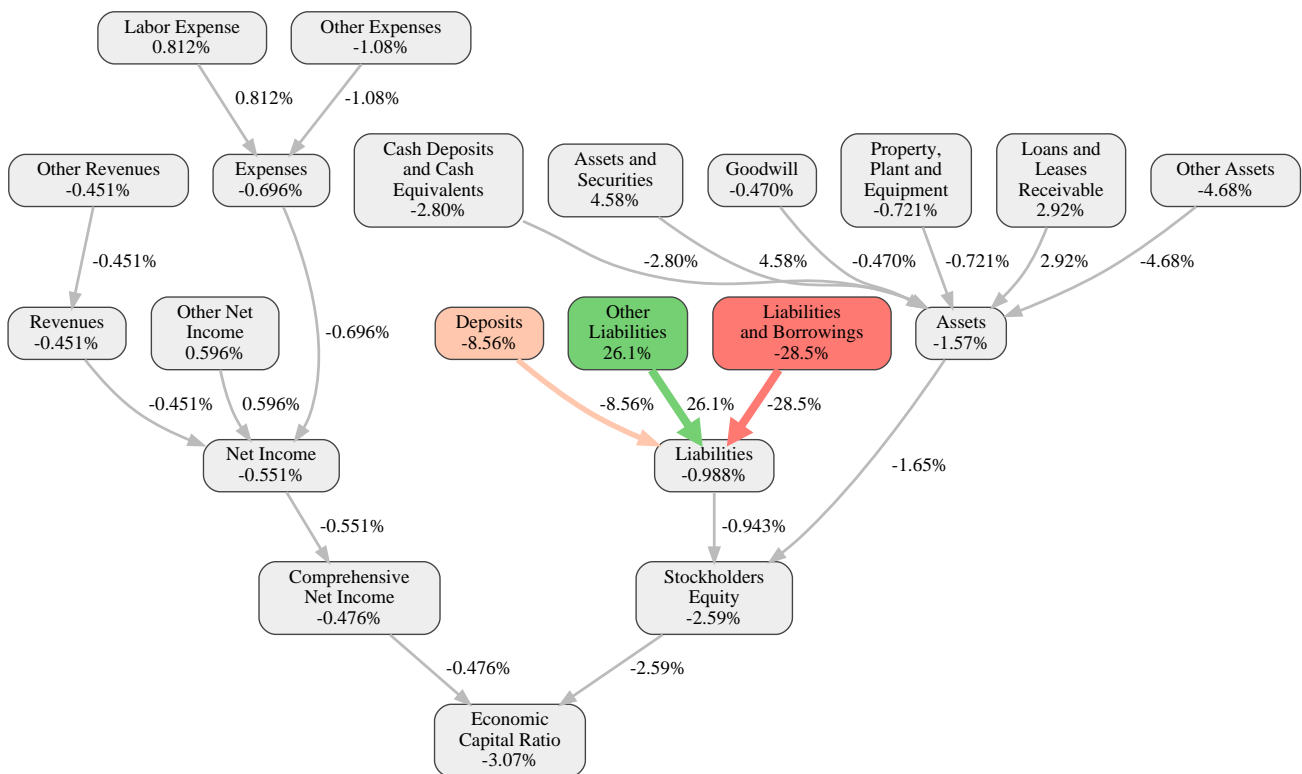
The relative strengths and weaknesses of Finwise Bancorp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Finwise Bancorp compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 26% points. The greatest weakness of Finwise Bancorp is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 27% points.

The company's Economic Capital Ratio, given in the ranking table, is 27%, being 18% points above the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	14,219
Cash Deposits and Cash Equivalents	116,975
Deposits	404,833
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	325,953
Loans and Leases Receivable	358,560
Long-term Debt	0
Occupancy	0
Other Assets	81,837
Other Compr. Net Income	0
Other Expenses	6,353
Other Liabilities	-299,621
Other Net Income	23,813
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	14,630

Output Variable	Value in 1000 USD
Liabilities	431,165
Assets	586,221
Expenses	6,353
Revenues	0
Stockholders Equity	155,056
Net Income	17,460
Comprehensive Net Income	17,460
Economic Capital Ratio	27%



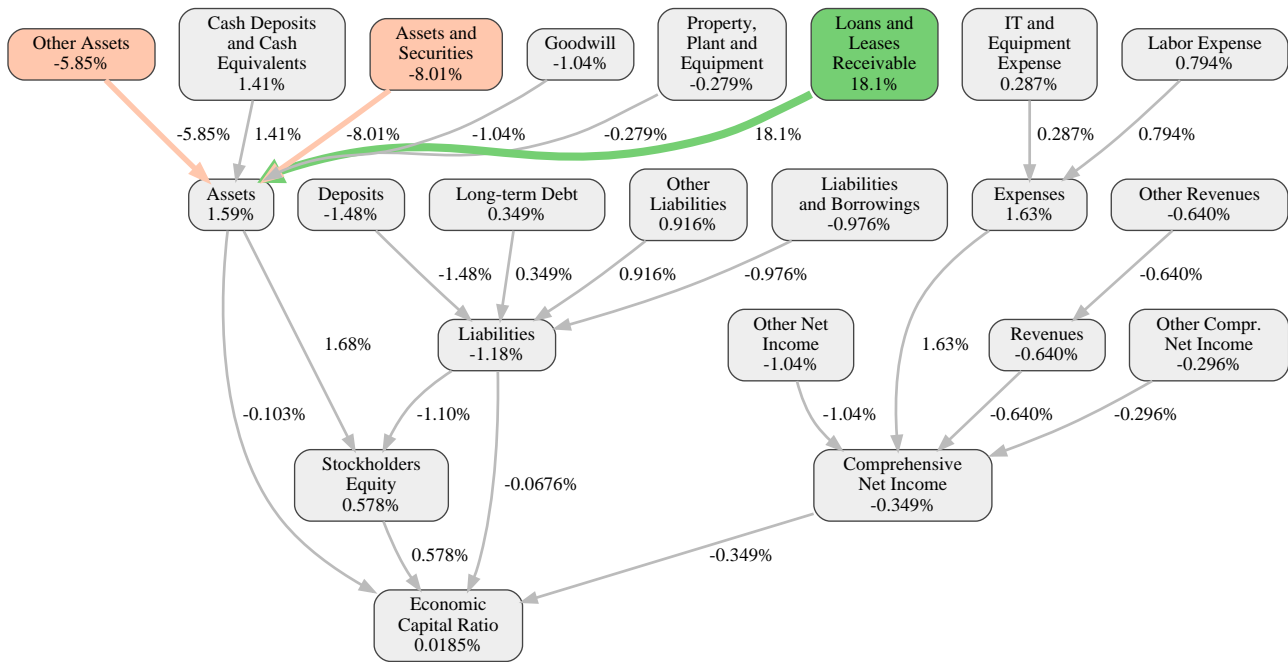
The relative strengths and weaknesses of Chemung Financial Corp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Chemung Financial Corp compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 26% points. The greatest weakness of Chemung Financial Corp is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 29% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.4%, being 3.1% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	583,993
Cash Deposits and Cash Equivalents	36,847
Deposits	2,429,427
Fees	4,421
Goodwill	21,824
IT and Equipment Expense	11,568
Labor Expense	0
Liabilities and Borrowings	1,776,261
Loans and Leases Receivable	1,950,147
Long-term Debt	0
Occupancy	5,637
Other Assets	117,718
Other Compr. Net Income	9,244
Other Expenses	41,975
Other Liabilities	-1,690,400
Other Net Income	71,440
Other Noninterest Expense	7,143
Other Revenues	5,319
Property, Plant and Equipment	0

Output Variable	Value in 1000 USD
Liabilities	2,515,288
Assets	2,710,529
Expenses	70,744
Revenues	5,319
Stockholders Equity	195,241
Net Income	6,015
Comprehensive Net Income	15,259
Economic Capital Ratio	6.4%





STATE BANKS 2024

Community West Bancshares Rank 65 of 139



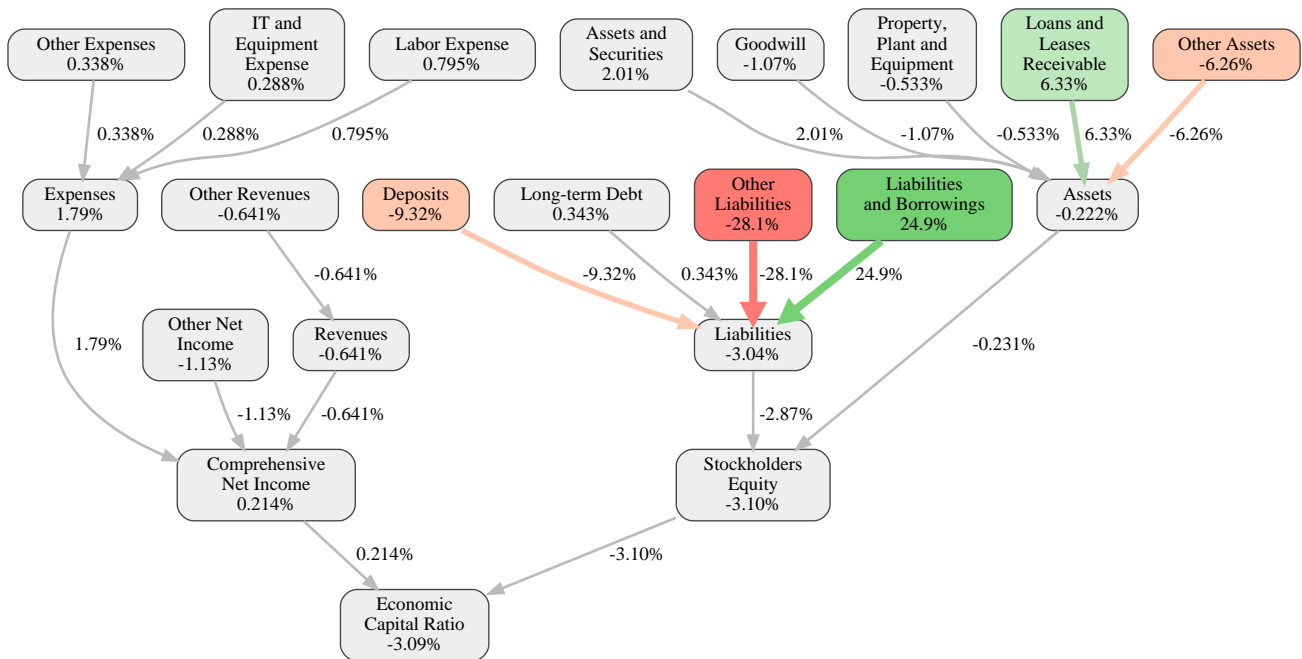
The relative strengths and weaknesses of Community West Bancshares are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Community West Bancshares compared to the market average is the variable Loans and Leases Receivable, increasing the Economic Capital Ratio by 18% points. The greatest weakness of Community West Bancshares is the variable Assets and Securities, reducing the Economic Capital Ratio by 8.0% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.5%, being 0.018% points above the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	46,050
Cash Deposits and Cash Equivalents	72,198
Deposits	852,938
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	395,416
Loans and Leases Receivable	938,373
Long-term Debt	0
Occupancy	0
Other Assets	24,630
Other Compr. Net Income	-245
Other Expenses	3,494
Other Liabilities	-277,530
Other Net Income	10,810
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	5,817

Output Variable	Value in 1000 USD
Liabilities	970,824
Assets	1,087,068
Expenses	3,494
Revenues	0
Stockholders Equity	116,244
Net Income	7,316
Comprehensive Net Income	7,071
Economic Capital Ratio	9.5%



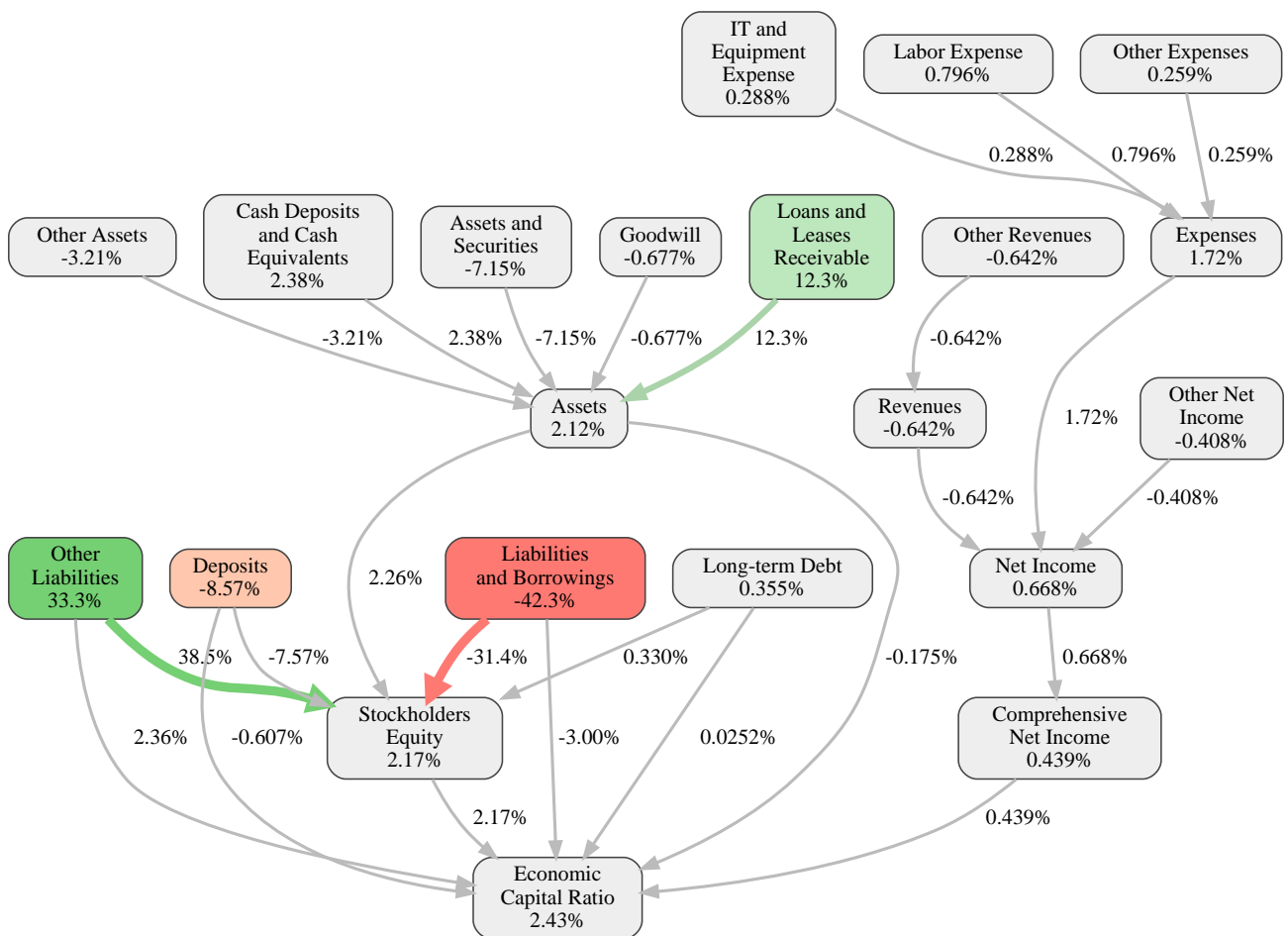
The relative strengths and weaknesses of Embassy Bancorp Inc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Embassy Bancorp Inc compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 25% points. The greatest weakness of Embassy Bancorp Inc is the variable Other Liabilities, reducing the Economic Capital Ratio by 28% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.4%, being 3.1% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	300,195
Cash Deposits and Cash Equivalents	78,923
Deposits	1,476,233
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	16,527
Loans and Leases Receivable	1,241,578
Long-term Debt	0
Occupancy	0
Other Assets	32,066
Other Compr. Net Income	7,407
Other Expenses	2,799
Other Liabilities	58,081
Other Net Income	15,455
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	3,734

Output Variable	Value in 1000 USD
Liabilities	1,550,841
Assets	1,656,496
Expenses	2,799
Revenues	0
Stockholders Equity	105,655
Net Income	12,656
Comprehensive Net Income	20,063
Economic Capital Ratio	6.4%



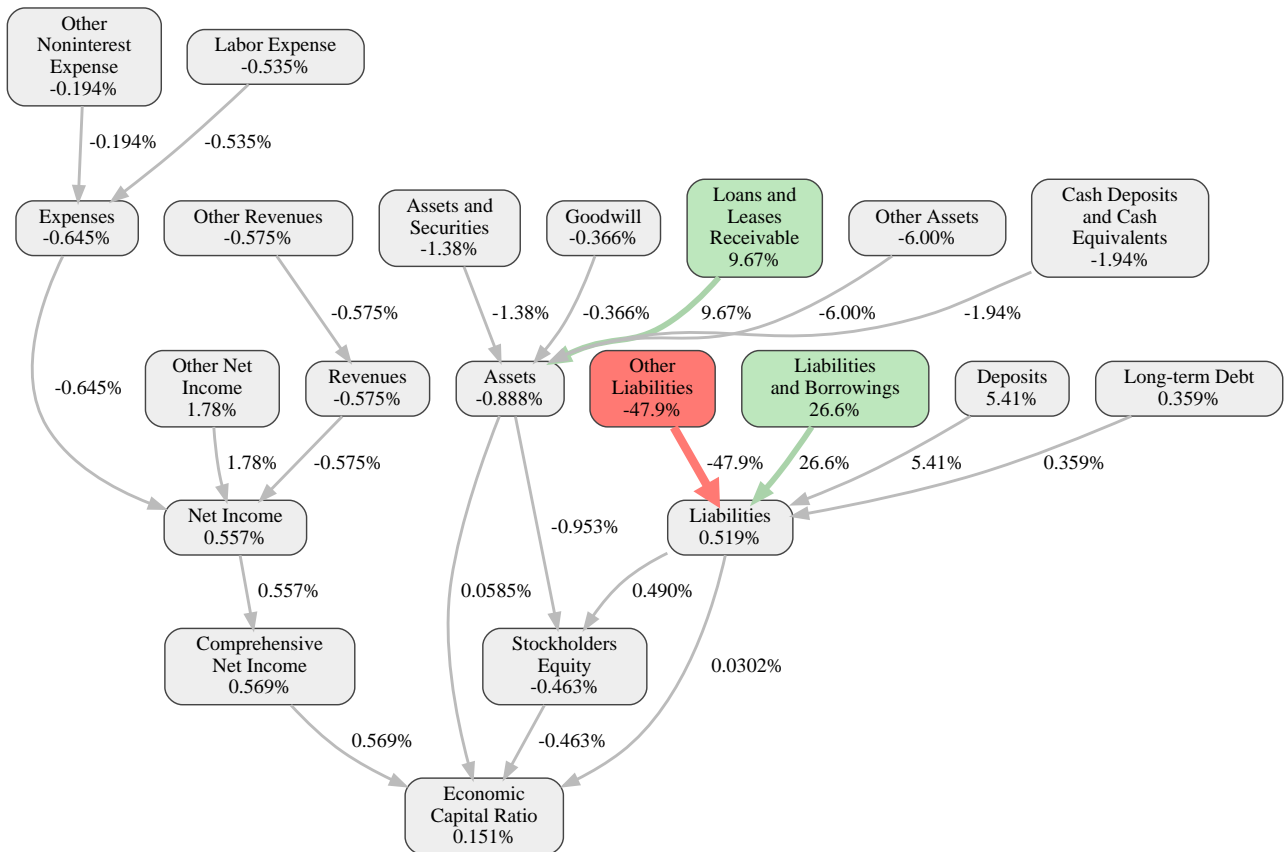
The relative strengths and weaknesses of Princeton Bancorp Inc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Princeton Bancorp Inc compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 33% points. The greatest weakness of Princeton Bancorp Inc is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 42% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 2.4% points above the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	101,611
Cash Deposits and Cash Equivalents	150,557
Deposits	1,635,741
Fees	0
Goodwill	8,853
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,393,562
Loans and Leases Receivable	1,529,843
Long-term Debt	0
Occupancy	0
Other Assets	111,180
Other Compr. Net Income	779
Other Expenses	4,570
Other Liabilities	-1,353,017
Other Net Income	30,335
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	14,453

Output Variable	Value in 1000 USD
Liabilities	1,676,286
Assets	1,916,497
Expenses	4,570
Revenues	0
Stockholders Equity	240,211
Net Income	25,765
Comprehensive Net Income	26,544
Economic Capital Ratio	12%



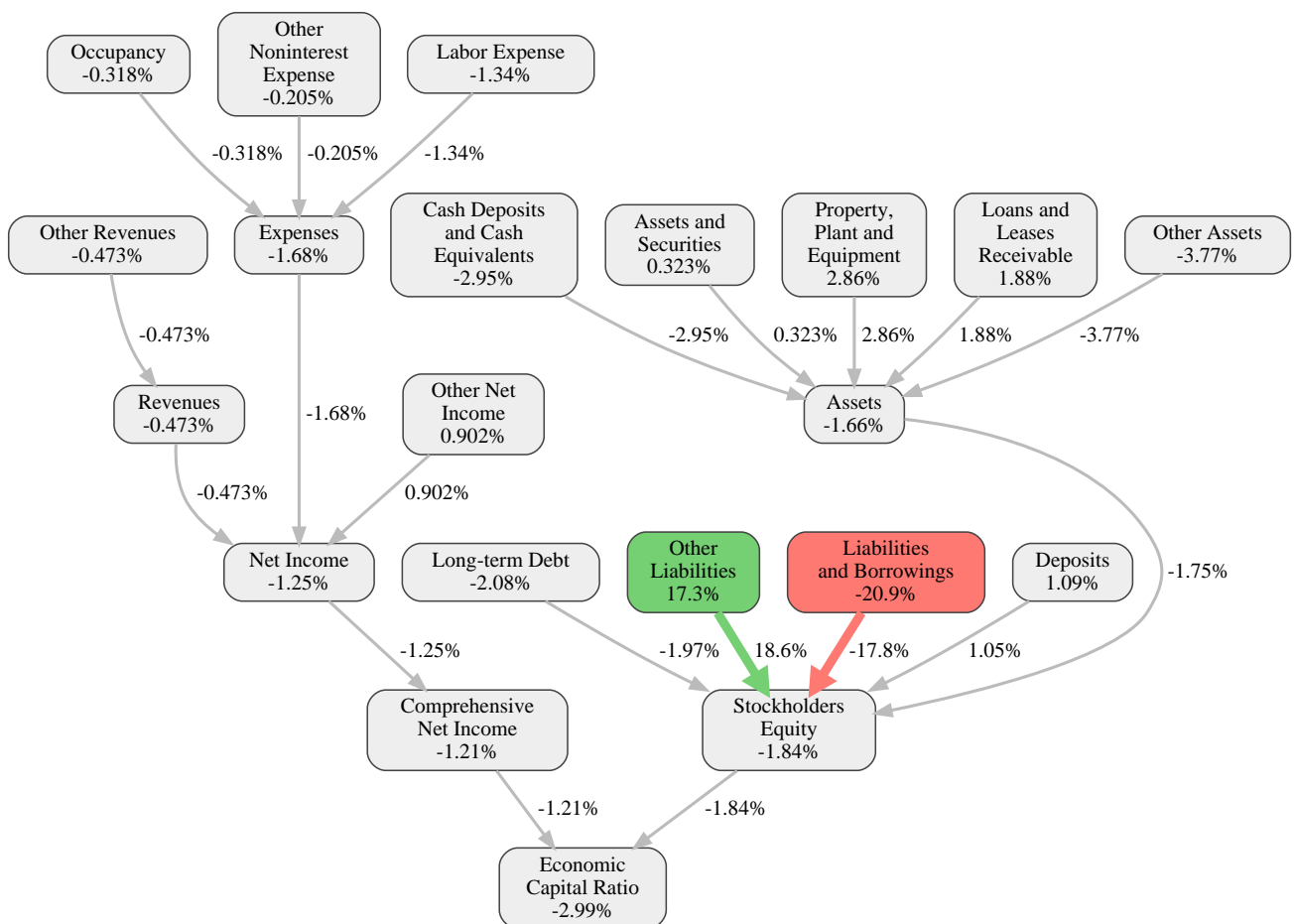
The relative strengths and weaknesses of Mercantile Bank Corp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Mercantile Bank Corp compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 27% points. The greatest weakness of Mercantile Bank Corp is the variable Other Liabilities, reducing the Economic Capital Ratio by 48% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.6%, being 0.15% points above the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	742,658
Cash Deposits and Cash Equivalents	130,533
Deposits	3,900,918
Fees	2,258
Goodwill	49,473
IT and Equipment Expense	15,082
Labor Expense	68,801
Liabilities and Borrowings	0
Loans and Leases Receivable	4,253,844
Long-term Debt	0
Occupancy	9,150
Other Assets	125,788
Other Compr. Net Income	14,854
Other Expenses	22,713
Other Liabilities	930,161
Other Net Income	199,895
Other Noninterest Expense	17,767
Other Revenues	4,225
Property, Plant and Equipment	50,928

Output Variable	Value in 1000 USD
Liabilities	4,831,079
Assets	5,353,224
Expenses	135,771
Revenues	4,225
Stockholders Equity	522,145
Net Income	68,349
Comprehensive Net Income	83,203
Economic Capital Ratio	9.6%



The relative strengths and weaknesses of Eagle Bancorp Montana 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 Eagle Bancorp Montana Inc compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 17% points. The greatest weakness of Eagle Bancorp Montana Inc is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 21% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.5%, being 3.0% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	337,368
Cash Deposits and Cash Equivalents	24,545
Deposits	1,635,195
Fees	1,922
Goodwill	34,740
IT and Equipment Expense	5,943
Labor Expense	42,973
Liabilities and Borrowings	1,216,468
Loans and Leases Receivable	1,468,049
Long-term Debt	58,999
Occupancy	8,072
Other Assets	116,682
Other Compr. Net Income	6,412
Other Expenses	7,597
Other Liabilities	-1,004,269
Other Net Income	60,799
Other Noninterest Expense	7,180
Other Revenues	3,693
Property, Plant and Equipment	94,282

Output Variable	Value in 1000 USD
Liabilities	1,906,393
Assets	2,075,666
Expenses	73,687
Revenues	3,693
Stockholders Equity	169,273
Net Income	-9,195
Comprehensive Net Income	-2,783
Economic Capital Ratio	6.5%



Servisfirst Bancshares Inc
Rank 93 of 139



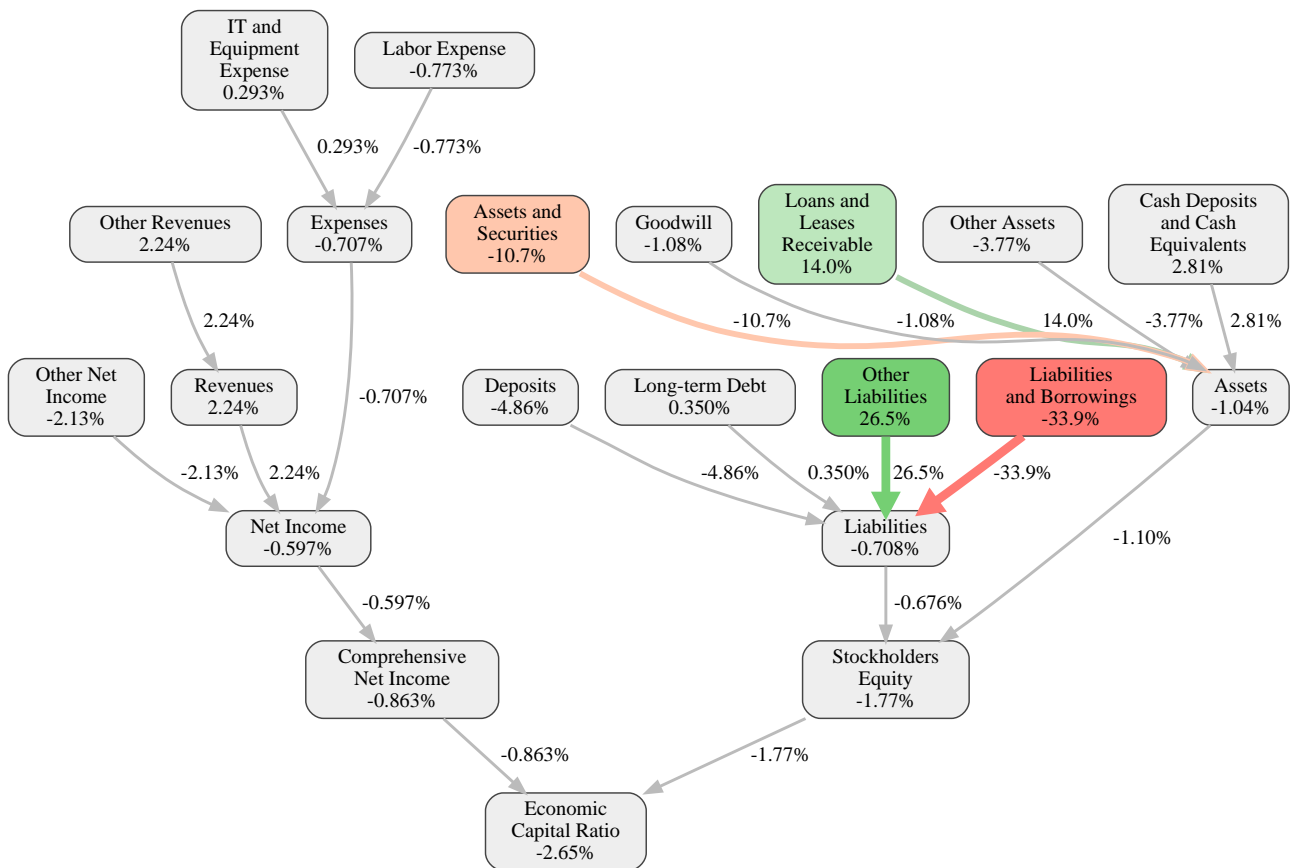
The relative strengths and weaknesses of Servisfirst Bancshares Inc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Servisfirst Bancshares Inc compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 24% points. The greatest weakness of Servisfirst Bancshares Inc is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 32% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.6%, being 0.88% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	1,006,312
Cash Deposits and Cash Equivalents	2,131,088
Deposits	13,273,511
Fees	0
Goodwill	13,615
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	10,761,893
Loans and Leases Receivable	11,505,512
Long-term Debt	0
Occupancy	0
Other Assets	1,413,817
Other Compr. Net Income	-5,342
Other Expenses	37,735
Other Liabilities	-9,346,141
Other Net Income	244,588
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	59,324

Output Variable	Value in 1000 USD
Liabilities	14,689,263
Assets	16,129,668
Expenses	37,735
Revenues	0
Stockholders Equity	1,440,405
Net Income	206,853
Comprehensive Net Income	201,511
Economic Capital Ratio	8.6%



The relative strengths and weaknesses of First Western Financial 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 First Western Financial Inc compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 27% points. The greatest weakness of First Western Financial Inc is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 34% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.8%, being 2.7% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	24,488
Cash Deposits and Cash Equivalents	254,442
Deposits	2,529,039
Fees	7,638
Goodwill	0
IT and Equipment Expense	0
Labor Expense	45,202
Liabilities and Borrowings	2,068,301
Loans and Leases Receivable	2,506,984
Long-term Debt	0
Occupancy	7,597
Other Assets	164,292
Other Compr. Net Income	319
Other Expenses	11,662
Other Liabilities	-1,864,616
Other Net Income	0
Other Noninterest Expense	5,374
Other Revenues	82,698
Property, Plant and Equipment	25,256

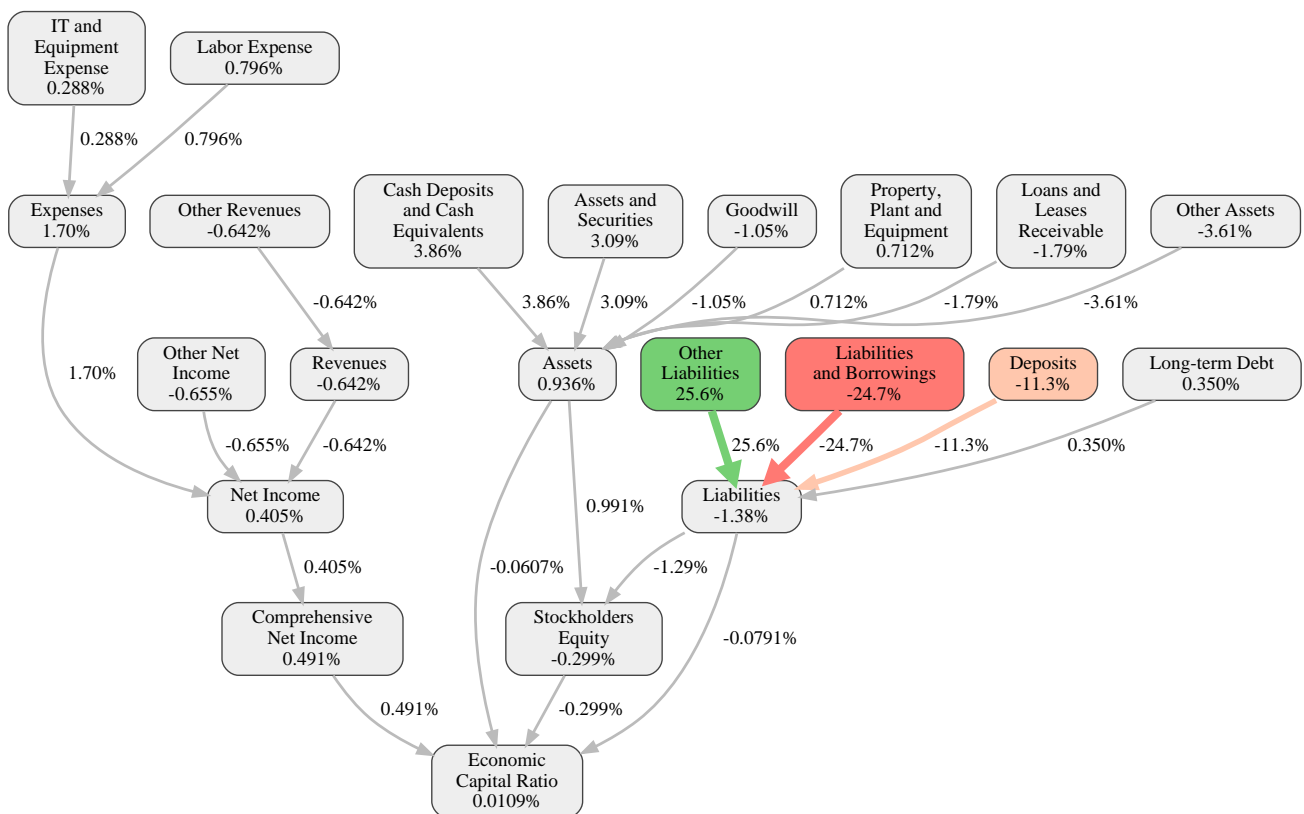
Output Variable	Value in 1000 USD
Liabilities	2,732,724
Assets	2,975,462
Expenses	77,473
Revenues	82,698
Stockholders Equity	242,738
Net Income	5,225
Comprehensive Net Income	5,544
Economic Capital Ratio	6.8%



RealRate

STATE BANKS 2024

RED River Bancshares INC
Rank 67 of 139



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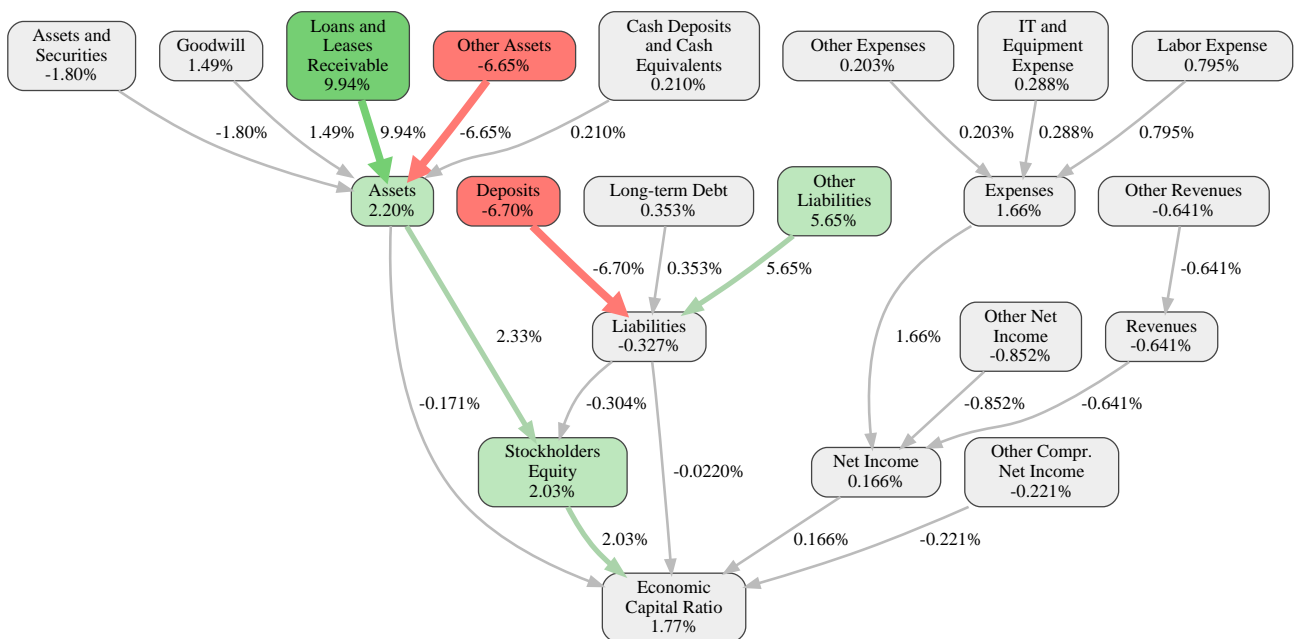
The relative strengths and weaknesses of RED River Bancshares INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of RED River Bancshares INC compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 26% points. The greatest weakness of RED River Bancshares INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 25% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.5%, being 0.011% points above the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	602,379
Cash Deposits and Cash Equivalents	305,426
Deposits	2,801,888
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,885,432
Loans and Leases Receivable	1,994,164
Long-term Debt	0
Occupancy	0
Other Assets	169,753
Other Compr. Net Income	10,672
Other Expenses	8,065
Other Liabilities	-1,862,361
Other Net Income	42,944
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	57,088

Output Variable	Value in 1000 USD
Liabilities	2,824,959
Assets	3,128,810
Expenses	8,065
Revenues	0
Stockholders Equity	303,851
Net Income	34,879
Comprehensive Net Income	45,551
Economic Capital Ratio	9.5%



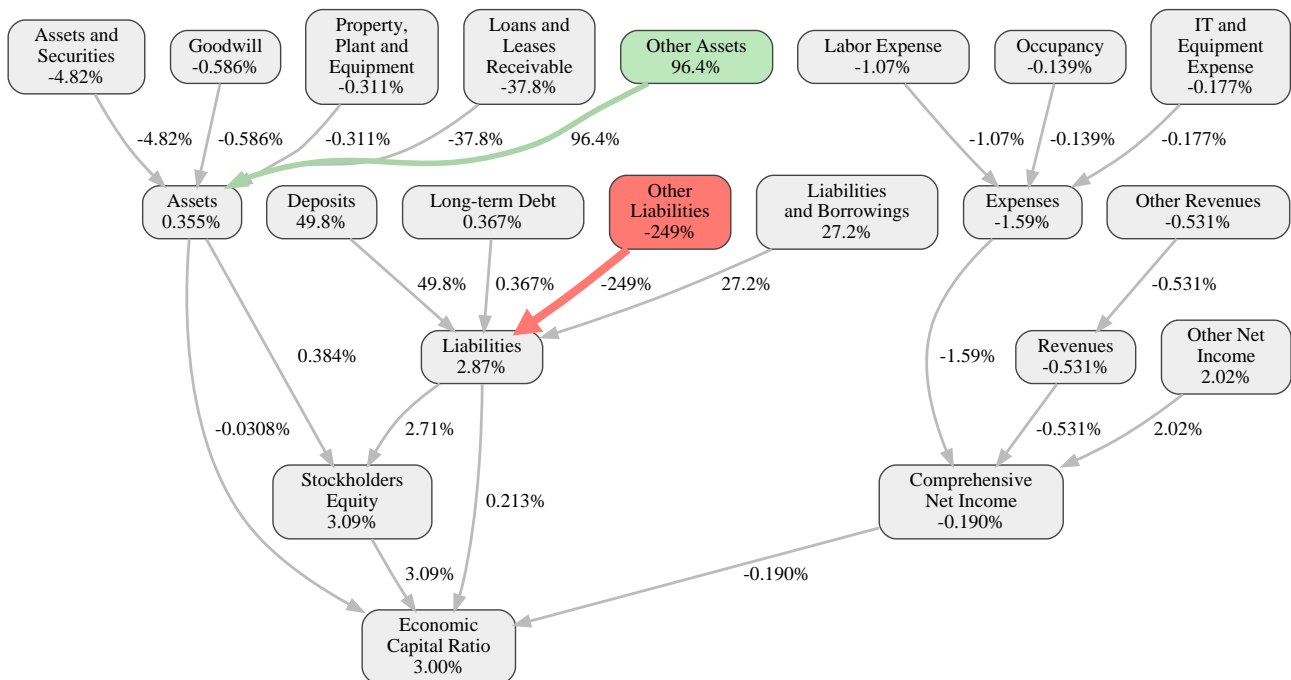
The relative strengths and weaknesses of Veritex Holdings Inc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Veritex Holdings Inc compared to the market average is the variable Loans and Leases Receivable, increasing the Economic Capital Ratio by 9.9% points. The greatest weakness of Veritex Holdings Inc is the variable Deposits, reducing the Economic Capital Ratio by 6.7% points.

The company's Economic Capital Ratio, given in the ranking table, is 11%, being 1.8% points above the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	1,574,913
Cash Deposits and Cash Equivalents	629,063
Deposits	10,338,195
Fees	0
Goodwill	404,452
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	4,348,385
Loans and Leases Receivable	9,553,596
Long-term Debt	0
Occupancy	0
Other Assets	126,586
Other Compr. Net Income	5,940
Other Expenses	36,023
Other Liabilities	-3,823,566
Other Net Income	144,284
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	105,727

Output Variable	Value in 1000 USD
Liabilities	10,863,014
Assets	12,394,337
Expenses	36,023
Revenues	0
Stockholders Equity	1,531,323
Net Income	108,261
Comprehensive Net Income	114,201
Economic Capital Ratio	11%



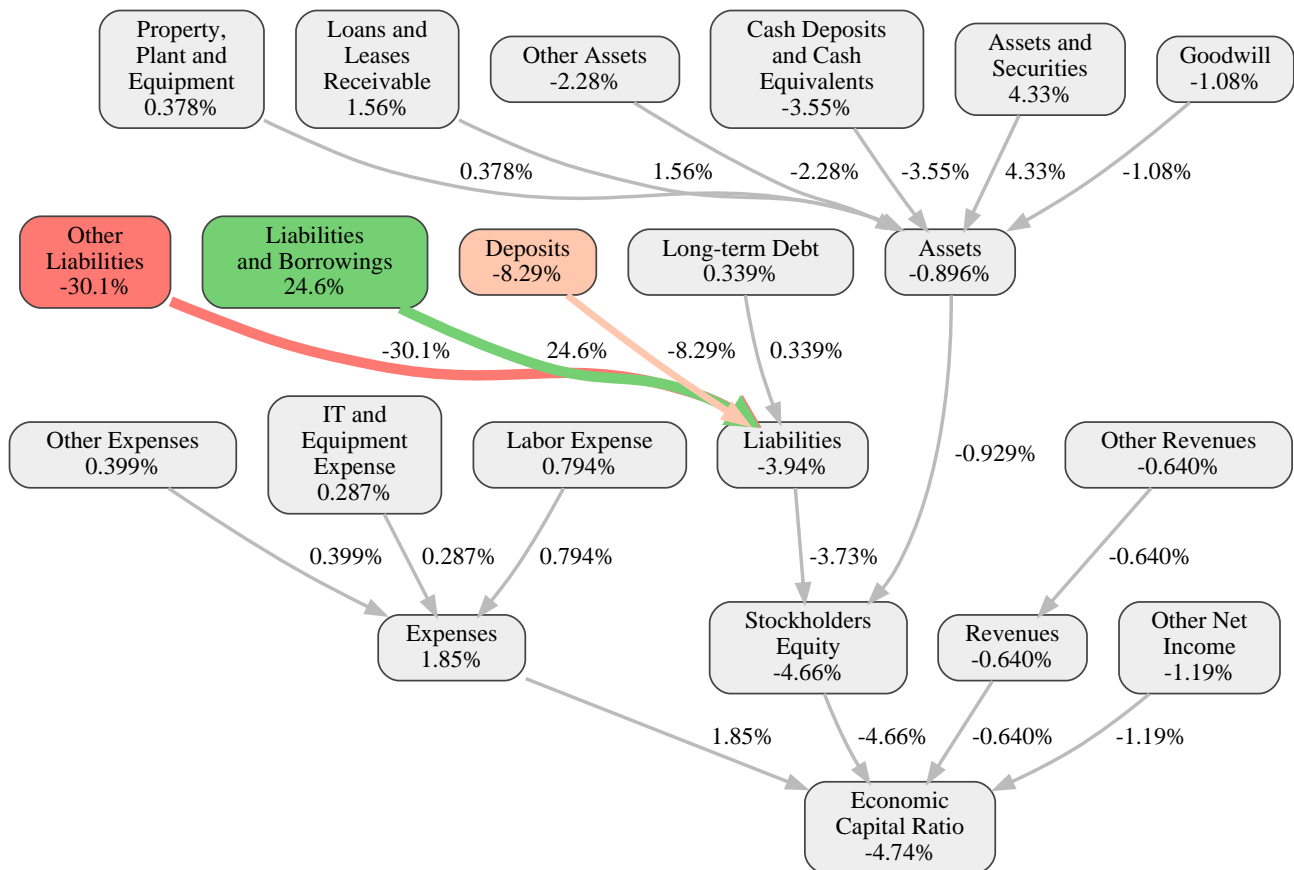
The relative strengths and weaknesses of Republic Bancorp INC Ky are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Republic Bancorp INC Ky compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 96% points. The greatest weakness of Republic Bancorp INC Ky is the variable Other Liabilities, reducing the Economic Capital Ratio by 249% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 3.0% points above the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	591,313
Cash Deposits and Cash Equivalents	316,567
Deposits	0
Fees	5,932
Goodwill	40,516
IT and Equipment Expense	29,107
Labor Expense	115,869
Liabilities and Borrowings	0
Loans and Leases Receivable	0
Long-term Debt	0
Occupancy	13,967
Other Assets	5,613,084
Other Compr. Net Income	11,571
Other Expenses	39,410
Other Liabilities	5,682,135
Other Net Income	256,736
Other Noninterest Expense	17,952
Other Revenues	7,989
Property, Plant and Equipment	33,411

Output Variable	Value in 1000 USD
Liabilities	5,682,135
Assets	6,594,891
Expenses	222,237
Revenues	7,989
Stockholders Equity	912,756
Net Income	42,488
Comprehensive Net Income	54,059
Economic Capital Ratio	12%



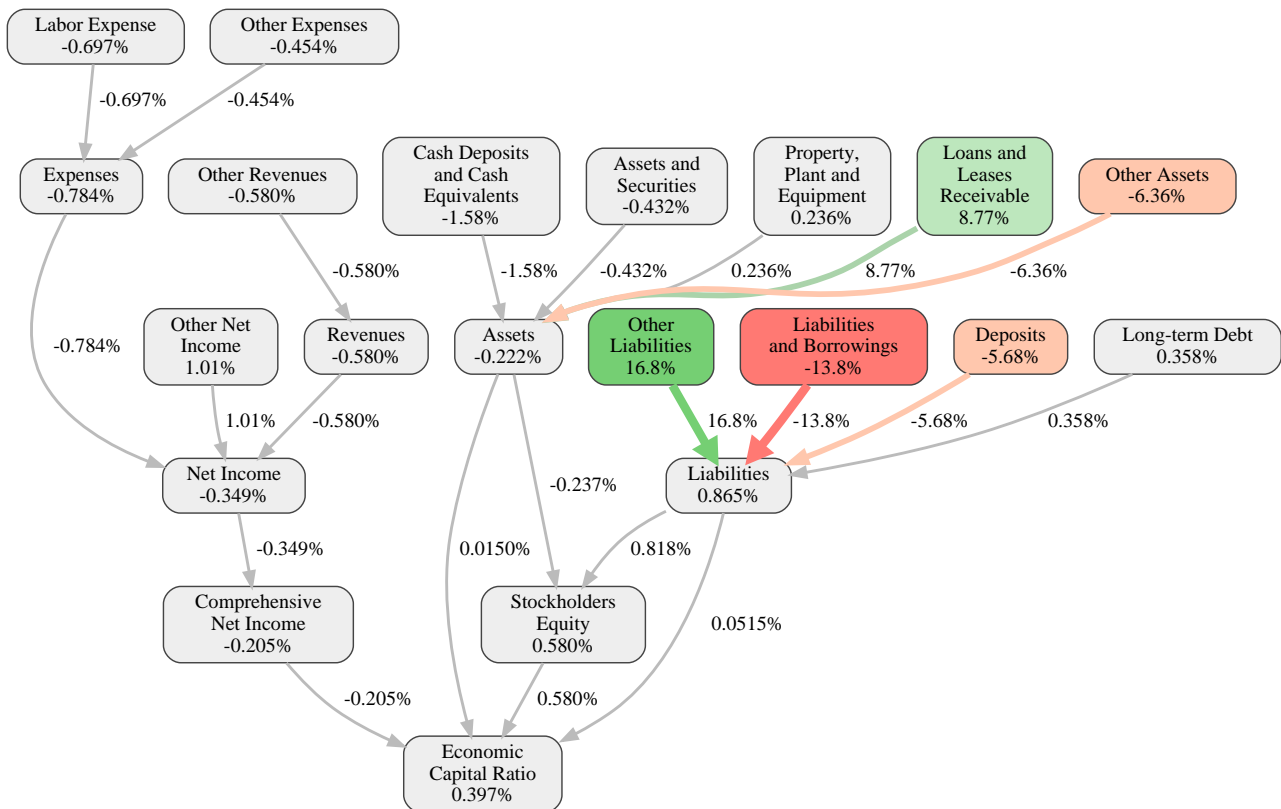
The relative strengths and weaknesses of Union Bankshares INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Union Bankshares INC compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 25% points. The greatest weakness of Union Bankshares INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 30% points.

The company's Economic Capital Ratio, given in the ranking table, is 4.7%, being 4.7% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	310,261
Cash Deposits and Cash Equivalents	4,429
Deposits	1,305,603
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	15,534
Loans and Leases Receivable	1,023,456
Long-term Debt	0
Occupancy	0
Other Assets	109,962
Other Compr. Net Income	5,464
Other Expenses	1,620
Other Liabilities	81,935
Other Net Income	12,877
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	20,771

Output Variable	Value in 1000 USD
Liabilities	1,403,072
Assets	1,468,879
Expenses	1,620
Revenues	0
Stockholders Equity	65,807
Net Income	11,257
Comprehensive Net Income	16,721
Economic Capital Ratio	4.7%



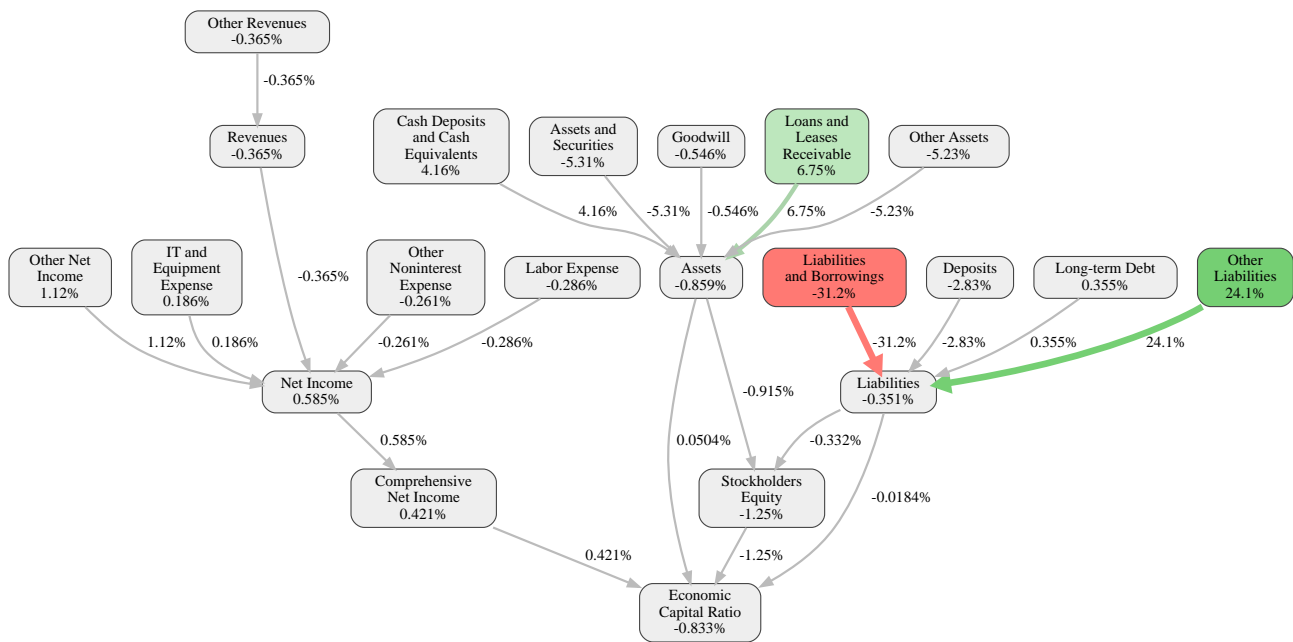
The relative strengths and weaknesses of Origin Bancorp Inc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Origin Bancorp Inc compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 17% points. The greatest weakness of Origin Bancorp 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 9.9%, being 0.40% points above the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	1,457,374
Cash Deposits and Cash Equivalents	280,441
Deposits	8,251,125
Fees	12,387
Goodwill	128,679
IT and Equipment Expense	11,590
Labor Expense	138,819
Liabilities and Borrowings	4,918,597
Loans and Leases Receivable	7,564,076
Long-term Debt	0
Occupancy	0
Other Assets	173,036
Other Compr. Net Income	38,852
Other Expenses	89,962
Other Liabilities	-4,510,043
Other Net Income	290,238
Other Noninterest Expense	4,581
Other Revenues	7,013
Property, Plant and Equipment	118,978

Output Variable	Value in 1000 USD
Liabilities	8,659,679
Assets	9,722,584
Expenses	257,339
Revenues	7,013
Stockholders Equity	1,062,905
Net Income	39,912
Comprehensive Net Income	78,764
Economic Capital Ratio	9.9%



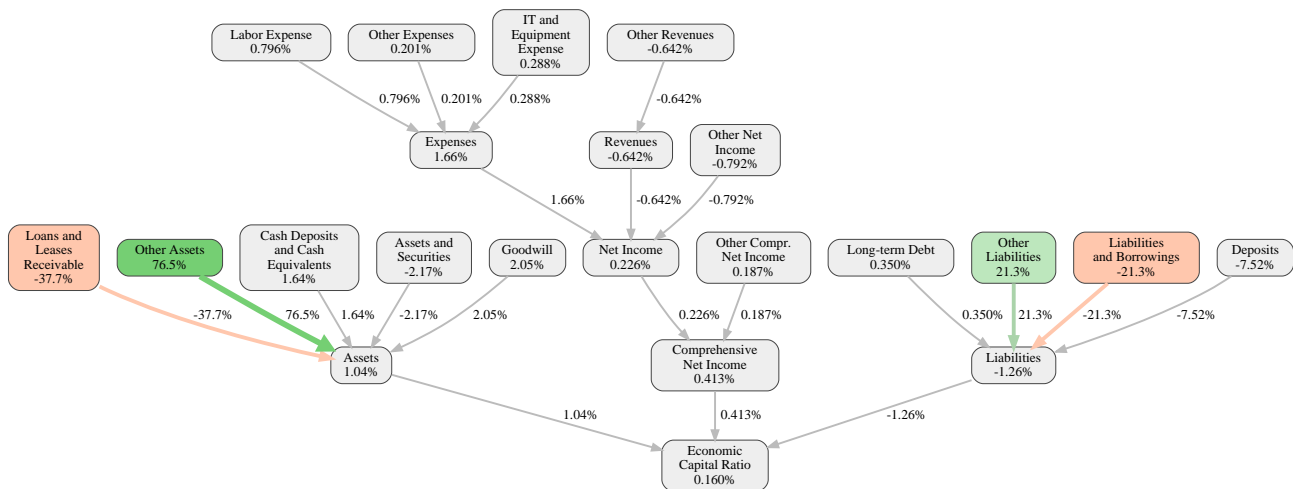
The relative strengths and weaknesses of Southern States Bancshares Inc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Southern States Bancshares Inc compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 24% points. The greatest weakness of Southern States Bancshares Inc is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 31% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.6%, being 0.83% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	208,616
Cash Deposits and Cash Equivalents	250,651
Deposits	2,018,189
Fees	0
Goodwill	16,862
IT and Equipment Expense	2,528
Labor Expense	25,665
Liabilities and Borrowings	1,635,542
Loans and Leases Receivable	1,860,130
Long-term Debt	0
Occupancy	0
Other Assets	83,978
Other Compr. Net Income	2,669
Other Expenses	13,042
Other Liabilities	-1,422,032
Other Net Income	76,145
Other Noninterest Expense	9,709
Other Revenues	6,751
Property, Plant and Equipment	26,426

Output Variable	Value in 1000 USD
Liabilities	2,231,699
Assets	2,446,663
Expenses	50,944
Revenues	6,751
Stockholders Equity	214,964
Net Income	31,952
Comprehensive Net Income	34,621
Economic Capital Ratio	8.6%



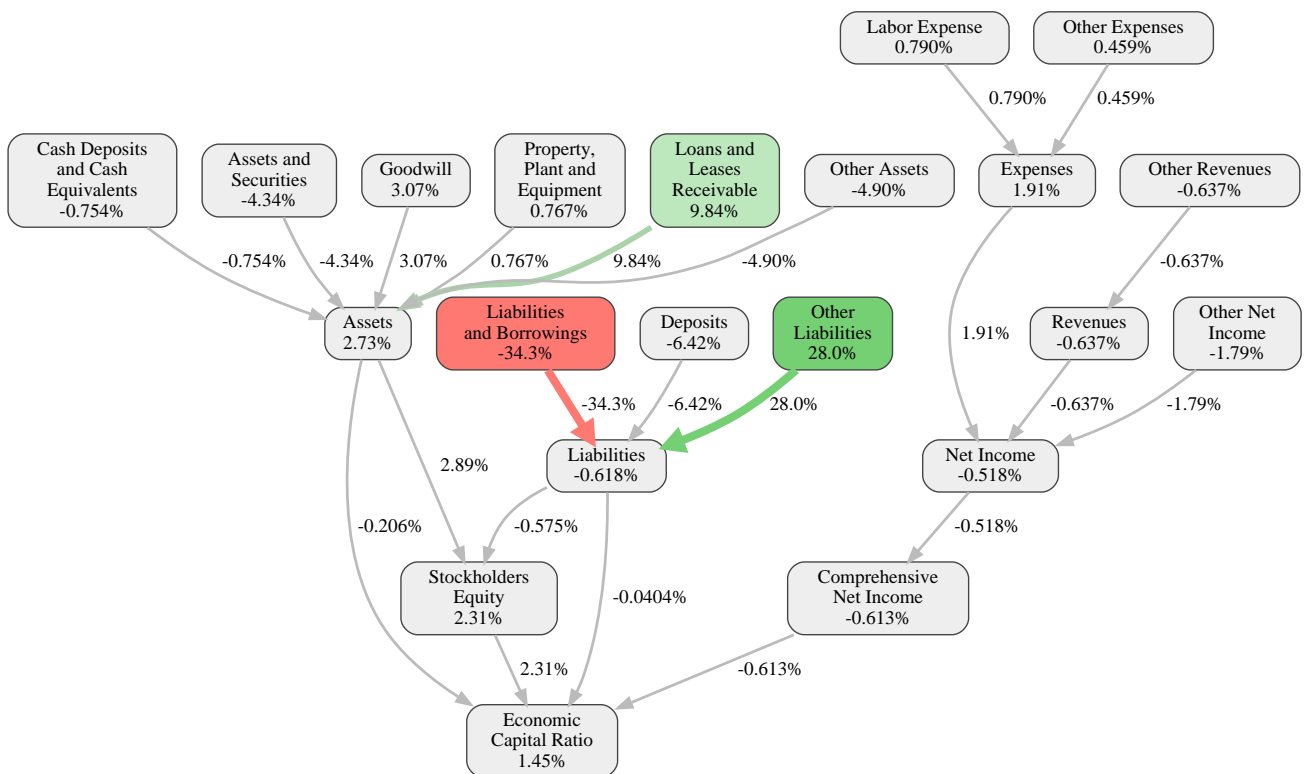
The relative strengths and weaknesses of First Hawaiian INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of First Hawaiian INC compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 77% points. The greatest weakness of First Hawaiian INC is the variable Loans and Leases Receivable, reducing the Economic Capital Ratio by 38% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.6%, being 0.16% points above the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	3,100,998
Cash Deposits and Cash Equivalents	1,739,897
Deposits	21,332,657
Fees	0
Goodwill	995,492
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	14,253,561
Loans and Leases Receivable	0
Long-term Debt	0
Occupancy	0
Other Assets	18,808,626
Other Compr. Net Income	109,044
Other Expenses	74,191
Other Liabilities	-13,145,810
Other Net Income	309,174
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	281,461

Output Variable	Value in 1000 USD
Liabilities	22,440,408
Assets	24,926,474
Expenses	74,191
Revenues	0
Stockholders Equity	2,486,066
Net Income	234,983
Comprehensive Net Income	344,027
Economic Capital Ratio	9.6%



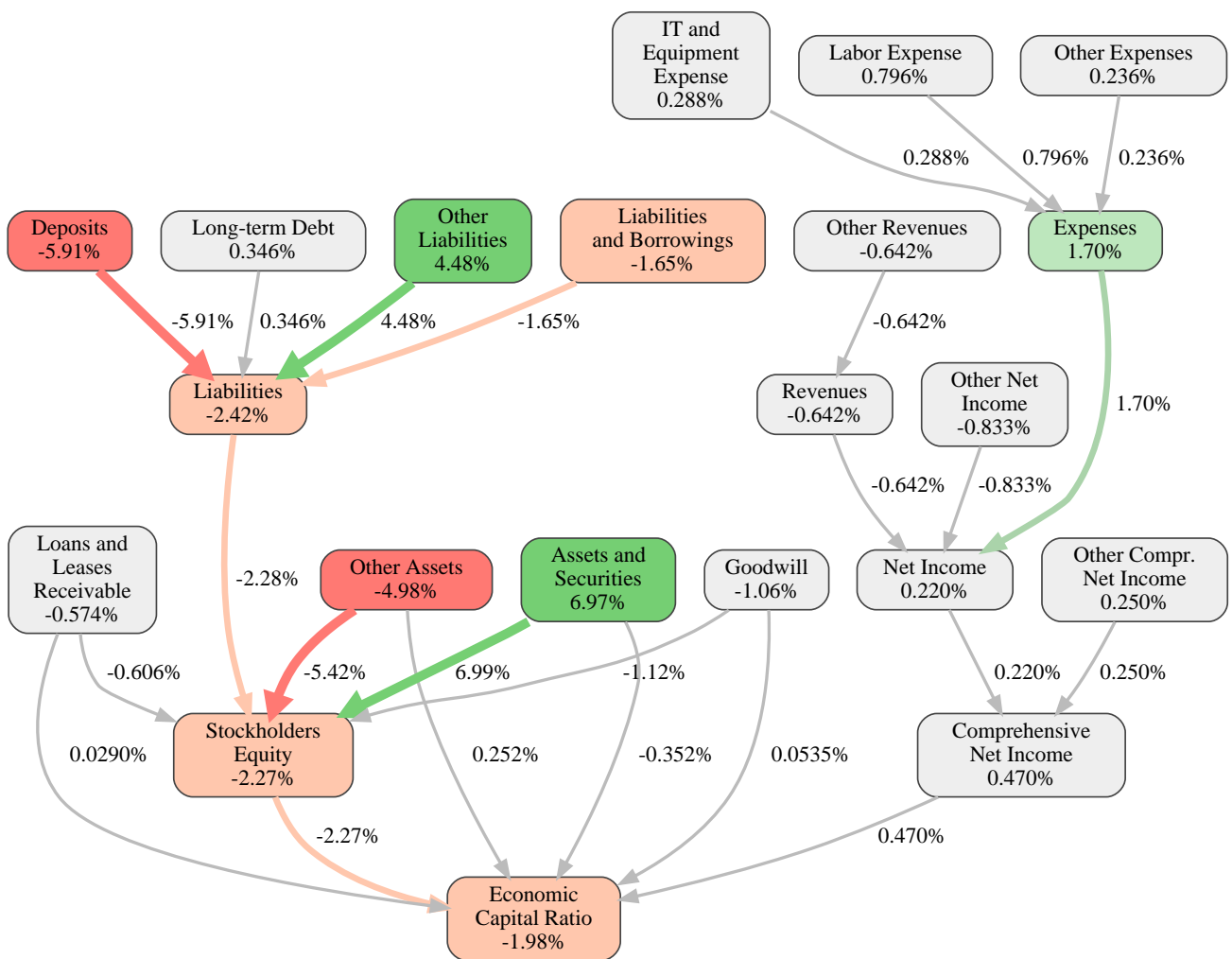
The relative strengths and weaknesses of Independent Bank Group Inc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Independent Bank Group Inc compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 28% points. The greatest weakness of Independent Bank Group Inc is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 34% points.

The company's Economic Capital Ratio, given in the ranking table, is 11%, being 1.4% points above the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	1,749,551
Cash Deposits and Cash Equivalents	721,989
Deposits	15,723,035
Fees	0
Goodwill	994,021
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	12,697,188
Loans and Leases Receivable	14,558,681
Long-term Debt	0
Occupancy	0
Other Assets	655,027
Other Compr. Net Income	31,346
Other Expenses	9,117
Other Liabilities	-11,787,714
Other Net Income	52,318
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	355,833

Output Variable	Value in 1000 USD
Liabilities	16,632,509
Assets	19,035,102
Expenses	9,117
Revenues	0
Stockholders Equity	2,402,593
Net Income	43,201
Comprehensive Net Income	74,547
Economic Capital Ratio	11%





STATE BANKS 2024

Peoples Bancorp Of North Carolina INC Rank 109 of 139



The relative strengths and weaknesses of Peoples Bancorp Of North Carolina 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 Peoples Bancorp Of North Carolina INC compared to the market average is the variable Assets and Securities, increasing the Economic Capital Ratio by 7.0% points. The greatest weakness of Peoples Bancorp Of North Carolina INC is the variable Deposits, reducing the Economic Capital Ratio by 5.9% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.5%, being 2.0% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	394,798
Cash Deposits and Cash Equivalents	82,375
Deposits	1,392,045
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	620,244
Loans and Leases Receivable	1,082,025
Long-term Debt	0
Occupancy	0
Other Assets	60,010
Other Compr. Net Income	8,232
Other Expenses	4,377
Other Liabilities	-497,395
Other Net Income	19,923
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	16,702

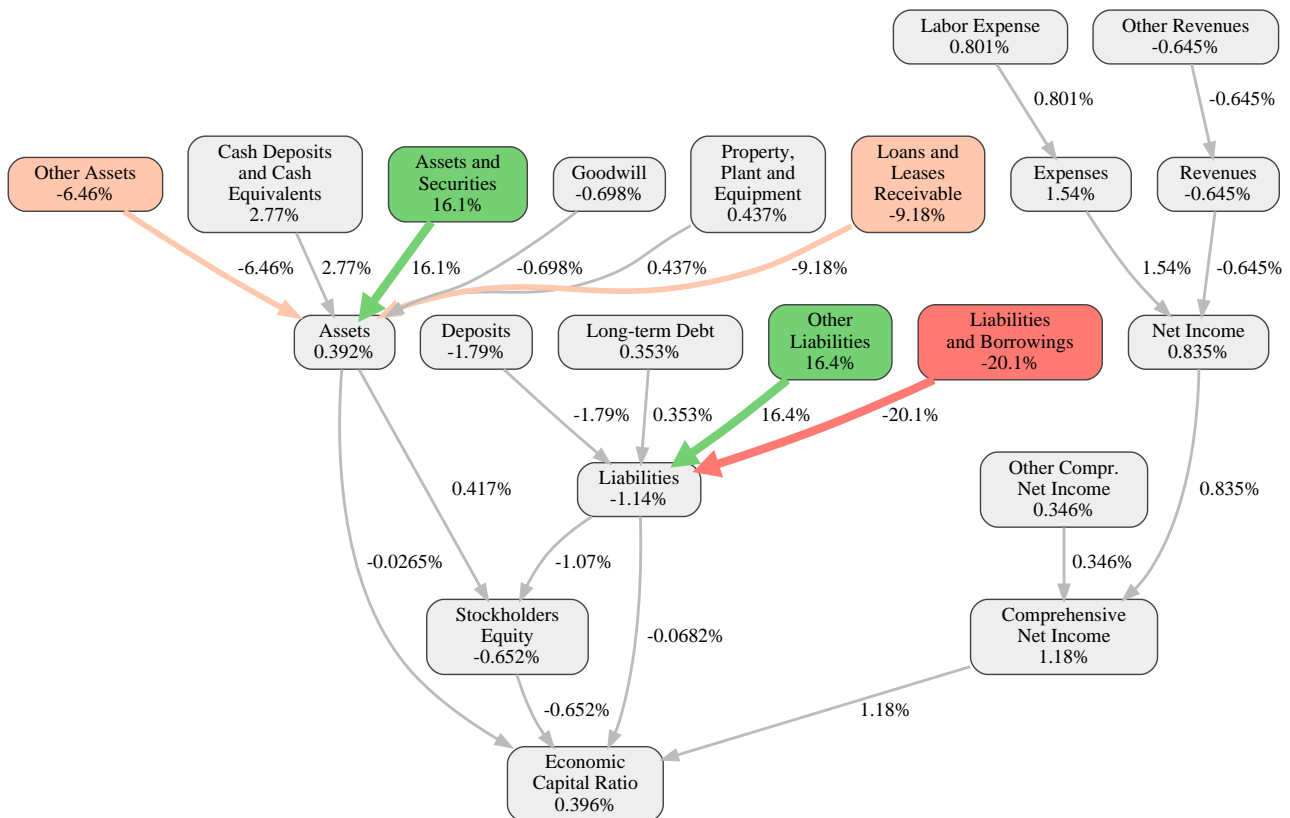
Output Variable	Value in 1000 USD
Liabilities	1,514,894
Assets	1,635,910
Expenses	4,377
Revenues	0
Stockholders Equity	121,016
Net Income	15,546
Comprehensive Net Income	23,778
Economic Capital Ratio	7.5%



RealRate

STATE BANKS 2024

Commerce Bancshares INC Mo
Rank 54 of 139



RealRate

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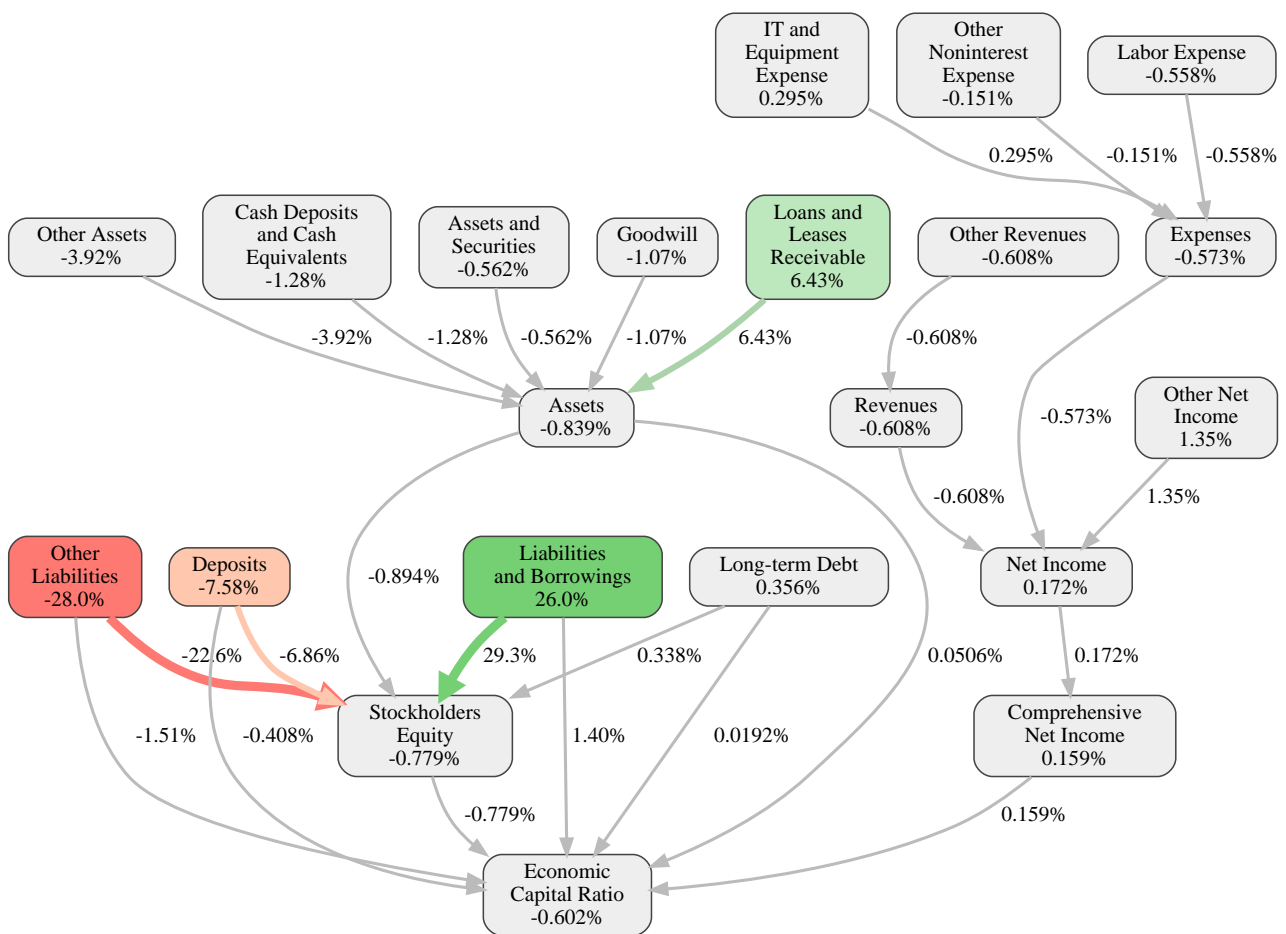
The relative strengths and weaknesses of Commerce Bancshares INC Mo are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Commerce Bancshares INC Mo compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 16% points. The greatest weakness of Commerce Bancshares INC Mo is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 20% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.9%, being 0.40% points above the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	10,886,841
Cash Deposits and Cash Equivalents	2,682,157
Deposits	25,363,898
Fees	0
Goodwill	146,539
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	17,885,206
Loans and Leases Receivable	17,047,261
Long-term Debt	0
Occupancy	0
Other Assets	469,204
Other Compr. Net Income	187,335
Other Expenses	134,549
Other Liabilities	-14,512,273
Other Net Income	619,726
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	469,059

Output Variable	Value in 1000 USD
Liabilities	28,736,831
Assets	31,701,061
Expenses	134,549
Revenues	0
Stockholders Equity	2,964,230
Net Income	485,177
Comprehensive Net Income	672,512
Economic Capital Ratio	9.9%



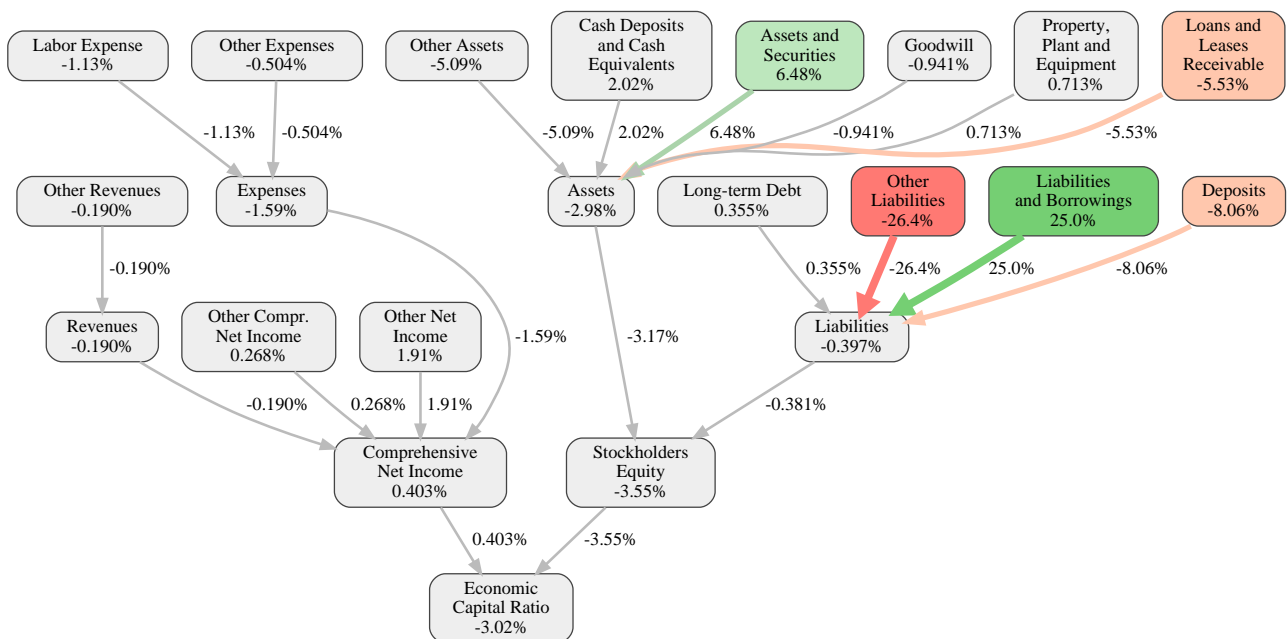
The relative strengths and weaknesses of Prime Meridian Holding Co are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Prime Meridian Holding Co compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 26% points. The greatest weakness of Prime Meridian Holding Co is the variable Other Liabilities, reducing the Economic Capital Ratio by 28% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.9%, being 0.60% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	127,701
Cash Deposits and Cash Equivalents	28,416
Deposits	748,688
Fees	919
Goodwill	0
IT and Equipment Expense	0
Labor Expense	11,172
Liabilities and Borrowings	5,474
Loans and Leases Receivable	646,127
Long-term Debt	0
Occupancy	1,647
Other Assets	44,808
Other Compr. Net Income	2,162
Other Expenses	4,857
Other Liabilities	20,390
Other Net Income	28,474
Other Noninterest Expense	2,490
Other Revenues	389
Property, Plant and Equipment	7,476

Output Variable	Value in 1000 USD
Liabilities	774,552
Assets	854,528
Expenses	21,085
Revenues	389
Stockholders Equity	79,976
Net Income	7,778
Comprehensive Net Income	9,940
Economic Capital Ratio	8.9%





STATE BANKS 2024

Bank Of THE James Financial Group INC Rank 126 of 139



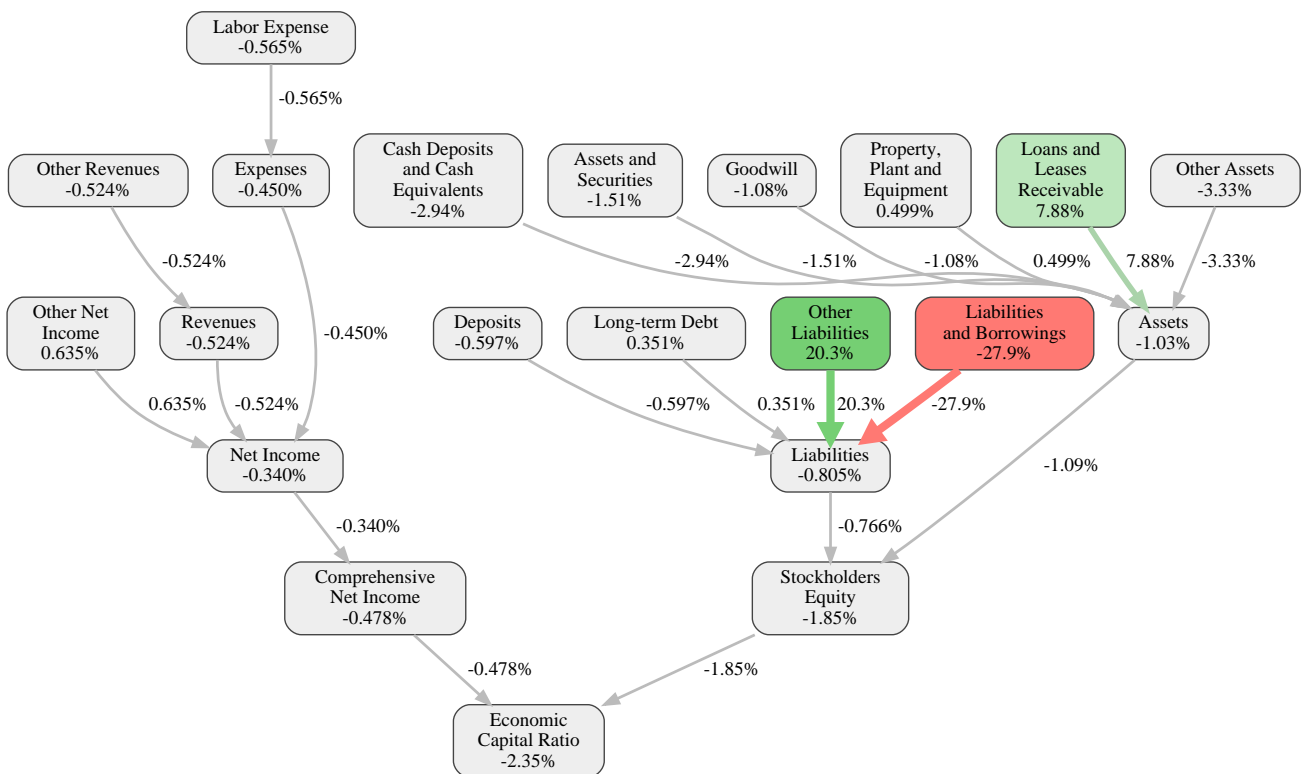
The relative strengths and weaknesses of Bank Of THE James Financial Group INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Bank Of THE James Financial Group INC compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 25% points. The greatest weakness of Bank Of THE James Financial Group INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 26% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.5%, being 3.0% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	234,290
Cash Deposits and Cash Equivalents	74,838
Deposits	878,459
Fees	419
Goodwill	2,054
IT and Equipment Expense	2,416
Labor Expense	18,311
Liabilities and Borrowings	20,351
Loans and Leases Receivable	601,921
Long-term Debt	0
Occupancy	1,819
Other Assets	38,127
Other Compr. Net Income	5,166
Other Expenses	9,725
Other Liabilities	10,522
Other Net Income	38,337
Other Noninterest Expense	1,392
Other Revenues	4,449
Property, Plant and Equipment	18,141

Output Variable	Value in 1000 USD
Liabilities	909,332
Assets	969,371
Expenses	34,082
Revenues	4,449
Stockholders Equity	60,039
Net Income	8,704
Comprehensive Net Income	13,870
Economic Capital Ratio	6.5%



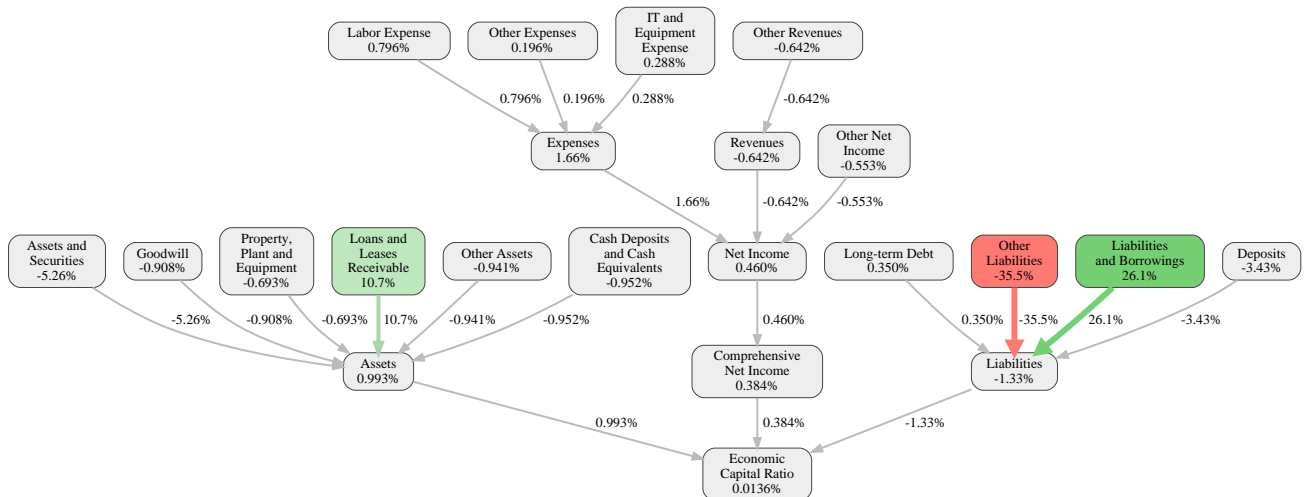
The relative strengths and weaknesses of Investar Holding Corp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Investar Holding Corp compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 20% points. The greatest weakness of Investar Holding Corp is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 28% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.1%, being 2.4% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	386,984
Cash Deposits and Cash Equivalents	32,009
Deposits	2,255,727
Fees	1,933
Goodwill	0
IT and Equipment Expense	3,482
Labor Expense	37,143
Liabilities and Borrowings	1,815,608
Loans and Leases Receivable	2,180,079
Long-term Debt	0
Occupancy	2,994
Other Assets	171,900
Other Compr. Net Income	3,766
Other Expenses	7,832
Other Liabilities	-1,482,948
Other Net Income	74,770
Other Noninterest Expense	12,996
Other Revenues	3,487
Property, Plant and Equipment	44,183

Output Variable	Value in 1000 USD
Liabilities	2,588,387
Assets	2,815,155
Expenses	66,380
Revenues	3,487
Stockholders Equity	226,768
Net Income	11,877
Comprehensive Net Income	15,643
Economic Capital Ratio	7.1%



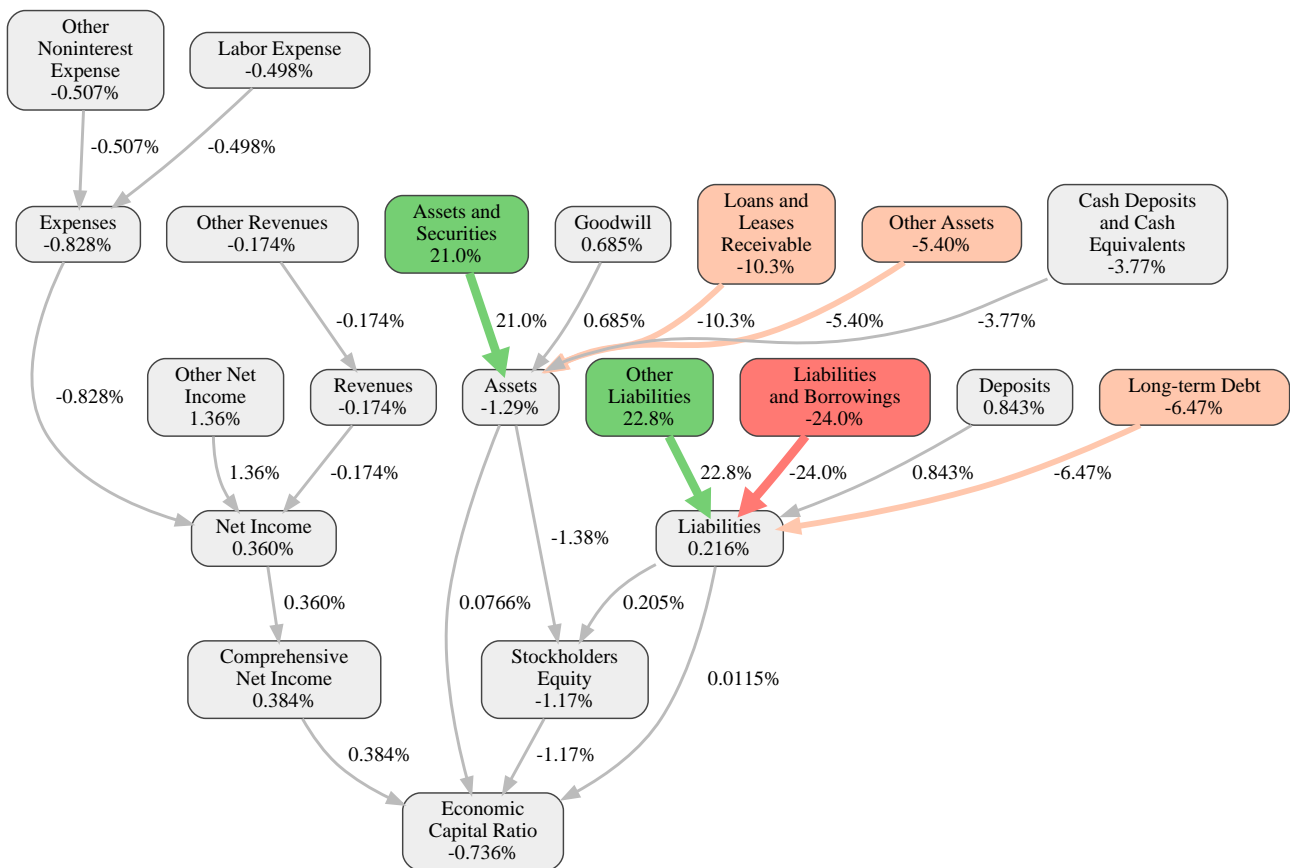
The relative strengths and weaknesses of Great Southern Bancorp INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Great Southern Bancorp INC compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 26% points. The greatest weakness of Great Southern Bancorp INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 36% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.5%, being 0.014% points above the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	478,207
Cash Deposits and Cash Equivalents	211,333
Deposits	4,721,708
Fees	0
Goodwill	10,527
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	0
Loans and Leases Receivable	4,589,620
Long-term Debt	0
Occupancy	0
Other Assets	522,715
Other Compr. Net Income	10,874
Other Expenses	17,544
Other Liabilities	518,865
Other Net Income	85,344
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	0

Output Variable	Value in 1000 USD
Liabilities	5,240,573
Assets	5,812,402
Expenses	17,544
Revenues	0
Stockholders Equity	571,829
Net Income	67,800
Comprehensive Net Income	78,674
Economic Capital Ratio	9.5%





STATE BANKS 2024

Fifth Third Bancorp
Rank 83 of 139



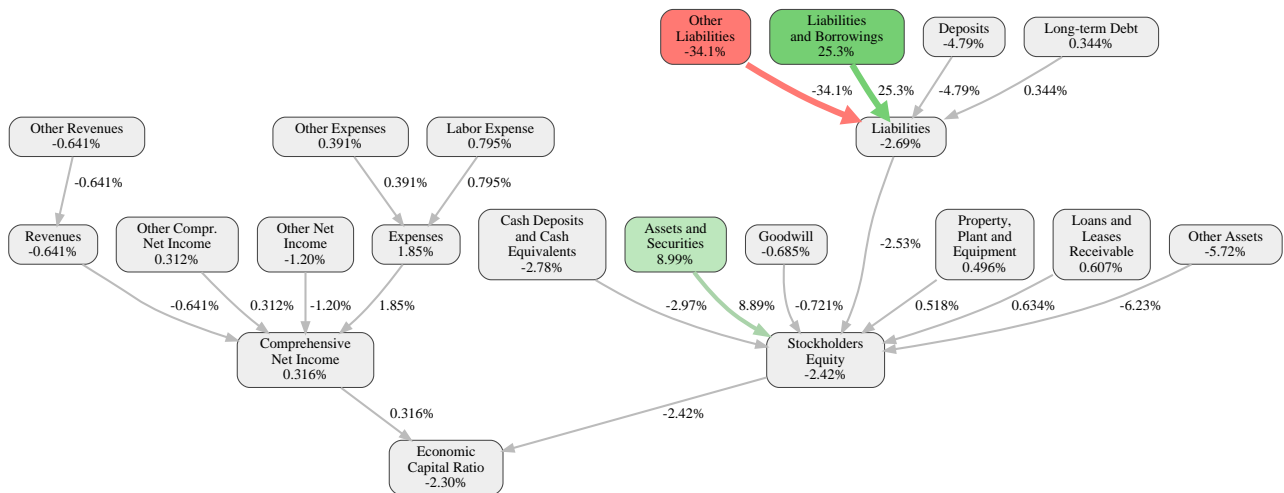
The relative strengths and weaknesses of Fifth Third Bancorp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Fifth Third Bancorp compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 23% points. The greatest weakness of Fifth Third Bancorp is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 24% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.7%, being 0.74% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	85,039,000
Cash Deposits and Cash Equivalents	0
Deposits	168,912,000
Fees	0
Goodwill	4,919,000
IT and Equipment Expense	612,000
Labor Expense	2,694,000
Liabilities and Borrowings	130,627,000
Loans and Leases Receivable	115,290,000
Long-term Debt	16,380,000
Occupancy	331,000
Other Assets	6,977,000
Other Compr. Net Income	623,000
Other Expenses	849,000
Other Liabilities	-120,517,000
Other Net Income	7,201,000
Other Noninterest Expense	1,358,000
Other Revenues	992,000
Property, Plant and Equipment	2,349,000

Output Variable	Value in 1000 USD
Liabilities	195,402,000
Assets	214,574,000
Expenses	5,844,000
Revenues	992,000
Stockholders Equity	19,172,000
Net Income	2,349,000
Comprehensive Net Income	2,972,000
Economic Capital Ratio	8.7%





STATE BANKS 2024

Franklin Financial Services Corp Pa Rank 118 of 139



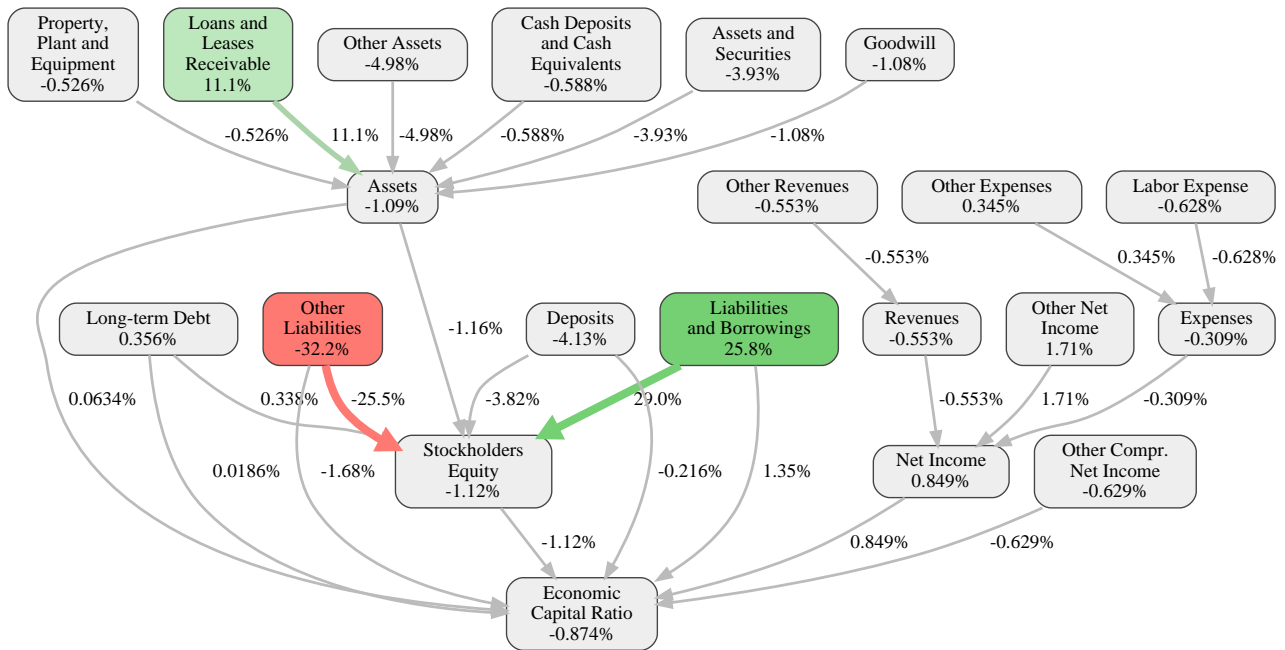
The relative strengths and weaknesses of Franklin Financial Services Corp Pa are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Franklin Financial Services Corp Pa compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 25% points. The greatest weakness of Franklin Financial Services Corp Pa is the variable Other Liabilities, reducing the Economic Capital Ratio by 34% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.2%, being 2.3% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	485,924
Cash Deposits and Cash Equivalents	23,140
Deposits	1,537,978
Fees	0
Goodwill	9,016
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	11,448
Loans and Leases Receivable	1,240,933
Long-term Debt	0
Occupancy	0
Other Assets	48,483
Other Compr. Net Income	10,347
Other Expenses	2,155
Other Liabilities	154,477
Other Net Income	15,753
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	28,543

Output Variable	Value in 1000 USD
Liabilities	1,703,903
Assets	1,836,039
Expenses	2,155
Revenues	0
Stockholders Equity	132,136
Net Income	13,598
Comprehensive Net Income	23,945
Economic Capital Ratio	7.2%



The relative strengths and weaknesses of Op 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 Op Bancorp compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 26% points. The greatest weakness of Op Bancorp is the variable Other Liabilities, reducing the Economic Capital Ratio by 32% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.6%, being 0.87% points below the market average of 9.5%.

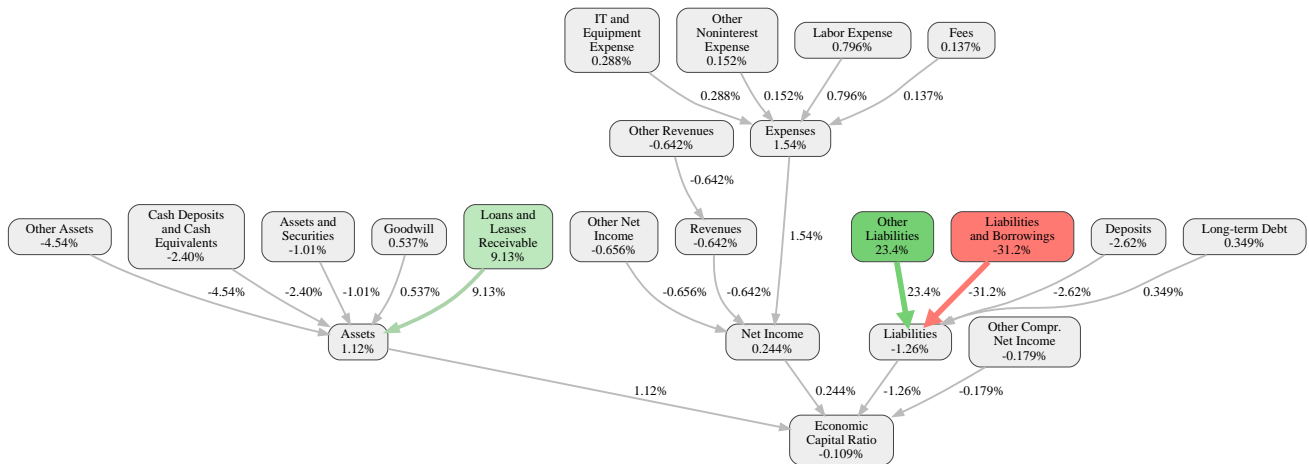
Input Variable	Value in 1000 USD
Assets and Securities	225,304
Cash Deposits and Cash Equivalents	91,216
Deposits	1,807,558
Fees	3,028
Goodwill	0
IT and Equipment Expense	2,109
Labor Expense	29,593
Liabilities and Borrowings	20,577
Loans and Leases Receivable	1,743,852
Long-term Debt	0
Occupancy	6,490
Other Assets	82,110
Other Compr. Net Income	-7,181
Other Expenses	3,694
Other Liabilities	126,969
Other Net Income	79,094
Other Noninterest Expense	2,812
Other Revenues	2,123
Property, Plant and Equipment	5,248

Output Variable	Value in 1000 USD
Liabilities	1,955,104
Assets	2,147,730
Expenses	47,726
Revenues	2,123
Stockholders Equity	192,626
Net Income	33,491
Comprehensive Net Income	26,310
Economic Capital Ratio	8.6%



STATE BANKS 2024

Midland States Bancorp Inc
Rank 69 of 139





STATE BANKS 2024

Midland States Bancorp Inc Rank 69 of 139



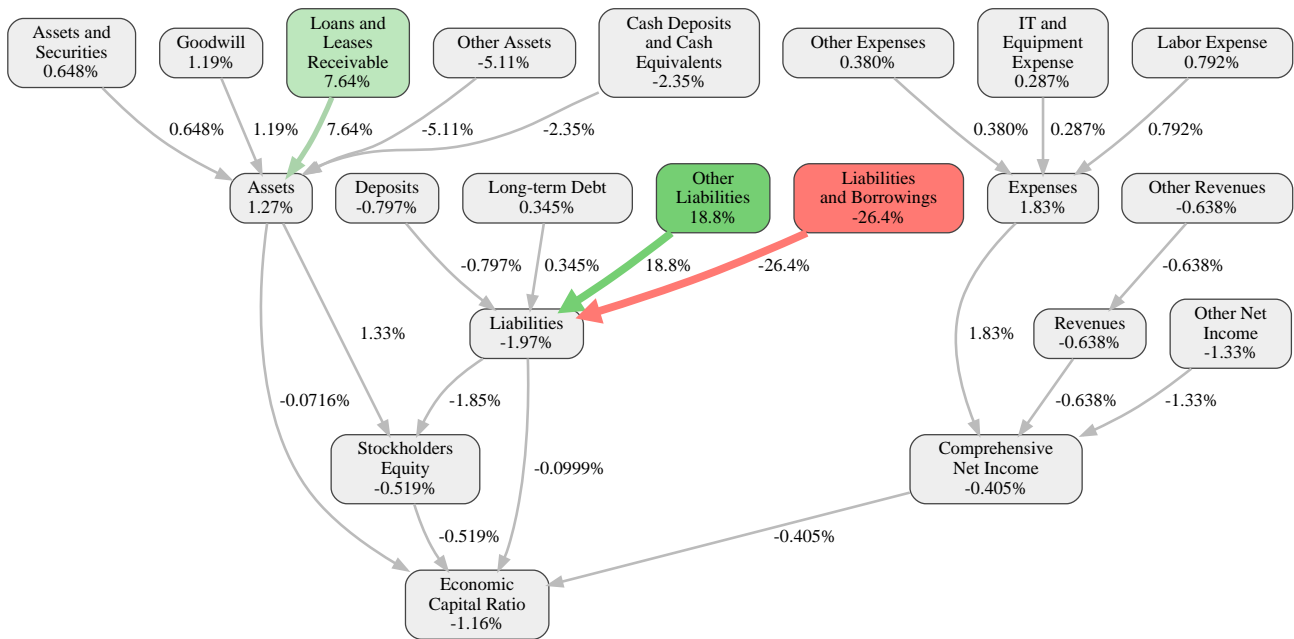
The relative strengths and weaknesses of Midland States Bancorp Inc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Midland States Bancorp Inc compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 23% points. The greatest weakness of Midland States Bancorp Inc is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 31% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.4%, being 0.11% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	1,098,887
Cash Deposits and Cash Equivalents	135,061
Deposits	6,309,529
Fees	0
Goodwill	161,904
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	5,164,134
Loans and Leases Receivable	6,062,577
Long-term Debt	0
Occupancy	0
Other Assets	325,625
Other Compr. Net Income	7,044
Other Expenses	32,113
Other Liabilities	-4,398,648
Other Net Income	107,573
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	82,814

Output Variable	Value in 1000 USD
Liabilities	7,075,015
Assets	7,866,868
Expenses	32,113
Revenues	0
Stockholders Equity	791,853
Net Income	75,460
Comprehensive Net Income	82,504
Economic Capital Ratio	9.4%



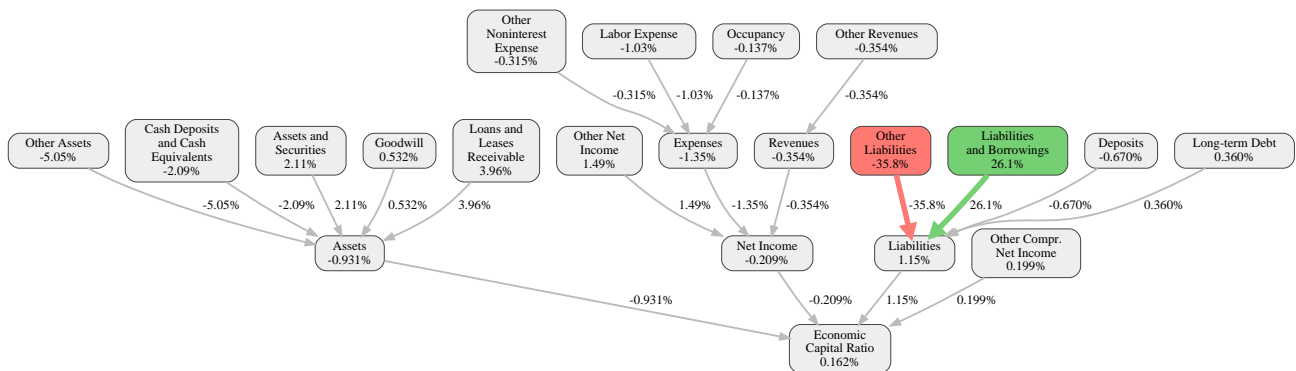
The relative strengths and weaknesses of Citizens Financial Services INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Citizens Financial Services INC compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 19% points. The greatest weakness of Citizens Financial Services INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 26% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.3%, being 1.2% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	478,613
Cash Deposits and Cash Equivalents	52,818
Deposits	2,321,481
Fees	0
Goodwill	85,758
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,837,615
Loans and Leases Receivable	2,237,062
Long-term Debt	0
Occupancy	0
Other Assets	99,686
Other Compr. Net Income	0
Other Expenses	3,704
Other Liabilities	-1,463,441
Other Net Income	21,515
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	21,384

Output Variable	Value in 1000 USD
Liabilities	2,695,655
Assets	2,975,321
Expenses	3,704
Revenues	0
Stockholders Equity	279,666
Net Income	17,811
Comprehensive Net Income	17,811
Economic Capital Ratio	8.3%



The relative strengths and weaknesses of Citizens Northern 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 Citizens Northern Corp compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 26% points. The greatest weakness of Citizens Northern Corp is the variable Other Liabilities, reducing the Economic Capital Ratio by 36% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.6%, being 0.16% points above the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	462,436
Cash Deposits and Cash Equivalents	56,878
Deposits	2,014,806
Fees	2,497
Goodwill	52,505
IT and Equipment Expense	7,582
Labor Expense	44,195
Liabilities and Borrowings	26,638
Loans and Leases Receivable	1,828,931
Long-term Debt	0
Occupancy	5,357
Other Assets	93,202
Other Compr. Net Income	11,441
Other Expenses	9,619
Other Liabilities	211,759
Other Net Income	86,989
Other Noninterest Expense	11,233
Other Revenues	7,313
Property, Plant and Equipment	21,632

Output Variable	Value in 1000 USD
Liabilities	2,253,203
Assets	2,515,584
Expenses	80,483
Revenues	7,313
Stockholders Equity	262,381
Net Income	13,819
Comprehensive Net Income	25,260
Economic Capital Ratio	9.6%

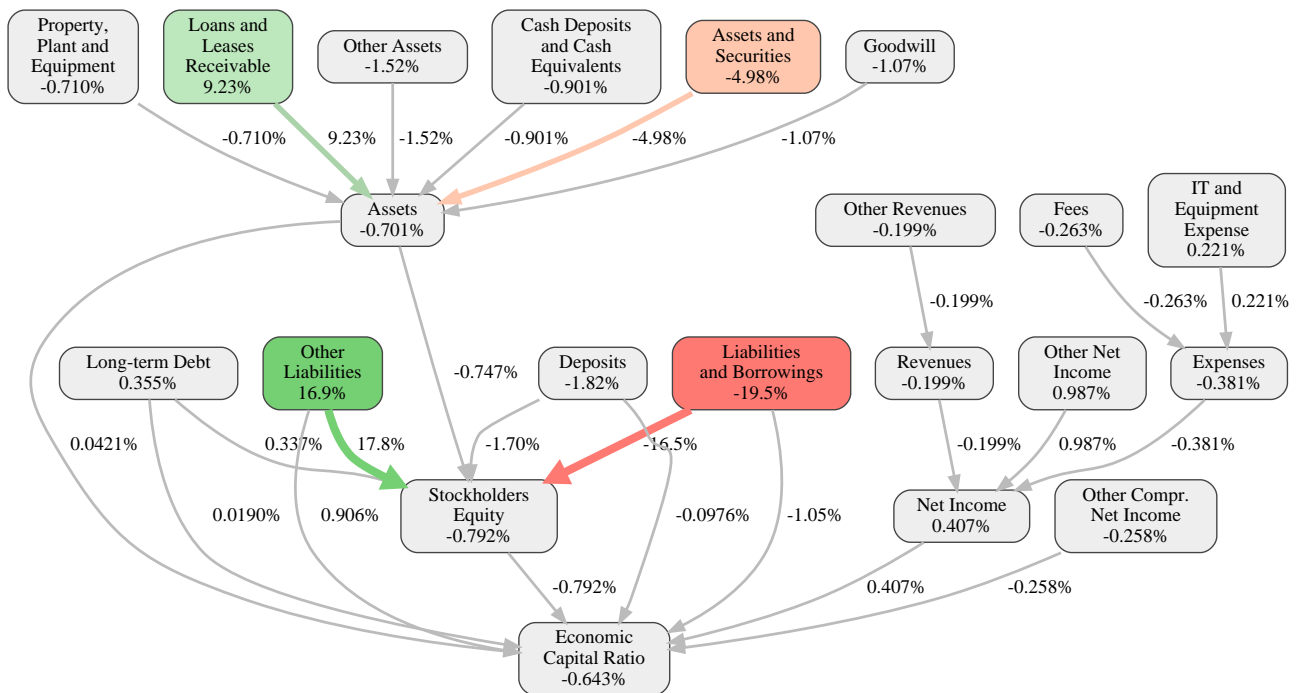


RealRate

STATE BANKS 2024

Metropolitan Bank Holding Corp
Rank 81 of 139

Metropolitan
Commercial Bank 



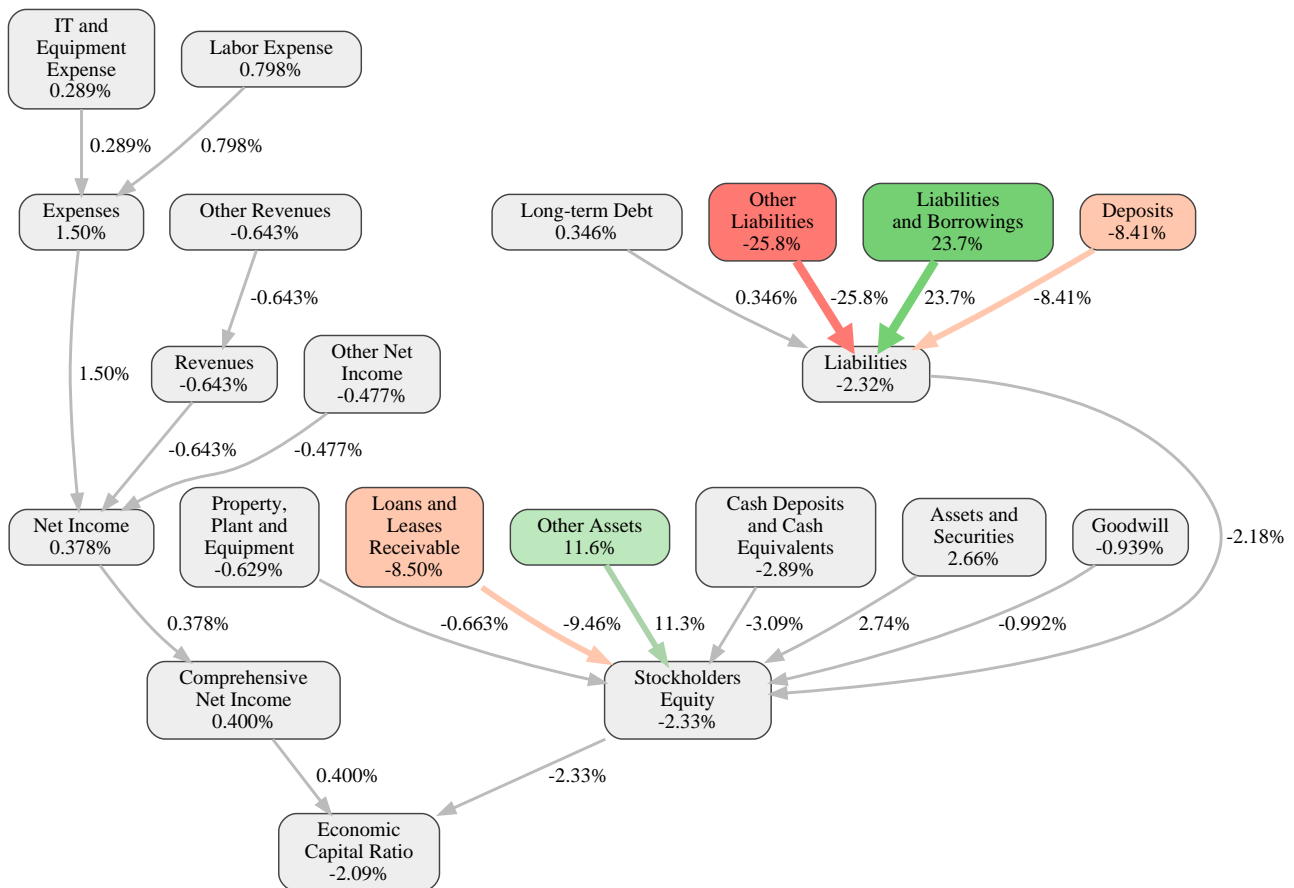
The relative strengths and weaknesses of Metropolitan Bank Holding Corp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Metropolitan Bank Holding Corp compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 17% points. The greatest weakness of Metropolitan Bank Holding Corp is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 20% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.8%, being 0.64% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	633,778
Cash Deposits and Cash Equivalents	269,465
Deposits	5,737,292
Fees	27,141
Goodwill	0
IT and Equipment Expense	4,940
Labor Expense	66,961
Liabilities and Borrowings	3,993,394
Loans and Leases Receivable	5,566,832
Long-term Debt	0
Occupancy	9,344
Other Assets	597,597
Other Compr. Net Income	1,362
Other Expenses	36,947
Other Liabilities	-3,322,035
Other Net Income	210,553
Other Noninterest Expense	15,855
Other Revenues	30,707
Property, Plant and Equipment	0

Output Variable	Value in 1000 USD
Liabilities	6,408,651
Assets	7,067,672
Expenses	161,188
Revenues	30,707
Stockholders Equity	659,021
Net Income	80,072
Comprehensive Net Income	81,434
Economic Capital Ratio	8.8%



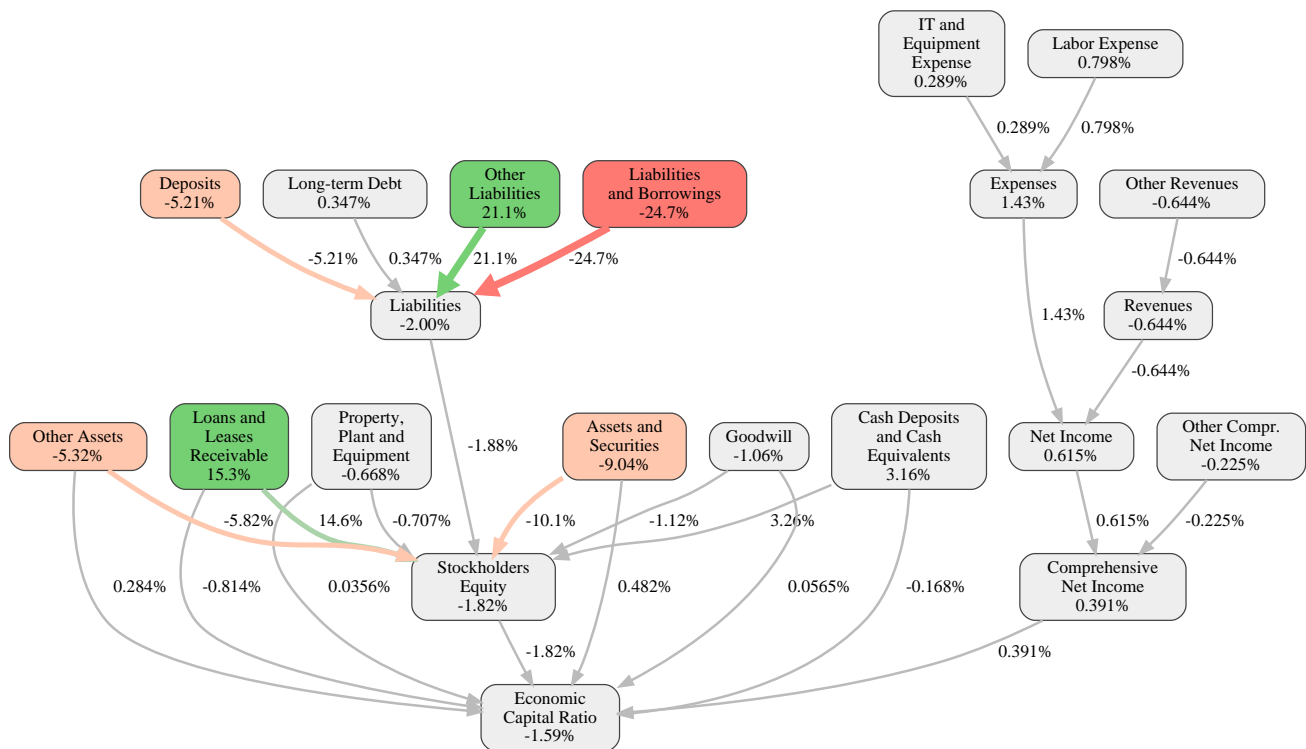
The relative strengths and weaknesses of Amalgamated Financial Corp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Amalgamated Financial Corp compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 24% points. The greatest weakness of Amalgamated Financial Corp is the variable Other Liabilities, reducing the Economic Capital Ratio by 26% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.4%, being 2.1% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	1,508,413
Cash Deposits and Cash Equivalents	90,570
Deposits	7,011,988
Fees	0
Goodwill	12,936
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	273,780
Loans and Leases Receivable	4,411,319
Long-term Debt	0
Occupancy	0
Other Assets	1,941,279
Other Compr. Net Income	22,703
Other Expenses	36,752
Other Liabilities	101,192
Other Net Income	124,730
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	7,807

Output Variable	Value in 1000 USD
Liabilities	7,386,960
Assets	7,972,324
Expenses	36,752
Revenues	0
Stockholders Equity	585,364
Net Income	87,978
Comprehensive Net Income	110,681
Economic Capital Ratio	7.4%



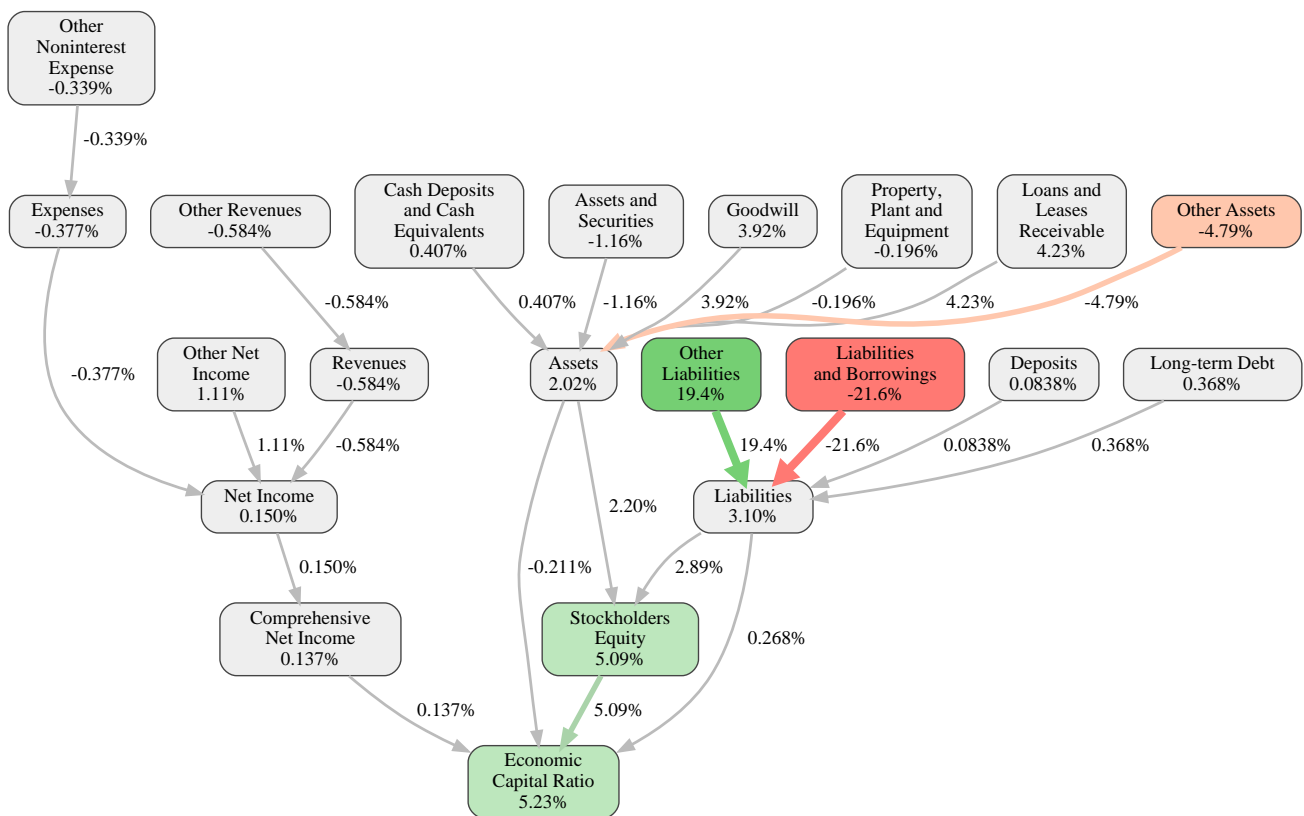
The relative strengths and weaknesses of Five Star Bancorp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Five Star Bancorp compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 21% points. The greatest weakness of Five Star Bancorp is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 25% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.9%, being 1.6% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	108,083
Cash Deposits and Cash Equivalents	321,576
Deposits	3,026,896
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	2,195,795
Loans and Leases Receivable	3,047,288
Long-term Debt	0
Occupancy	0
Other Assets	114,555
Other Compr. Net Income	1,687
Other Expenses	18,882
Other Liabilities	-1,915,340
Other Net Income	66,616
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	1,623

Output Variable	Value in 1000 USD
Liabilities	3,307,351
Assets	3,593,125
Expenses	18,882
Revenues	0
Stockholders Equity	285,774
Net Income	47,734
Comprehensive Net Income	49,421
Economic Capital Ratio	7.9%



United Bankshares INC Wv Rank 6 of 139

The relative strengths and weaknesses of United Bankshares INC Wv 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 United Bankshares INC Wv compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 19% points. The greatest weakness of United Bankshares INC Wv is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 22% points.

The company's Economic Capital Ratio, given in the ranking table, is 15%, being 5.2% points above the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	4,062,790
Cash Deposits and Cash Equivalents	1,598,943
Deposits	22,819,319
Fees	30,376
Goodwill	1,888,889
IT and Equipment Expense	59,126
Labor Expense	230,809
Liabilities and Borrowings	16,670,239
Loans and Leases Receivable	21,099,847
Long-term Debt	0
Occupancy	46,426
Other Assets	1,085,493
Other Compr. Net Income	73,051
Other Expenses	154,943
Other Liabilities	-14,334,316
Other Net Income	894,871
Other Noninterest Expense	136,036
Other Revenues	19,386
Property, Plant and Equipment	190,520

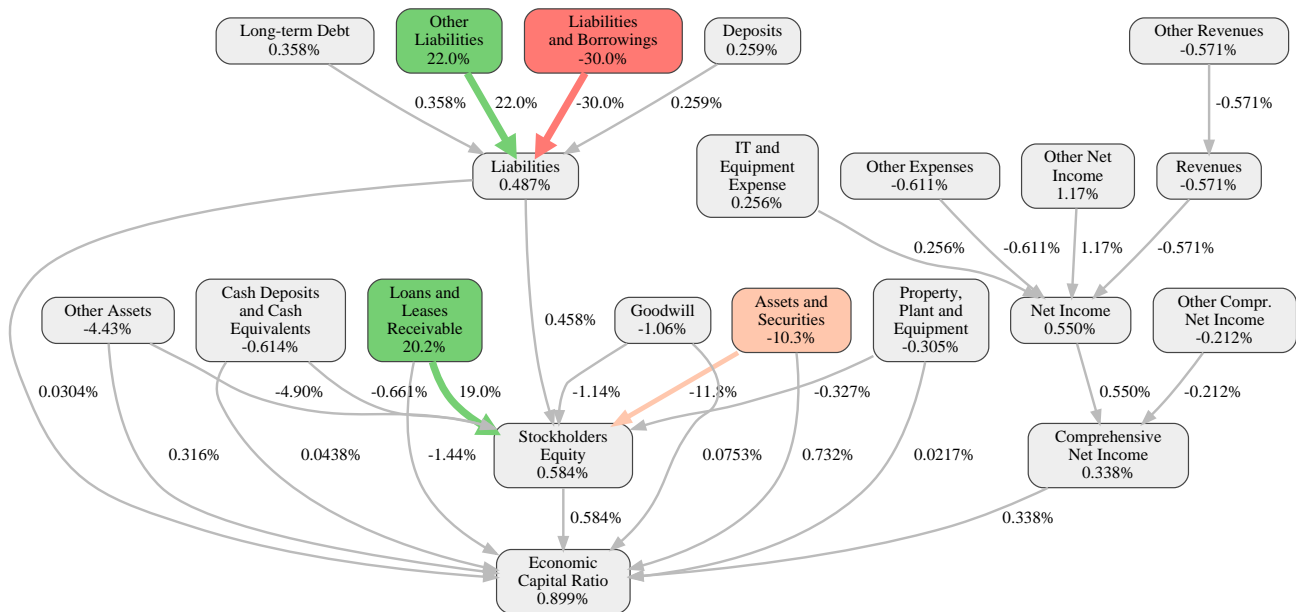
Output Variable	Value in 1000 USD
Liabilities	25,155,242
Assets	29,926,482
Expenses	657,716
Revenues	19,386
Stockholders Equity	4,771,240
Net Income	256,541
Comprehensive Net Income	329,592
Economic Capital Ratio	15%



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STATE BANKS 2024

Metrocity Bankshares Inc
Rank 40 of 139



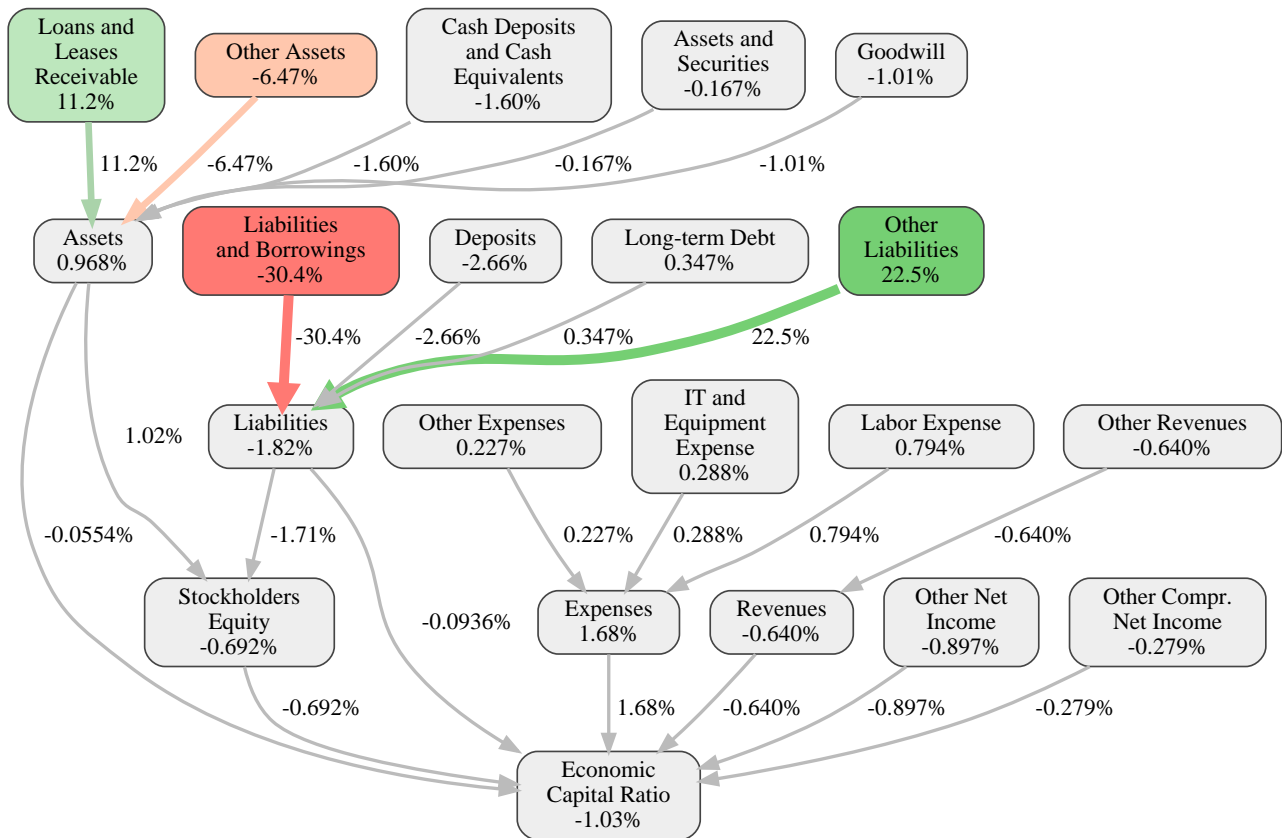
The relative strengths and weaknesses of Metrocity Bankshares Inc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Metrocity Bankshares Inc compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 22% points. The greatest weakness of Metrocity Bankshares Inc is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 30% points.

The company's Economic Capital Ratio, given in the ranking table, is 10%, being 0.90% points above the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	39,455
Cash Deposits and Cash Equivalents	144,805
Deposits	2,730,936
Fees	0
Goodwill	0
IT and Equipment Expense	1,229
Labor Expense	29,304
Liabilities and Borrowings	2,271,477
Loans and Leases Receivable	3,146,260
Long-term Debt	0
Occupancy	0
Other Assets	154,171
Other Compr. Net Income	2,171
Other Expenses	37,552
Other Liabilities	-1,881,107
Other Net Income	109,396
Other Noninterest Expense	0
Other Revenues	2,727
Property, Plant and Equipment	18,132

Output Variable	Value in 1000 USD
Liabilities	3,121,306
Assets	3,502,823
Expenses	68,085
Revenues	2,727
Stockholders Equity	381,517
Net Income	44,038
Comprehensive Net Income	46,209
Economic Capital Ratio	10%



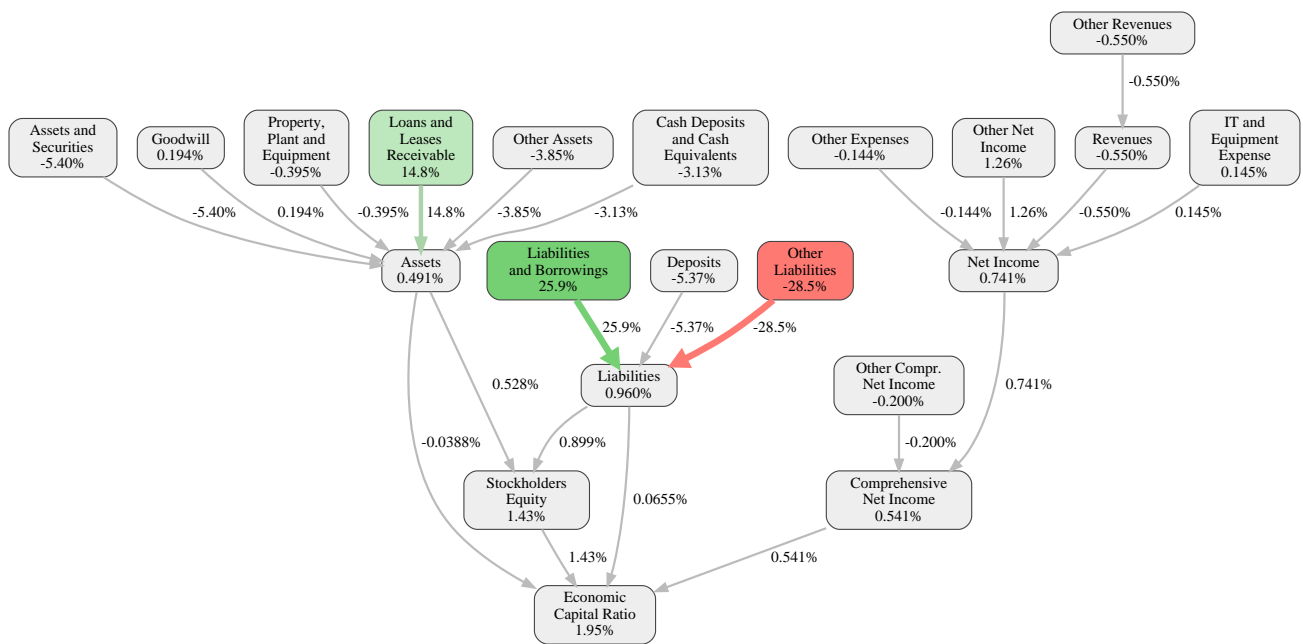
The relative strengths and weaknesses of Bridgewater Bancshares Inc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Bridgewater Bancshares Inc compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 23% points. The greatest weakness of Bridgewater Bancshares Inc is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 30% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.4%, being 1.0% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	696,242
Cash Deposits and Cash Equivalents	128,562
Deposits	3,709,948
Fees	0
Goodwill	2,626
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	3,011,691
Loans and Leases Receivable	3,667,215
Long-term Debt	0
Occupancy	0
Other Assets	68,459
Other Compr. Net Income	-304
Other Expenses	12,562
Other Liabilities	-2,535,164
Other Net Income	52,522
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	48,886

Output Variable	Value in 1000 USD
Liabilities	4,186,475
Assets	4,611,990
Expenses	12,562
Revenues	0
Stockholders Equity	425,515
Net Income	39,960
Comprehensive Net Income	39,656
Economic Capital Ratio	8.4%



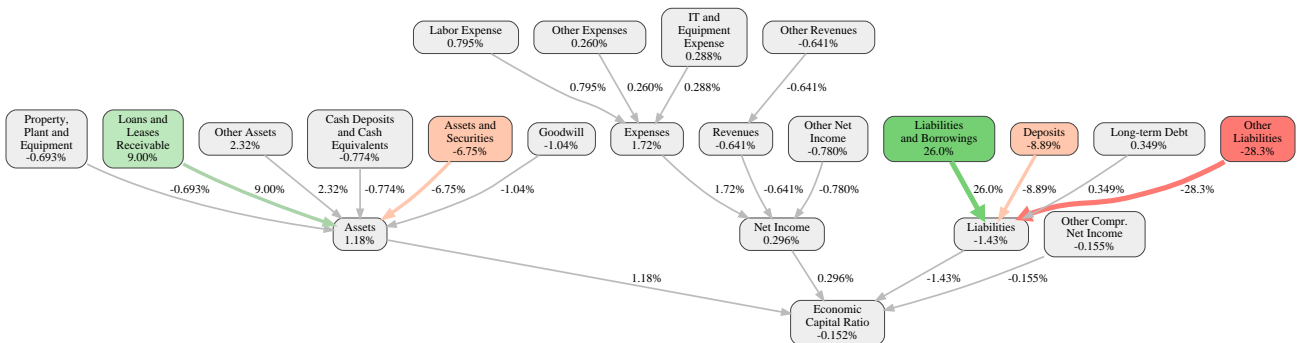
The relative strengths and weaknesses of Cathay General Bancorp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Cathay General Bancorp compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 26% points. The greatest weakness of Cathay General Bancorp is the variable Other Liabilities, reducing the Economic Capital Ratio by 29% points.

The company's Economic Capital Ratio, given in the ranking table, is 11%, being 1.9% points above the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	1,872,332
Cash Deposits and Cash Equivalents	173,988
Deposits	19,325,447
Fees	56,079
Goodwill	375,696
IT and Equipment Expense	32,206
Labor Expense	154,149
Liabilities and Borrowings	306,528
Loans and Leases Receivable	19,382,858
Long-term Debt	119,136
Occupancy	22,270
Other Assets	1,185,563
Other Compr. Net Income	16,879
Other Expenses	144,703
Other Liabilities	593,848
Other Net Income	737,732
Other Noninterest Expense	20,529
Other Revenues	22,390
Property, Plant and Equipment	91,097

Output Variable	Value in 1000 USD
Liabilities	20,344,959
Assets	23,081,534
Expenses	429,936
Revenues	22,390
Stockholders Equity	2,736,575
Net Income	330,186
Comprehensive Net Income	347,065
Economic Capital Ratio	11%



The relative strengths and weaknesses of CNB Financial Corp Pa 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 CNB Financial Corp Pa compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 26% points. The greatest weakness of CNB Financial Corp Pa is the variable Other Liabilities, reducing the Economic Capital Ratio by 28% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.3%, being 0.15% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	351,256
Cash Deposits and Cash Equivalents	222,046
Deposits	4,998,750
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	0
Loans and Leases Receivable	4,422,644
Long-term Debt	0
Occupancy	0
Other Assets	757,011
Other Compr. Net Income	6,442
Other Expenses	13,809
Other Liabilities	182,960
Other Net Income	71,829
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	0

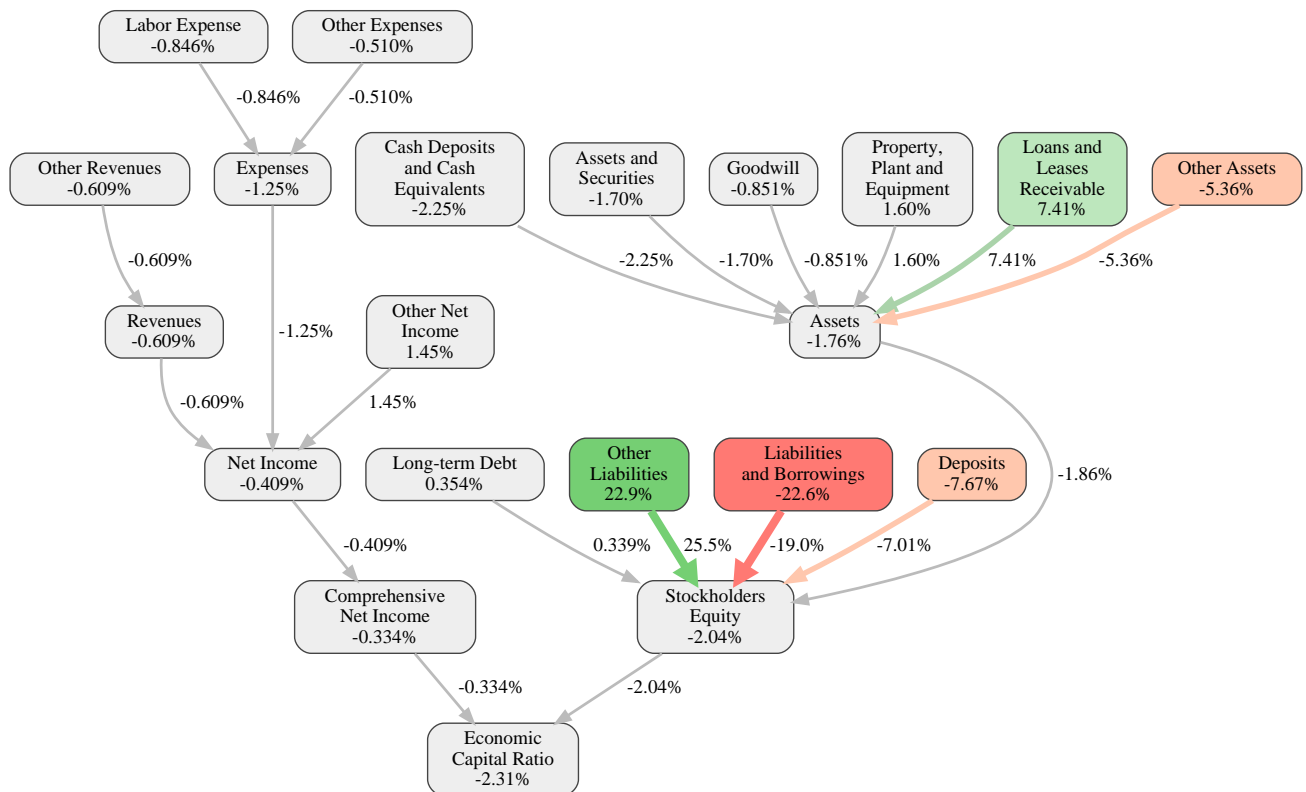
Output Variable	Value in 1000 USD
Liabilities	5,181,710
Assets	5,752,957
Expenses	13,809
Revenues	0
Stockholders Equity	571,247
Net Income	58,020
Comprehensive Net Income	64,462
Economic Capital Ratio	9.3%



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STATE BANKS 2024

Skyline Bankshares Inc
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The relative strengths and weaknesses of Skyline 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 Skyline Bankshares Inc compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 23% points. The greatest weakness of Skyline Bankshares Inc is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 23% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.2%, being 2.3% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	142,672
Cash Deposits and Cash Equivalents	22,093
Deposits	928,742
Fees	722
Goodwill	3,257
IT and Equipment Expense	2,231
Labor Expense	16,704
Liabilities and Borrowings	629,815
Loans and Leases Receivable	810,965
Long-term Debt	0
Occupancy	0
Other Assets	35,673
Other Compr. Net Income	3,566
Other Expenses	10,414
Other Liabilities	-595,596
Other Net Income	36,208
Other Noninterest Expense	2,847
Other Revenues	496
Property, Plant and Equipment	31,183

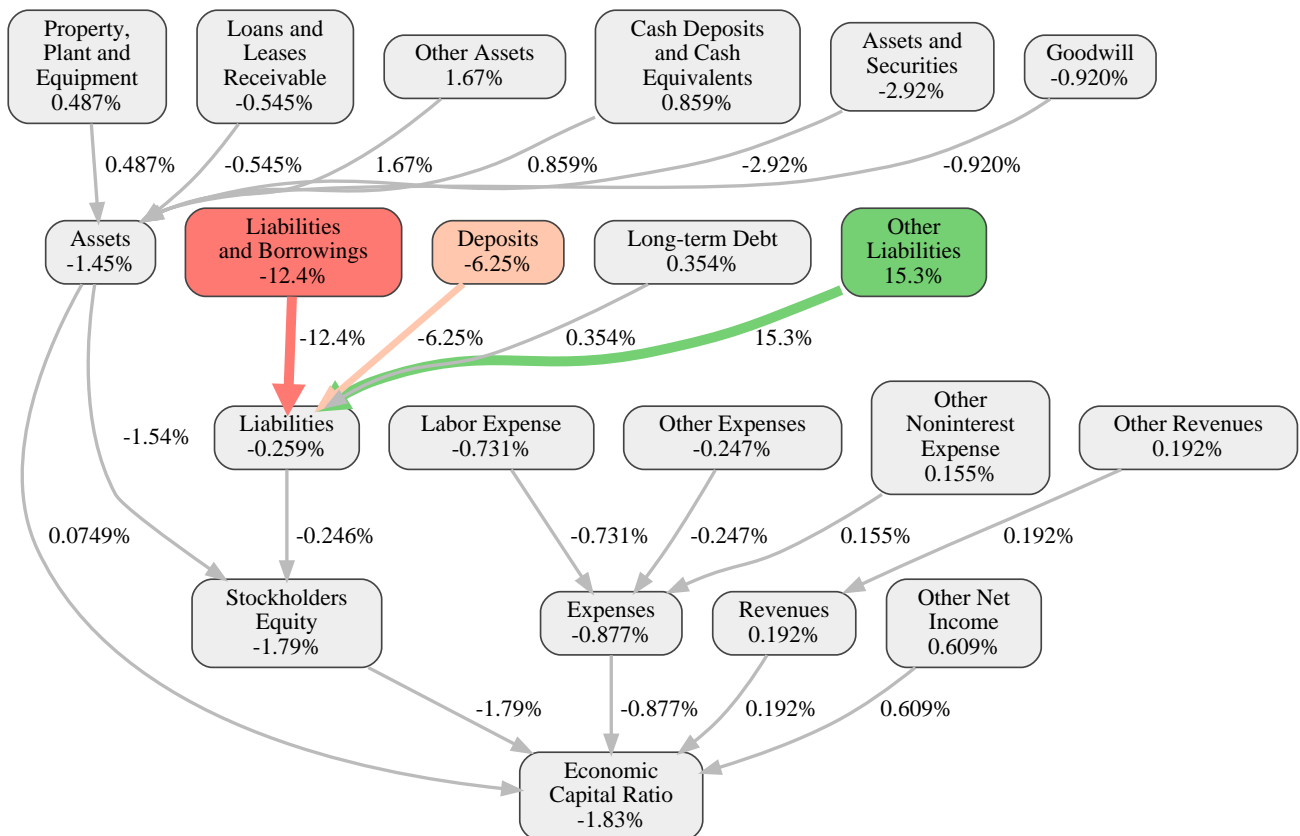
Output Variable	Value in 1000 USD
Liabilities	962,961
Assets	1,045,843
Expenses	32,918
Revenues	496
Stockholders Equity	82,882
Net Income	3,786
Comprehensive Net Income	7,352
Economic Capital Ratio	7.2%



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STATE BANKS 2024

First National Corp Va
Rank 108 of 139



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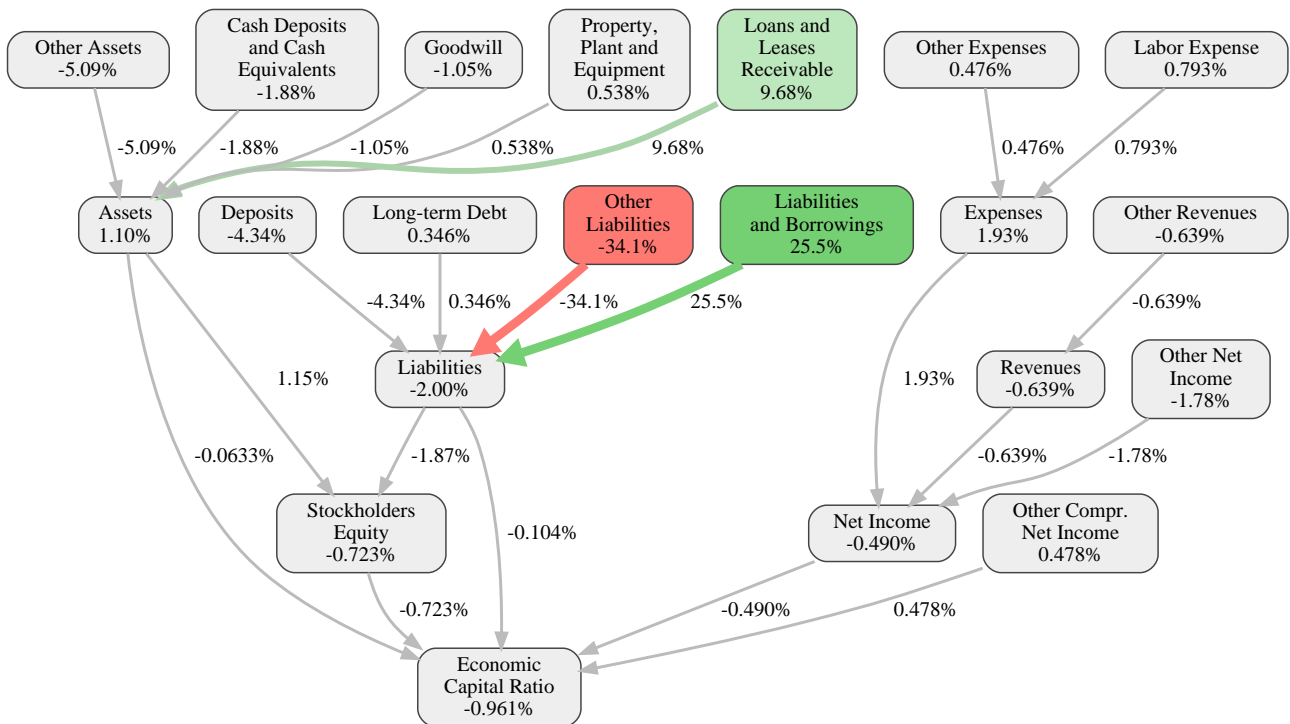
The relative strengths and weaknesses of First National Corp Va are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of First National Corp Va compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 15% points. The greatest weakness of First National Corp Va is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 12% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.6%, being 1.8% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	169,510
Cash Deposits and Cash Equivalents	87,161
Deposits	1,233,726
Fees	2,280
Goodwill	3,030
IT and Equipment Expense	3,424
Labor Expense	21,039
Liabilities and Borrowings	712,169
Loans and Leases Receivable	957,456
Long-term Debt	0
Occupancy	2,154
Other Assets	179,996
Other Compr. Net Income	3,765
Other Expenses	10,526
Other Liabilities	-642,871
Other Net Income	37,496
Other Noninterest Expense	0
Other Revenues	11,551
Property, Plant and Equipment	22,142

Output Variable	Value in 1000 USD
Liabilities	1,303,024
Assets	1,419,295
Expenses	39,423
Revenues	11,551
Stockholders Equity	116,271
Net Income	9,624
Comprehensive Net Income	13,389
Economic Capital Ratio	7.6%





STATE BANKS 2024

Village Bank Trust Financial Corp Rank 94 of 139



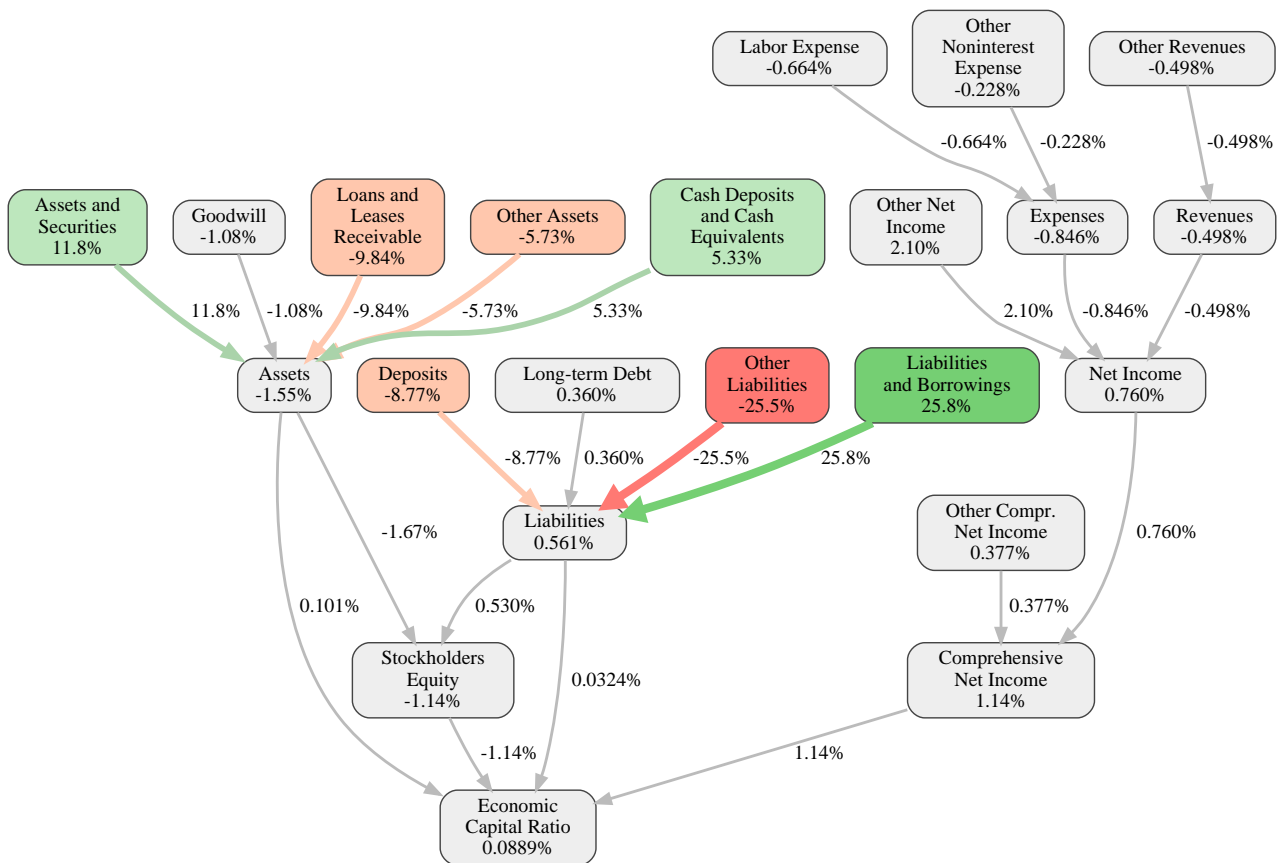
The relative strengths and weaknesses of Village Bank Trust Financial Corp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Village Bank Trust Financial Corp compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 25% points. The greatest weakness of Village Bank Trust Financial Corp is the variable Other Liabilities, reducing the Economic Capital Ratio by 34% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.5%, being 0.96% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	109,839
Cash Deposits and Cash Equivalents	17,714
Deposits	605,345
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	4,041
Loans and Leases Receivable	572,388
Long-term Debt	0
Occupancy	0
Other Assets	24,915
Other Compr. Net Income	5,268
Other Expenses	247
Other Liabilities	59,674
Other Net Income	2,165
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	11,760

Output Variable	Value in 1000 USD
Liabilities	669,060
Assets	736,616
Expenses	247
Revenues	0
Stockholders Equity	67,556
Net Income	1,918
Comprehensive Net Income	7,186
Economic Capital Ratio	8.5%





STATE BANKS 2024

Oak Valley Bancorp Rank 61 of 139



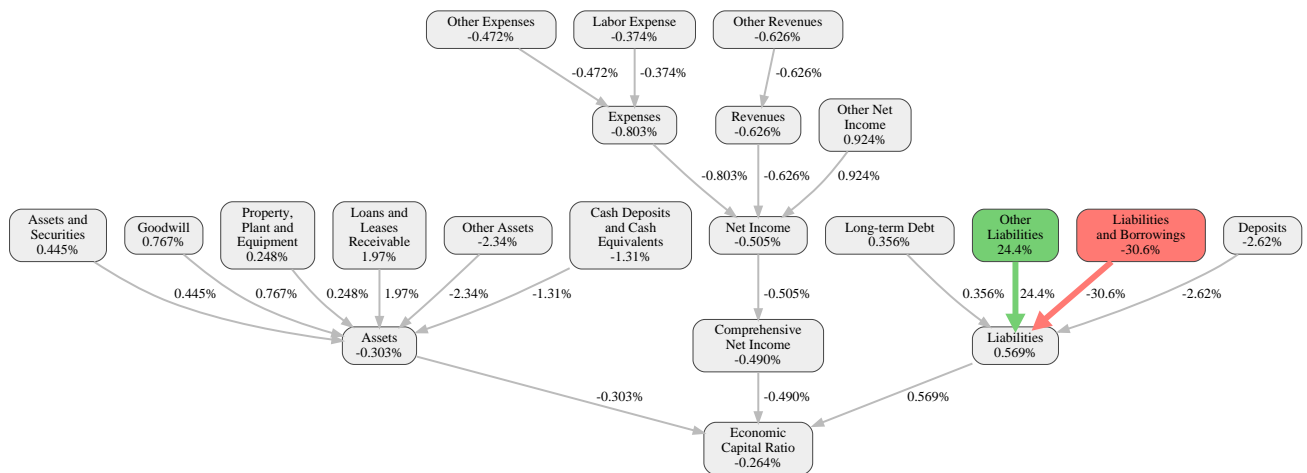
The relative strengths and weaknesses of Oak Valley Bancorp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Oak Valley Bancorp compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 26% points. The greatest weakness of Oak Valley Bancorp is the variable Other Liabilities, reducing the Economic Capital Ratio by 26% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.6%, being 0.089% points above the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	554,354
Cash Deposits and Cash Equivalents	216,568
Deposits	1,650,534
Fees	1,020
Goodwill	0
IT and Equipment Expense	2,729
Labor Expense	26,109
Liabilities and Borrowings	25,796
Loans and Leases Receivable	1,004,277
Long-term Debt	0
Occupancy	4,541
Other Assets	51,358
Other Compr. Net Income	11,571
Other Expenses	9,458
Other Liabilities	0
Other Net Income	74,988
Other Noninterest Expense	6,758
Other Revenues	2,869
Property, Plant and Equipment	15,865

Output Variable	Value in 1000 USD
Liabilities	1,676,330
Assets	1,842,422
Expenses	50,615
Revenues	2,869
Stockholders Equity	166,092
Net Income	27,242
Comprehensive Net Income	38,813
Economic Capital Ratio	9.6%



The relative strengths and weaknesses of Stock Yards Bancorp 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 Stock Yards Bancorp Inc compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 24% points. The greatest weakness of Stock Yards Bancorp Inc is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 31% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.2%, being 0.26% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	1,318,539
Cash Deposits and Cash Equivalents	265,959
Deposits	6,670,748
Fees	3,911
Goodwill	194,074
IT and Equipment Expense	17,318
Labor Expense	91,876
Liabilities and Borrowings	5,368,698
Loans and Leases Receivable	5,691,664
Long-term Debt	0
Occupancy	16,384
Other Assets	598,692
Other Compr. Net Income	22,738
Other Expenses	77,119
Other Liabilities	-4,727,447
Other Net Income	237,167
Other Noninterest Expense	11,400
Other Revenues	2,253
Property, Plant and Equipment	101,174

Output Variable	Value in 1000 USD
Liabilities	7,311,999
Assets	8,170,102
Expenses	218,008
Revenues	2,253
Stockholders Equity	858,103
Net Income	21,412
Comprehensive Net Income	44,150
Economic Capital Ratio	9.2%

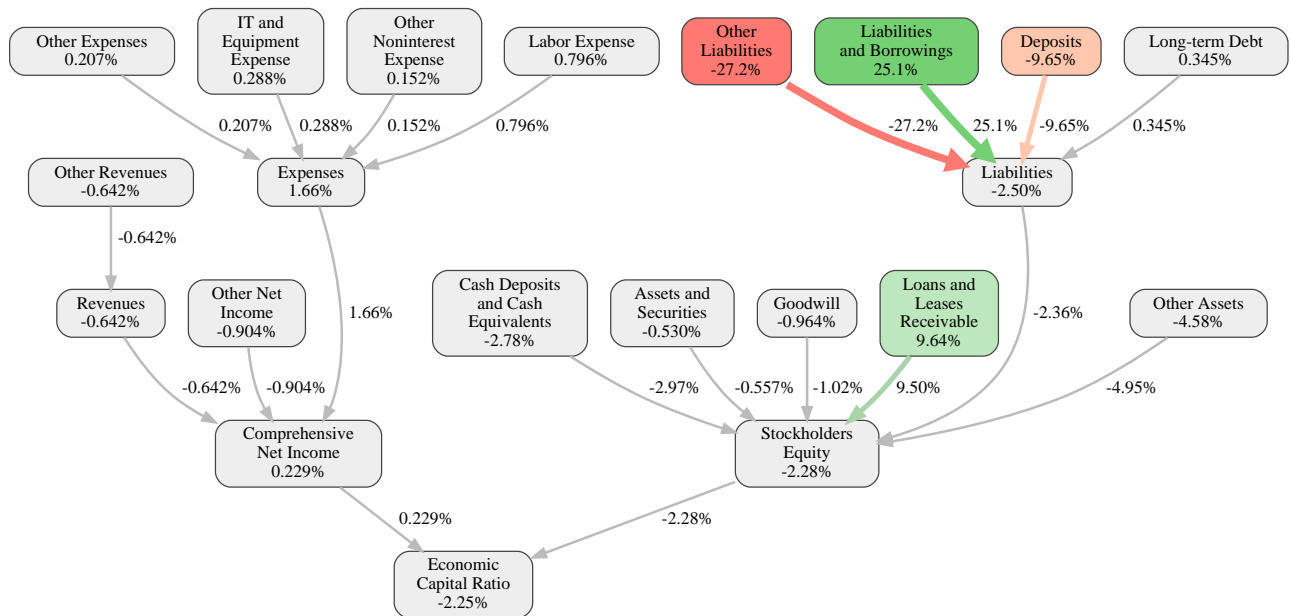


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STATE BANKS 2024

Enterprise Bancorp INC Ma
Rank 117 of 139

Enterprise Bank
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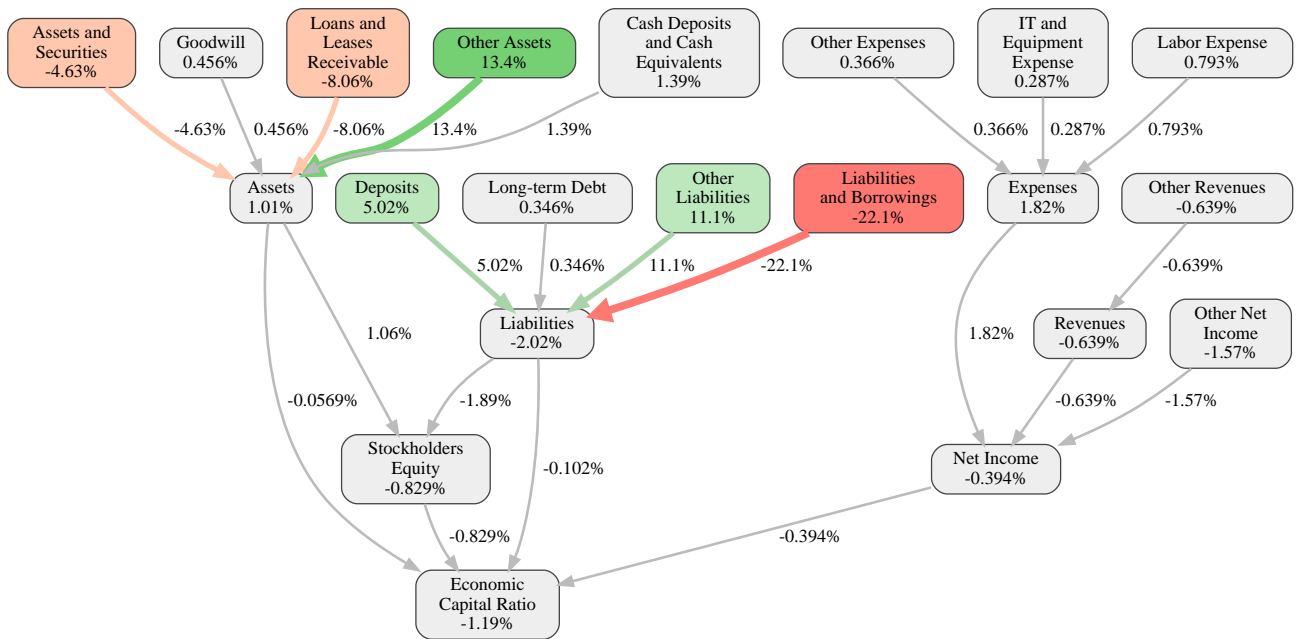
The relative strengths and weaknesses of Enterprise Bancorp INC Ma are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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 25% points. The greatest weakness of Enterprise Bancorp INC Ma is the variable Other Liabilities, reducing the Economic Capital Ratio by 27% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.2%, being 2.2% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	661,113
Cash Deposits and Cash Equivalents	56,592
Deposits	3,977,521
Fees	0
Goodwill	5,656
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	45,011
Loans and Leases Receivable	3,508,836
Long-term Debt	0
Occupancy	0
Other Assets	188,906
Other Compr. Net Income	16,444
Other Expenses	13,187
Other Liabilities	114,385
Other Net Income	51,245
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	44,931

Output Variable	Value in 1000 USD
Liabilities	4,136,917
Assets	4,466,034
Expenses	13,187
Revenues	0
Stockholders Equity	329,117
Net Income	38,058
Comprehensive Net Income	54,502
Economic Capital Ratio	7.2%



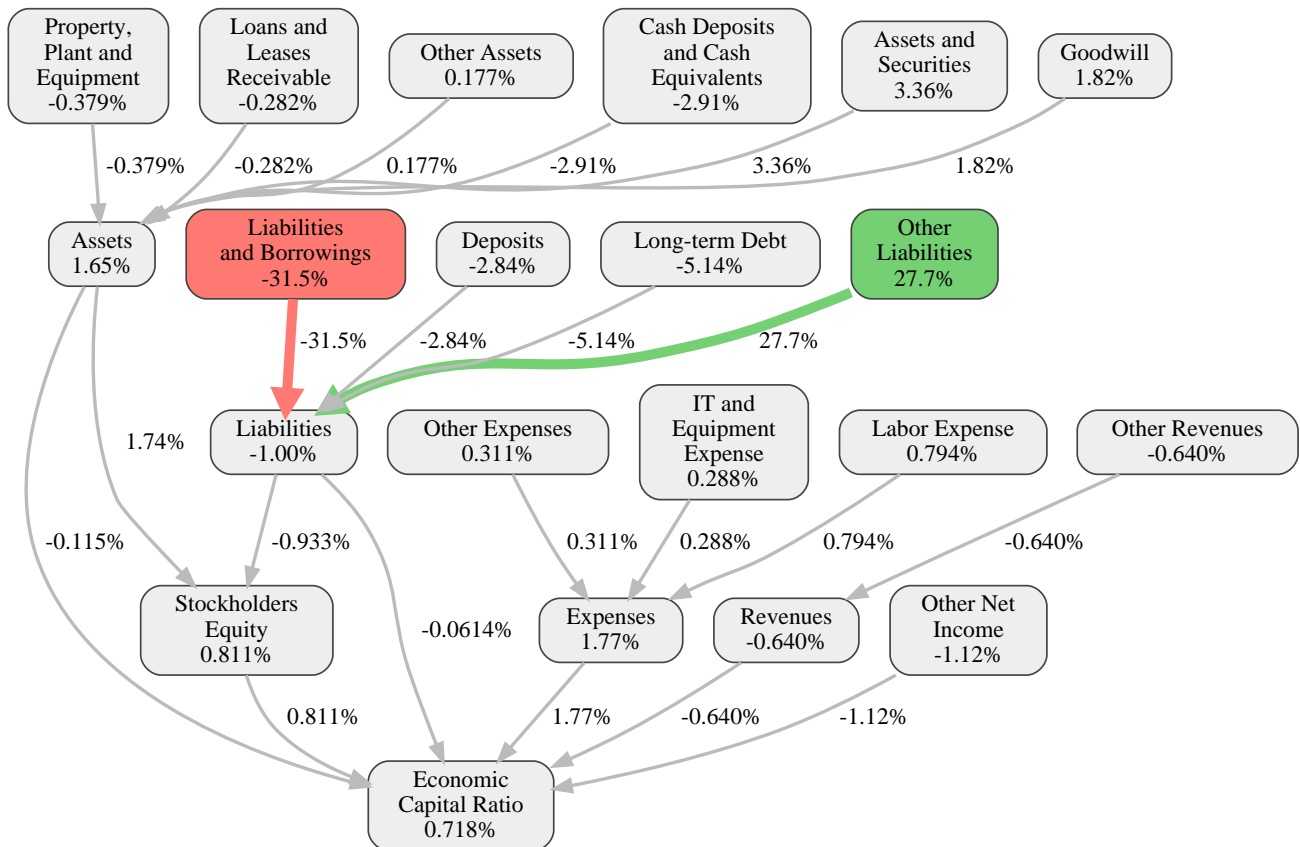
The relative strengths and weaknesses of Horizon Bancorp INC In are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Horizon Bancorp INC In compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 13% points. The greatest weakness of Horizon Bancorp INC In is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 22% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.3%, being 1.2% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	724,312
Cash Deposits and Cash Equivalents	528,720
Deposits	5,664,893
Fees	0
Goodwill	155,211
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	4,617,568
Loans and Leases Receivable	4,367,601
Long-term Debt	0
Occupancy	0
Other Assets	2,070,058
Other Compr. Net Income	39,589
Other Expenses	11,018
Other Liabilities	-3,060,788
Other Net Income	38,999
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	94,583

Output Variable	Value in 1000 USD
Liabilities	7,221,673
Assets	7,940,485
Expenses	11,018
Revenues	0
Stockholders Equity	718,812
Net Income	27,981
Comprehensive Net Income	67,570
Economic Capital Ratio	8.3%



The relative strengths and weaknesses of Citizens Financial Group INC Ri 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 Citizens Financial Group INC Ri compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 28% points. The greatest weakness of Citizens Financial Group INC Ri is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 31% points.

The company's Economic Capital Ratio, given in the ranking table, is 10%, being 0.72% points above the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	43,136,000
Cash Deposits and Cash Equivalents	2,199,000
Deposits	177,342,000
Fees	0
Goodwill	8,188,000
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	144,981,000
Loans and Leases Receivable	144,537,000
Long-term Debt	13,467,000
Occupancy	0
Other Assets	23,009,000
Other Compr. Net Income	802,000
Other Expenses	422,000
Other Liabilities	-138,168,000
Other Net Income	2,030,000
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	895,000

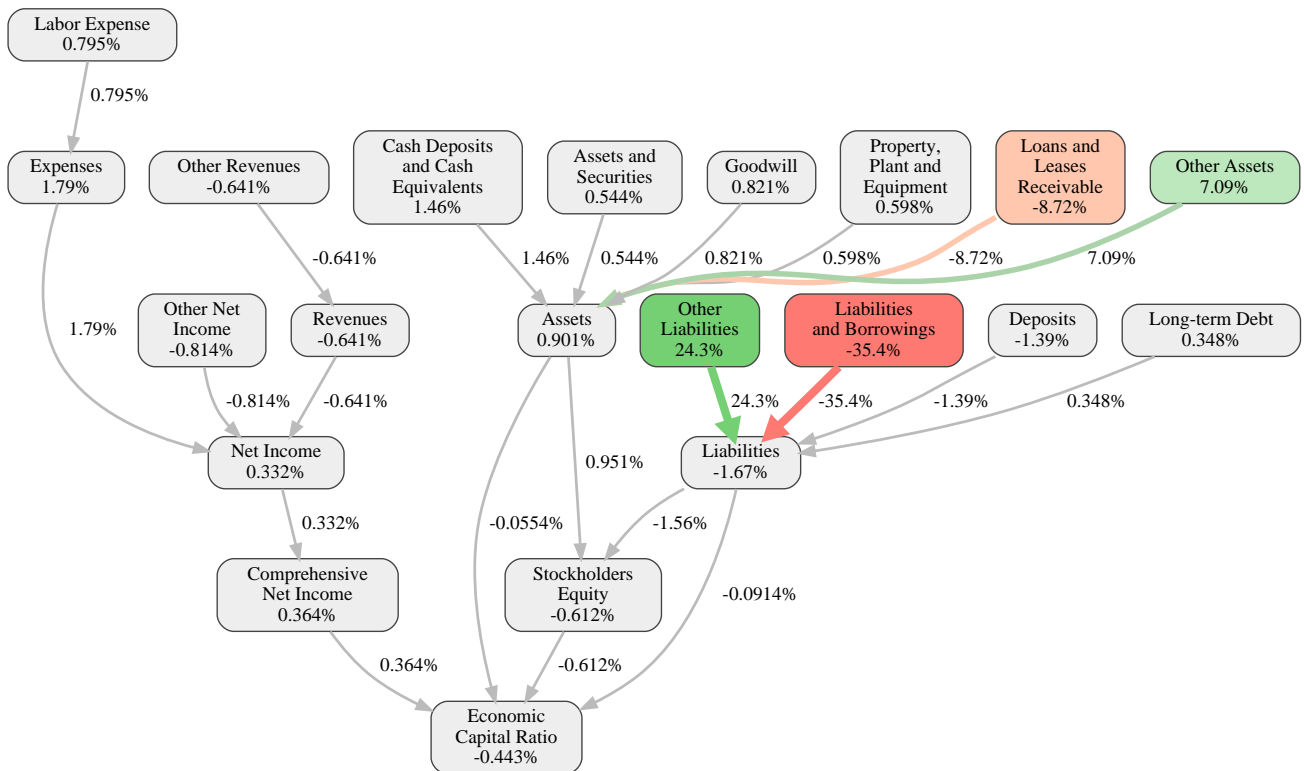
Output Variable	Value in 1000 USD
Liabilities	197,622,000
Assets	221,964,000
Expenses	422,000
Revenues	0
Stockholders Equity	24,342,000
Net Income	1,608,000
Comprehensive Net Income	2,410,000
Economic Capital Ratio	10%



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STATE BANKS 2024

Southside Bancshares INC
Rank 75 of 139



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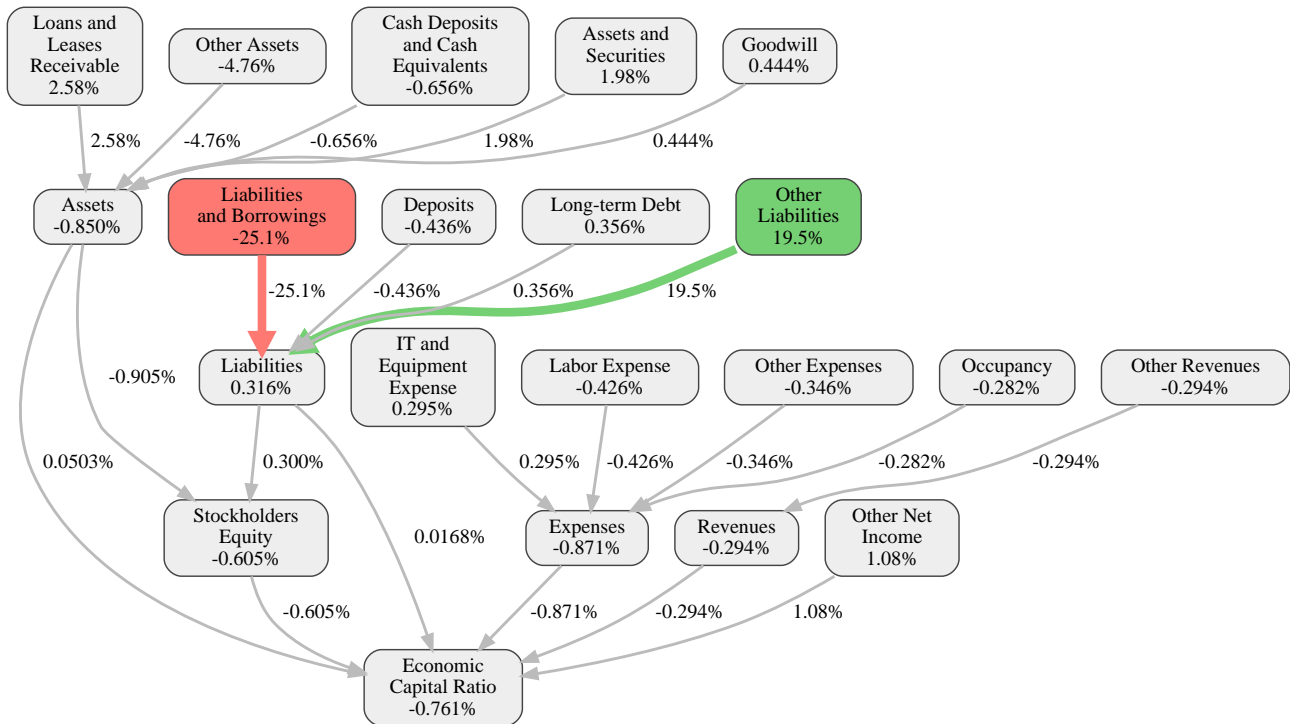
The relative strengths and weaknesses of Southside Bancshares INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Southside Bancshares INC compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 24% points. The greatest weakness of Southside Bancshares INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 35% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.0%, being 0.44% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	1,327,921
Cash Deposits and Cash Equivalents	560,510
Deposits	6,549,681
Fees	0
Goodwill	201,116
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	5,737,720
Loans and Leases Receivable	4,481,836
Long-term Debt	0
Occupancy	0
Other Assets	1,574,581
Other Compr. Net Income	23,994
Other Expenses	14,437
Other Liabilities	-4,775,775
Other Net Income	101,129
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	138,950

Output Variable	Value in 1000 USD
Liabilities	7,511,626
Assets	8,284,914
Expenses	14,437
Revenues	0
Stockholders Equity	773,288
Net Income	86,692
Comprehensive Net Income	110,686
Economic Capital Ratio	9.0%





STATE BANKS 2024

Columbia Banking System INC
Rank 85 of 139



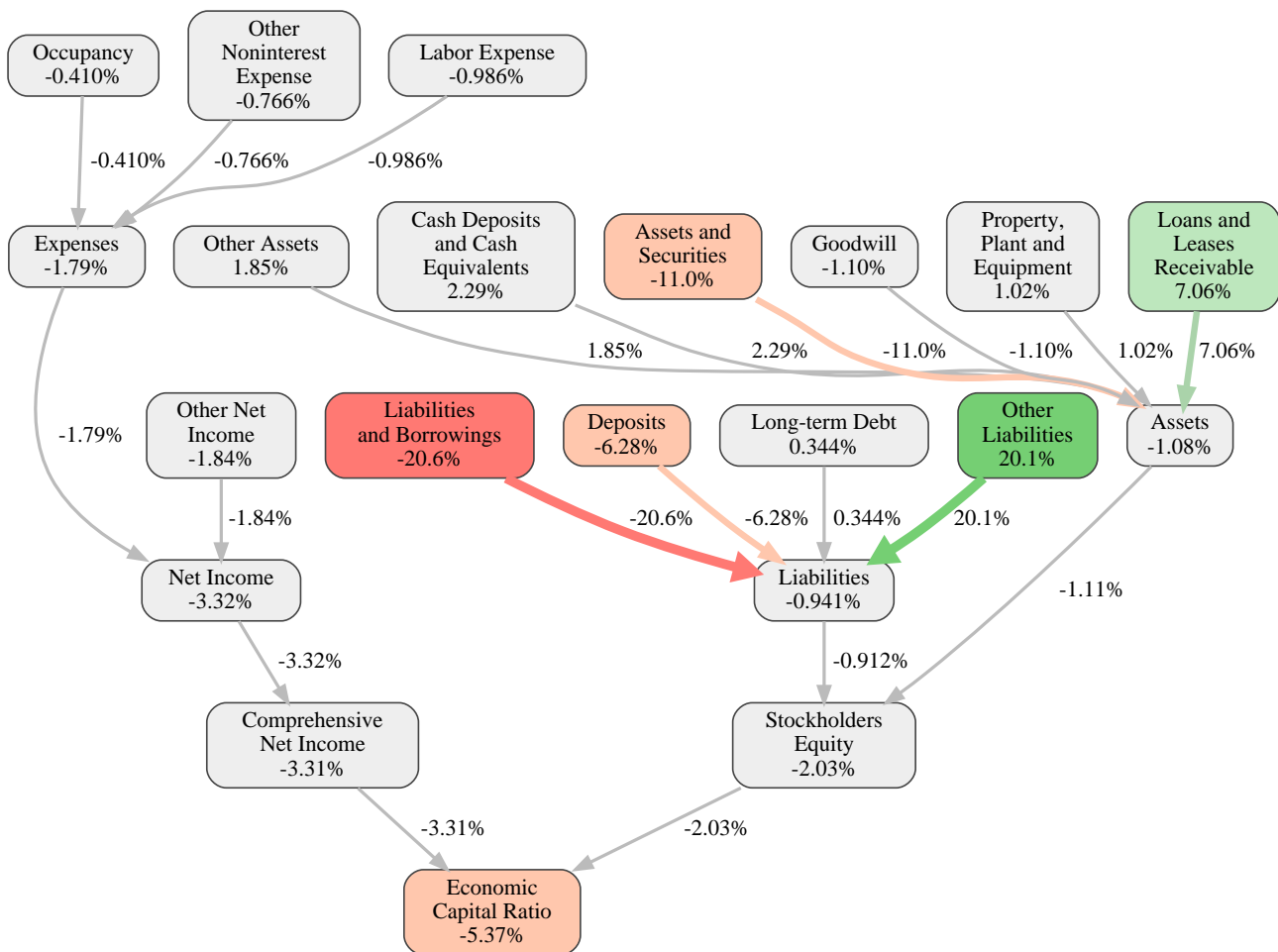
The relative strengths and weaknesses of Columbia Banking System INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Columbia Banking System INC compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 20% points. The greatest weakness of Columbia Banking System INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 25% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.7%, being 0.76% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	9,495,610
Cash Deposits and Cash Equivalents	2,162,534
Deposits	41,607,020
Fees	129,043
Goodwill	1,029,234
IT and Equipment Expense	0
Labor Expense	616,103
Liabilities and Borrowings	32,115,080
Loans and Leases Receivable	37,001,080
Long-term Debt	0
Occupancy	183,480
Other Assets	2,146,168
Other Compr. Net Income	86,722
Other Expenses	433,090
Other Liabilities	-26,543,538
Other Net Income	1,603,488
Other Noninterest Expense	73,468
Other Revenues	180,411
Property, Plant and Equipment	338,970

Output Variable	Value in 1000 USD
Liabilities	47,178,562
Assets	52,173,596
Expenses	1,435,184
Revenues	180,411
Stockholders Equity	4,995,034
Net Income	348,715
Comprehensive Net Income	435,437
Economic Capital Ratio	8.7%



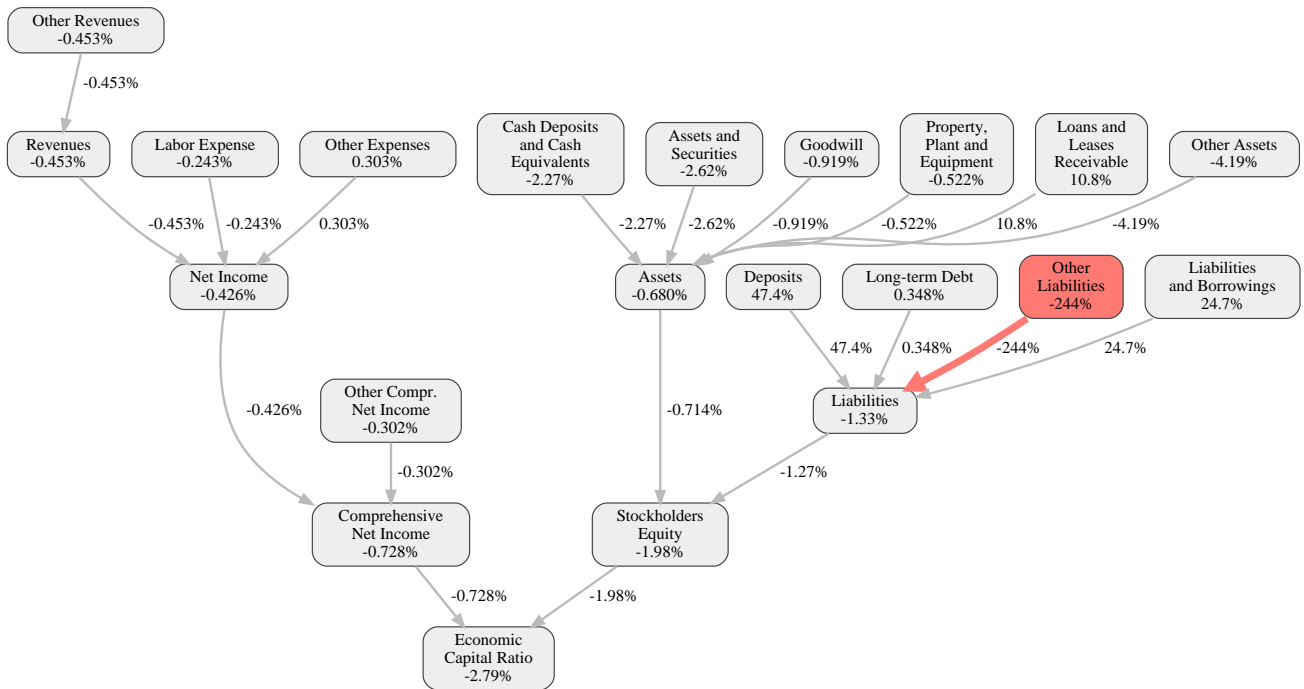
The relative strengths and weaknesses of NEW Peoples Bankshares INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of NEW Peoples Bankshares INC compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 20% points. The greatest weakness of NEW Peoples Bankshares INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 21% points.

The company's Economic Capital Ratio, given in the ranking table, is 4.1%, being 5.4% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	6,323
Cash Deposits and Cash Equivalents	64,977
Deposits	716,467
Fees	0
Goodwill	0
IT and Equipment Expense	2,481
Labor Expense	14,256
Liabilities and Borrowings	482,589
Loans and Leases Receivable	630,855
Long-term Debt	0
Occupancy	3,943
Other Assets	105,893
Other Compr. Net Income	2,288
Other Expenses	2,147
Other Liabilities	-437,554
Other Net Income	2,333
Other Noninterest Expense	7,308
Other Revenues	7,616
Property, Plant and Equipment	18,265

Output Variable	Value in 1000 USD
Liabilities	761,502
Assets	826,313
Expenses	30,135
Revenues	7,616
Stockholders Equity	64,811
Net Income	-20,186
Comprehensive Net Income	-17,898
Economic Capital Ratio	4.1%



The relative strengths and weaknesses of Flushing Financial 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 Flushing Financial Corp compared to the market average is the variable Deposits, increasing the Economic Capital Ratio by 47% points. The greatest weakness of Flushing Financial Corp is the variable Other Liabilities, reducing the Economic Capital Ratio by 244% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.7%, being 2.8% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	1,041,762
Cash Deposits and Cash Equivalents	172,157
Deposits	0
Fees	13,563
Goodwill	17,636
IT and Equipment Expense	5,976
Labor Expense	85,957
Liabilities and Borrowings	170,035
Loans and Leases Receivable	6,866,789
Long-term Debt	0
Occupancy	14,396
Other Assets	417,619
Other Compr. Net Income	-2,163
Other Expenses	17,739
Other Liabilities	7,697,364
Other Net Income	175,109
Other Noninterest Expense	24,927
Other Revenues	16,113
Property, Plant and Equipment	21,273

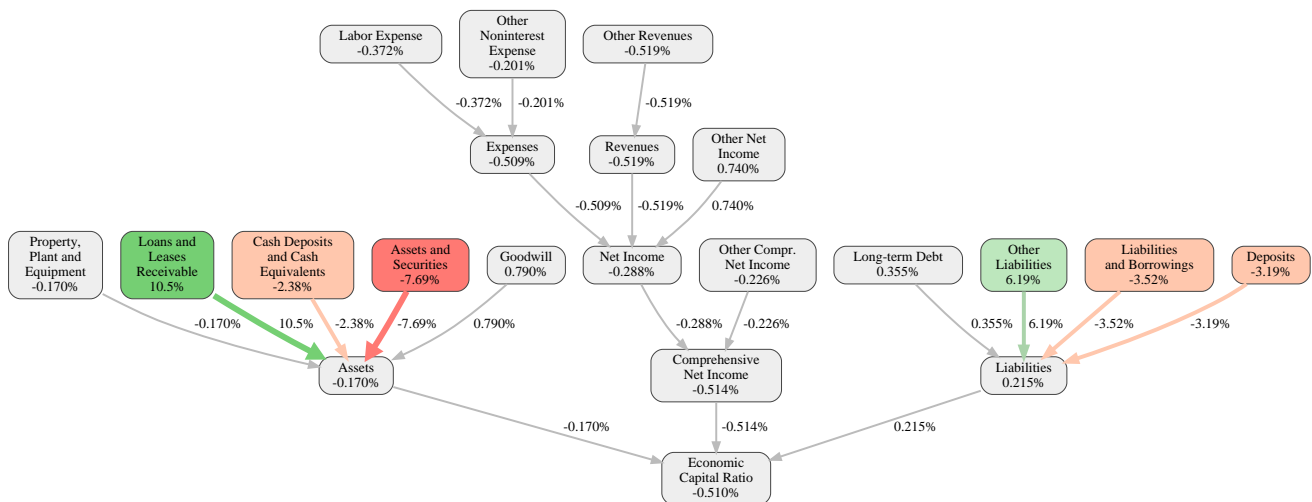
Output Variable	Value in 1000 USD
Liabilities	7,867,399
Assets	8,537,236
Expenses	162,558
Revenues	16,113
Stockholders Equity	669,837
Net Income	28,664
Comprehensive Net Income	26,501
Economic Capital Ratio	6.7%



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STATE BANKS 2024

MID Penn Bancorp INC
Rank 79 of 139



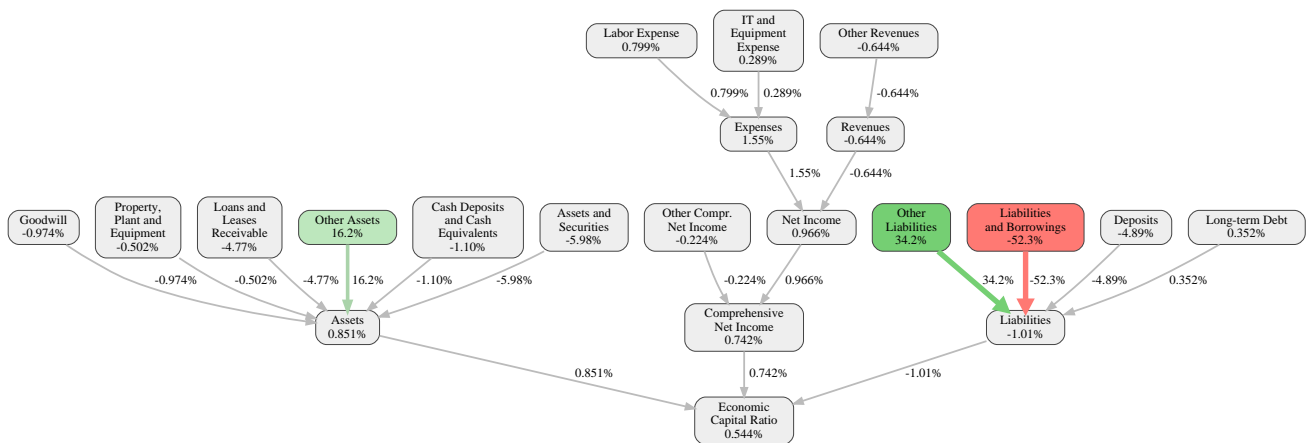
The relative strengths and weaknesses of MID Penn Bancorp INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of MID Penn Bancorp INC compared to the market average is the variable Loans and Leases Receivable, increasing the Economic Capital Ratio by 11% points. The greatest weakness of MID Penn Bancorp INC is the variable Assets and Securities, reducing the Economic Capital Ratio by 7.7% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.0%, being 0.51% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	268,380
Cash Deposits and Cash Equivalents	96,763
Deposits	4,346,212
Fees	2,945
Goodwill	127,031
IT and Equipment Expense	13,048
Labor Expense	59,345
Liabilities and Borrowings	2,118,249
Loans and Leases Receivable	4,218,605
Long-term Debt	0
Occupancy	7,349
Other Assets	543,104
Other Compr. Net Income	2,579
Other Expenses	25,750
Other Liabilities	-1,716,019
Other Net Income	144,249
Other Noninterest Expense	17,852
Other Revenues	6,739
Property, Plant and Equipment	36,909

Output Variable	Value in 1000 USD
Liabilities	4,748,442
Assets	5,290,792
Expenses	126,289
Revenues	6,739
Stockholders Equity	542,350
Net Income	24,699
Comprehensive Net Income	27,278
Economic Capital Ratio	9.0%



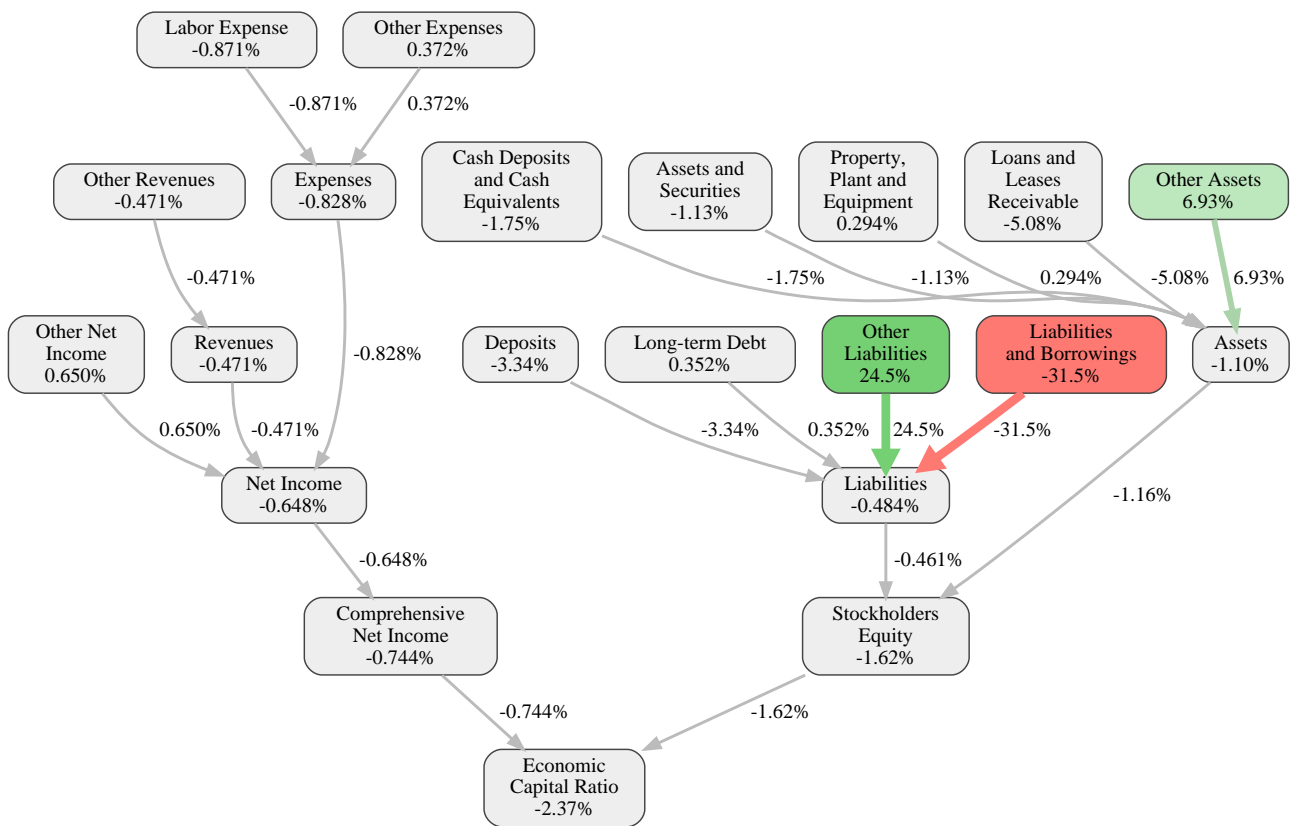
The relative strengths and weaknesses of Merchants Bancorp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Merchants Bancorp compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 34% points. The greatest weakness of Merchants Bancorp is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 52% points.

The company's Economic Capital Ratio, given in the ranking table, is 10%, being 0.54% points above the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	1,224,286
Cash Deposits and Cash Equivalents	584,422
Deposits	14,061,460
Fees	0
Goodwill	15,845
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	13,747,312
Loans and Leases Receivable	10,127,801
Long-term Debt	0
Occupancy	0
Other Assets	4,957,820
Other Compr. Net Income	8,033
Other Expenses	68,673
Other Liabilities	-12,557,340
Other Net Income	347,907
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	42,342

Output Variable	Value in 1000 USD
Liabilities	15,251,432
Assets	16,952,516
Expenses	68,673
Revenues	0
Stockholders Equity	1,701,084
Net Income	279,234
Comprehensive Net Income	287,267
Economic Capital Ratio	10%



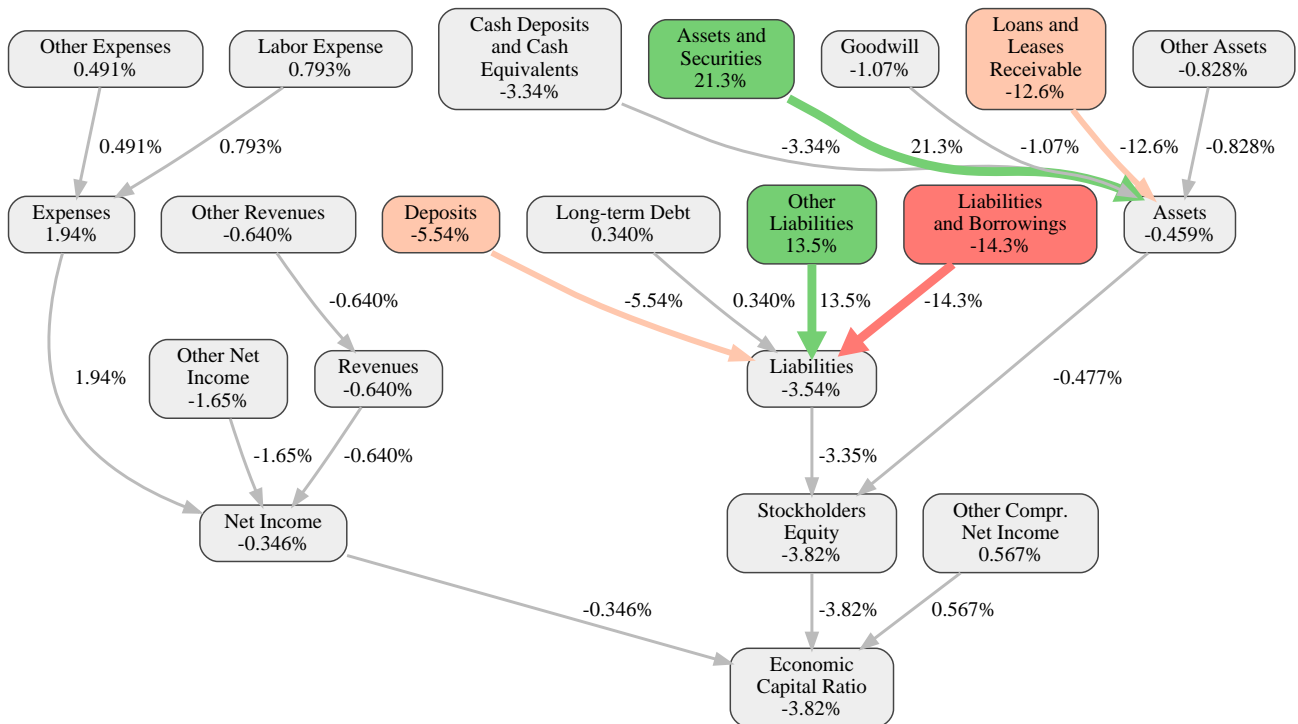
The relative strengths and weaknesses of Colony Bankcorp INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Colony Bankcorp INC compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 24% points. The greatest weakness of Colony Bankcorp INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 31% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.1%, being 2.4% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	435,381
Cash Deposits and Cash Equivalents	83,322
Deposits	2,544,790
Fees	3,097
Goodwill	48,923
IT and Equipment Expense	8,553
Labor Expense	49,233
Liabilities and Borrowings	2,061,050
Loans and Leases Receivable	1,865,099
Long-term Debt	0
Occupancy	6,283
Other Assets	580,827
Other Compr. Net Income	5,331
Other Expenses	4,433
Other Liabilities	-1,807,353
Other Net Income	81,580
Other Noninterest Expense	11,466
Other Revenues	5,372
Property, Plant and Equipment	39,870

Output Variable	Value in 1000 USD
Liabilities	2,798,487
Assets	3,053,422
Expenses	83,065
Revenues	5,372
Stockholders Equity	254,935
Net Income	3,887
Comprehensive Net Income	9,218
Economic Capital Ratio	7.1%





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Glen Burnie Bancorp
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The relative strengths and weaknesses of Glen Burnie 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 Glen Burnie Bancorp compared to the market average is the variable Assets and Securities, increasing the Economic Capital Ratio by 21% points. The greatest weakness of Glen Burnie Bancorp 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 5.7%, being 3.8% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	139,817
Cash Deposits and Cash Equivalents	1,940
Deposits	300,067
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	183,145
Loans and Leases Receivable	174,150
Long-term Debt	0
Occupancy	0
Other Assets	32,860
Other Compr. Net Income	2,871
Other Expenses	72
Other Liabilities	-150,724
Other Net Income	1,501
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	3,046

Output Variable	Value in 1000 USD
Liabilities	332,488
Assets	351,813
Expenses	72
Revenues	0
Stockholders Equity	19,325
Net Income	1,429
Comprehensive Net Income	4,300
Economic Capital Ratio	5.7%

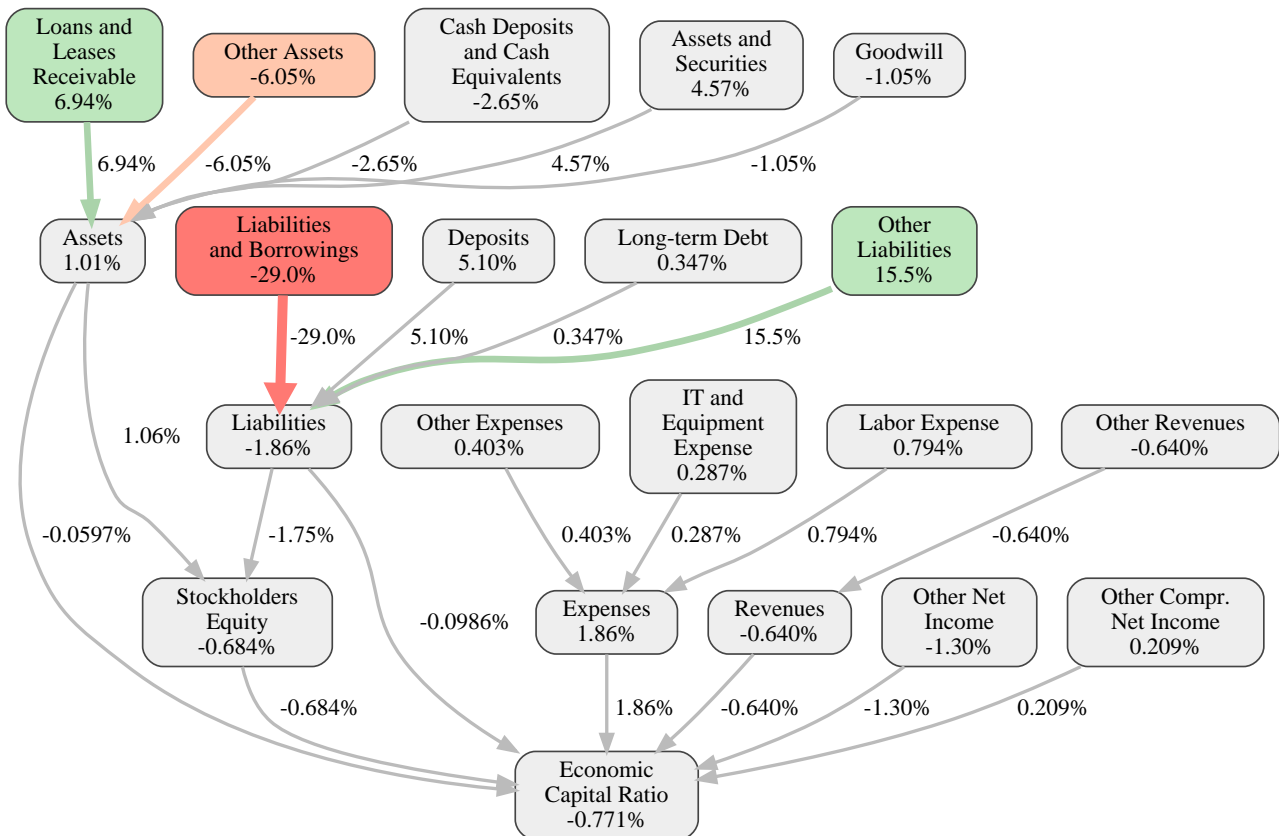


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STATE BANKS 2024

Richmond Mutual Bancorporation Inc
Rank 86 of 139

RICHMOND MUTUAL
BANCORPORATION, INC.



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STATE BANKS 2024

Richmond Mutual Bancorporation Inc Rank 86 of 139

RICHMOND MUTUAL
BANCORPORATION, INC.

The relative strengths and weaknesses of Richmond Mutual Bancorporation 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 Richmond Mutual Bancorporation Inc compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 16% points. The greatest weakness of Richmond Mutual Bancorporation Inc is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 29% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.7%, being 0.77% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	307,454
Cash Deposits and Cash Equivalents	20,240
Deposits	1,041,140
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	935,802
Loans and Leases Receivable	1,090,073
Long-term Debt	0
Occupancy	0
Other Assets	29,944
Other Compr. Net Income	6,706
Other Expenses	1,516
Other Liabilities	-650,778
Other Net Income	11,003
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	13,312

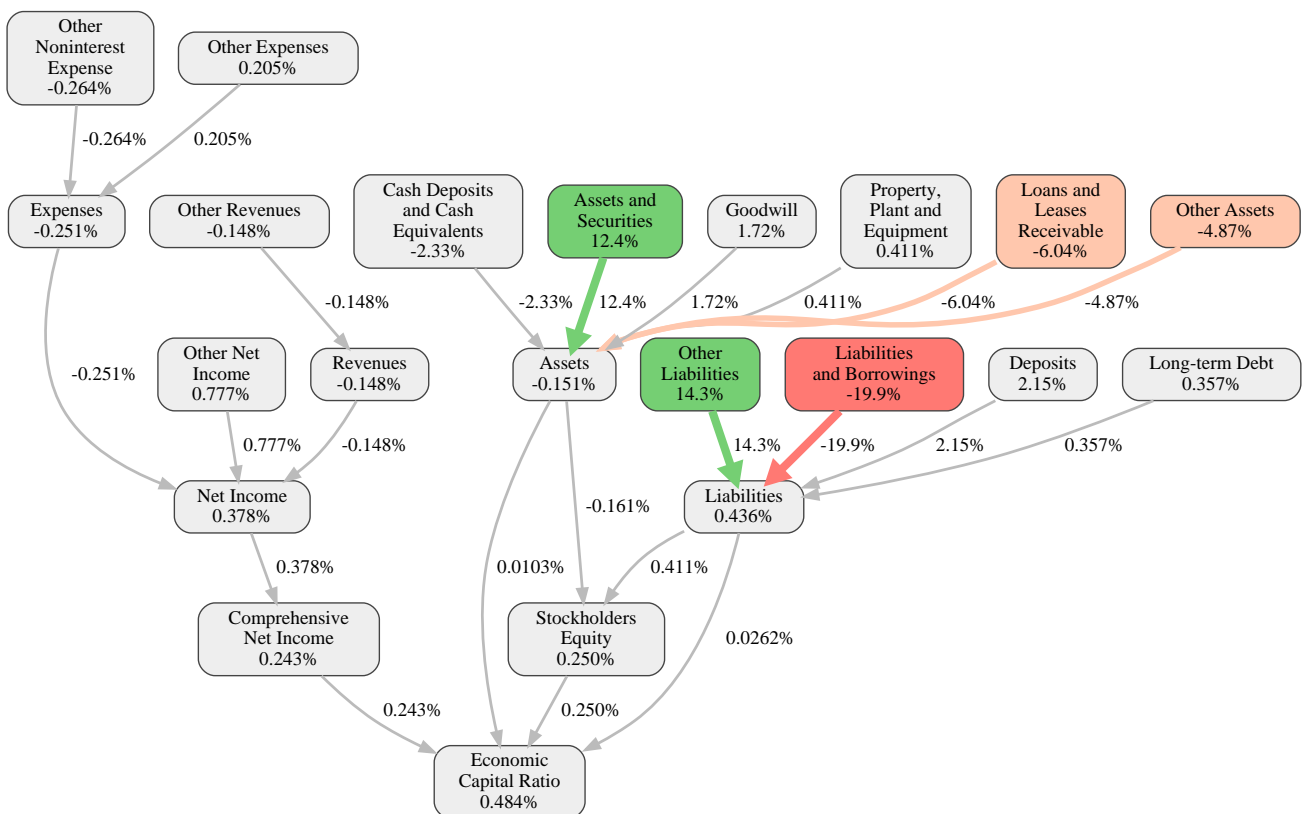
Output Variable	Value in 1000 USD
Liabilities	1,326,164
Assets	1,461,024
Expenses	1,516
Revenues	0
Stockholders Equity	134,860
Net Income	9,487
Comprehensive Net Income	16,193
Economic Capital Ratio	8.7%



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STATE BANKS 2024

First Interstate Bancsystem INC
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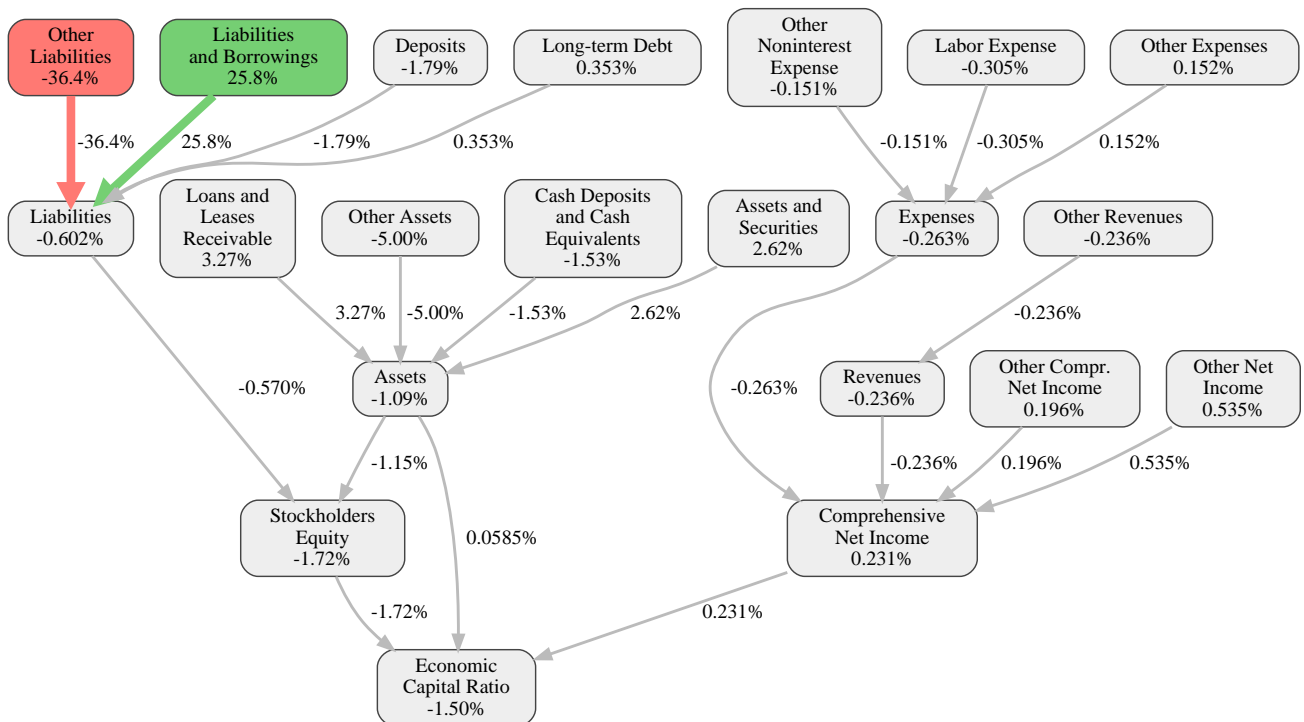
The relative strengths and weaknesses of First Interstate Bancsystem INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of First Interstate Bancsystem INC compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 14% points. The greatest weakness of First Interstate Bancsystem INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 20% points.

The company's Economic Capital Ratio, given in the ranking table, is 10.0%, being 0.48% points above the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	9,317,800
Cash Deposits and Cash Equivalents	578,000
Deposits	23,323,100
Fees	50,600
Goodwill	1,100,900
IT and Equipment Expense	81,100
Labor Expense	263,100
Liabilities and Borrowings	17,293,500
Loans and Leases Receivable	18,051,900
Long-term Debt	0
Occupancy	48,000
Other Assets	1,178,300
Other Compr. Net Income	41,300
Other Expenses	92,500
Other Liabilities	-13,172,900
Other Net Income	846,600
Other Noninterest Expense	121,500
Other Revenues	147,000
Property, Plant and Equipment	444,300

Output Variable	Value in 1000 USD
Liabilities	27,443,700
Assets	30,671,200
Expenses	656,800
Revenues	147,000
Stockholders Equity	3,227,500
Net Income	336,800
Comprehensive Net Income	378,100
Economic Capital Ratio	10.0%



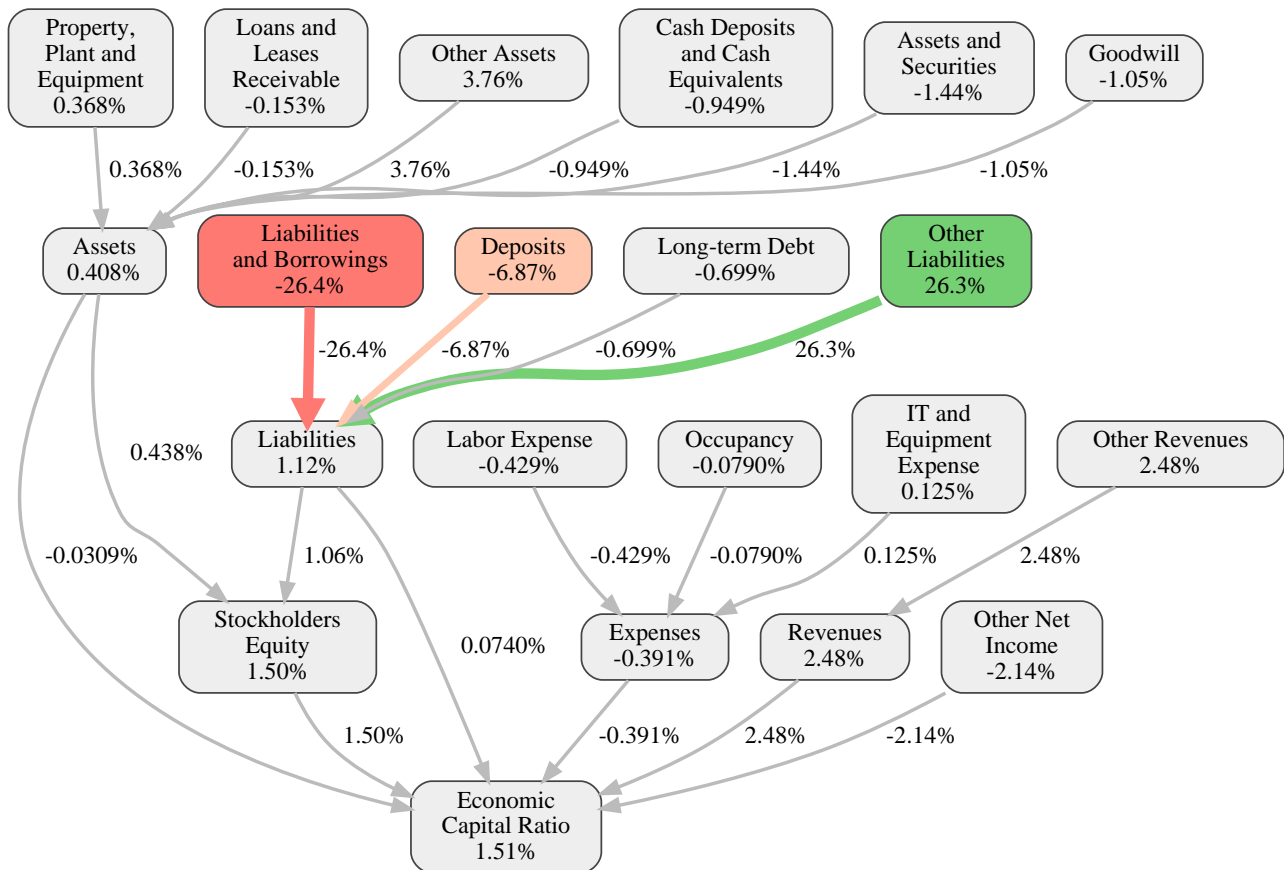
The relative strengths and weaknesses of Norwood Financial Corp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Norwood Financial Corp compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 26% points. The greatest weakness of Norwood Financial Corp is the variable Other Liabilities, reducing the Economic Capital Ratio by 36% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.0%, being 1.5% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	419,654
Cash Deposits and Cash Equivalents	66,120
Deposits	1,795,159
Fees	1,676
Goodwill	29,266
IT and Equipment Expense	4,561
Labor Expense	23,565
Liabilities and Borrowings	16,028
Loans and Leases Receivable	1,584,650
Long-term Debt	0
Occupancy	3,864
Other Assets	83,551
Other Compr. Net Income	10,005
Other Expenses	7,843
Other Liabilities	208,822
Other Net Income	56,373
Other Noninterest Expense	6,455
Other Revenues	8,815
Property, Plant and Equipment	17,838

Output Variable	Value in 1000 USD
Liabilities	2,020,009
Assets	2,201,079
Expenses	47,964
Revenues	8,815
Stockholders Equity	181,070
Net Income	17,224
Comprehensive Net Income	27,229
Economic Capital Ratio	8.0%



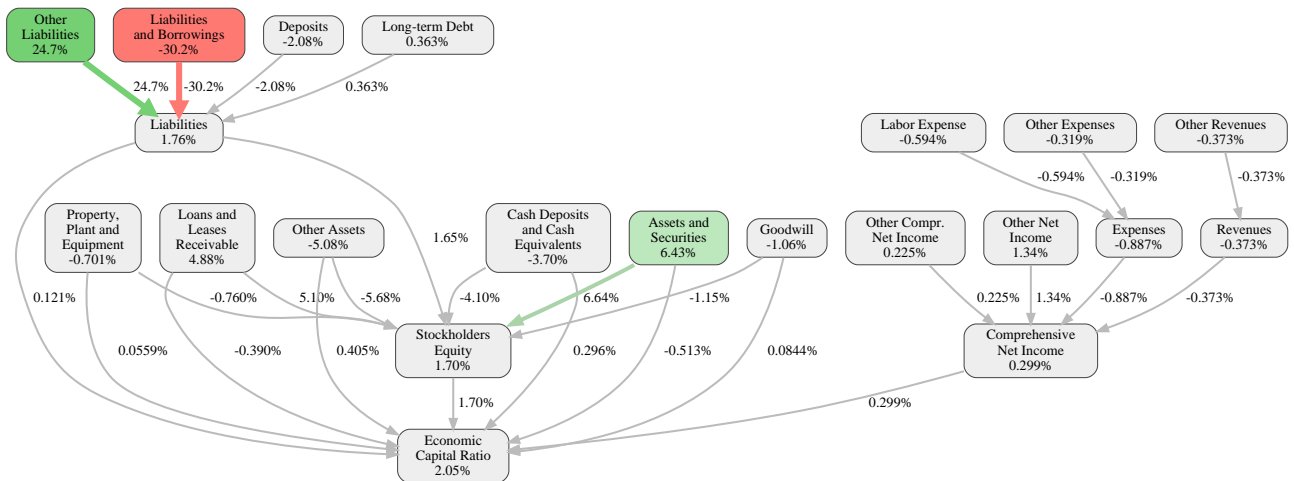
The relative strengths and weaknesses of United Community Banks INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of United Community Banks INC compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 26% points. The greatest weakness of United Community Banks INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 26% points.

The company's Economic Capital Ratio, given in the ranking table, is 11%, being 1.5% points above the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	3,693,609
Cash Deposits and Cash Equivalents	1,003,875
Deposits	23,310,611
Fees	54,181
Goodwill	0
IT and Equipment Expense	43,264
Labor Expense	318,464
Liabilities and Borrowings	16,776,304
Loans and Leases Receivable	18,110,684
Long-term Debt	324,823
Occupancy	42,640
Other Assets	4,110,662
Other Compr. Net Income	90,296
Other Expenses	127,625
Other Liabilities	-16,376,012
Other Net Income	0
Other Noninterest Expense	30,100
Other Revenues	803,818
Property, Plant and Equipment	378,421

Output Variable	Value in 1000 USD
Liabilities	24,035,726
Assets	27,297,251
Expenses	616,274
Revenues	803,818
Stockholders Equity	3,261,525
Net Income	187,544
Comprehensive Net Income	277,840
Economic Capital Ratio	11%



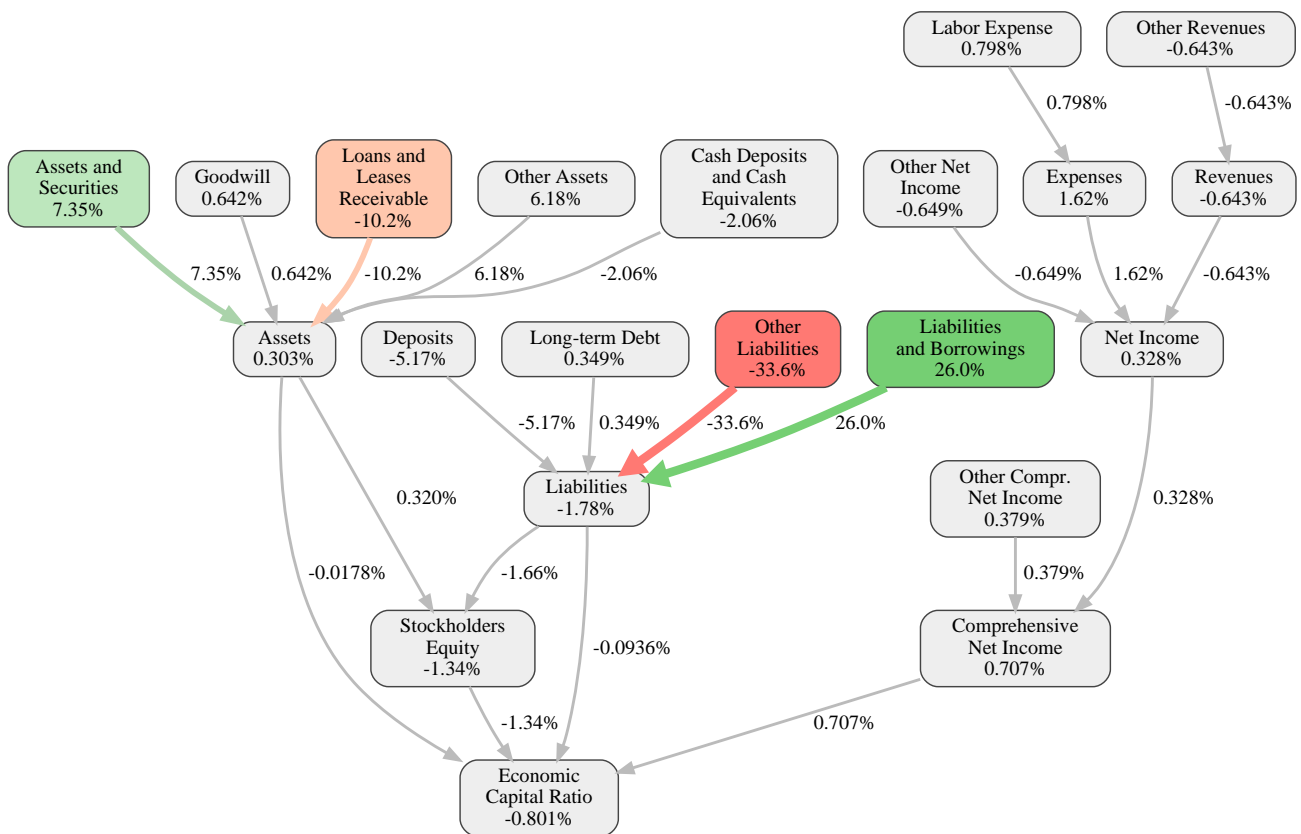
The relative strengths and weaknesses of 1ST Source Corp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of 1ST Source Corp compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 25% points. The greatest weakness of 1ST Source Corp is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 30% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 2.1% points above the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	2,050,379
Cash Deposits and Cash Equivalents	0
Deposits	7,038,581
Fees	0
Goodwill	0
IT and Equipment Expense	25,055
Labor Expense	115,612
Liabilities and Borrowings	5,640,742
Loans and Leases Receivable	6,370,953
Long-term Debt	0
Occupancy	11,090
Other Assets	306,626
Other Compr. Net Income	41,360
Other Expenses	69,280
Other Liabilities	-5,019,628
Other Net Income	285,603
Other Noninterest Expense	17,433
Other Revenues	23,366
Property, Plant and Equipment	0

Output Variable	Value in 1000 USD
Liabilities	7,659,695
Assets	8,727,958
Expenses	238,470
Revenues	23,366
Stockholders Equity	1,068,263
Net Income	70,499
Comprehensive Net Income	111,859
Economic Capital Ratio	12%





STATE BANKS 2024

Community West Bancshares Rank 89 of 139



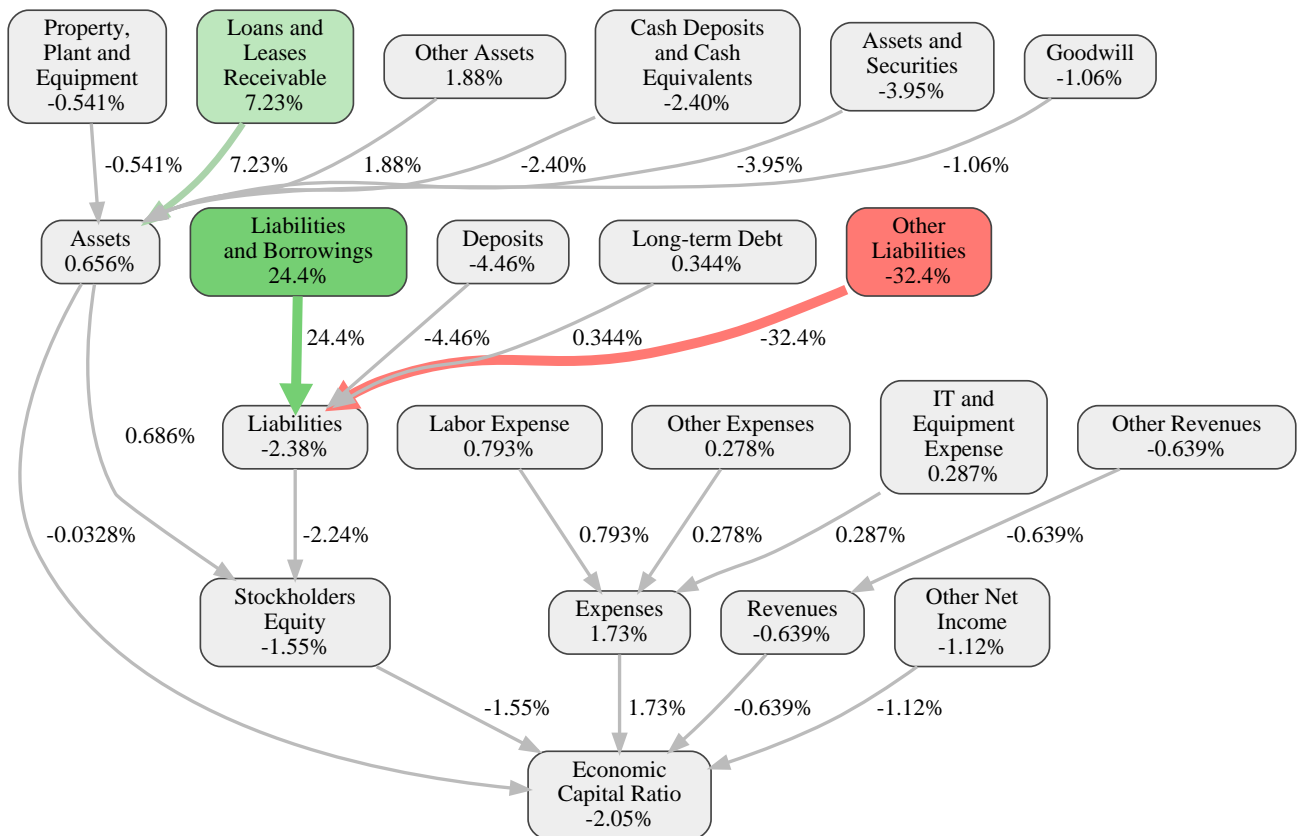
The relative strengths and weaknesses of Community West Bancshares are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Community West Bancshares compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 26% points. The greatest weakness of Community West Bancshares is the variable Other Liabilities, reducing the Economic Capital Ratio by 34% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.7%, being 0.80% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	597,196
Cash Deposits and Cash Equivalents	53,728
Deposits	2,041,612
Fees	0
Goodwill	53,777
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	0
Loans and Leases Receivable	1,276,144
Long-term Debt	0
Occupancy	0
Other Assets	438,539
Other Compr. Net Income	15,193
Other Expenses	8,304
Other Liabilities	184,750
Other Net Income	33,840
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	14,042

Output Variable	Value in 1000 USD
Liabilities	2,226,362
Assets	2,433,426
Expenses	8,304
Revenues	0
Stockholders Equity	207,064
Net Income	25,536
Comprehensive Net Income	40,729
Economic Capital Ratio	8.7%



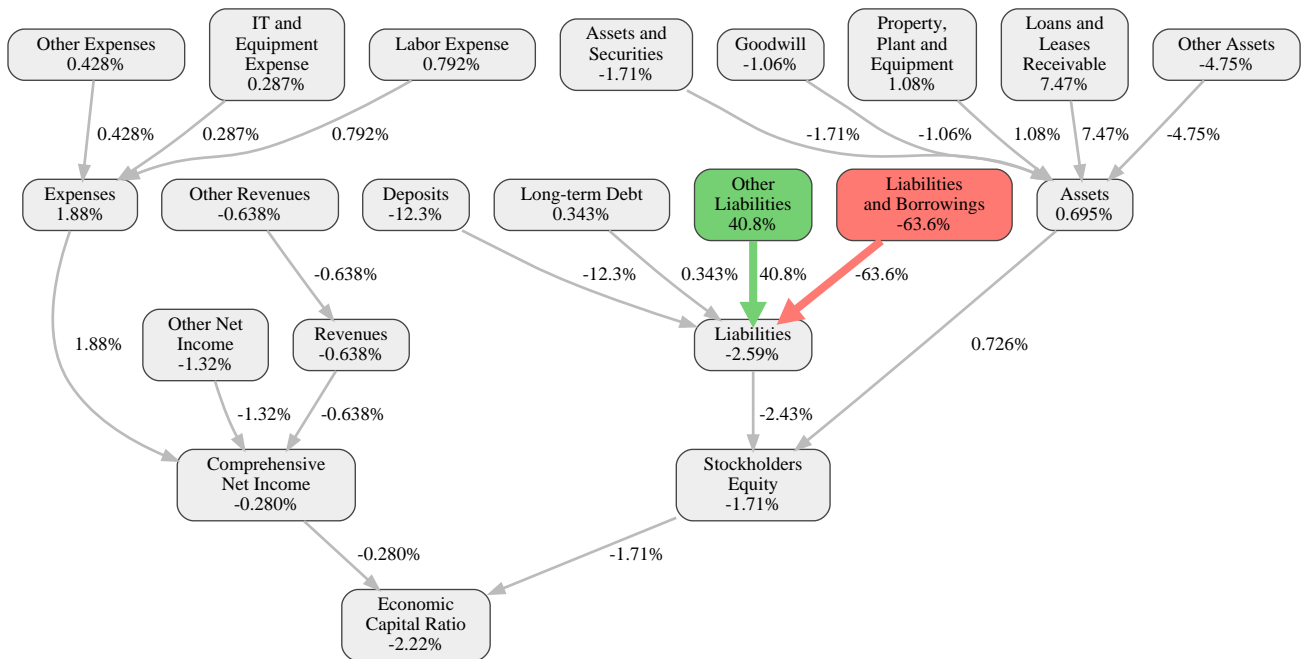
The relative strengths and weaknesses of Uscb Financial Holdings INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Uscb Financial Holdings INC compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 24% points. The greatest weakness of Uscb Financial Holdings INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 32% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.4%, being 2.0% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	237,151
Cash Deposits and Cash Equivalents	41,062
Deposits	1,937,139
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	47,702
Loans and Leases Receivable	1,759,743
Long-term Debt	0
Occupancy	0
Other Assets	296,301
Other Compr. Net Income	480
Other Expenses	5,251
Other Liabilities	162,284
Other Net Income	21,796
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	4,836

Output Variable	Value in 1000 USD
Liabilities	2,147,125
Assets	2,339,093
Expenses	5,251
Revenues	0
Stockholders Equity	191,968
Net Income	16,545
Comprehensive Net Income	17,025
Economic Capital Ratio	7.4%



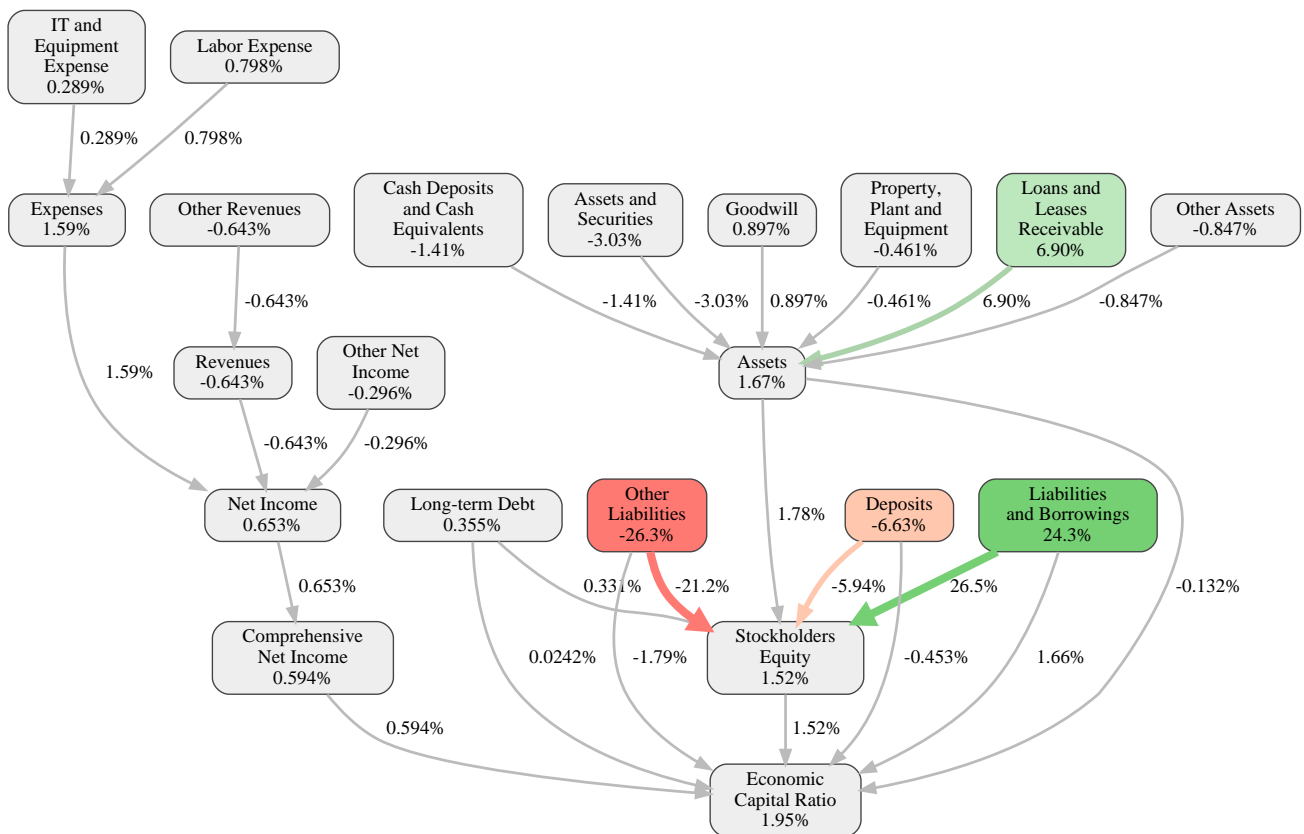
The relative strengths and weaknesses of Live Oak Bancshares Inc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Live Oak Bancshares Inc compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 41% points. The greatest weakness of Live Oak Bancshares Inc is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 64% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.3%, being 2.2% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	1,480,636
Cash Deposits and Cash Equivalents	582,540
Deposits	10,275,019
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	10,086,133
Loans and Leases Receivable	8,508,007
Long-term Debt	0
Occupancy	0
Other Assets	442,359
Other Compr. Net Income	7,599
Other Expenses	8,932
Other Liabilities	-9,992,395
Other Net Income	82,830
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	257,881

Output Variable	Value in 1000 USD
Liabilities	10,368,757
Assets	11,271,423
Expenses	8,932
Revenues	0
Stockholders Equity	902,666
Net Income	73,898
Comprehensive Net Income	81,497
Economic Capital Ratio	7.3%



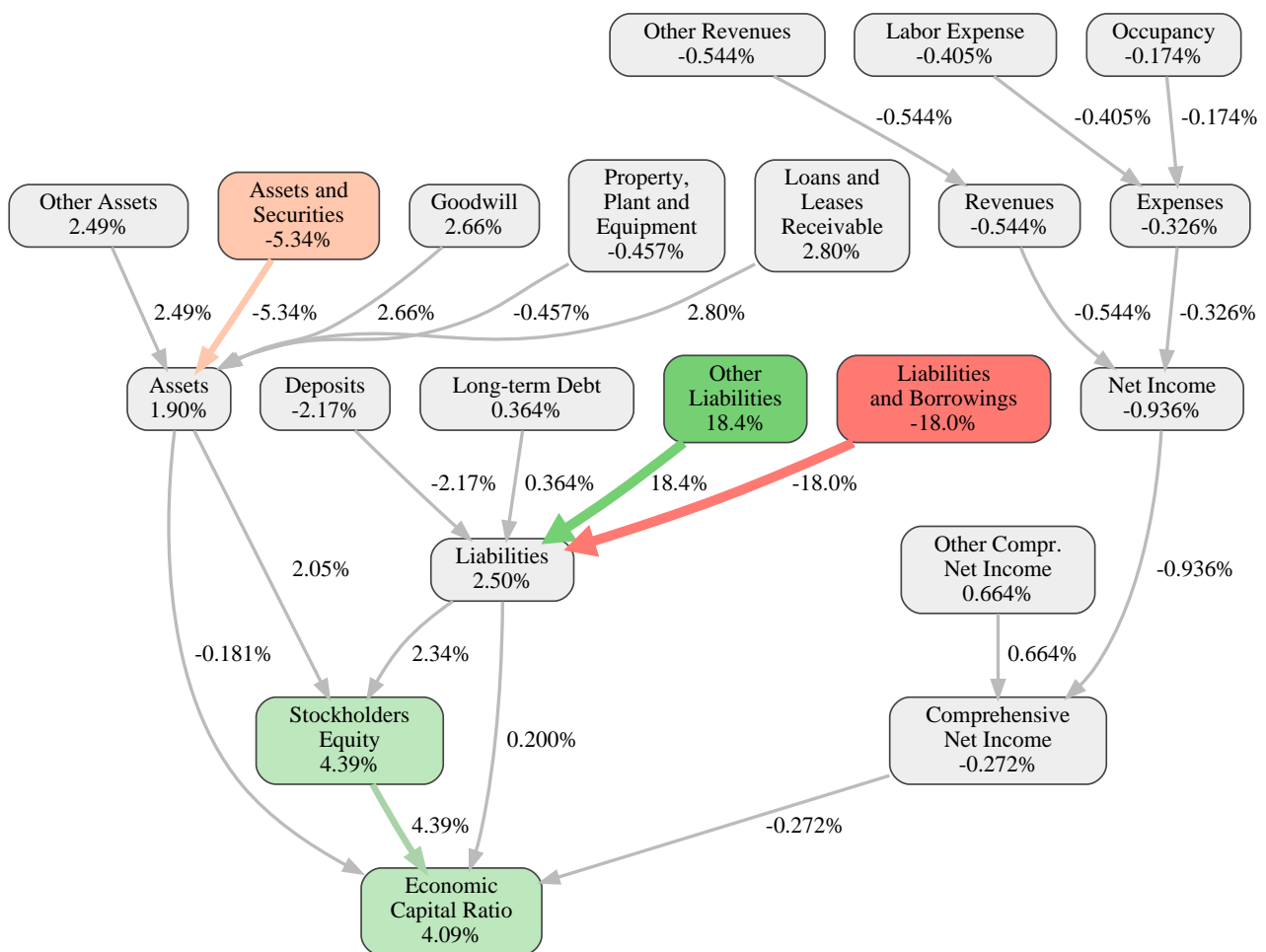
The relative strengths and weaknesses of Enterprise Financial Services Corp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Enterprise Financial Services Corp compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 24% points. The greatest weakness of Enterprise Financial Services Corp is the variable Other Liabilities, reducing the Economic Capital Ratio by 26% points.

The company's Economic Capital Ratio, given in the ranking table, is 11%, being 2.0% points above the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	1,618,273
Cash Deposits and Cash Equivalents	433,029
Deposits	12,176,371
Fees	0
Goodwill	365,164
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	470,167
Loans and Leases Receivable	10,749,347
Long-term Debt	0
Occupancy	0
Other Assets	1,310,096
Other Compr. Net Income	29,317
Other Expenses	52,467
Other Liabilities	155,984
Other Net Income	246,526
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	42,681

Output Variable	Value in 1000 USD
Liabilities	12,802,522
Assets	14,518,590
Expenses	52,467
Revenues	0
Stockholders Equity	1,716,068
Net Income	194,059
Comprehensive Net Income	223,376
Economic Capital Ratio	11%



The relative strengths and weaknesses of Pacific Premier Bancorp 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 Pacific Premier Bancorp INC compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 18% points. The greatest weakness of Pacific Premier Bancorp INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 18% points.

The company's Economic Capital Ratio, given in the ranking table, is 14%, being 4.1% points above the market average of 9.5%.

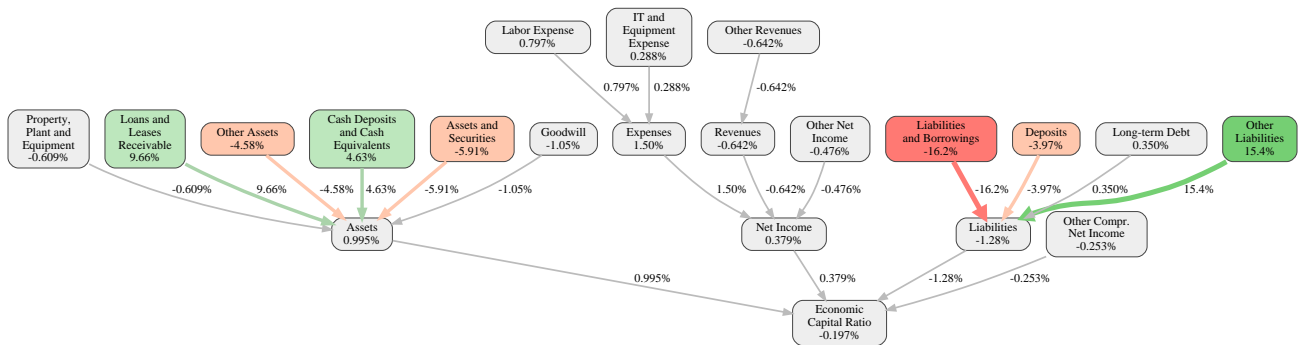
Input Variable	Value in 1000 USD
Assets and Securities	1,509,067
Cash Deposits and Cash Equivalents	936,473
Deposits	14,995,626
Fees	30,496
Goodwill	901,312
IT and Equipment Expense	29,679
Labor Expense	213,692
Liabilities and Borrowings	10,062,809
Loans and Leases Receivable	13,096,549
Long-term Debt	0
Occupancy	45,922
Other Assets	2,526,568
Other Compr. Net Income	165,622
Other Expenses	69,464
Other Liabilities	-8,914,371
Other Net Income	363,356
Other Noninterest Expense	20,887
Other Revenues	19,195
Property, Plant and Equipment	56,676

Output Variable	Value in 1000 USD
Liabilities	16,144,064
Assets	19,026,645
Expenses	410,140
Revenues	19,195
Stockholders Equity	2,882,581
Net Income	-27,589
Comprehensive Net Income	138,033
Economic Capital Ratio	14%



STATE BANKS 2024

California Bancorp
Rank 72 of 139



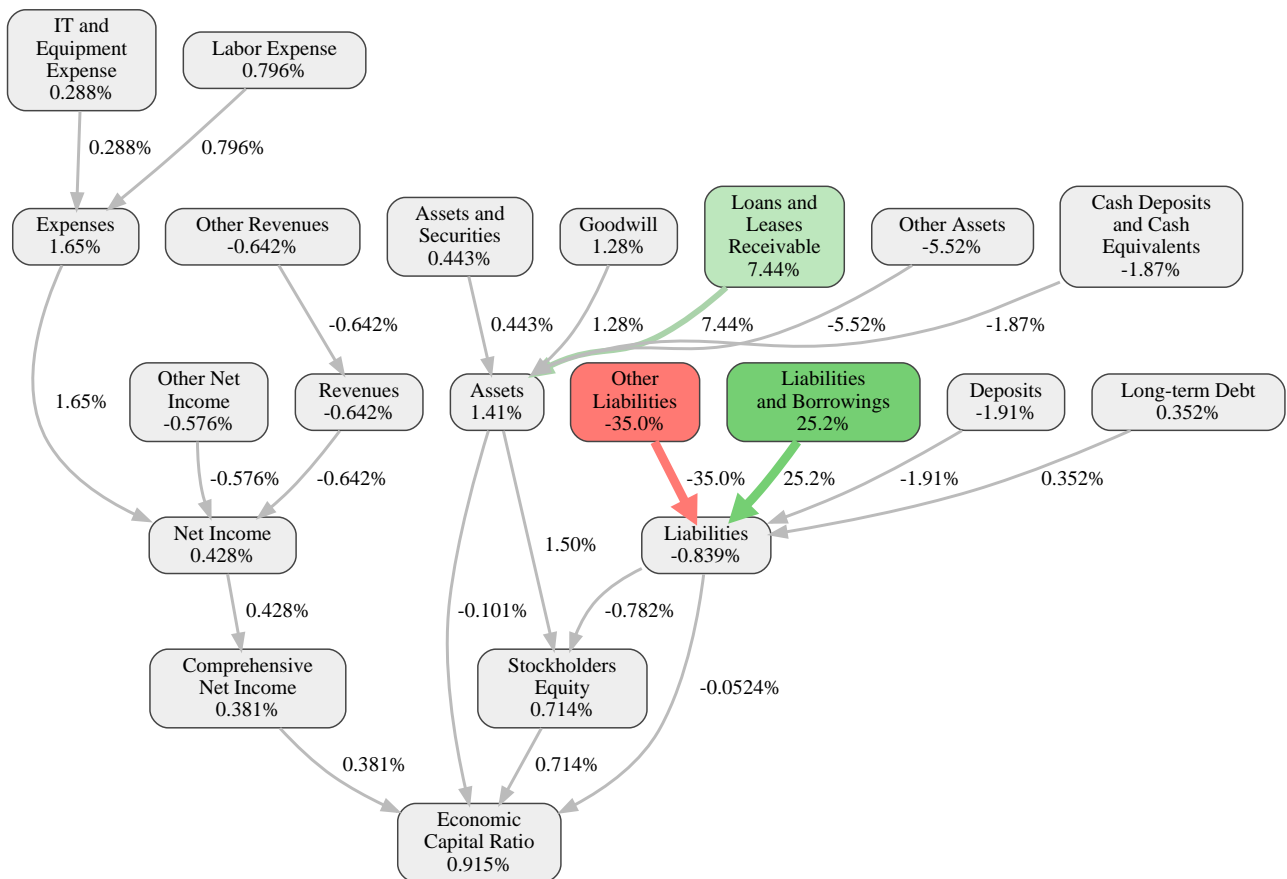
The relative strengths and weaknesses of California Bancorp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of California Bancorp compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 15% points. The greatest weakness of California Bancorp is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 16% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.3%, being 0.20% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	145,401
Cash Deposits and Cash Equivalents	212,354
Deposits	1,625,244
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,042,942
Loans and Leases Receivable	1,544,612
Long-term Debt	0
Occupancy	0
Other Assets	81,331
Other Compr. Net Income	369
Other Expenses	8,985
Other Liabilities	-878,742
Other Net Income	30,618
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	2,207

Output Variable	Value in 1000 USD
Liabilities	1,789,444
Assets	1,985,905
Expenses	8,985
Revenues	0
Stockholders Equity	196,461
Net Income	21,633
Comprehensive Net Income	22,002
Economic Capital Ratio	9.3%





STATE BANKS 2024

BAR Harbor Bankshares Rank 39 of 139



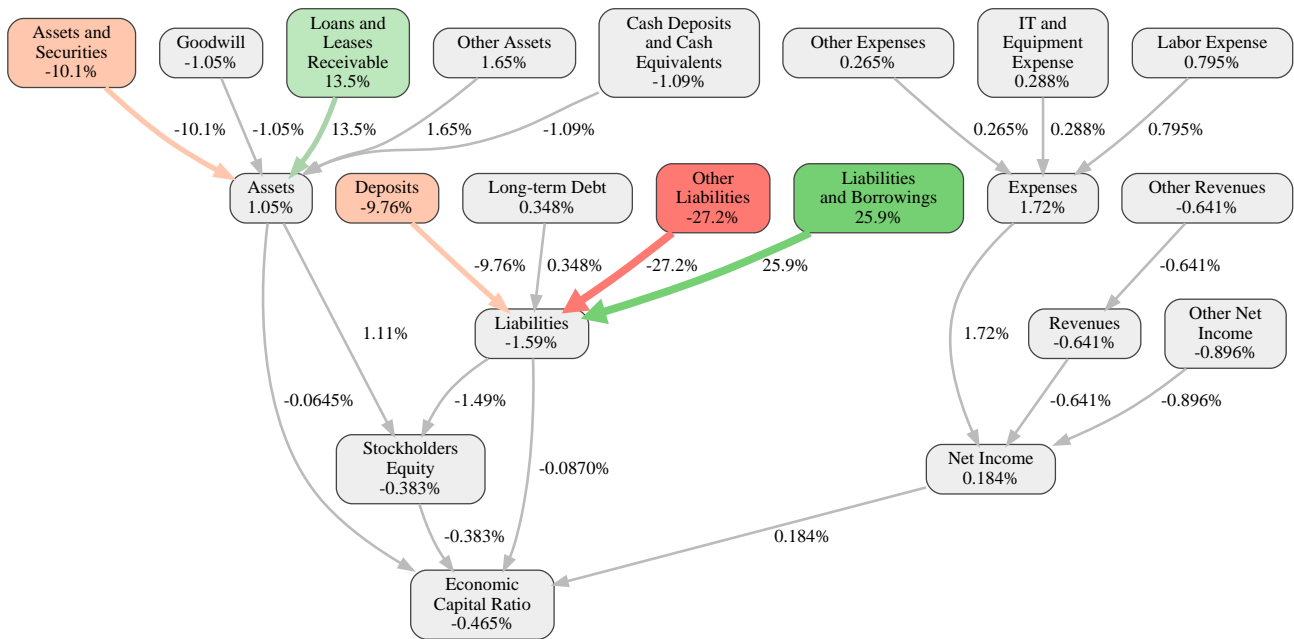
The relative strengths and weaknesses of BAR Harbor Bankshares are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of BAR Harbor Bankshares compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 25% points. The greatest weakness of BAR Harbor Bankshares is the variable Other Liabilities, reducing the Economic Capital Ratio by 35% points.

The company's Economic Capital Ratio, given in the ranking table, is 10%, being 0.91% points above the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	627,298
Cash Deposits and Cash Equivalents	94,842
Deposits	3,141,157
Fees	0
Goodwill	119,477
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	66,164
Loans and Leases Receivable	2,973,096
Long-term Debt	0
Occupancy	0
Other Assets	107,885
Other Compr. Net Income	8,478
Other Expenses	12,265
Other Liabilities	331,505
Other Net Income	57,117
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	48,287

Output Variable	Value in 1000 USD
Liabilities	3,538,826
Assets	3,970,885
Expenses	12,265
Revenues	0
Stockholders Equity	432,059
Net Income	44,852
Comprehensive Net Income	53,330
Economic Capital Ratio	10%



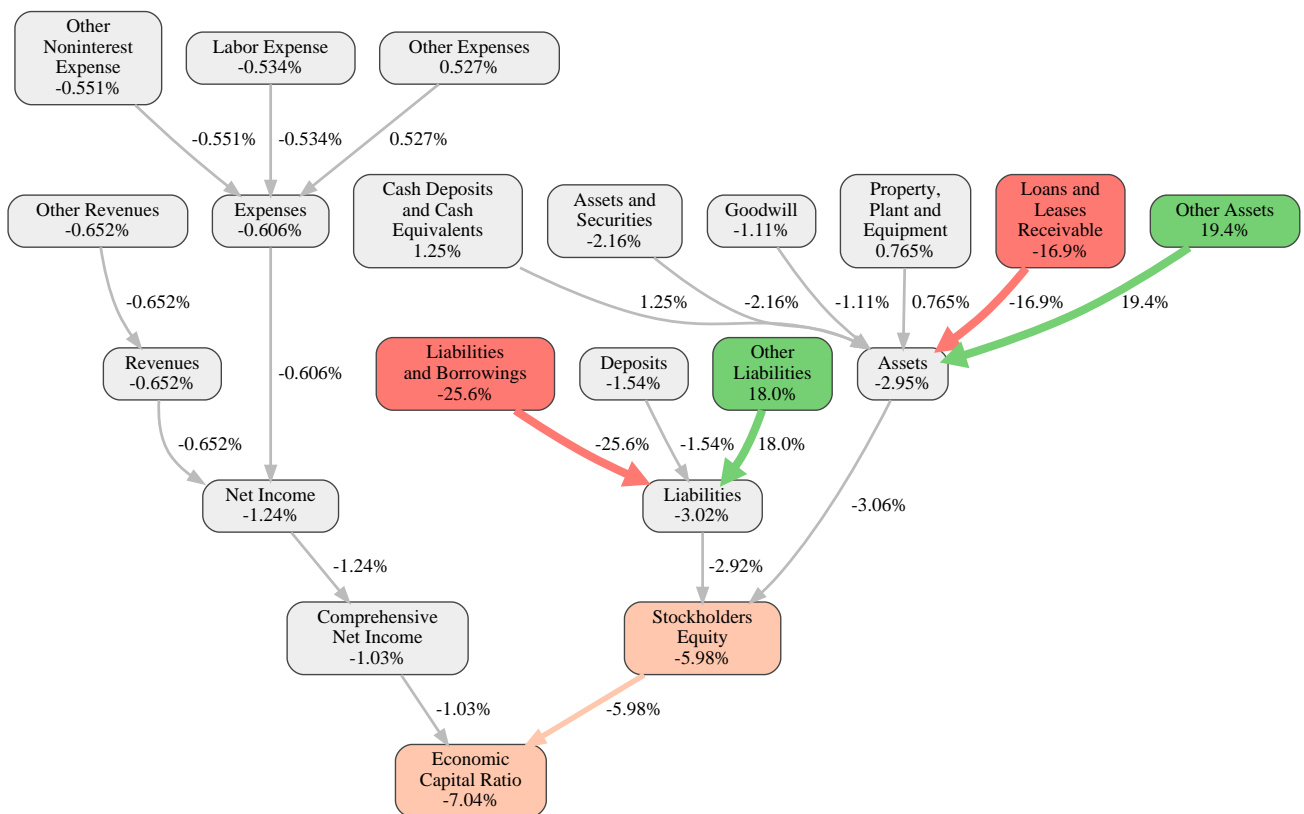
The relative strengths and weaknesses of Crossfirst Bankshares INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Crossfirst Bankshares INC compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 26% points. The greatest weakness of Crossfirst Bankshares INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 27% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.0%, being 0.46% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	90,312
Cash Deposits and Cash Equivalents	255,229
Deposits	6,491,276
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	8,950
Loans and Leases Receivable	6,054,228
Long-term Debt	0
Occupancy	0
Other Assets	910,042
Other Compr. Net Income	14,511
Other Expenses	17,440
Other Liabilities	172,311
Other Net Income	84,109
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	70,869

Output Variable	Value in 1000 USD
Liabilities	6,672,537
Assets	7,380,680
Expenses	17,440
Revenues	0
Stockholders Equity	708,143
Net Income	66,669
Comprehensive Net Income	81,180
Economic Capital Ratio	9.0%



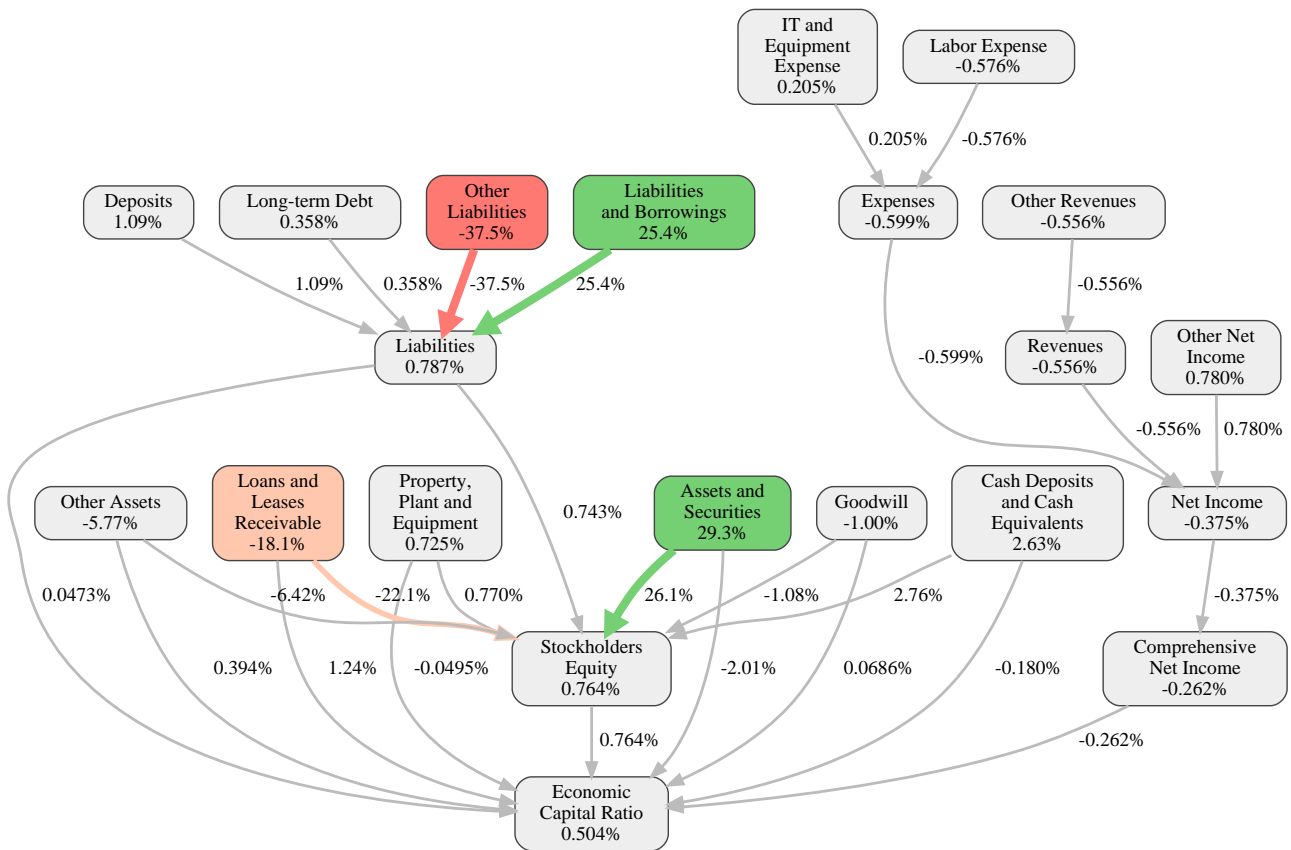
The relative strengths and weaknesses of Citizens Holding Co Ms are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Citizens Holding Co Ms compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 19% points. The greatest weakness of Citizens Holding Co Ms is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 26% points.

The company's Economic Capital Ratio, given in the ranking table, is 2.4%, being 7.0% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	186,767
Cash Deposits and Cash Equivalents	94,476
Deposits	1,170,077
Fees	0
Goodwill	0
IT and Equipment Expense	4,692
Labor Expense	18,583
Liabilities and Borrowings	910,038
Loans and Leases Receivable	634,394
Long-term Debt	0
Occupancy	3,143
Other Assets	461,887
Other Compr. Net Income	6,781
Other Expenses	-74
Other Liabilities	-718,291
Other Net Income	29,720
Other Noninterest Expense	9,759
Other Revenues	0
Property, Plant and Equipment	27,073

Output Variable	Value in 1000 USD
Liabilities	1,361,824
Assets	1,404,597
Expenses	36,103
Revenues	0
Stockholders Equity	42,773
Net Income	-6,383
Comprehensive Net Income	398
Economic Capital Ratio	2.4%





STATE BANKS 2024

Security Federal Corp
Rank 51 of 139



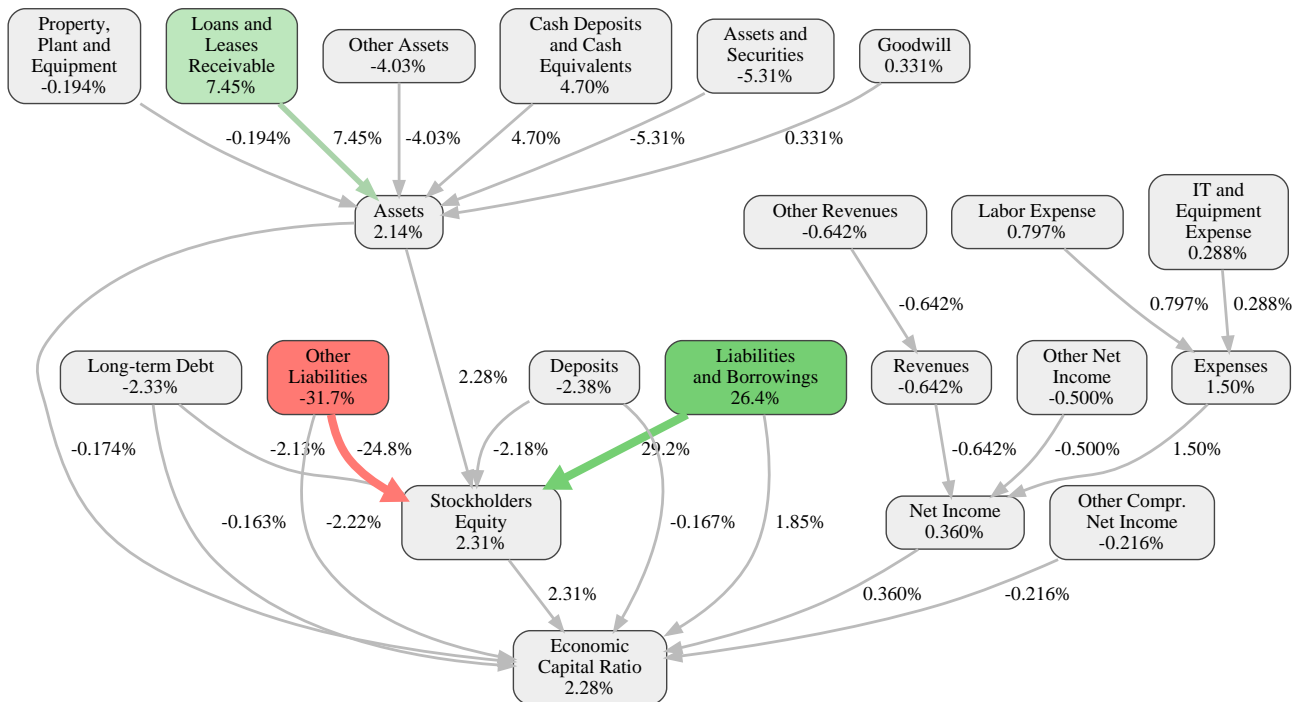
The relative strengths and weaknesses of Security Federal Corp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Security Federal Corp compared to the market average is the variable Assets and Securities, increasing the Economic Capital Ratio by 29% points. The greatest weakness of Security Federal Corp is the variable Other Liabilities, reducing the Economic Capital Ratio by 37% points.

The company's Economic Capital Ratio, given in the ranking table, is 10.0%, being 0.50% points above the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	729,943
Cash Deposits and Cash Equivalents	128,284
Deposits	1,194,997
Fees	1,367
Goodwill	1,200
IT and Equipment Expense	1,305
Labor Expense	20,313
Liabilities and Borrowings	30,015
Loans and Leases Receivable	621,562
Long-term Debt	0
Occupancy	3,175
Other Assets	40,045
Other Compr. Net Income	5,729
Other Expenses	7,152
Other Liabilities	152,297
Other Net Income	42,709
Other Noninterest Expense	4,890
Other Revenues	1,445
Property, Plant and Equipment	28,637

Output Variable	Value in 1000 USD
Liabilities	1,377,309
Assets	1,549,671
Expenses	38,202
Revenues	1,445
Stockholders Equity	172,362
Net Income	5,952
Comprehensive Net Income	11,681
Economic Capital Ratio	10.0%



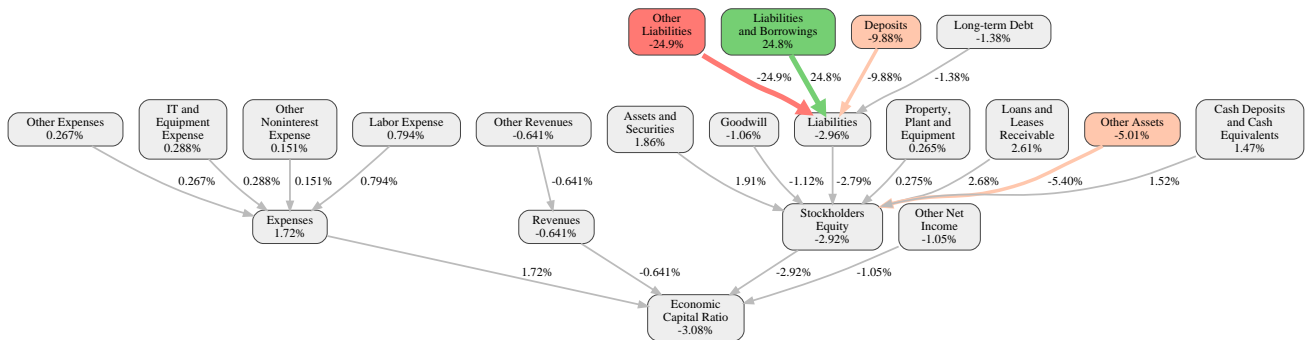
The relative strengths and weaknesses of RBB Bancorp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of RBB Bancorp compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 26% points. The greatest weakness of RBB Bancorp is the variable Other Liabilities, reducing the Economic Capital Ratio by 32% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 2.3% points above the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	318,961
Cash Deposits and Cash Equivalents	431,373
Deposits	3,174,760
Fees	0
Goodwill	71,498
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	0
Loans and Leases Receivable	2,989,958
Long-term Debt	119,147
Occupancy	0
Other Assets	188,551
Other Compr. Net Income	2,153
Other Expenses	17,781
Other Liabilities	220,858
Other Net Income	60,246
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	25,684

Output Variable	Value in 1000 USD
Liabilities	3,514,765
Assets	4,026,025
Expenses	17,781
Revenues	0
Stockholders Equity	511,260
Net Income	42,465
Comprehensive Net Income	44,618
Economic Capital Ratio	12%





STATE BANKS 2024

Central Pacific Financial Corp
Rank 128 of 139

CENTRAL
PACIFIC
BANK

The relative strengths and weaknesses of Central Pacific Financial 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 Central Pacific Financial Corp compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 25% points. The greatest weakness of Central Pacific Financial Corp is the variable Other Liabilities, reducing the Economic Capital Ratio by 25% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.4%, being 3.1% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	1,368,377
Cash Deposits and Cash Equivalents	522,437
Deposits	6,847,592
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	85,705
Loans and Leases Receivable	5,375,048
Long-term Debt	156,102
Occupancy	0
Other Assets	280,750
Other Compr. Net Income	21,388
Other Expenses	18,153
Other Liabilities	49,582
Other Net Income	76,822
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	96,184

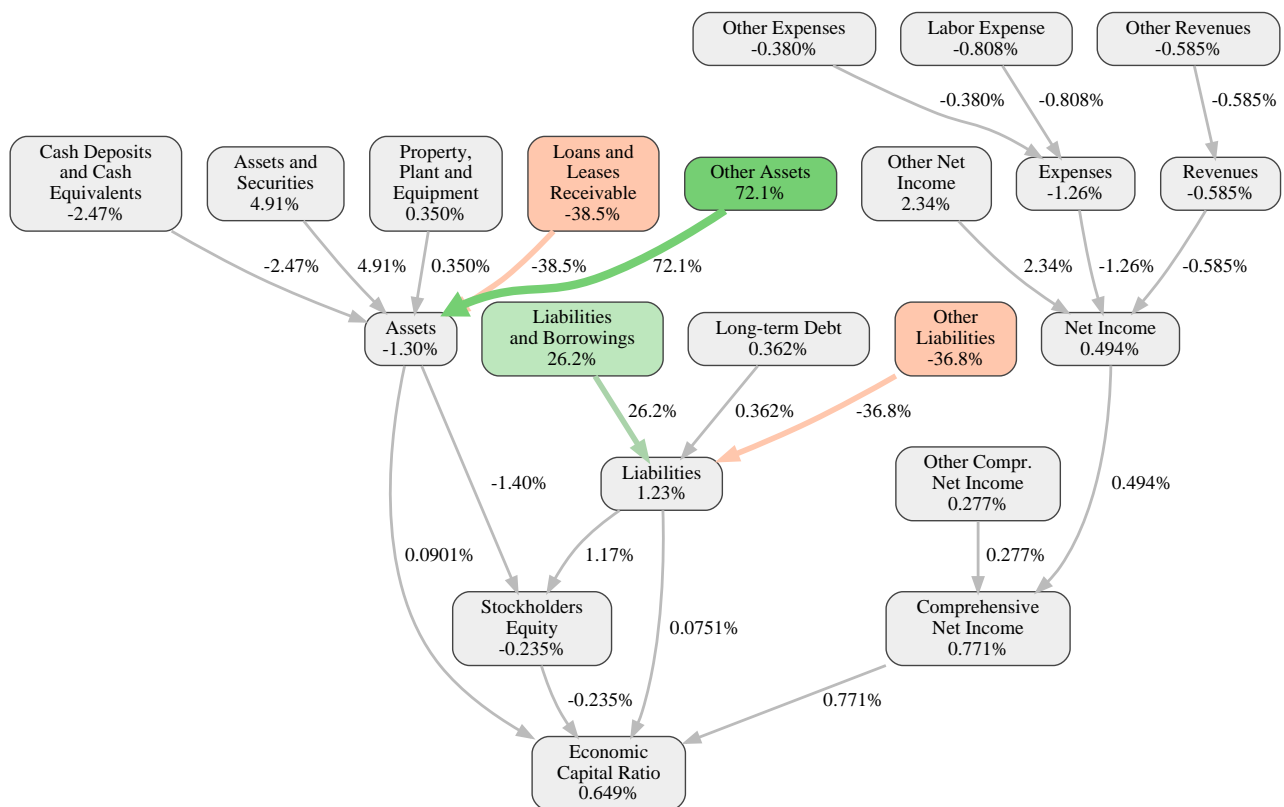
Output Variable	Value in 1000 USD
Liabilities	7,138,981
Assets	7,642,796
Expenses	18,153
Revenues	0
Stockholders Equity	503,815
Net Income	58,669
Comprehensive Net Income	80,057
Economic Capital Ratio	6.4%



RealRate

STATE BANKS 2024

OLD Second Bancorp INC
Rank 48 of 139



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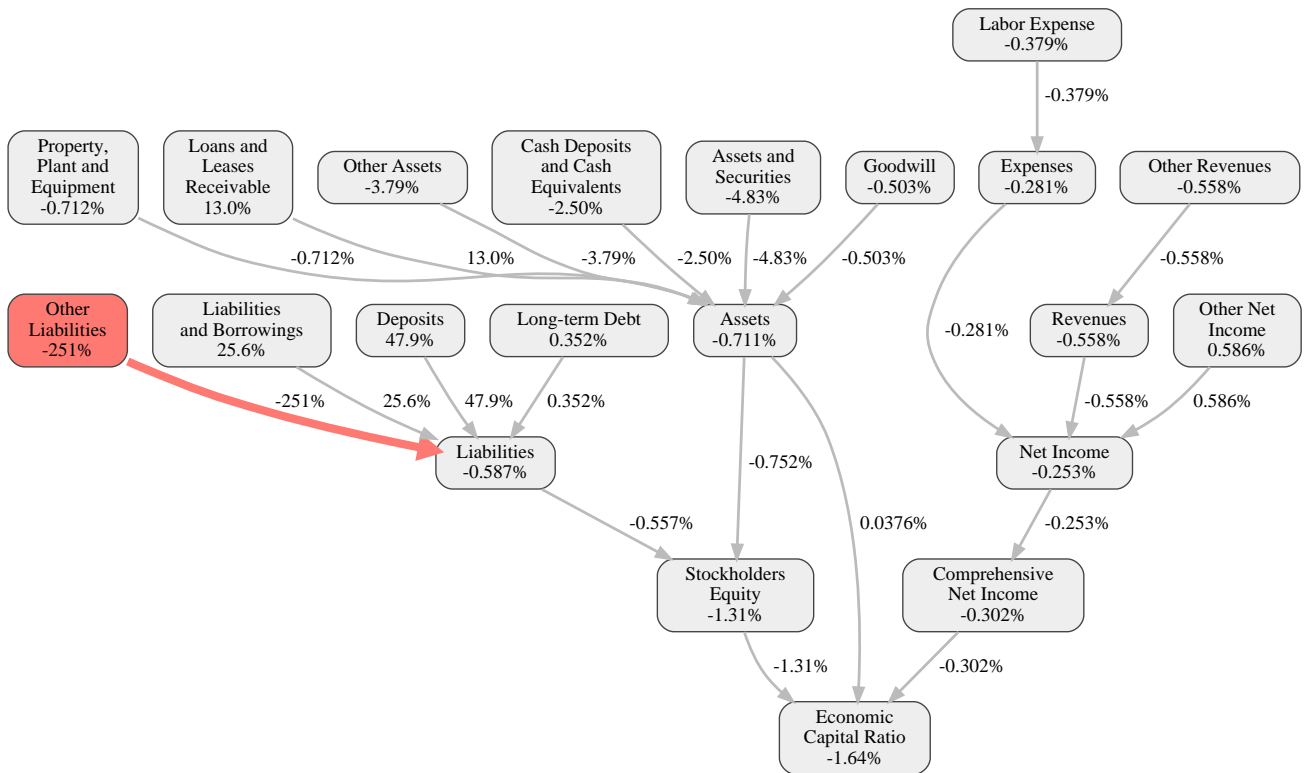
The relative strengths and weaknesses of OLD Second Bancorp INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of OLD Second Bancorp INC compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 72% points. The greatest weakness of OLD Second Bancorp INC is the variable Loans and Leases Receivable, reducing the Economic Capital Ratio by 38% points.

The company's Economic Capital Ratio, given in the ranking table, is 10%, being 0.65% points above the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	1,256,421
Cash Deposits and Cash Equivalents	100,145
Deposits	4,570,746
Fees	2,705
Goodwill	86,478
IT and Equipment Expense	21,714
Labor Expense	88,566
Liabilities and Borrowings	58,147
Loans and Leases Receivable	1,322
Long-term Debt	0
Occupancy	0
Other Assets	4,199,123
Other Compr. Net Income	30,343
Other Expenses	49,477
Other Liabilities	516,625
Other Net Income	244,930
Other Noninterest Expense	16,843
Other Revenues	4,196
Property, Plant and Equipment	79,310

Output Variable	Value in 1000 USD
Liabilities	5,145,518
Assets	5,722,799
Expenses	179,305
Revenues	4,196
Stockholders Equity	577,281
Net Income	69,821
Comprehensive Net Income	100,164
Economic Capital Ratio	10%



The relative strengths and weaknesses of Penns Woods Bancorp 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 Penns Woods Bancorp INC compared to the market average is the variable Deposits, increasing the Economic Capital Ratio by 48% points. The greatest weakness of Penns Woods Bancorp INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 251% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.8%, being 1.6% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	202,788
Cash Deposits and Cash Equivalents	37,462
Deposits	0
Fees	4,531
Goodwill	16,450
IT and Equipment Expense	3,392
Labor Expense	25,062
Liabilities and Borrowings	18,852
Loans and Leases Receivable	1,828,318
Long-term Debt	0
Occupancy	3,168
Other Assets	119,791
Other Compr. Net Income	4,808
Other Expenses	6,440
Other Liabilities	1,994,401
Other Net Income	57,311
Other Noninterest Expense	5,617
Other Revenues	1,993
Property, Plant and Equipment	0

Output Variable	Value in 1000 USD
Liabilities	2,013,253
Assets	2,204,809
Expenses	48,210
Revenues	1,993
Stockholders Equity	191,556
Net Income	11,094
Comprehensive Net Income	15,902
Economic Capital Ratio	7.8%

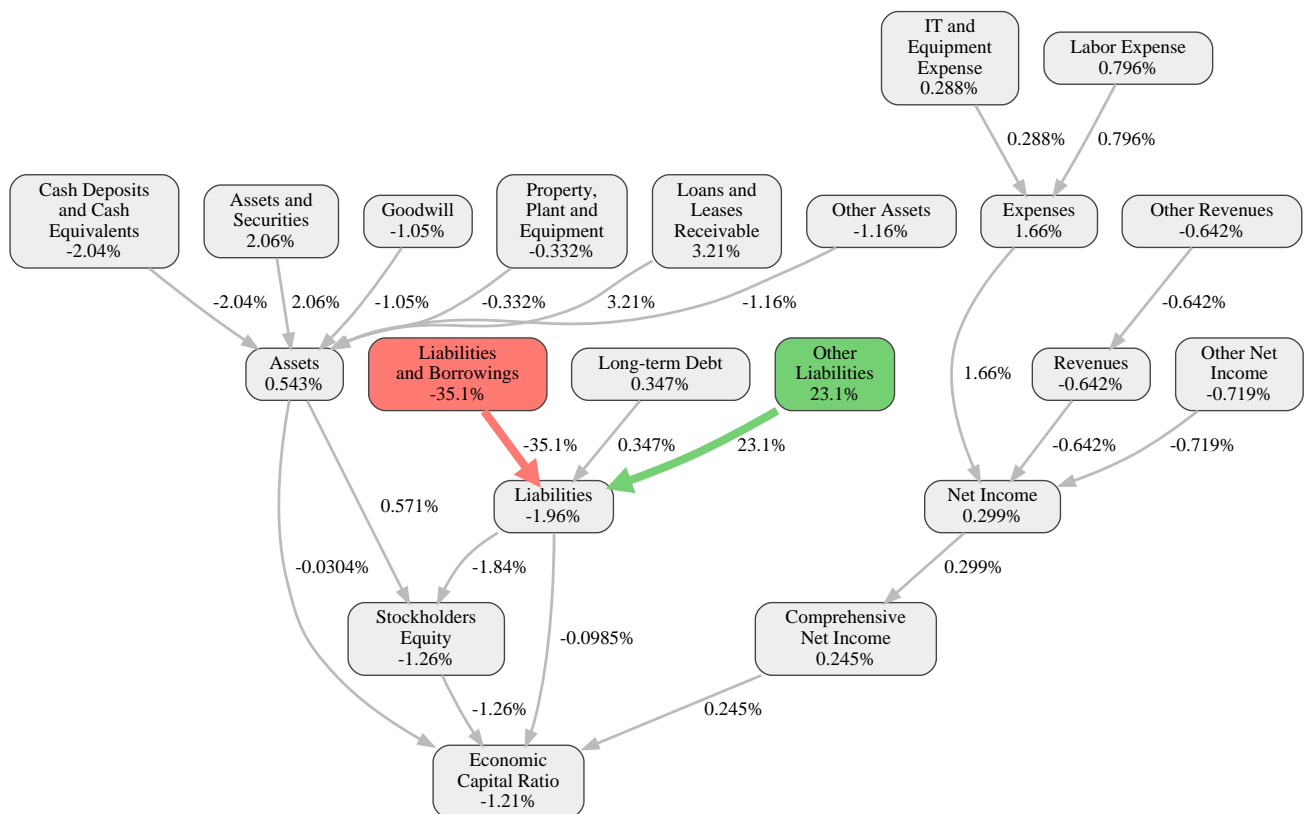


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STATE BANKS 2024

Western Alliance Bancorporation
Rank 99 of 139

WA Western Alliance Bank[®]



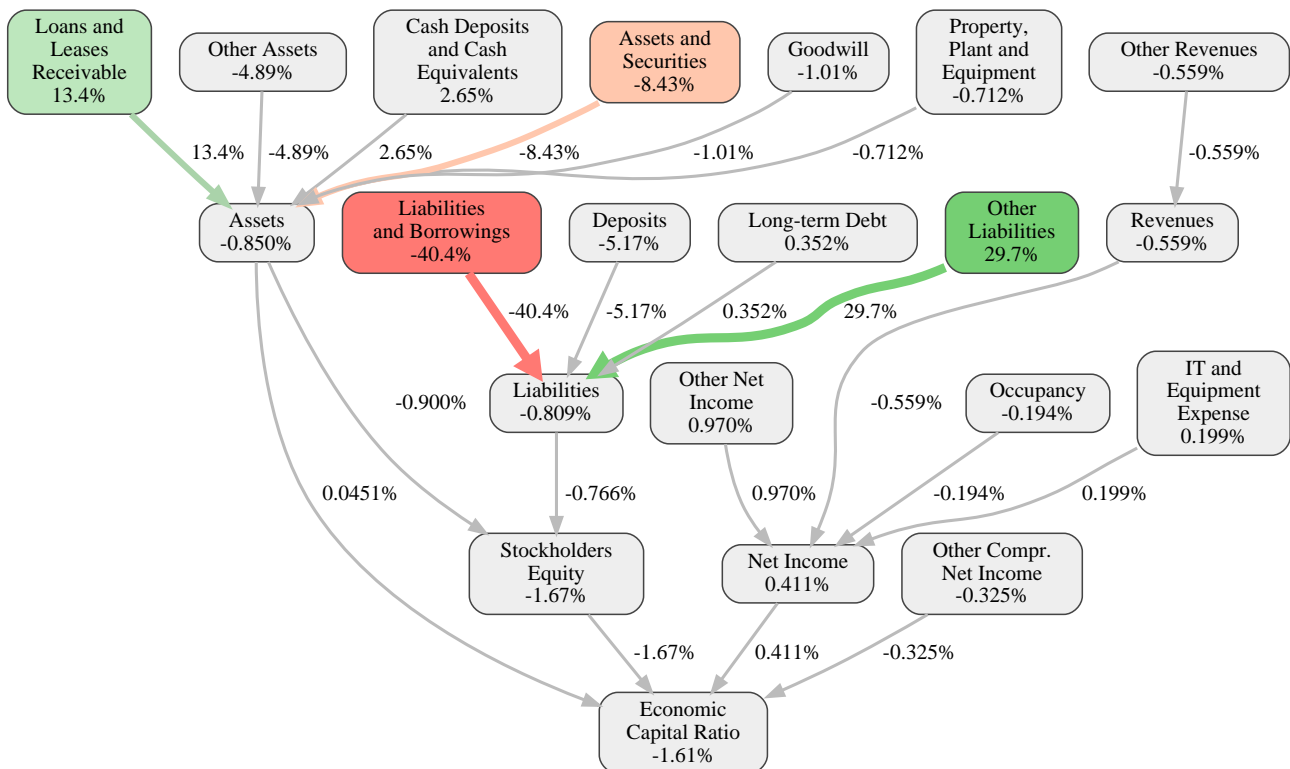
The relative strengths and weaknesses of Western Alliance Bancorporation are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Western Alliance Bancorporation compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 23% points. The greatest weakness of Western Alliance Bancorporation is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 35% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.3%, being 1.2% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	12,773,000
Cash Deposits and Cash Equivalents	1,576,000
Deposits	55,333,000
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	49,190,000
Loans and Leases Receivable	49,960,000
Long-term Debt	0
Occupancy	0
Other Assets	6,214,000
Other Compr. Net Income	148,100
Other Expenses	211,200
Other Liabilities	-39,739,000
Other Net Income	933,600
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	339,000

Output Variable	Value in 1000 USD
Liabilities	64,784,000
Assets	70,862,000
Expenses	211,200
Revenues	0
Stockholders Equity	6,078,000
Net Income	722,400
Comprehensive Net Income	870,500
Economic Capital Ratio	8.3%



The relative strengths and weaknesses of Bankwell Financial Group 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 Bankwell Financial Group Inc compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 30% points. The greatest weakness of Bankwell Financial Group Inc is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 40% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.9%, being 1.6% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	132,153
Cash Deposits and Cash Equivalents	269,157
Deposits	2,736,757
Fees	7,702
Goodwill	2,589
IT and Equipment Expense	2,888
Labor Expense	24,595
Liabilities and Borrowings	2,390,585
Loans and Leases Receivable	2,685,301
Long-term Debt	0
Occupancy	8,665
Other Assets	126,282
Other Compr. Net Income	-1,475
Other Expenses	13,843
Other Liabilities	-2,177,612
Other Net Income	95,574
Other Noninterest Expense	4,088
Other Revenues	2,870
Property, Plant and Equipment	0

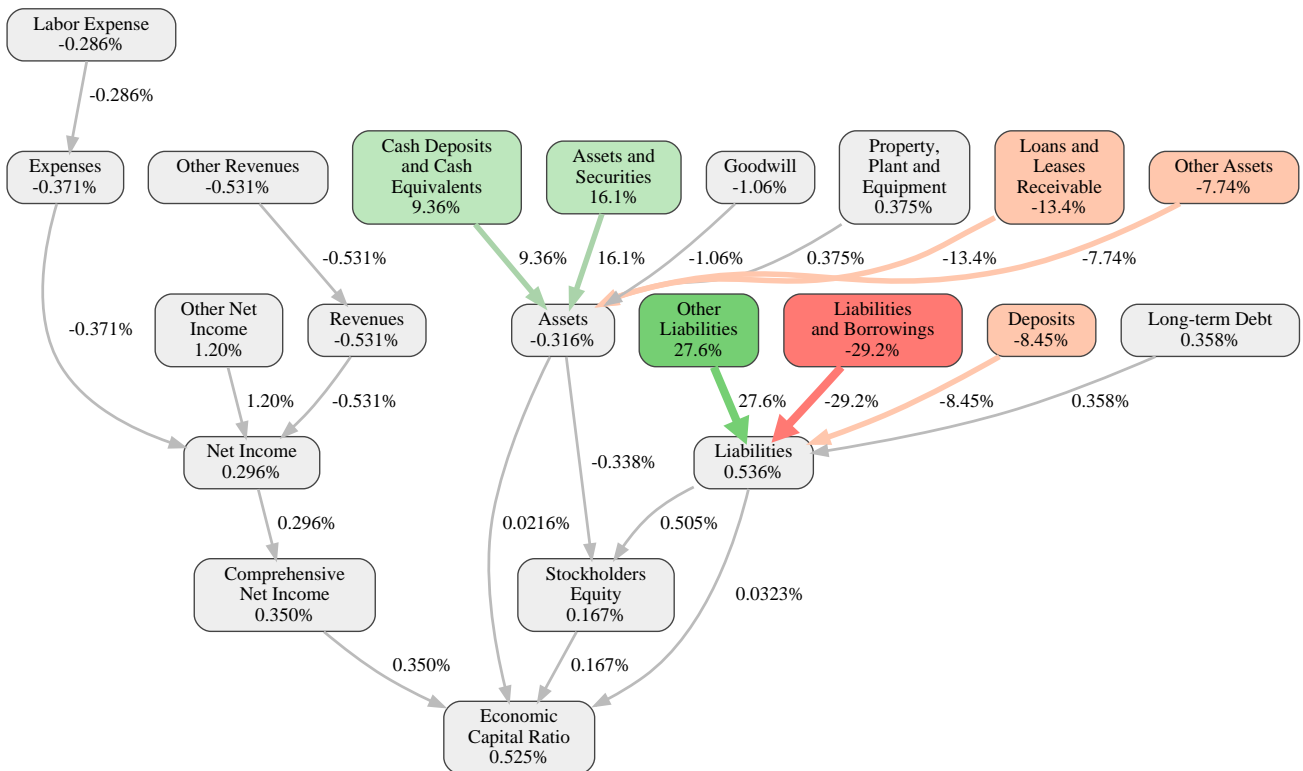
Output Variable	Value in 1000 USD
Liabilities	2,949,730
Assets	3,215,482
Expenses	61,781
Revenues	2,870
Stockholders Equity	265,752
Net Income	36,663
Comprehensive Net Income	35,188
Economic Capital Ratio	7.9%



RealRate

STATE BANKS 2024

Macatawa Bank Corp
Rank 50 of 139



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STATE BANKS 2024

Macatawa Bank Corp Rank 50 of 139



The relative strengths and weaknesses of Macatawa Bank 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 Macatawa Bank Corp compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 28% points. The greatest weakness of Macatawa Bank Corp is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 29% points.

The company's Economic Capital Ratio, given in the ranking table, is 10%, being 0.52% points above the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	944,673
Cash Deposits and Cash Equivalents	450,352
Deposits	2,415,730
Fees	2,745
Goodwill	0
IT and Equipment Expense	8,152
Labor Expense	28,620
Liabilities and Borrowings	1,772,695
Loans and Leases Receivable	1,320,944
Long-term Debt	0
Occupancy	4,208
Other Assets	-5,874
Other Compr. Net Income	8,646
Other Expenses	13,449
Other Liabilities	-1,726,811
Other Net Income	86,962
Other Noninterest Expense	4,940
Other Revenues	3,241
Property, Plant and Equipment	38,604

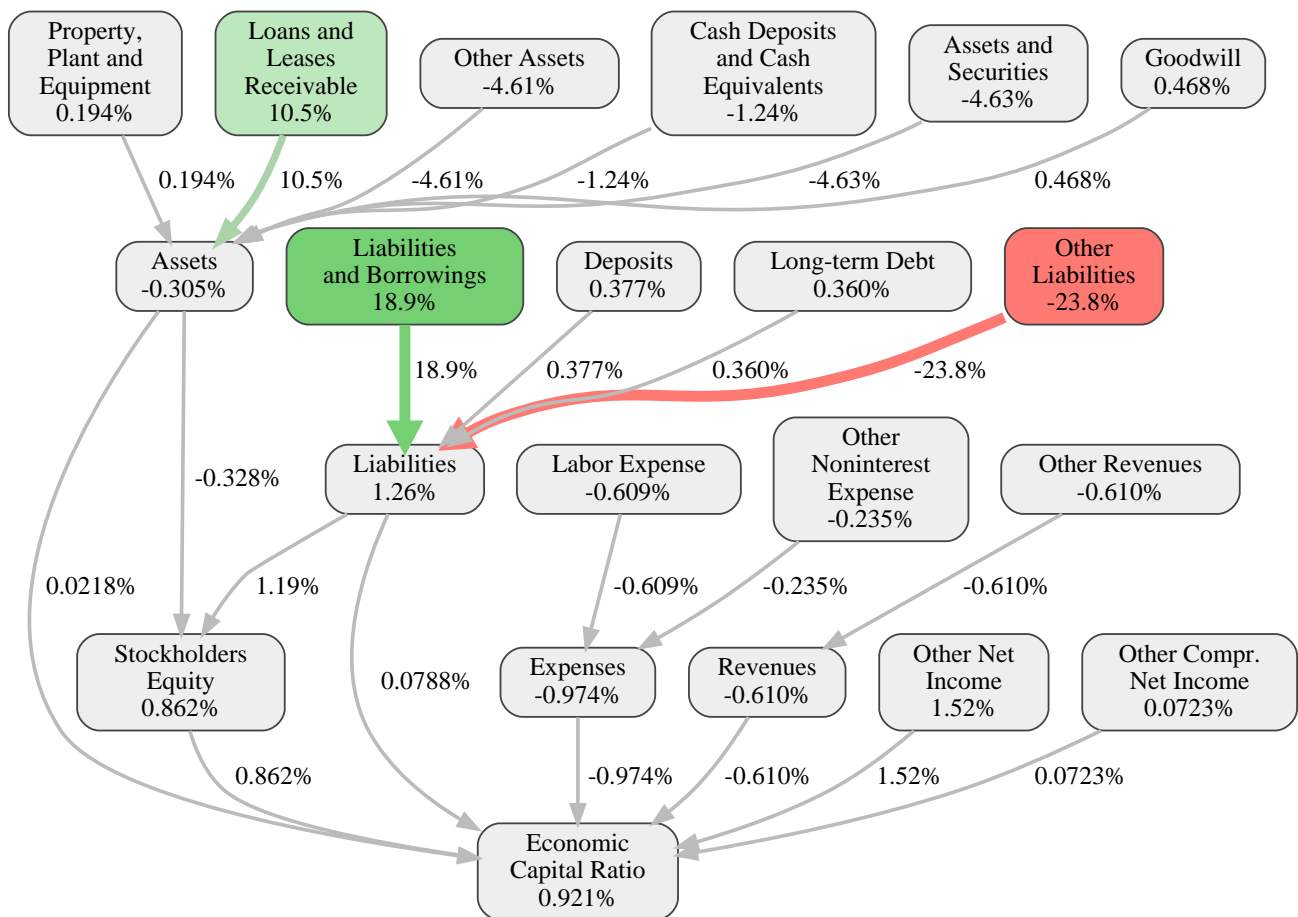
Output Variable	Value in 1000 USD
Liabilities	2,461,614
Assets	2,748,699
Expenses	62,114
Revenues	3,241
Stockholders Equity	287,085
Net Income	28,089
Comprehensive Net Income	36,735
Economic Capital Ratio	10%



RealRate

STATE BANKS 2024

Middlefield Banc Corp
Rank 38 of 139





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STATE BANKS 2024

Middlefield Banc Corp Rank 38 of 139



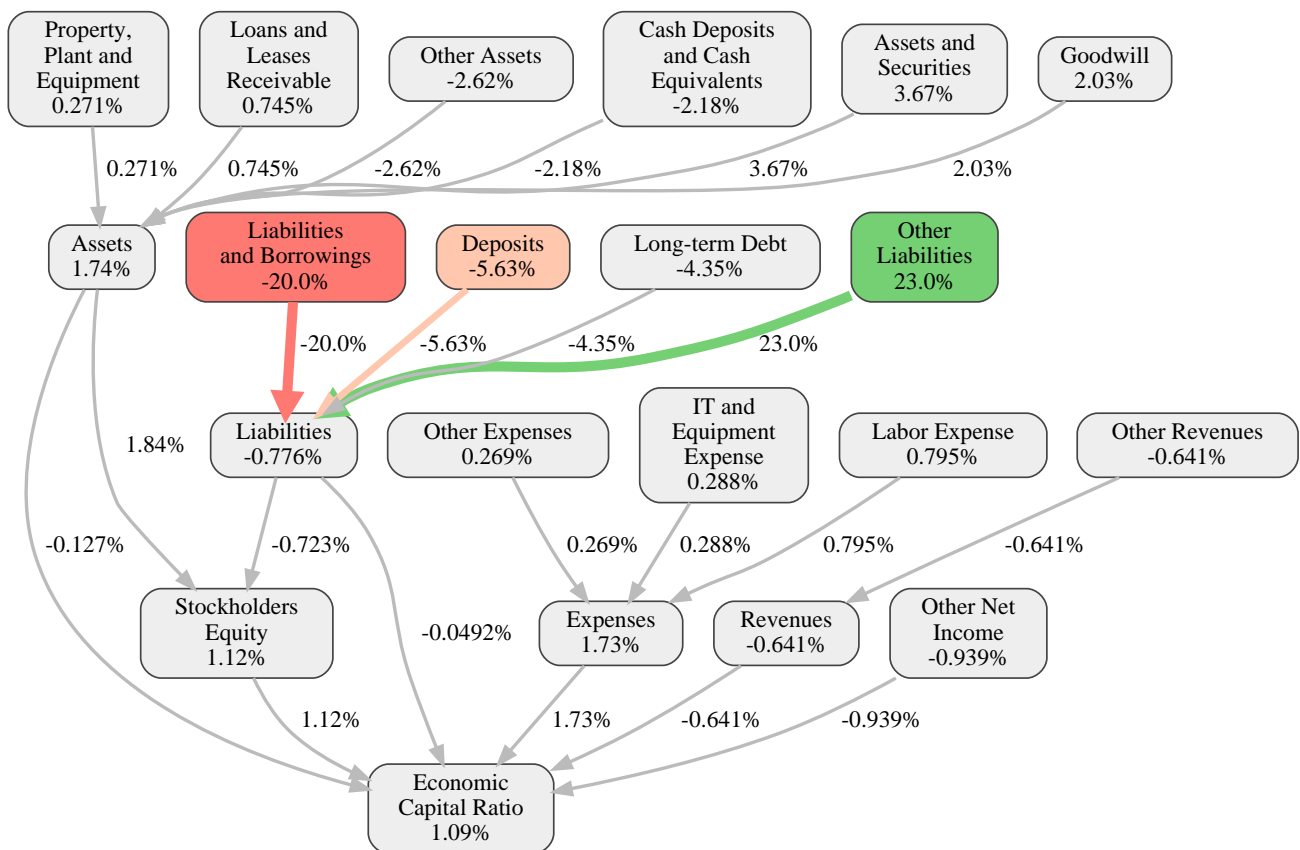
The relative strengths and weaknesses of Middlefield Banc Corp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Middlefield Banc Corp compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 19% points. The greatest weakness of Middlefield Banc Corp is the variable Other Liabilities, reducing the Economic Capital Ratio by 24% points.

The company's Economic Capital Ratio, given in the ranking table, is 10%, being 0.92% points above the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	170,779
Cash Deposits and Cash Equivalents	60,836
Deposits	1,426,602
Fees	3,154
Goodwill	36,356
IT and Equipment Expense	6,005
Labor Expense	24,511
Liabilities and Borrowings	217,444
Loans and Leases Receivable	1,456,437
Long-term Debt	0
Occupancy	2,566
Other Assets	77,136
Other Compr. Net Income	6,054
Other Expenses	8,579
Other Liabilities	-26,844
Other Net Income	63,131
Other Noninterest Expense	6,709
Other Revenues	823
Property, Plant and Equipment	21,339

Output Variable	Value in 1000 USD
Liabilities	1,617,202
Assets	1,822,883
Expenses	51,524
Revenues	823
Stockholders Equity	205,681
Net Income	12,430
Comprehensive Net Income	18,484
Economic Capital Ratio	10%



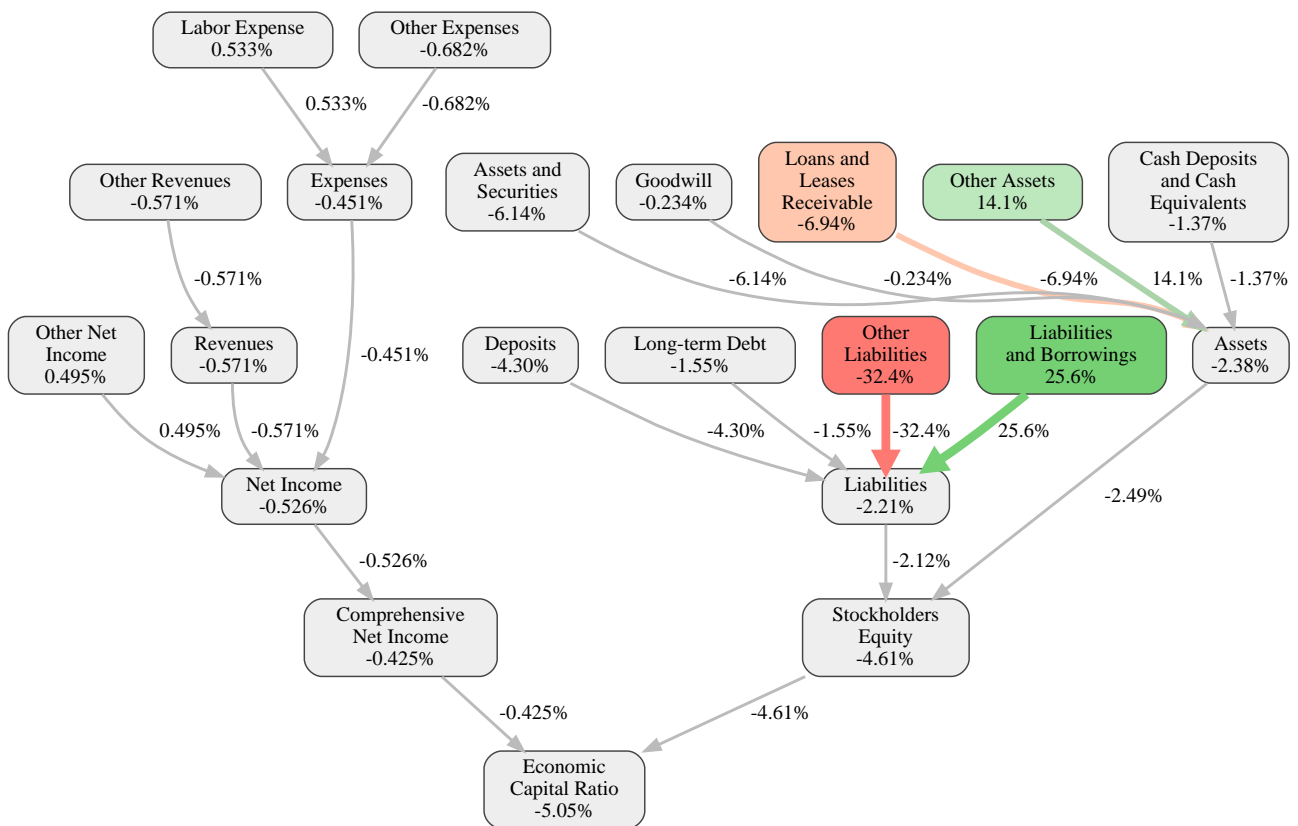
The relative strengths and weaknesses of First Bancorp Nc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of First Bancorp Nc compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 23% points. The greatest weakness of First Bancorp Nc is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 20% points.

The company's Economic Capital Ratio, given in the ranking table, is 11%, being 1.1% points above the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	2,399,617
Cash Deposits and Cash Equivalents	237,855
Deposits	10,031,599
Fees	0
Goodwill	478,750
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	6,708,996
Loans and Leases Receivable	8,040,249
Long-term Debt	630,158
Occupancy	0
Other Assets	807,514
Other Compr. Net Income	33,945
Other Expenses	27,825
Other Liabilities	-6,628,191
Other Net Income	131,956
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	150,957

Output Variable	Value in 1000 USD
Liabilities	10,742,562
Assets	12,114,942
Expenses	27,825
Revenues	0
Stockholders Equity	1,372,380
Net Income	104,131
Comprehensive Net Income	138,076
Economic Capital Ratio	11%





STATE BANKS 2024

Juniata Valley Financial Corp
Rank 136 of 139



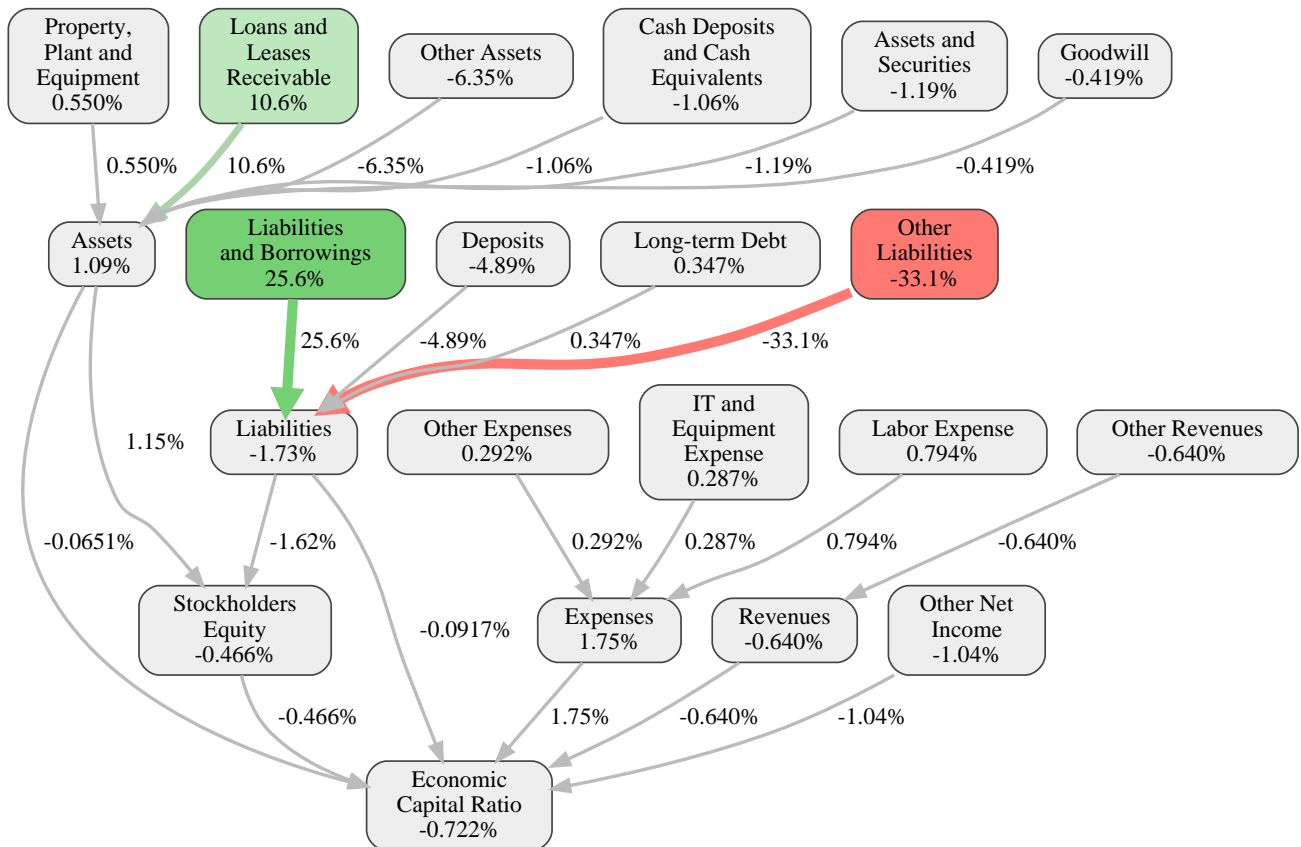
The relative strengths and weaknesses of Juniata Valley Financial Corp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Juniata Valley Financial Corp compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 26% points. The greatest weakness of Juniata Valley Financial Corp is the variable Other Liabilities, reducing the Economic Capital Ratio by 32% points.

The company's Economic Capital Ratio, given in the ranking table, is 4.4%, being 5.1% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	67,564
Cash Deposits and Cash Equivalents	28,930
Deposits	749,045
Fees	1,352
Goodwill	9,812
IT and Equipment Expense	3,596
Labor Expense	2,355
Liabilities and Borrowings	0
Loans and Leases Receivable	519,717
Long-term Debt	20,000
Occupancy	1,289
Other Assets	237,608
Other Compr. Net Income	3,227
Other Expenses	10,253
Other Liabilities	61,373
Other Net Income	22,370
Other Noninterest Expense	2,072
Other Revenues	703
Property, Plant and Equipment	8,180

Output Variable	Value in 1000 USD
Liabilities	830,418
Assets	871,811
Expenses	20,917
Revenues	703
Stockholders Equity	41,393
Net Income	2,156
Comprehensive Net Income	5,383
Economic Capital Ratio	4.4%





STATE BANKS 2024

Bancplus Corp
Rank 82 of 139

BancPlus Corporation

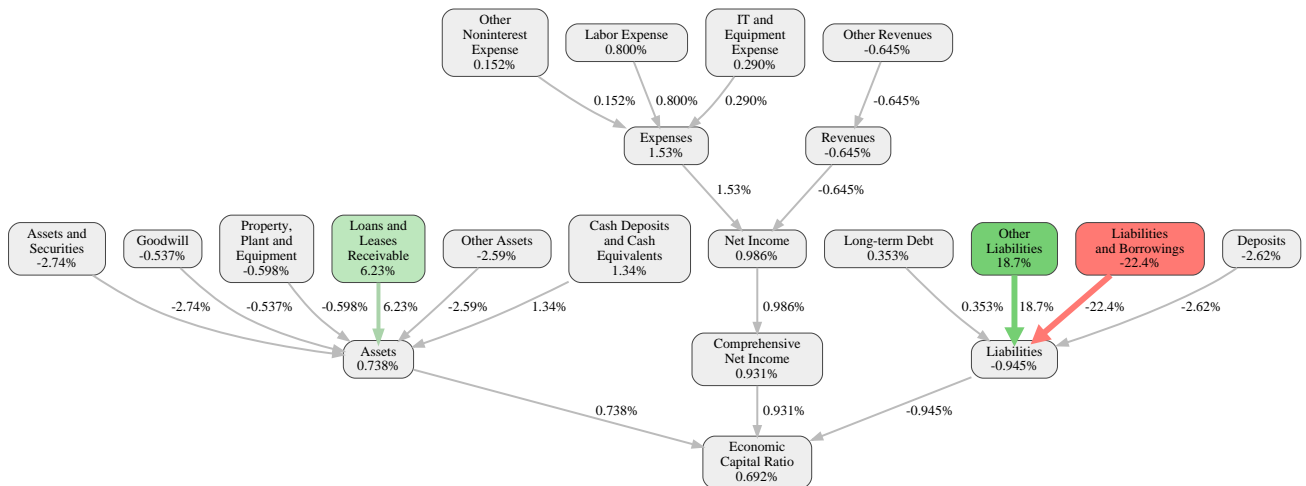
The relative strengths and weaknesses of Bancplus Corp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Bancplus Corp compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 26% points. The greatest weakness of Bancplus Corp is the variable Other Liabilities, reducing the Economic Capital Ratio by 33% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.8%, being 0.72% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	1,049,480
Cash Deposits and Cash Equivalents	266,591
Deposits	6,325,736
Fees	0
Goodwill	62,772
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	38,025
Loans and Leases Receivable	6,016,139
Long-term Debt	0
Occupancy	0
Other Assets	124,384
Other Compr. Net Income	11,946
Other Expenses	16,062
Other Liabilities	553,699
Other Net Income	76,197
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	123,145

Output Variable	Value in 1000 USD
Liabilities	6,917,460
Assets	7,642,511
Expenses	16,062
Revenues	0
Stockholders Equity	725,051
Net Income	60,135
Comprehensive Net Income	72,081
Economic Capital Ratio	8.8%



The relative strengths and weaknesses of East West Bancorp 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 East West Bancorp INC compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 19% points. The greatest weakness of East West Bancorp INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 22% points.

The company's Economic Capital Ratio, given in the ranking table, is 10%, being 0.69% points above the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	8,153,080
Cash Deposits and Cash Equivalents	4,614,984
Deposits	56,092,438
Fees	0
Goodwill	465,697
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	40,552,566
Loans and Leases Receivable	51,542,155
Long-term Debt	0
Occupancy	0
Other Assets	4,750,598
Other Compr. Net Income	145,033
Other Expenses	298,609
Other Liabilities	-33,982,954
Other Net Income	1,459,770
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	86,370

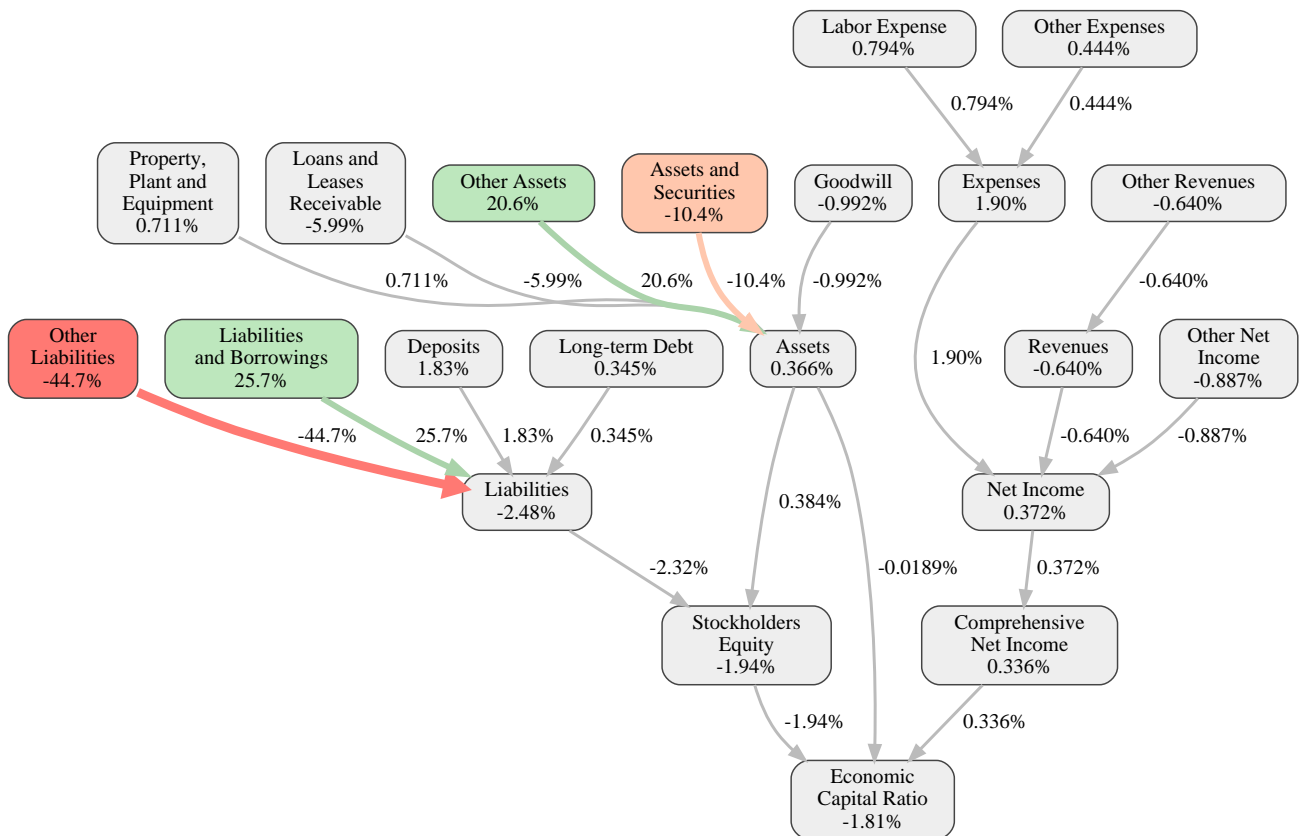
Output Variable	Value in 1000 USD
Liabilities	62,662,050
Assets	69,612,884
Expenses	298,609
Revenues	0
Stockholders Equity	6,950,834
Net Income	1,161,161
Comprehensive Net Income	1,306,194
Economic Capital Ratio	10%



RealRate

STATE BANKS 2024

United Bancorp INC Oh
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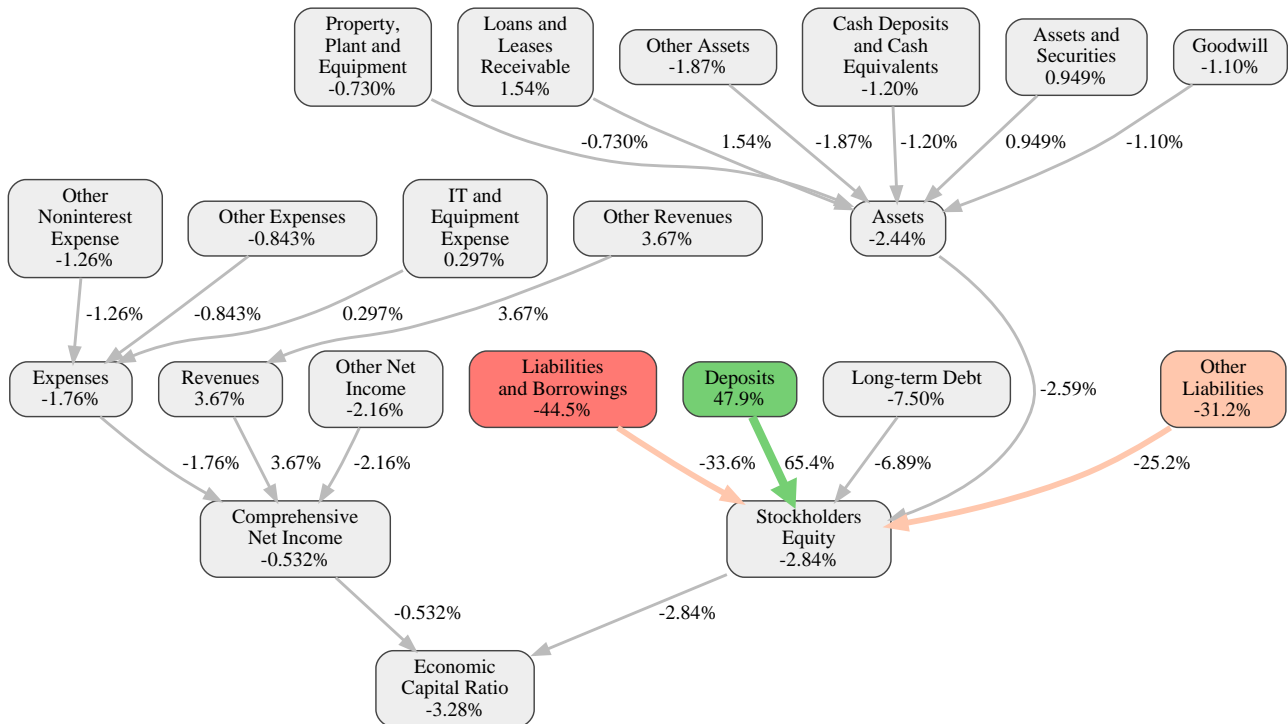
The relative strengths and weaknesses of United Bancorp INC Oh are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of United Bancorp INC Oh compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 26% points. The greatest weakness of United Bancorp INC Oh is the variable Other Liabilities, reducing the Economic Capital Ratio by 45% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.7%, being 1.8% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	7,389
Cash Deposits and Cash Equivalents	40,770
Deposits	621,459
Fees	0
Goodwill	682
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	0
Loans and Leases Receivable	479,318
Long-term Debt	0
Occupancy	0
Other Assets	276,306
Other Compr. Net Income	1,858
Other Expenses	541
Other Liabilities	134,397
Other Net Income	9,491
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	14,984

Output Variable	Value in 1000 USD
Liabilities	755,856
Assets	819,449
Expenses	541
Revenues	0
Stockholders Equity	63,593
Net Income	8,950
Comprehensive Net Income	10,808
Economic Capital Ratio	7.7%



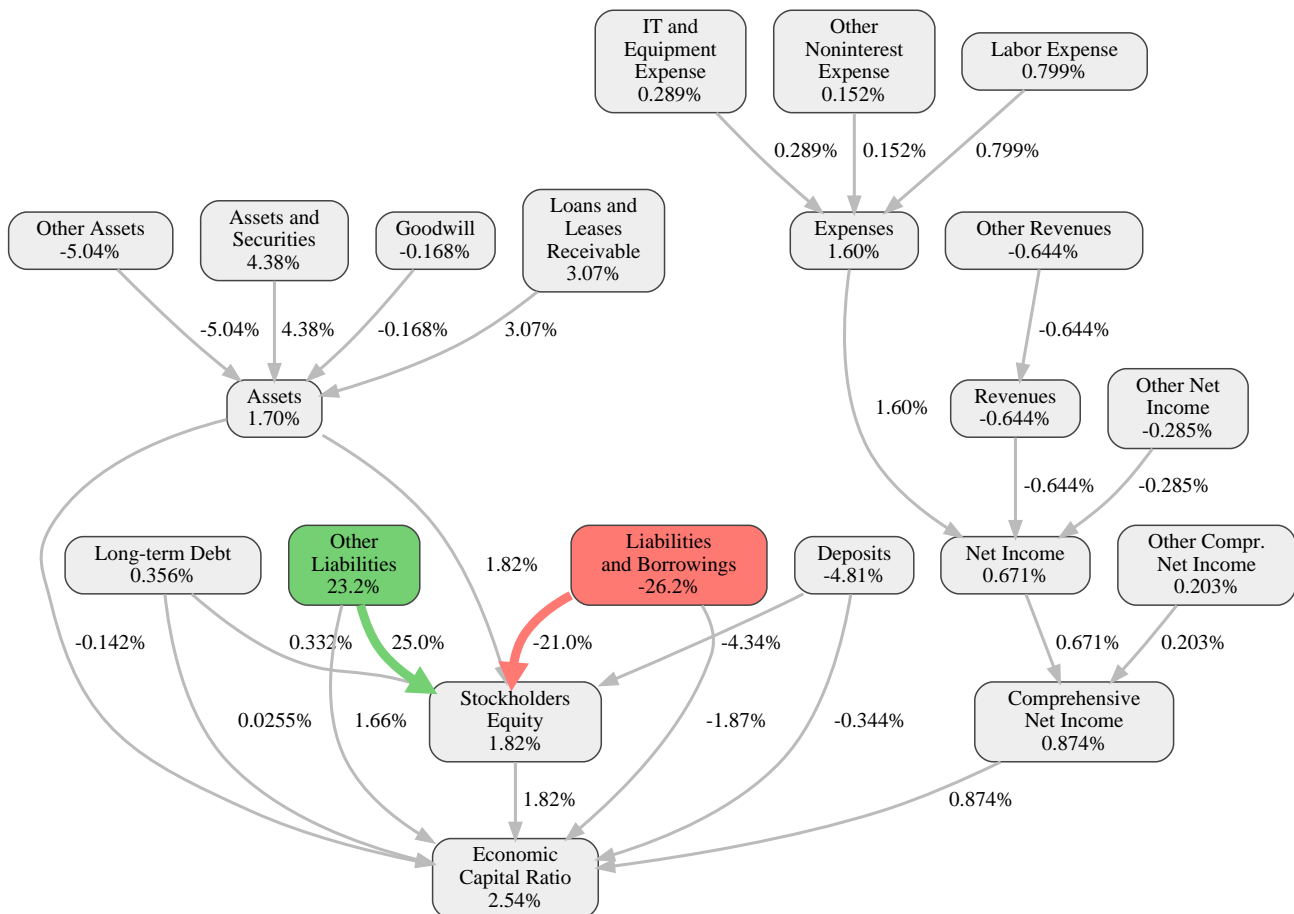
The relative strengths and weaknesses of Ally Financial Inc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Ally Financial Inc compared to the market average is the variable Deposits, increasing the Economic Capital Ratio by 48% points. The greatest weakness of Ally Financial Inc is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 44% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.2%, being 3.3% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	33,810,000
Cash Deposits and Cash Equivalents	6,945,000
Deposits	0
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	1,901,000
Liabilities and Borrowings	154,527,000
Loans and Leases Receivable	139,439,000
Long-term Debt	17,570,000
Occupancy	0
Other Assets	16,198,000
Other Compr. Net Income	0
Other Expenses	2,600,000
Other Liabilities	10,529,000
Other Net Income	-2,000
Other Noninterest Expense	2,691,000
Other Revenues	8,214,000
Property, Plant and Equipment	0

Output Variable	Value in 1000 USD
Liabilities	182,626,000
Assets	196,392,000
Expenses	7,192,000
Revenues	8,214,000
Stockholders Equity	13,766,000
Net Income	1,020,000
Comprehensive Net Income	1,020,000
Economic Capital Ratio	6.2%



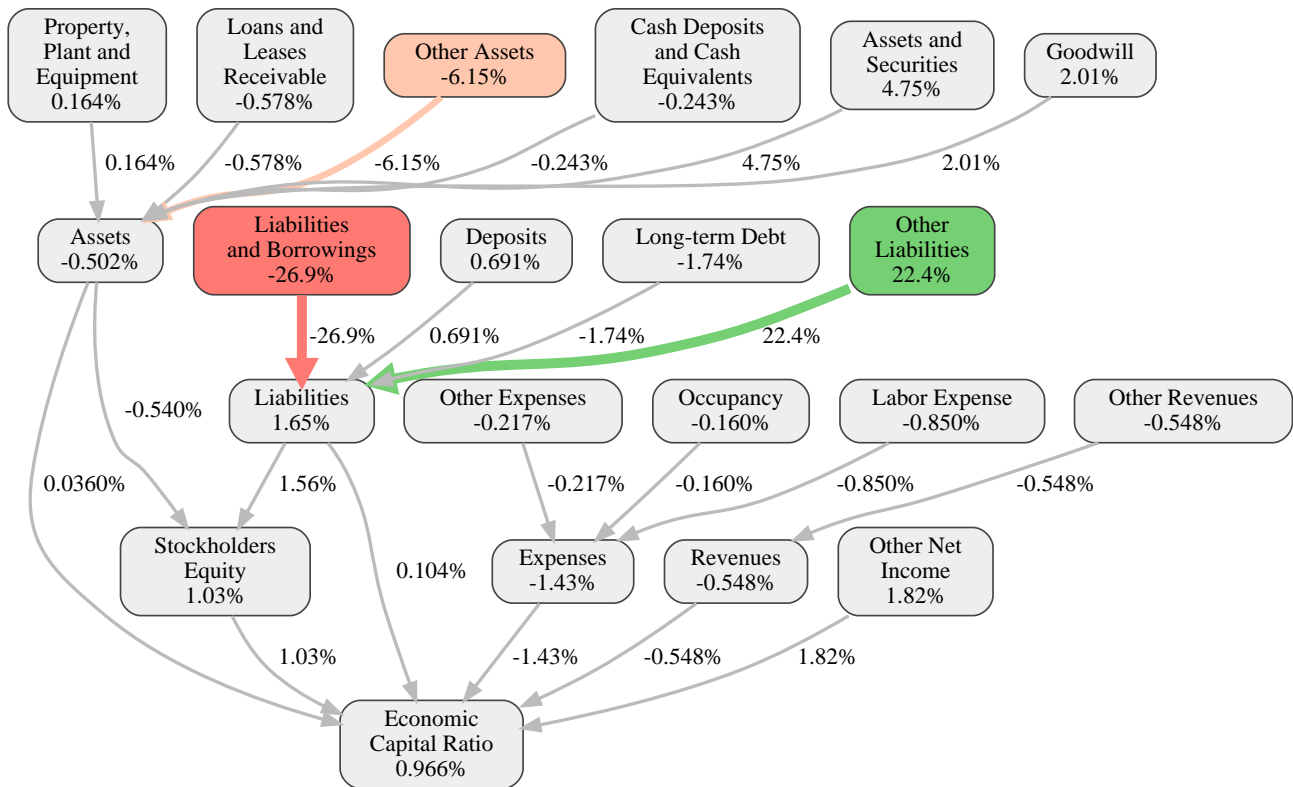
The relative strengths and weaknesses of Community Trust Bancorp INC Ky are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Community Trust Bancorp INC Ky compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 23% points. The greatest weakness of Community Trust Bancorp INC Ky is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 26% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 2.5% points above the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	1,194,817
Cash Deposits and Cash Equivalents	271,400
Deposits	4,724,622
Fees	0
Goodwill	65,490
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	3,492,696
Loans and Leases Receivable	4,001,363
Long-term Debt	0
Occupancy	0
Other Assets	191,315
Other Compr. Net Income	25,831
Other Expenses	20,564
Other Liabilities	-3,149,830
Other Net Income	98,568
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	45,311

Output Variable	Value in 1000 USD
Liabilities	5,067,488
Assets	5,769,696
Expenses	20,564
Revenues	0
Stockholders Equity	702,208
Net Income	78,004
Comprehensive Net Income	103,835
Economic Capital Ratio	12%



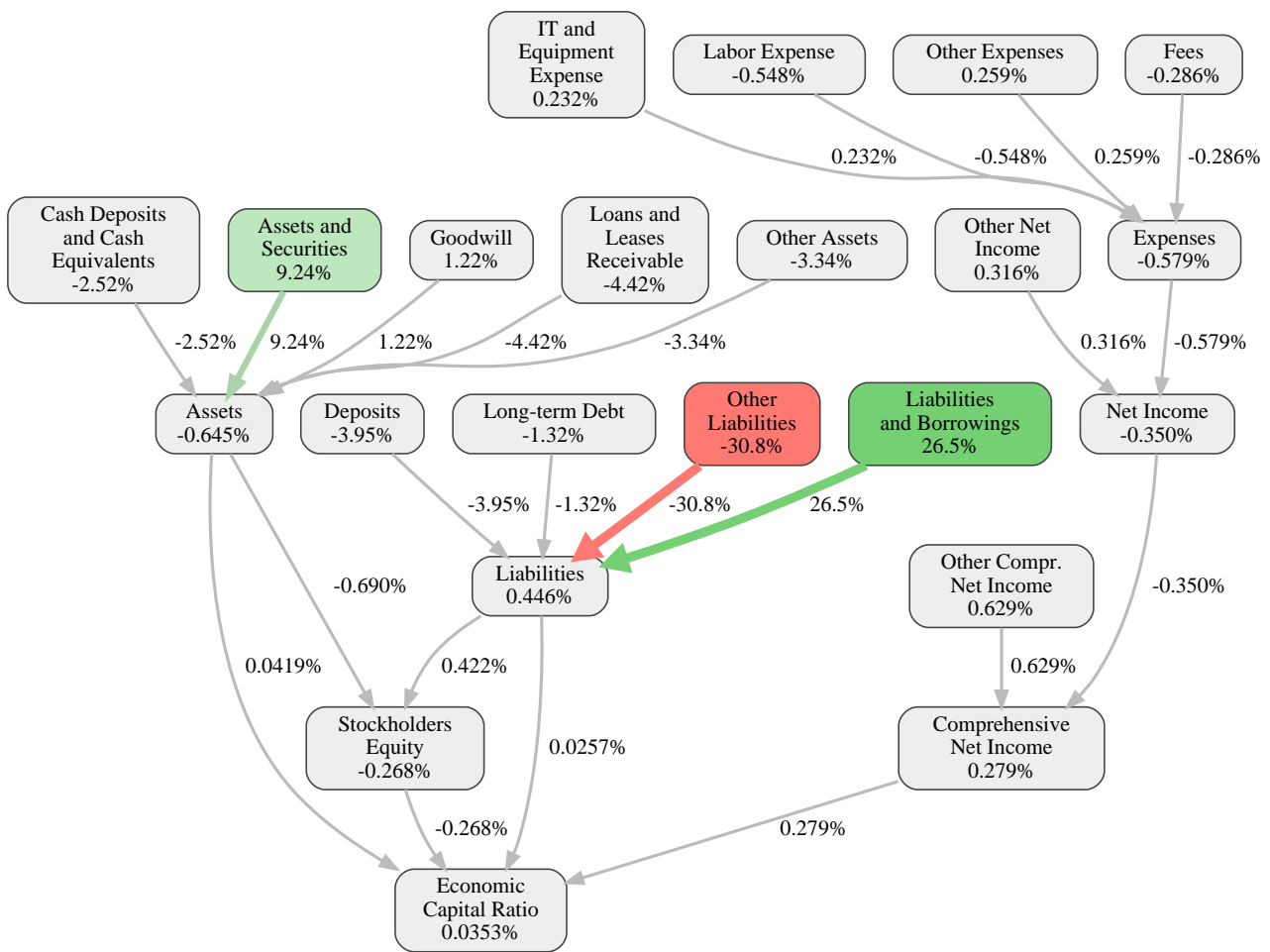
The relative strengths and weaknesses of Peoples Bancorp INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Peoples Bancorp INC compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 22% points. The greatest weakness of Peoples Bancorp INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 27% points.

The company's Economic Capital Ratio, given in the ranking table, is 10%, being 0.97% points above the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	1,975,027
Cash Deposits and Cash Equivalents	426,722
Deposits	7,152,297
Fees	21,826
Goodwill	362,169
IT and Equipment Expense	21,607
Labor Expense	144,031
Liabilities and Borrowings	5,718,837
Loans and Leases Receivable	6,097,185
Long-term Debt	216,241
Occupancy	21,368
Other Assets	192,423
Other Compr. Net Income	25,546
Other Expenses	64,385
Other Liabilities	-4,983,527
Other Net Income	342,858
Other Noninterest Expense	25,033
Other Revenues	9,703
Property, Plant and Equipment	103,856

Output Variable	Value in 1000 USD
Liabilities	8,103,848
Assets	9,157,382
Expenses	298,250
Revenues	9,703
Stockholders Equity	1,053,534
Net Income	54,311
Comprehensive Net Income	79,857
Economic Capital Ratio	10%



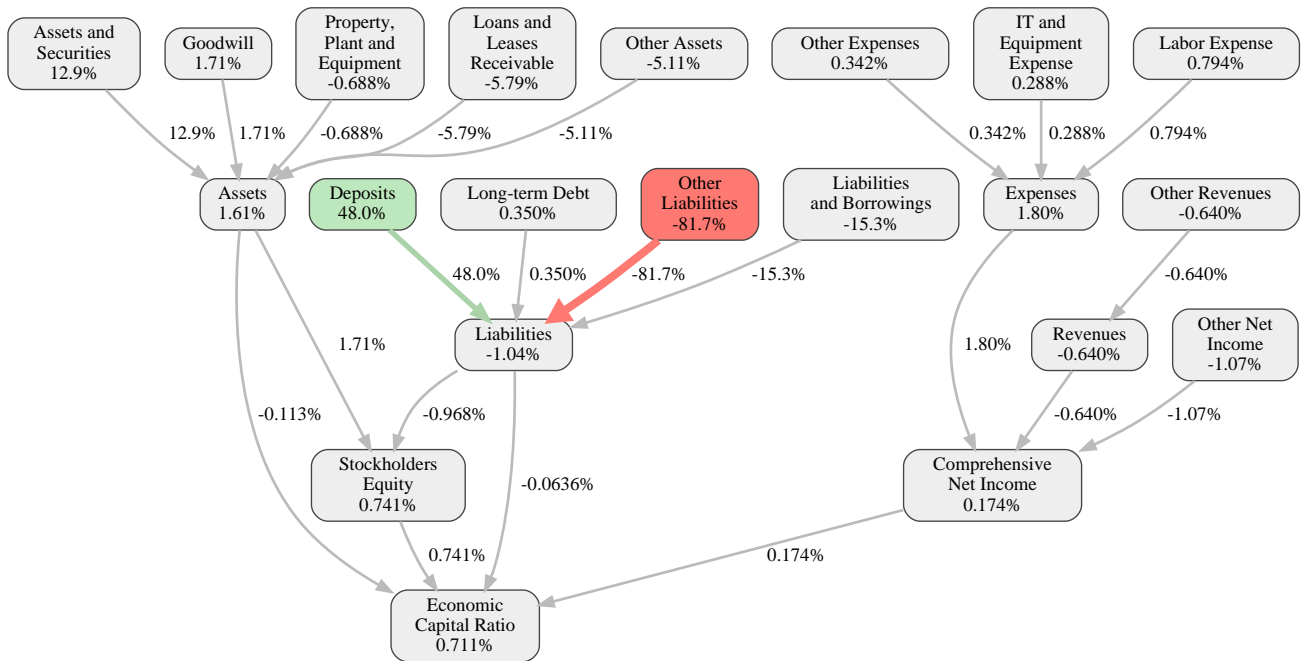
The relative strengths and weaknesses of Heartland Financial USA INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Heartland Financial USA INC compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 27% points. The greatest weakness of Heartland Financial USA INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 31% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.5%, being 0.035% points above the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	5,222,903
Cash Deposits and Cash Equivalents	323,013
Deposits	16,201,714
Fees	78,607
Goodwill	576,005
IT and Equipment Expense	11,599
Labor Expense	251,276
Liabilities and Borrowings	0
Loans and Leases Receivable	11,946,079
Long-term Debt	372,396
Occupancy	26,847
Other Assets	1,166,706
Other Compr. Net Income	167,489
Other Expenses	49,115
Other Liabilities	904,480
Other Net Income	453,679
Other Noninterest Expense	61,240
Other Revenues	104,925
Property, Plant and Equipment	177,001

Output Variable	Value in 1000 USD
Liabilities	17,478,590
Assets	19,411,707
Expenses	478,684
Revenues	104,925
Stockholders Equity	1,933,117
Net Income	79,920
Comprehensive Net Income	247,409
Economic Capital Ratio	9.5%



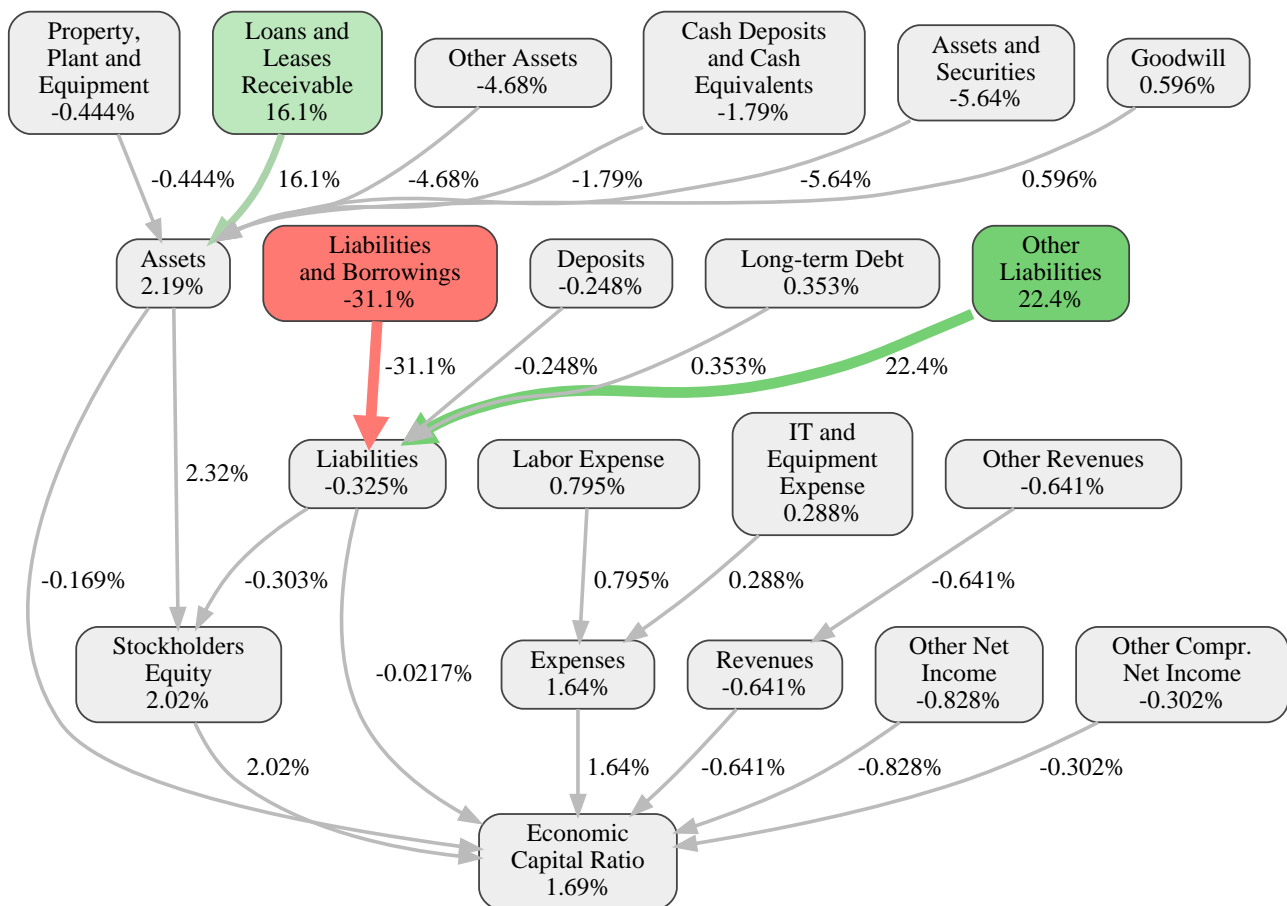
The relative strengths and weaknesses of Glacier Bancorp INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Glacier Bancorp INC compared to the market average is the variable Deposits, increasing the Economic Capital Ratio by 48% points. The greatest weakness of Glacier Bancorp INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 82% points.

The company's Economic Capital Ratio, given in the ranking table, is 10%, being 0.71% points above the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	8,489,262
Cash Deposits and Cash Equivalents	1,354,342
Deposits	0
Fees	0
Goodwill	985,393
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	14,213,668
Loans and Leases Receivable	16,005,325
Long-term Debt	0
Occupancy	0
Other Assets	908,307
Other Compr. Net Income	94,679
Other Expenses	44,681
Other Liabilities	10,508,680
Other Net Income	267,608
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	0

Output Variable	Value in 1000 USD
Liabilities	24,722,348
Assets	27,742,629
Expenses	44,681
Revenues	0
Stockholders Equity	3,020,281
Net Income	222,927
Comprehensive Net Income	317,606
Economic Capital Ratio	10%



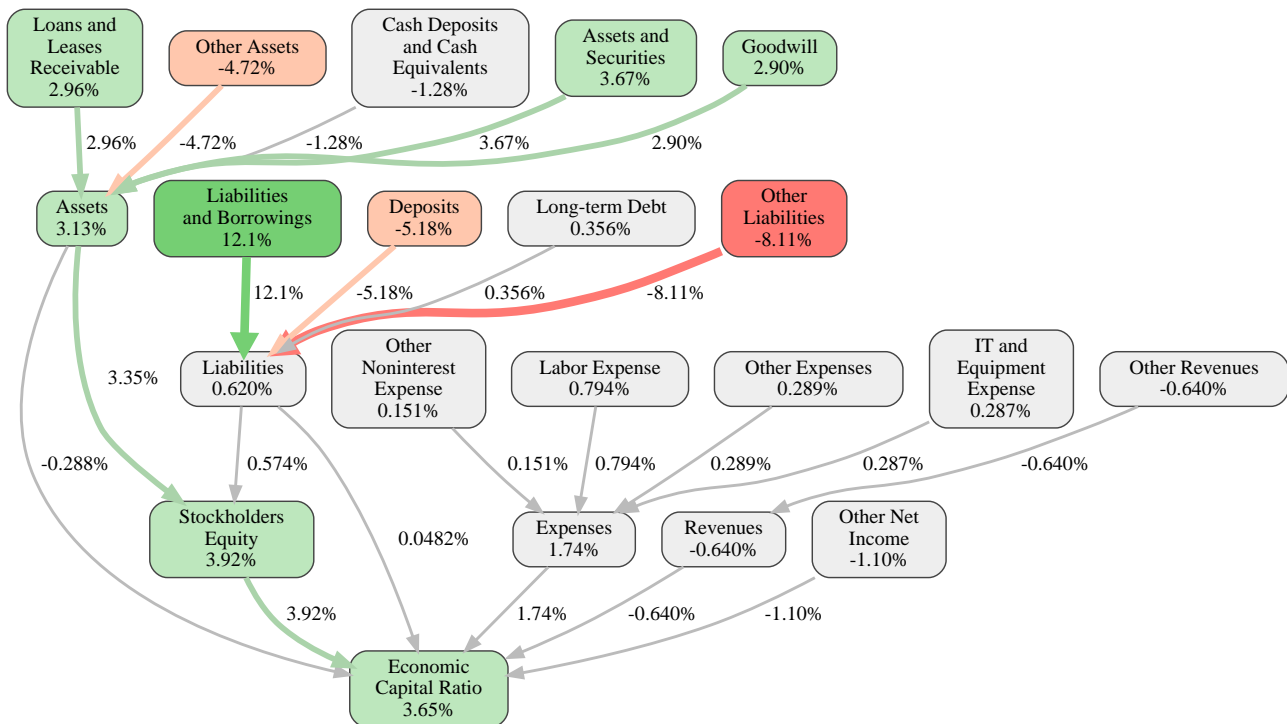
The relative strengths and weaknesses of Connectone Bancorp Inc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Connectone Bancorp Inc compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 22% points. The greatest weakness of Connectone Bancorp Inc is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 31% points.

The company's Economic Capital Ratio, given in the ranking table, is 11%, being 1.7% points above the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	735,913
Cash Deposits and Cash Equivalents	242,714
Deposits	7,536,202
Fees	0
Goodwill	208,372
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	6,353,430
Loans and Leases Receivable	8,263,171
Long-term Debt	0
Occupancy	0
Other Assets	374,654
Other Compr. Net Income	-2,745
Other Expenses	29,955
Other Liabilities	-5,250,649
Other Net Income	116,958
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	30,779

Output Variable	Value in 1000 USD
Liabilities	8,638,983
Assets	9,855,603
Expenses	29,955
Revenues	0
Stockholders Equity	1,216,620
Net Income	87,003
Comprehensive Net Income	84,258
Economic Capital Ratio	11%



The relative strengths and weaknesses of Seacoast Banking Corp Of Florida 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 Seacoast Banking Corp Of Florida compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 12% points. The greatest weakness of Seacoast Banking Corp Of Florida is the variable Other Liabilities, reducing the Economic Capital Ratio by 8.1% points.

The company's Economic Capital Ratio, given in the ranking table, is 13%, being 3.7% points above the market average of 9.5%.

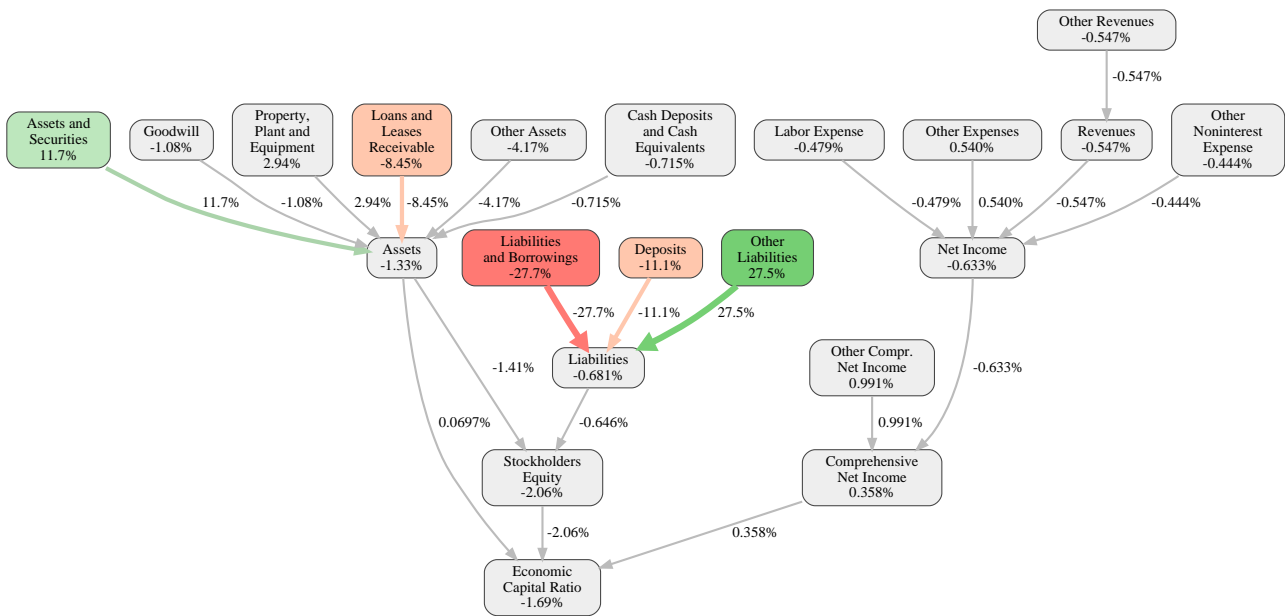
Input Variable	Value in 1000 USD
Assets and Securities	2,847,678
Cash Deposits and Cash Equivalents	447,182
Deposits	11,776,935
Fees	0
Goodwill	732,417
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	2,954,563
Loans and Leases Receivable	9,914,009
Long-term Debt	0
Occupancy	0
Other Assets	525,659
Other Compr. Net Income	28,155
Other Expenses	30,219
Other Liabilities	-2,259,335
Other Net Income	134,252
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	113,304

Output Variable	Value in 1000 USD
Liabilities	12,472,163
Assets	14,580,249
Expenses	30,219
Revenues	0
Stockholders Equity	2,108,086
Net Income	104,033
Comprehensive Net Income	132,188
Economic Capital Ratio	13%



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Auburn National Bancorporation INC
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Auburn National Bancorporation INC Rank 106 of 139



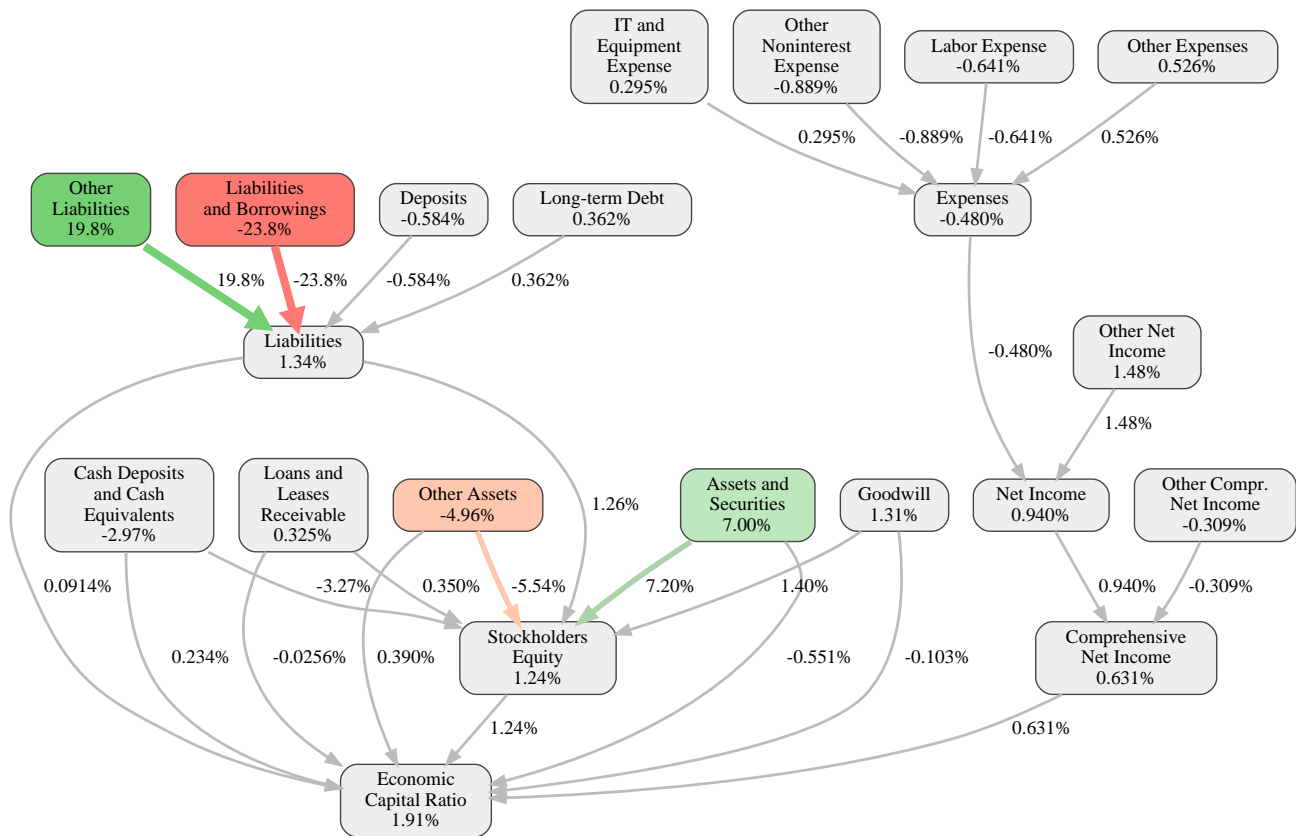
The relative strengths and weaknesses of Auburn National Bancorporation INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Auburn National Bancorporation INC compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 27% points. The greatest weakness of Auburn National Bancorporation INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 28% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.8%, being 1.7% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	290,810
Cash Deposits and Cash Equivalents	39,957
Deposits	896,243
Fees	1,299
Goodwill	0
IT and Equipment Expense	0
Labor Expense	12,101
Liabilities and Borrowings	628,025
Loans and Leases Receivable	550,431
Long-term Debt	0
Occupancy	2,954
Other Assets	48,522
Other Compr. Net Income	11,891
Other Expenses	-146
Other Liabilities	-625,520
Other Net Income	22,198
Other Noninterest Expense	5,609
Other Revenues	1,014
Property, Plant and Equipment	45,535

Output Variable	Value in 1000 USD
Liabilities	898,748
Assets	975,255
Expenses	21,817
Revenues	1,014
Stockholders Equity	76,507
Net Income	1,395
Comprehensive Net Income	13,286
Economic Capital Ratio	7.8%



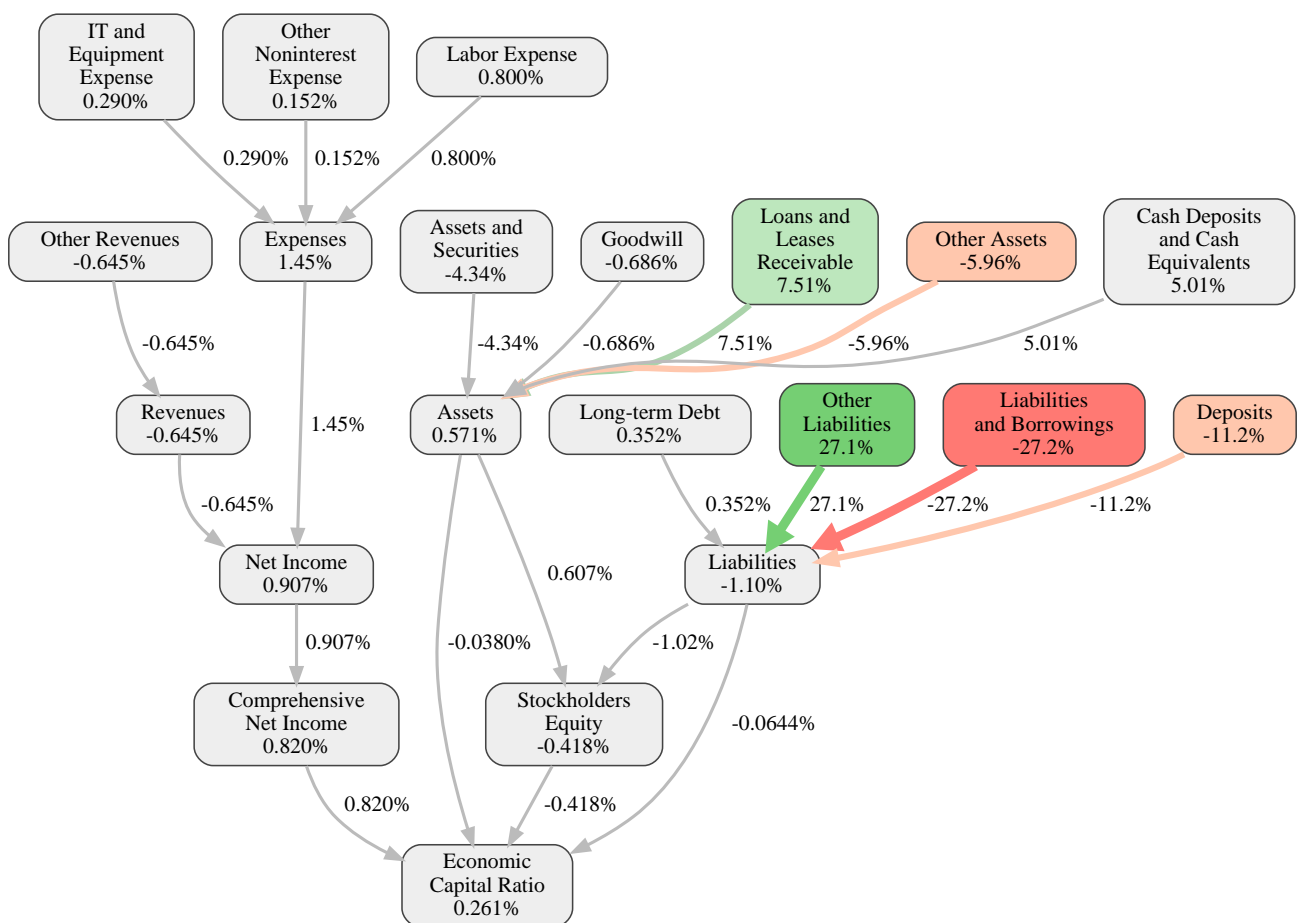
The relative strengths and weaknesses of Trico Bancshares are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Trico Bancshares compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 20% points. The greatest weakness of Trico Bancshares is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 24% points.

The company's Economic Capital Ratio, given in the ranking table, is 11%, being 1.9% points above the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	2,398,470
Cash Deposits and Cash Equivalents	98,701
Deposits	7,834,038
Fees	0
Goodwill	304,442
IT and Equipment Expense	0
Labor Expense	135,795
Liabilities and Borrowings	5,889,913
Loans and Leases Receivable	6,672,948
Long-term Debt	0
Occupancy	0
Other Assets	364,181
Other Compr. Net Income	-2,779
Other Expenses	0
Other Liabilities	-4,973,544
Other Net Income	338,086
Other Noninterest Expense	97,387
Other Revenues	56,001
Property, Plant and Equipment	71,347

Output Variable	Value in 1000 USD
Liabilities	8,750,407
Assets	9,910,089
Expenses	233,182
Revenues	56,001
Stockholders Equity	1,159,682
Net Income	160,905
Comprehensive Net Income	158,126
Economic Capital Ratio	11%



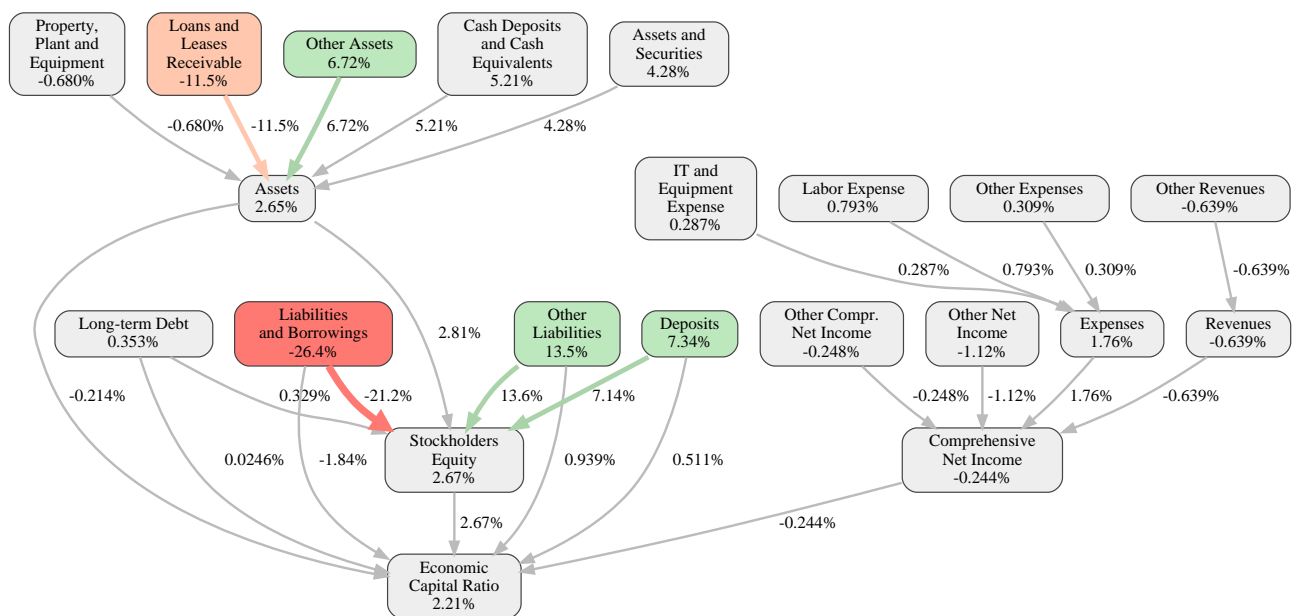
The relative strengths and weaknesses of Bank7 Corp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Bank7 Corp compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 27% points. The greatest weakness of Bank7 Corp is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 27% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.7%, being 0.26% points above the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	169,487
Cash Deposits and Cash Equivalents	198,721
Deposits	1,591,391
Fees	0
Goodwill	8,458
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,109,042
Loans and Leases Receivable	1,341,148
Long-term Debt	0
Occupancy	0
Other Assets	38,910
Other Compr. Net Income	3,158
Other Expenses	8,948
Other Liabilities	-1,099,093
Other Net Income	37,223
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	14,942

Output Variable	Value in 1000 USD
Liabilities	1,601,340
Assets	1,771,666
Expenses	8,948
Revenues	0
Stockholders Equity	170,326
Net Income	28,275
Comprehensive Net Income	31,433
Economic Capital Ratio	9.7%



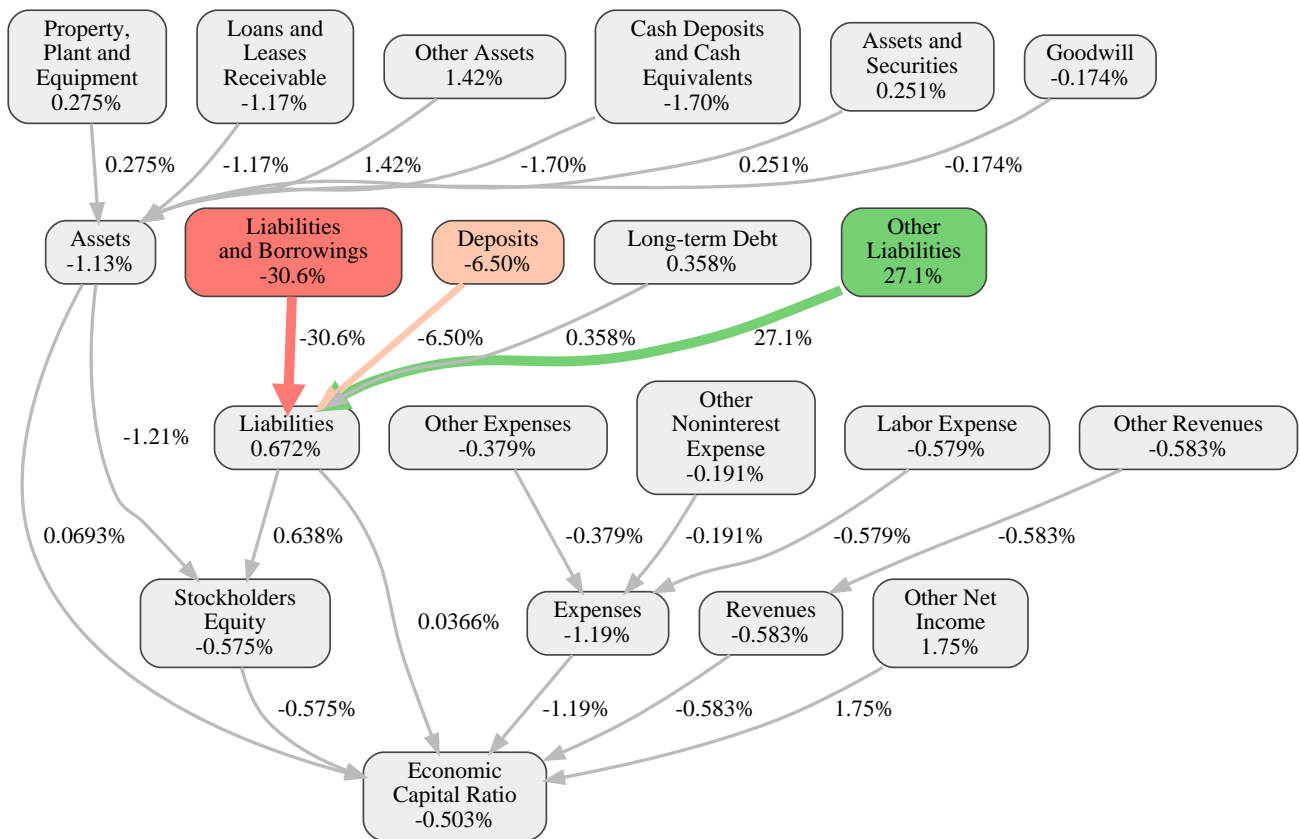
The relative strengths and weaknesses of Hilltop Holdings Inc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Hilltop Holdings Inc compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 13% points. The greatest weakness of Hilltop Holdings Inc is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 26% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 2.2% points above the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	3,354,129
Cash Deposits and Cash Equivalents	1,858,700
Deposits	11,063,192
Fees	0
Goodwill	267,447
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	9,918,509
Loans and Leases Receivable	7,968,332
Long-term Debt	0
Occupancy	0
Other Assets	3,018,388
Other Compr. Net Income	3,693
Other Expenses	31,140
Other Liabilities	-6,665,034
Other Net Income	149,119
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	0

Output Variable	Value in 1000 USD
Liabilities	14,316,667
Assets	16,466,996
Expenses	31,140
Revenues	0
Stockholders Equity	2,150,329
Net Income	117,979
Comprehensive Net Income	121,672
Economic Capital Ratio	12%



The relative strengths and weaknesses of HBT Financial 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 HBT Financial Inc compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 27% points. The greatest weakness of HBT Financial Inc is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 31% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.0%, being 0.50% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	814,700
Cash Deposits and Cash Equivalents	141,252
Deposits	4,401,437
Fees	2,280
Goodwill	59,820
IT and Equipment Expense	15,142
Labor Expense	67,453
Liabilities and Borrowings	3,363,939
Loans and Leases Receivable	3,366,687
Long-term Debt	0
Occupancy	9,918
Other Assets	625,561
Other Compr. Net Income	14,596
Other Expenses	43,757
Other Liabilities	-3,181,702
Other Net Income	188,710
Other Noninterest Expense	16,768
Other Revenues	3,678
Property, Plant and Equipment	65,150

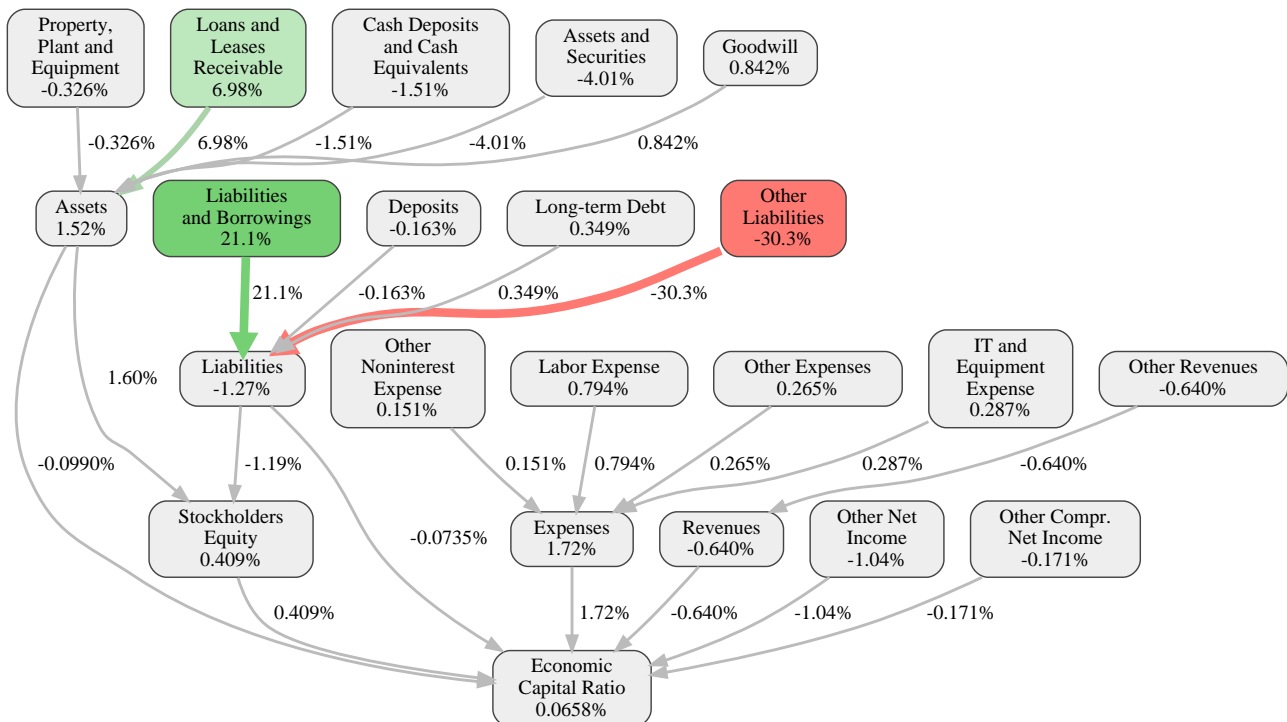
Output Variable	Value in 1000 USD
Liabilities	4,583,674
Assets	5,073,170
Expenses	155,318
Revenues	3,678
Stockholders Equity	489,496
Net Income	37,070
Comprehensive Net Income	51,666
Economic Capital Ratio	9.0%



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Lakeland Bancorp INC
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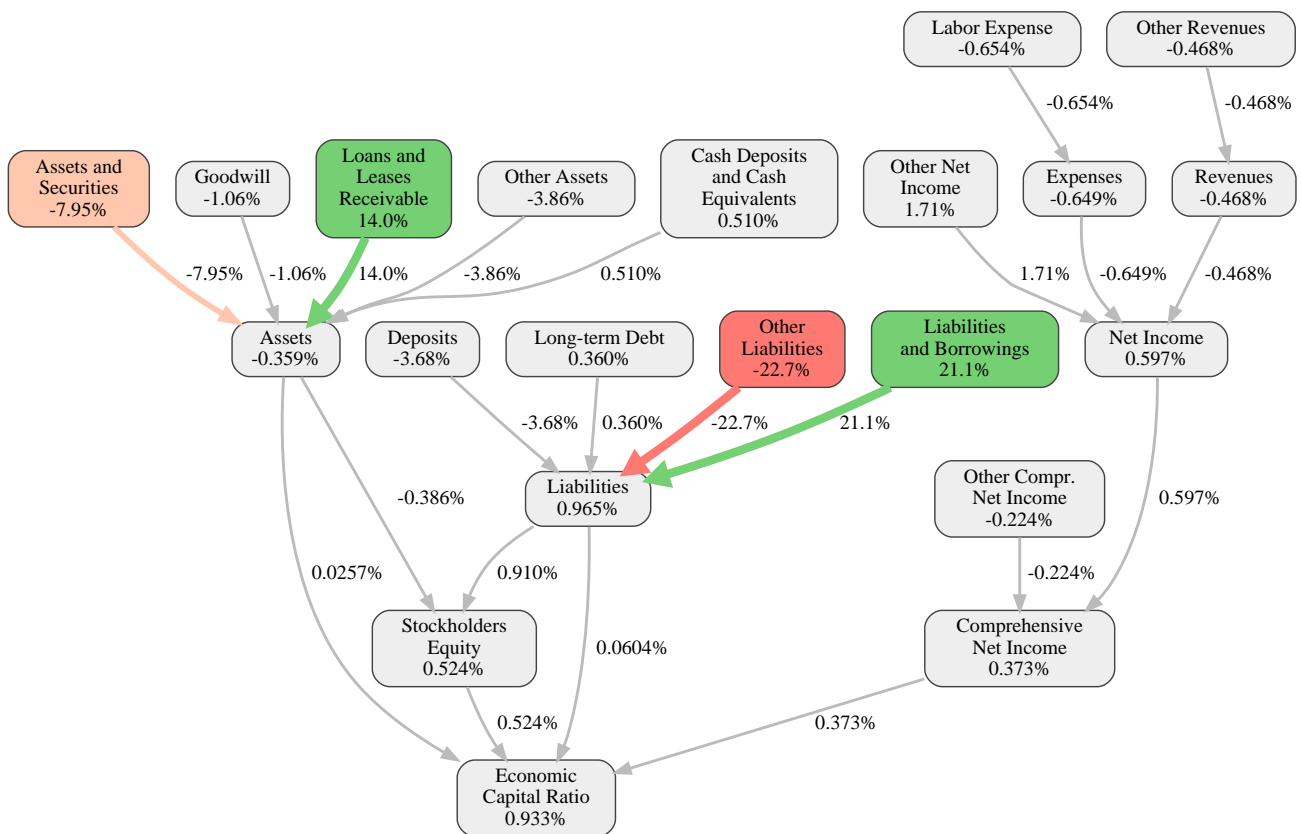
The relative strengths and weaknesses of Lakeland Bancorp INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Lakeland Bancorp INC compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 21% points. The greatest weakness of Lakeland Bancorp INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 30% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.5%, being 0.066% points above the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	1,098,848
Cash Deposits and Cash Equivalents	320,655
Deposits	8,581,238
Fees	0
Goodwill	271,829
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	851,364
Loans and Leases Receivable	8,266,698
Long-term Debt	0
Occupancy	0
Other Assets	1,127,691
Other Compr. Net Income	10,681
Other Expenses	26,053
Other Liabilities	536,596
Other Net Income	110,793
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	52,846

Output Variable	Value in 1000 USD
Liabilities	9,969,198
Assets	11,138,567
Expenses	26,053
Revenues	0
Stockholders Equity	1,169,369
Net Income	84,740
Comprehensive Net Income	95,421
Economic Capital Ratio	9.5%



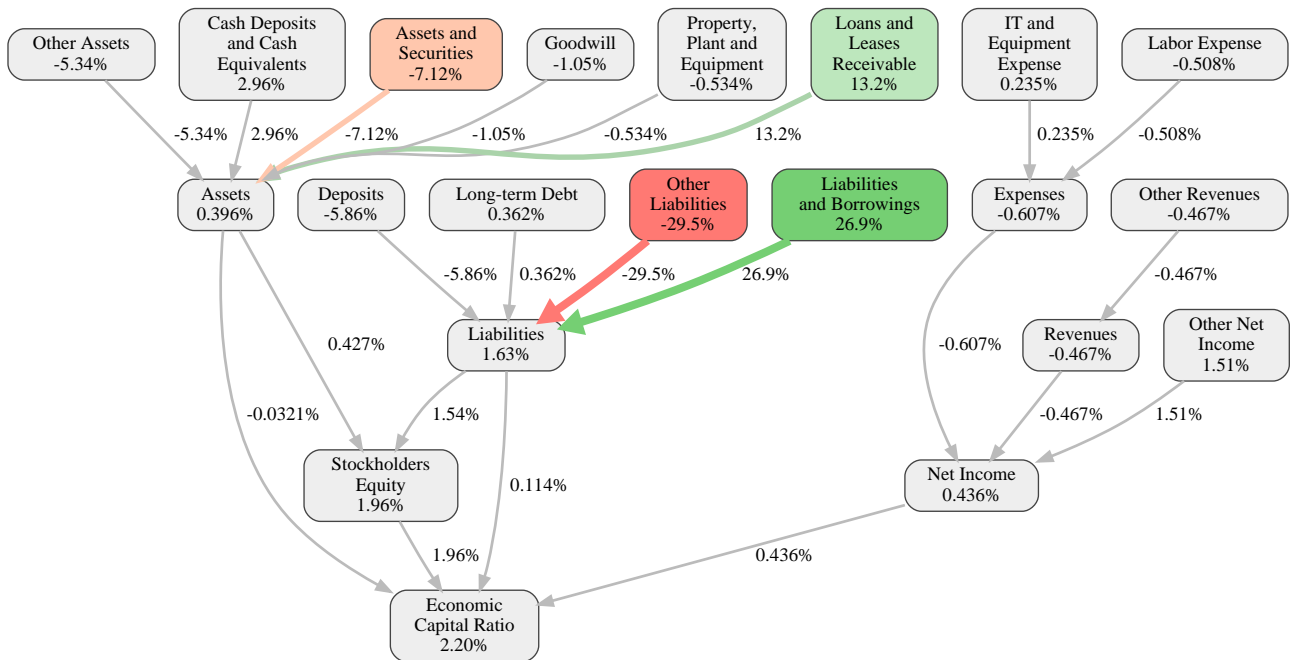
The relative strengths and weaknesses of Mainstreet Bancshares Inc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Mainstreet Bancshares Inc compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 21% points. The greatest weakness of Mainstreet Bancshares Inc is the variable Other Liabilities, reducing the Economic Capital Ratio by 23% points.

The company's Economic Capital Ratio, given in the ranking table, is 10%, being 0.93% points above the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	94,842
Cash Deposits and Cash Equivalents	114,513
Deposits	1,686,127
Fees	1,131
Goodwill	0
IT and Equipment Expense	4,115
Labor Expense	28,267
Liabilities and Borrowings	176,265
Loans and Leases Receivable	1,705,137
Long-term Debt	0
Occupancy	1,684
Other Assets	106,996
Other Compr. Net Income	1,068
Other Expenses	13,383
Other Liabilities	-48,477
Other Net Income	74,305
Other Noninterest Expense	2,778
Other Revenues	3,638
Property, Plant and Equipment	13,944

Output Variable	Value in 1000 USD
Liabilities	1,813,915
Assets	2,035,432
Expenses	51,358
Revenues	3,638
Stockholders Equity	221,517
Net Income	26,585
Comprehensive Net Income	27,653
Economic Capital Ratio	10%



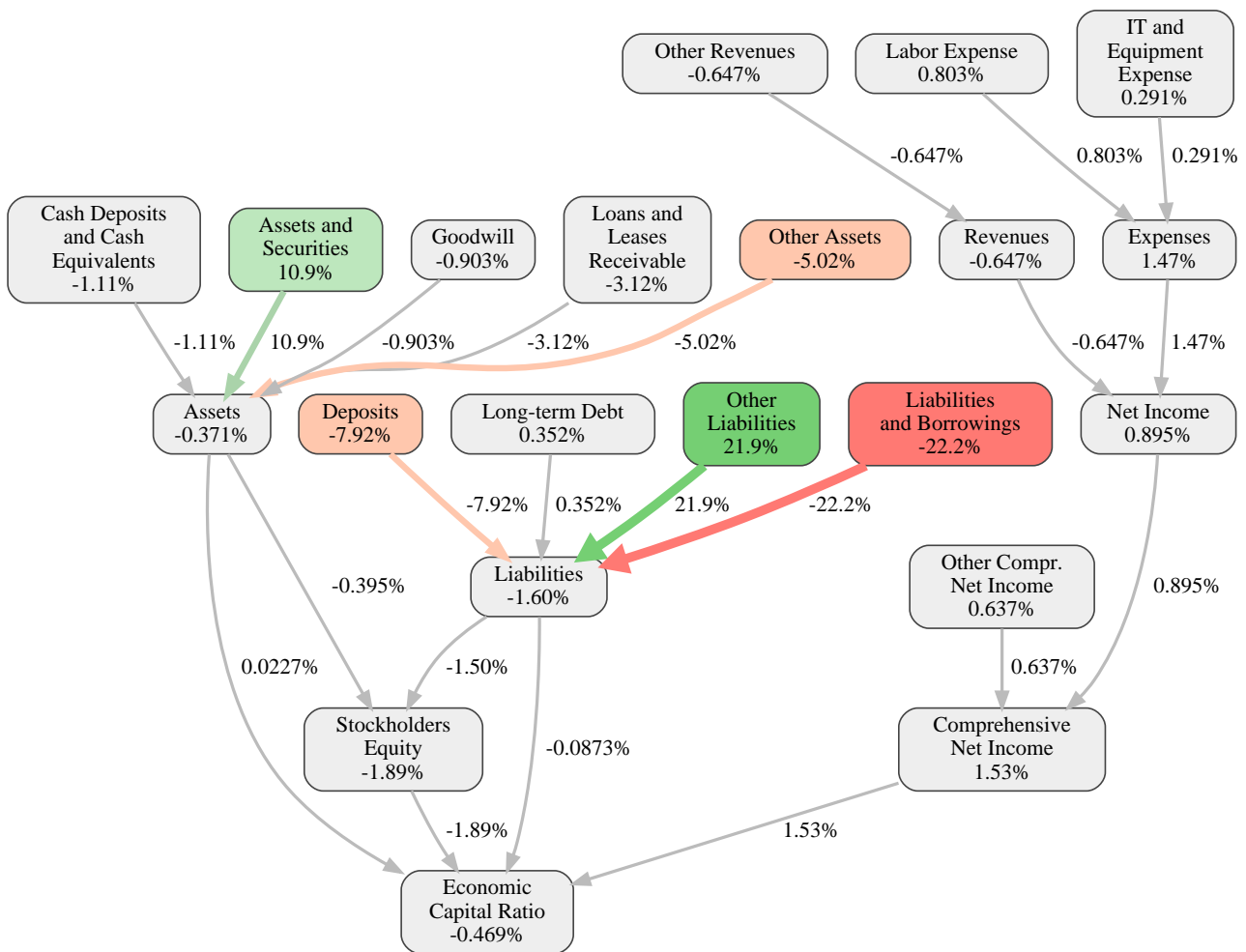
The relative strengths and weaknesses of PCB Bancorp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of PCB Bancorp compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 27% points. The greatest weakness of PCB Bancorp is the variable Other Liabilities, reducing the Economic Capital Ratio by 29% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 2.2% points above the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	158,953
Cash Deposits and Cash Equivalents	242,342
Deposits	2,351,612
Fees	4,190
Goodwill	0
IT and Equipment Expense	1,552
Labor Expense	34,572
Liabilities and Borrowings	0
Loans and Leases Receivable	2,295,919
Long-term Debt	0
Occupancy	7,924
Other Assets	86,293
Other Compr. Net Income	1,587
Other Expenses	15,640
Other Liabilities	89,022
Other Net Income	95,536
Other Noninterest Expense	4,736
Other Revenues	4,958
Property, Plant and Equipment	5,999

Output Variable	Value in 1000 USD
Liabilities	2,440,634
Assets	2,789,506
Expenses	68,614
Revenues	4,958
Stockholders Equity	348,872
Net Income	31,880
Comprehensive Net Income	33,467
Economic Capital Ratio	12%



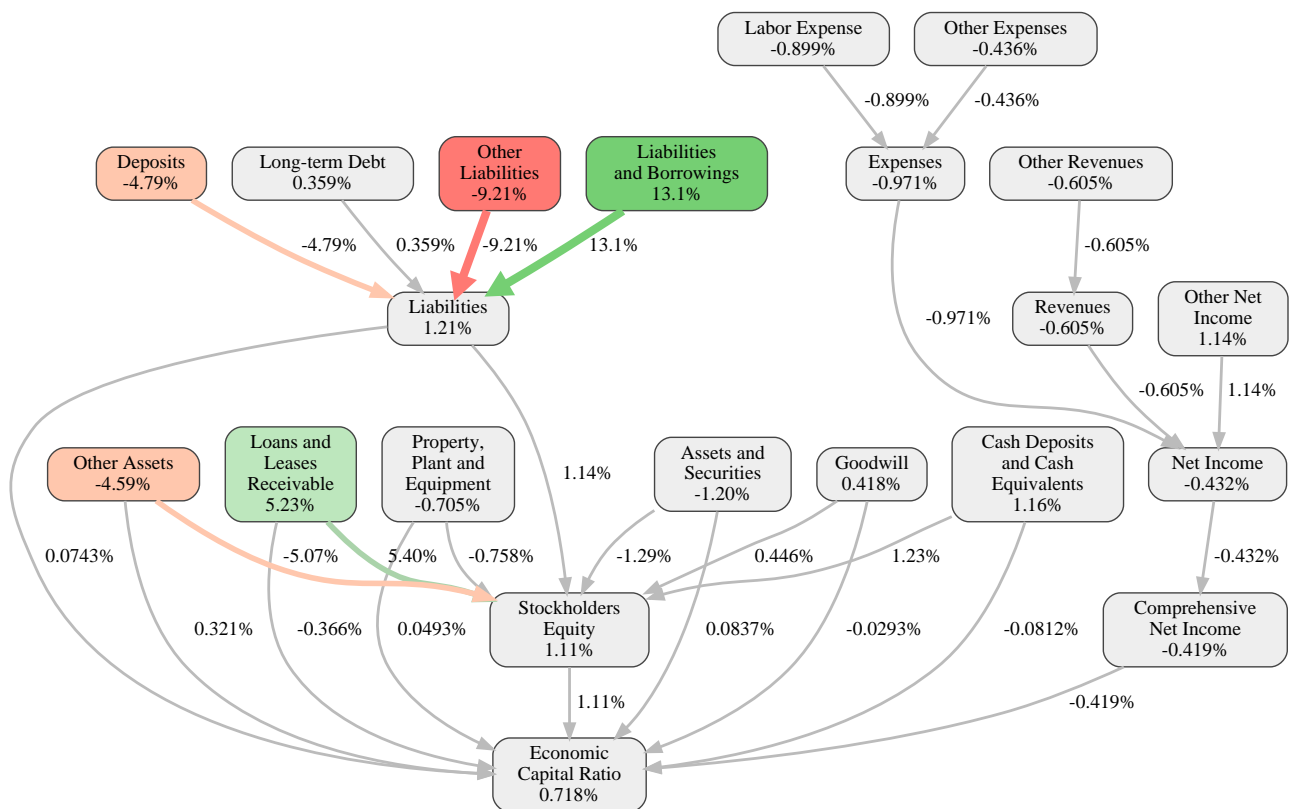
The relative strengths and weaknesses of First Bancorp Pr are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of First Bancorp Pr compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 22% points. The greatest weakness of First Bancorp Pr is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 22% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.0%, being 0.47% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	5,460,138
Cash Deposits and Cash Equivalents	662,225
Deposits	16,555,985
Fees	0
Goodwill	38,611
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	11,151,864
Loans and Leases Receivable	11,923,640
Long-term Debt	0
Occupancy	0
Other Assets	682,919
Other Compr. Net Income	165,608
Other Expenses	94,572
Other Liabilities	-10,295,909
Other Net Income	397,436
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	142,016

Output Variable	Value in 1000 USD
Liabilities	17,411,940
Assets	18,909,549
Expenses	94,572
Revenues	0
Stockholders Equity	1,497,609
Net Income	302,864
Comprehensive Net Income	468,472
Economic Capital Ratio	9.0%



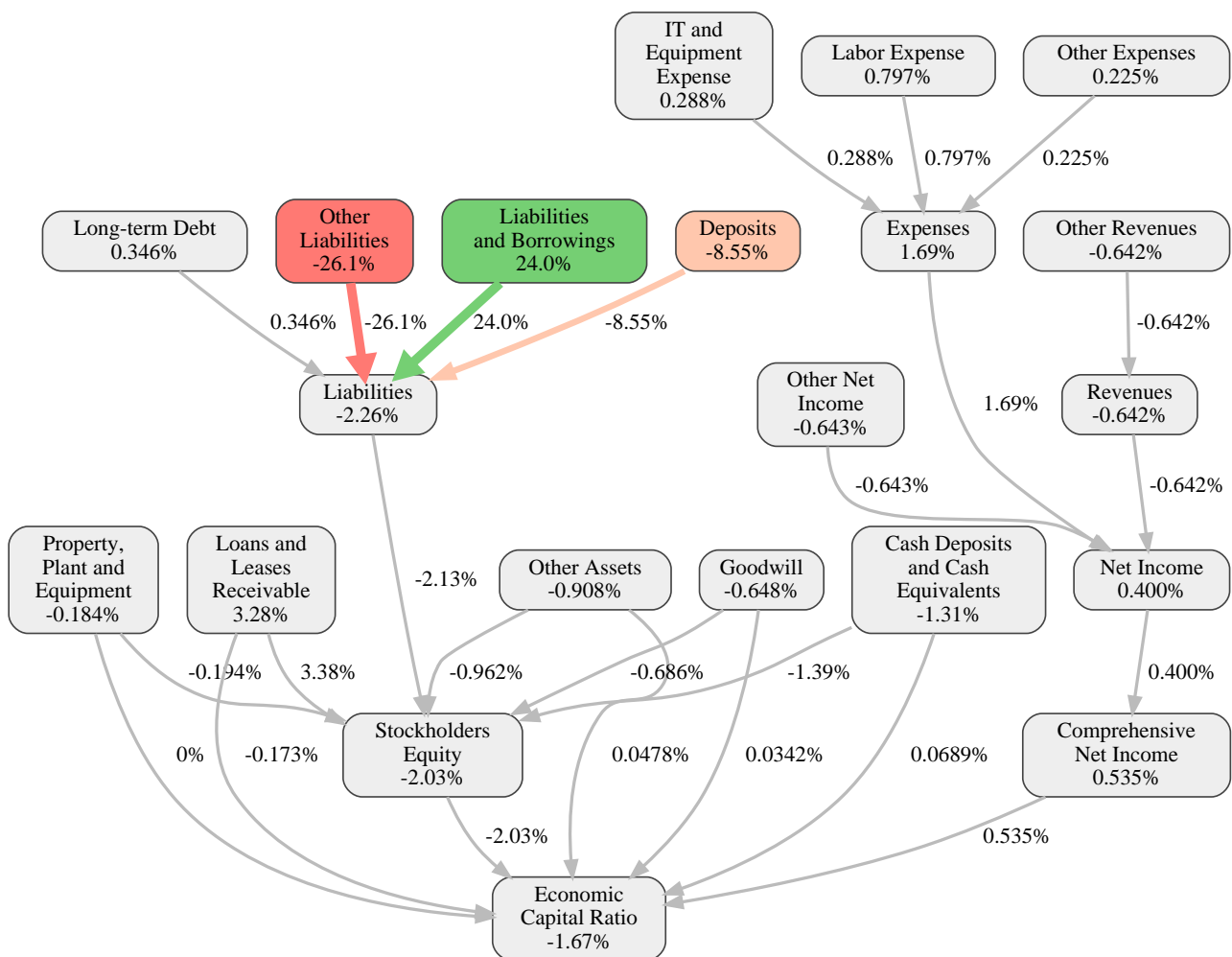
The relative strengths and weaknesses of Fb Financial Corp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Fb Financial Corp compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 13% points. The greatest weakness of Fb Financial Corp is the variable Other Liabilities, reducing the Economic Capital Ratio by 9.2% points.

The company's Economic Capital Ratio, given in the ranking table, is 10%, being 0.72% points above the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	1,758,706
Cash Deposits and Cash Equivalents	810,932
Deposits	10,548,287
Fees	0
Goodwill	242,561
IT and Equipment Expense	9,230
Labor Expense	203,441
Liabilities and Borrowings	2,504,421
Loans and Leases Receivable	9,258,457
Long-term Debt	0
Occupancy	28,148
Other Assets	533,747
Other Compr. Net Income	34,692
Other Expenses	114,162
Other Liabilities	-1,903,192
Other Net Income	390,678
Other Noninterest Expense	0
Other Revenues	6,095
Property, Plant and Equipment	0

Output Variable	Value in 1000 USD
Liabilities	11,149,516
Assets	12,604,403
Expenses	354,981
Revenues	6,095
Stockholders Equity	1,454,887
Net Income	41,792
Comprehensive Net Income	76,484
Economic Capital Ratio	10%



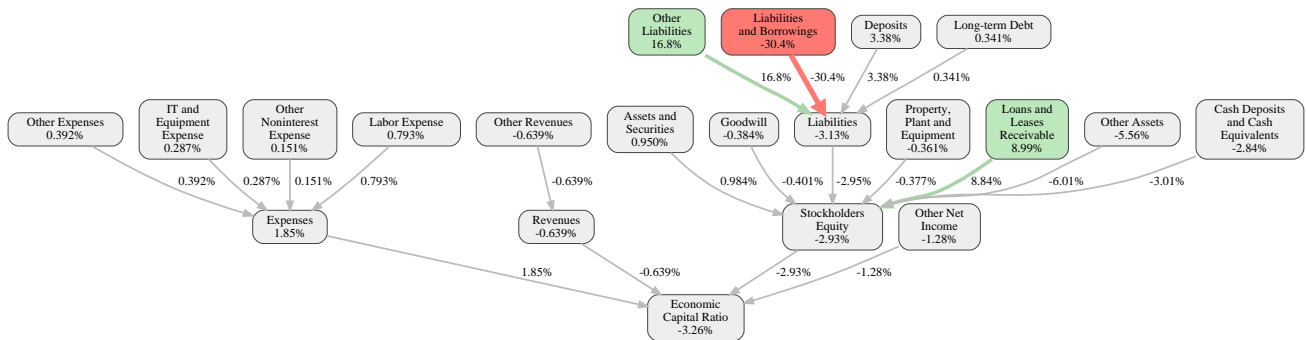
The relative strengths and weaknesses of Independent Bank Corp Mi are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Independent Bank Corp Mi compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 24% points. The greatest weakness of Independent Bank Corp Mi is the variable Other Liabilities, reducing the Economic Capital Ratio by 26% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.8%, being 1.7% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	811,850
Cash Deposits and Cash Equivalents	169,781
Deposits	4,622,879
Fees	0
Goodwill	28,300
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	157,160
Loans and Leases Receivable	3,736,243
Long-term Debt	0
Occupancy	0
Other Assets	482,029
Other Compr. Net Income	20,621
Other Expenses	14,609
Other Liabilities	79,238
Other Net Income	73,676
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	35,523

Output Variable	Value in 1000 USD
Liabilities	4,859,277
Assets	5,263,726
Expenses	14,609
Revenues	0
Stockholders Equity	404,449
Net Income	59,067
Comprehensive Net Income	79,688
Economic Capital Ratio	7.8%





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Washington Trust Bancorp INC Rank 130 of 139



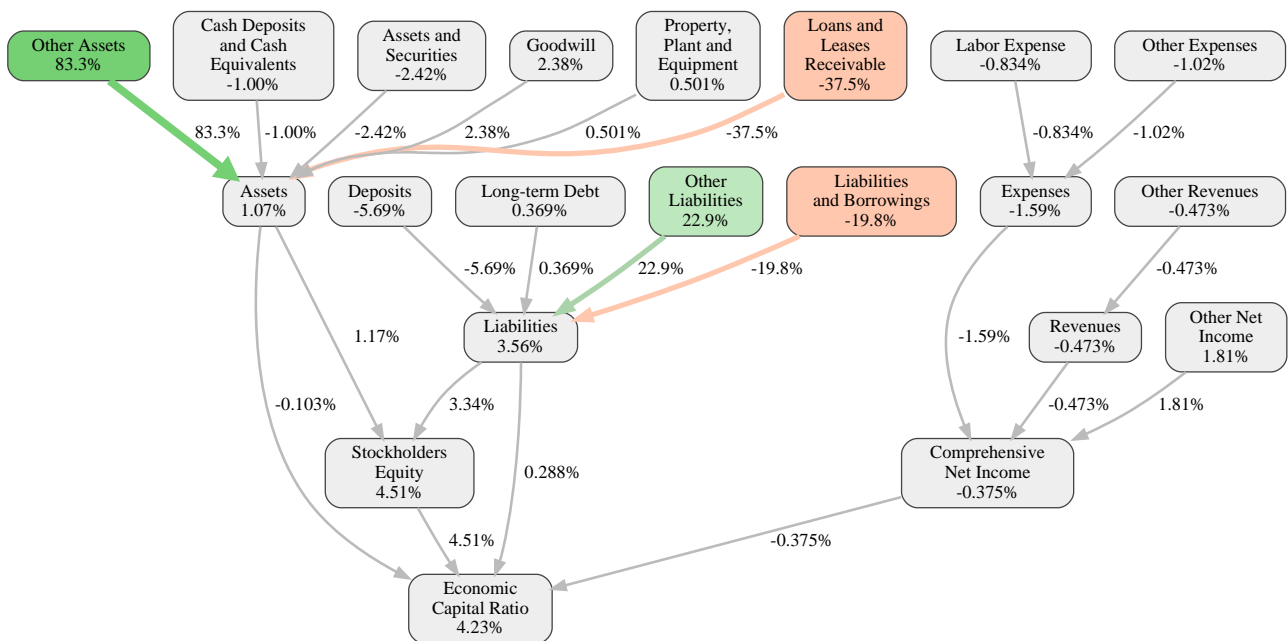
The relative strengths and weaknesses of Washington Trust Bancorp INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Washington Trust Bancorp INC compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 17% points. The greatest weakness of Washington Trust Bancorp INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 30% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.2%, being 3.3% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	1,204,393
Cash Deposits and Cash Equivalents	86,824
Deposits	5,348,160
Fees	0
Goodwill	63,909
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	4,791,707
Loans and Leases Receivable	5,606,649
Long-term Debt	0
Occupancy	0
Other Assets	208,781
Other Compr. Net Income	16,647
Other Expenses	8,305
Other Liabilities	-3,409,706
Other Net Income	56,481
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	32,291

Output Variable	Value in 1000 USD
Liabilities	6,730,161
Assets	7,202,847
Expenses	8,305
Revenues	0
Stockholders Equity	472,686
Net Income	48,176
Comprehensive Net Income	64,823
Economic Capital Ratio	6.2%



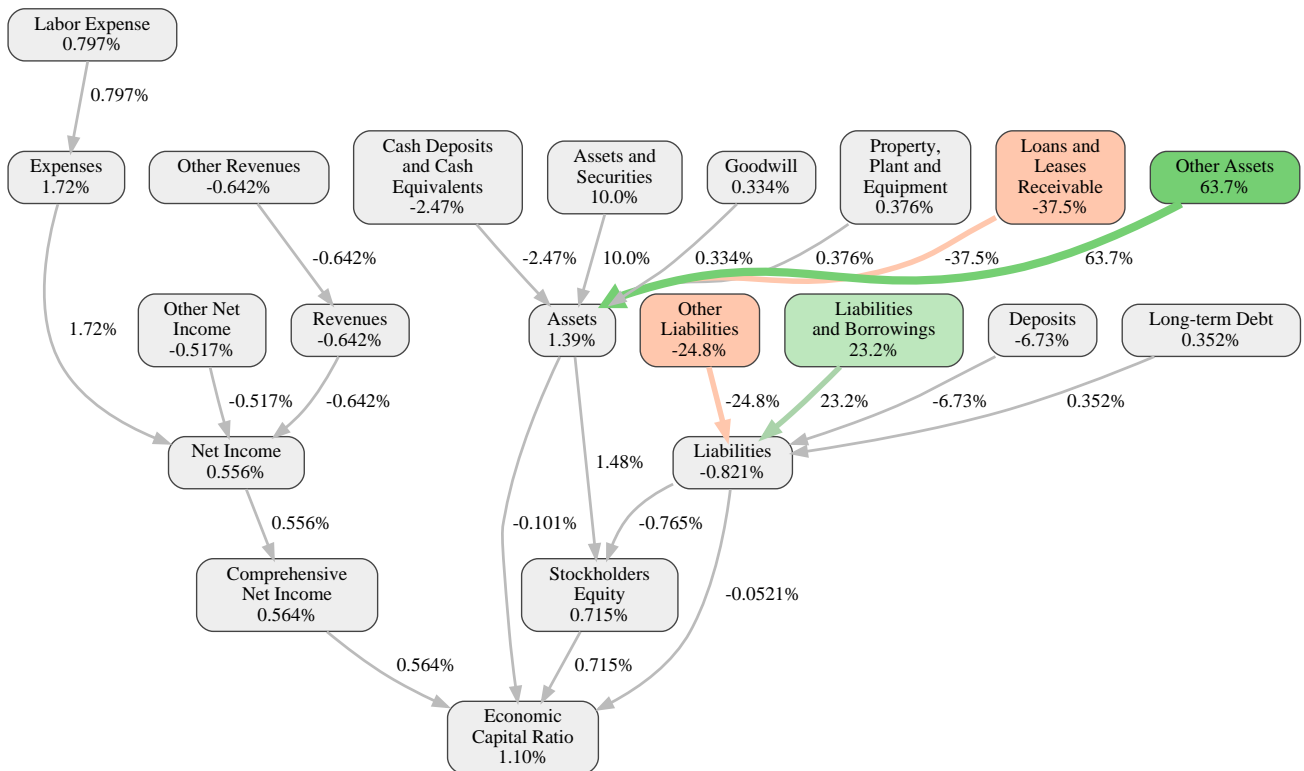
The relative strengths and weaknesses of First Community Bankshares INC Va are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of First Community Bankshares INC Va compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 83% points. The greatest weakness of First Community Bankshares INC Va is the variable Loans and Leases Receivable, reducing the Economic Capital Ratio by 37% points.

The company's Economic Capital Ratio, given in the ranking table, is 14%, being 4.2% points above the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	395,172
Cash Deposits and Cash Equivalents	116,420
Deposits	2,722,325
Fees	1,567
Goodwill	143,946
IT and Equipment Expense	5,878
Labor Expense	49,887
Liabilities and Borrowings	1,790,405
Loans and Leases Receivable	0
Long-term Debt	0
Occupancy	4,967
Other Assets	2,562,327
Other Compr. Net Income	4,768
Other Expenses	46,832
Other Liabilities	-1,747,479
Other Net Income	119,678
Other Noninterest Expense	0
Other Revenues	5,651
Property, Plant and Equipment	50,680

Output Variable	Value in 1000 USD
Liabilities	2,765,251
Assets	3,268,545
Expenses	109,131
Revenues	5,651
Stockholders Equity	503,294
Net Income	16,198
Comprehensive Net Income	20,966
Economic Capital Ratio	14%



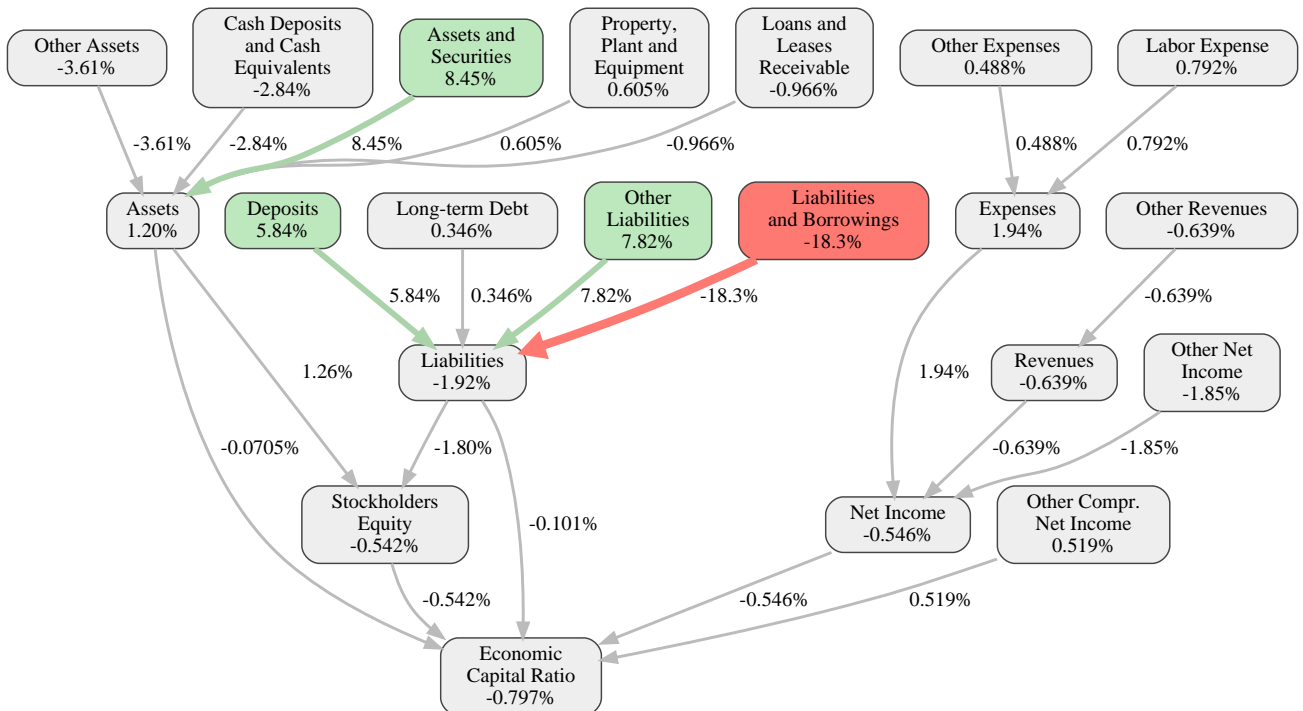
The relative strengths and weaknesses of First Financial Corp In are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of First Financial Corp In compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 64% points. The greatest weakness of First Financial Corp In is the variable Loans and Leases Receivable, reducing the Economic Capital Ratio by 37% points.

The company's Economic Capital Ratio, given in the ranking table, is 11%, being 1.1% points above the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	1,331,724
Cash Deposits and Cash Equivalents	76,759
Deposits	4,090,068
Fees	0
Goodwill	86,985
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	233,102
Loans and Leases Receivable	0
Long-term Debt	0
Occupancy	0
Other Assets	3,288,392
Other Compr. Net Income	12,887
Other Expenses	11,821
Other Liabilities	0
Other Net Income	72,493
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	67,286

Output Variable	Value in 1000 USD
Liabilities	4,323,170
Assets	4,851,146
Expenses	11,821
Revenues	0
Stockholders Equity	527,976
Net Income	60,672
Comprehensive Net Income	73,559
Economic Capital Ratio	11%





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Muncy Columbia Financial Corp Rank 88 of 139

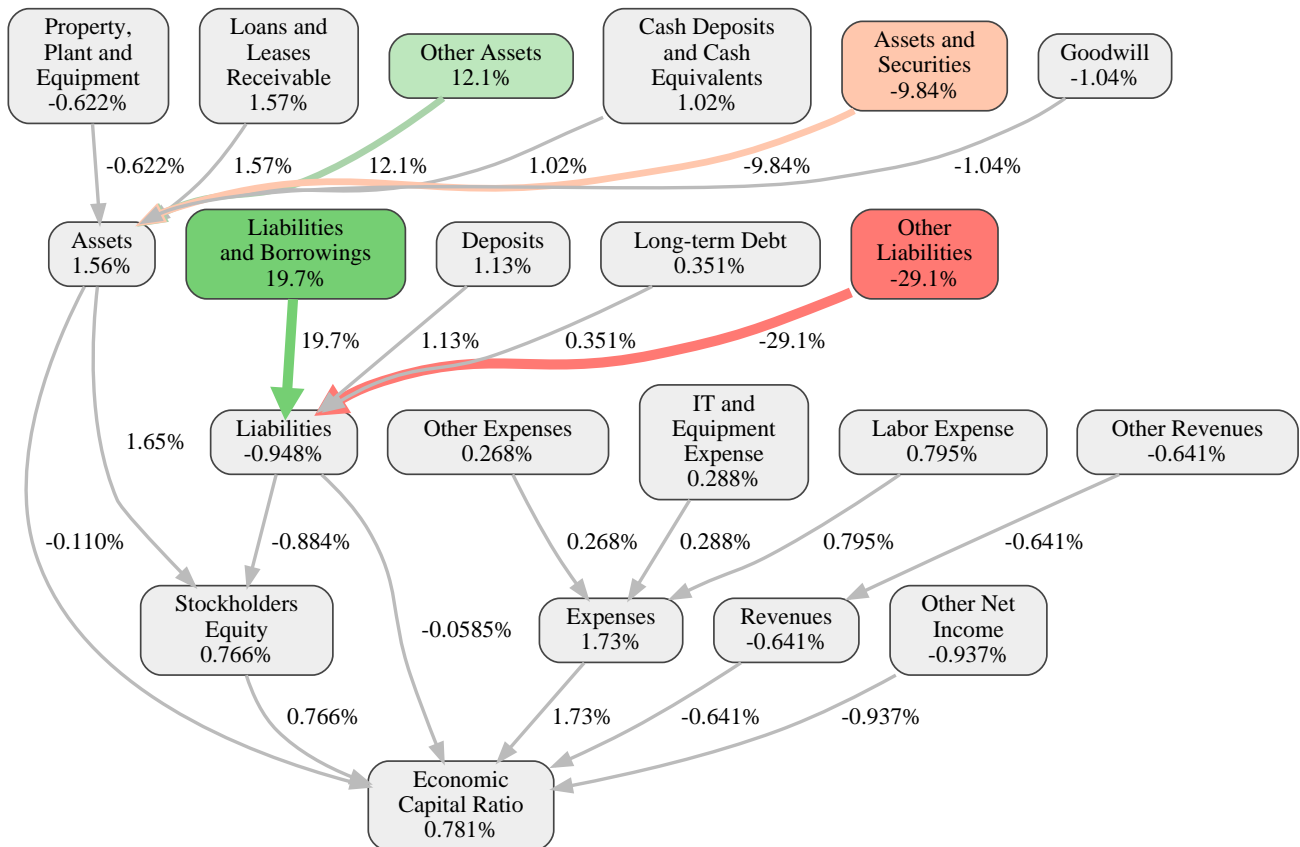
The relative strengths and weaknesses of Muncy Columbia Financial Corp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Muncy Columbia Financial Corp compared to the market average is the variable Assets and Securities, increasing the Economic Capital Ratio by 8.5% points. The greatest weakness of Muncy Columbia Financial Corp is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 18% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.7%, being 0.80% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	419,965
Cash Deposits and Cash Equivalents	18,377
Deposits	1,150,669
Fees	0
Goodwill	25,609
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	894,601
Loans and Leases Receivable	1,059,493
Long-term Debt	0
Occupancy	0
Other Assets	88,766
Other Compr. Net Income	12,348
Other Expenses	365
Other Liabilities	-559,316
Other Net Income	3,752
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	27,569

Output Variable	Value in 1000 USD
Liabilities	1,485,954
Assets	1,639,779
Expenses	365
Revenues	0
Stockholders Equity	153,825
Net Income	3,387
Comprehensive Net Income	15,735
Economic Capital Ratio	8.7%



The relative strengths and weaknesses of Eagle Bancorp 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 Eagle Bancorp INC compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 20% points. The greatest weakness of Eagle Bancorp INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 29% points.

The company's Economic Capital Ratio, given in the ranking table, is 10%, being 0.78% points above the market average of 9.5%.

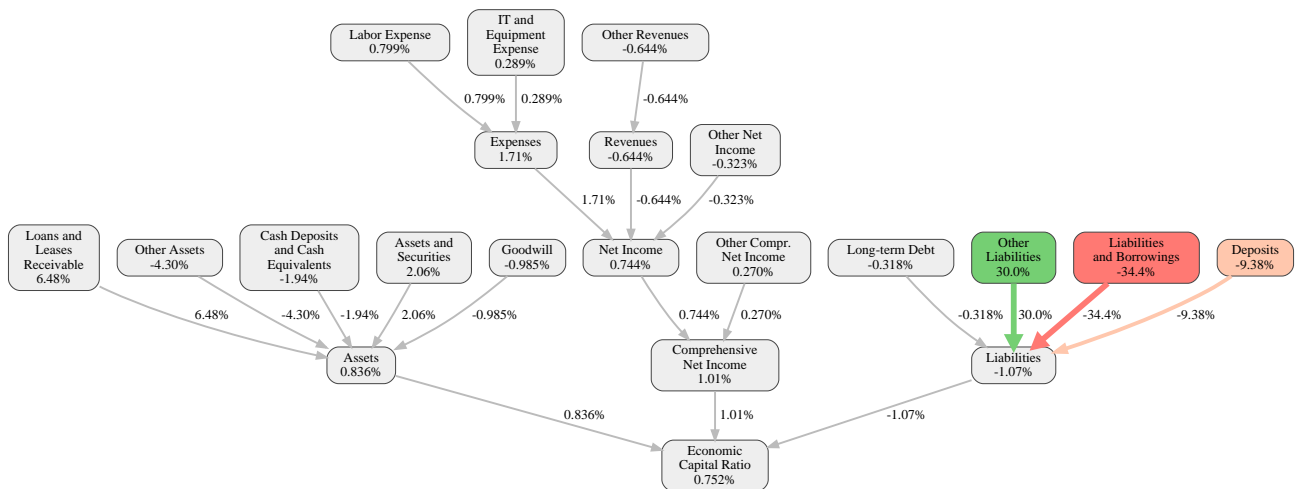
Input Variable	Value in 1000 USD
Assets and Securities	176,334
Cash Deposits and Cash Equivalents	718,944
Deposits	8,808,039
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,150,331
Loans and Leases Receivable	7,882,755
Long-term Debt	0
Occupancy	0
Other Assets	2,876,316
Other Compr. Net Income	37,150
Other Expenses	26,986
Other Liabilities	431,885
Other Net Income	127,520
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	10,189

Output Variable	Value in 1000 USD
Liabilities	10,390,255
Assets	11,664,538
Expenses	26,986
Revenues	0
Stockholders Equity	1,274,283
Net Income	100,534
Comprehensive Net Income	137,684
Economic Capital Ratio	10%



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Lakeland Financial Corp
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STATE BANKS 2024

Lakeland Financial Corp Rank 43 of 139



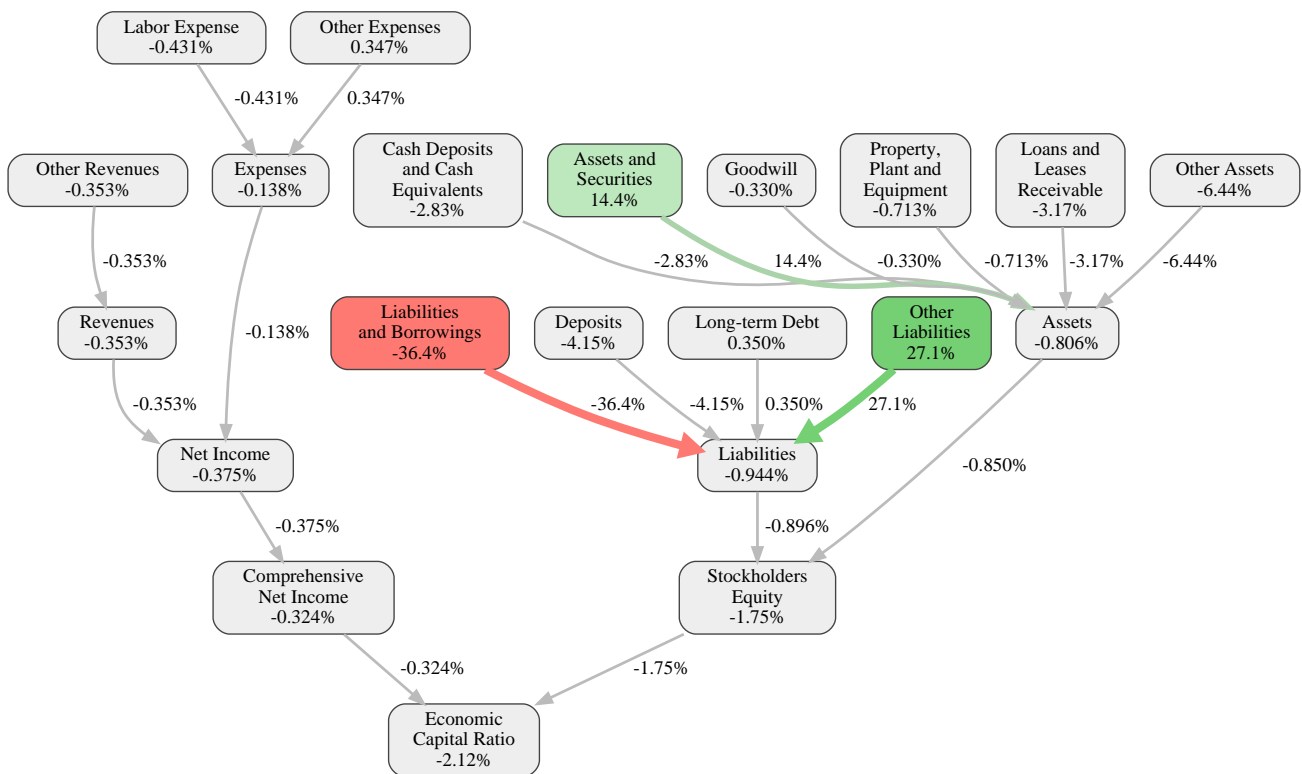
The relative strengths and weaknesses of Lakeland Financial Corp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Lakeland Financial Corp compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 30% points. The greatest weakness of Lakeland Financial Corp is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 34% points.

The company's Economic Capital Ratio, given in the ranking table, is 10%, being 0.75% points above the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	1,173,153
Cash Deposits and Cash Equivalents	151,824
Deposits	5,720,525
Fees	0
Goodwill	4,970
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	4,449,866
Loans and Leases Receivable	4,844,562
Long-term Debt	50,000
Occupancy	0
Other Assets	291,621
Other Compr. Net Income	33,728
Other Expenses	16,566
Other Liabilities	-4,346,155
Other Net Income	110,333
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	57,899

Output Variable	Value in 1000 USD
Liabilities	5,874,236
Assets	6,524,029
Expenses	16,566
Revenues	0
Stockholders Equity	649,793
Net Income	93,767
Comprehensive Net Income	127,495
Economic Capital Ratio	10%



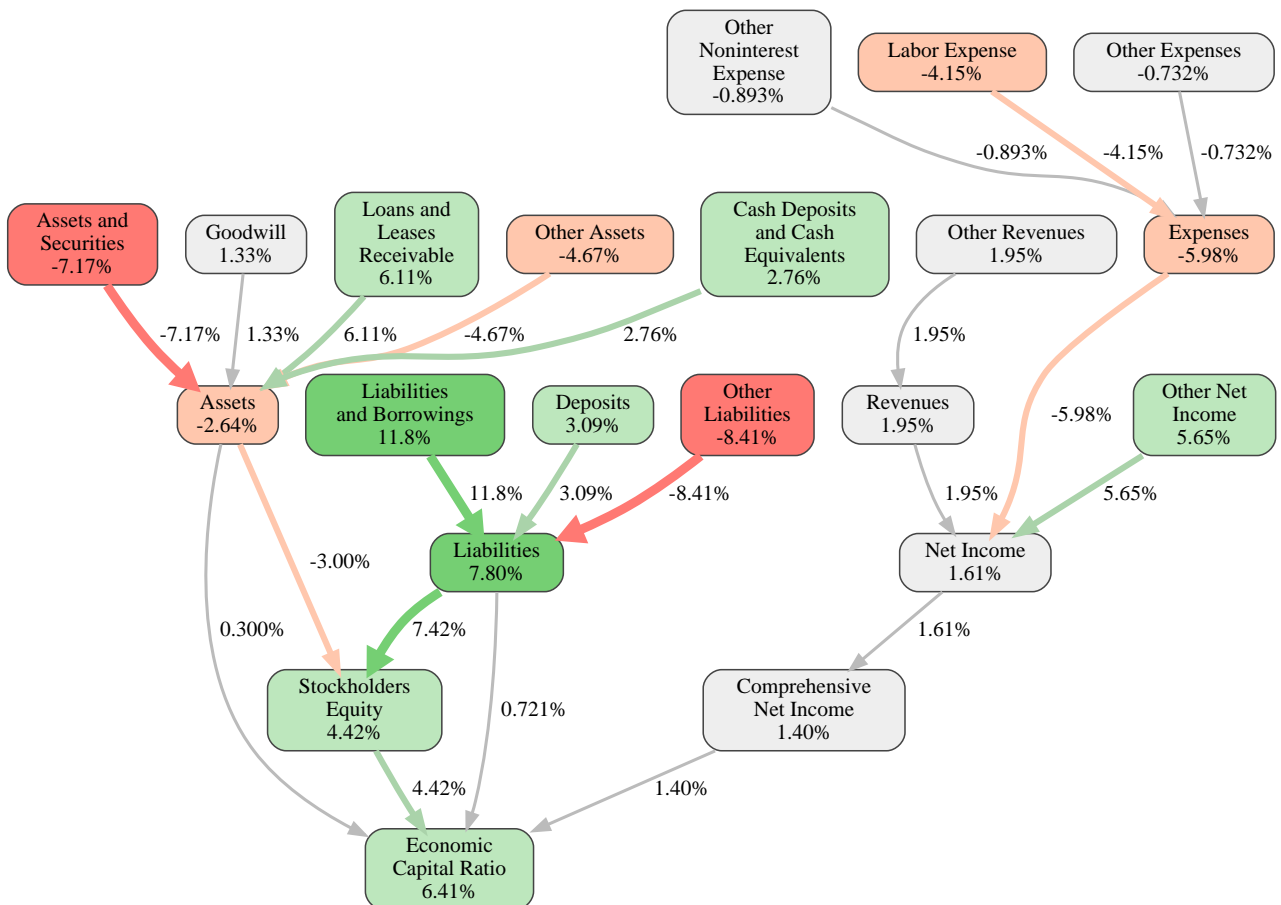
The relative strengths and weaknesses of Midwestone Financial Group Inc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Midwestone Financial Group Inc compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 27% points. The greatest weakness of Midwestone Financial Group Inc is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 36% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.4%, being 2.1% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	2,093,104
Cash Deposits and Cash Equivalents	81,727
Deposits	5,395,673
Fees	10,659
Goodwill	62,477
IT and Equipment Expense	14,994
Labor Expense	76,410
Liabilities and Borrowings	4,582,549
Loans and Leases Receivable	4,076,492
Long-term Debt	0
Occupancy	10,034
Other Assets	113,740
Other Compr. Net Income	20,174
Other Expenses	10,780
Other Liabilities	-4,075,060
Other Net Income	138,323
Other Noninterest Expense	9,036
Other Revenues	18,423
Property, Plant and Equipment	0

Output Variable	Value in 1000 USD
Liabilities	5,903,162
Assets	6,427,540
Expenses	131,913
Revenues	18,423
Stockholders Equity	524,378
Net Income	24,833
Comprehensive Net Income	45,007
Economic Capital Ratio	7.4%



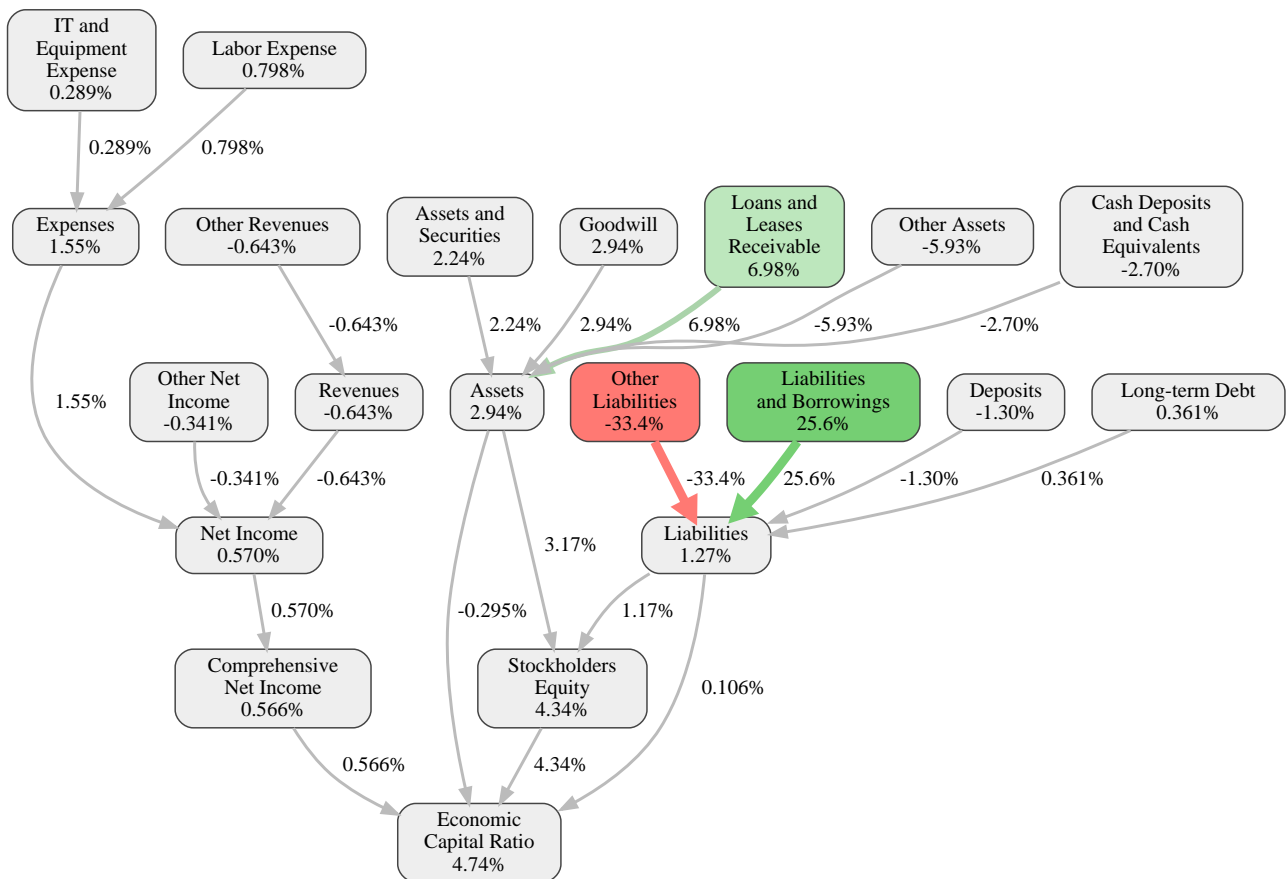
The relative strengths and weaknesses of Tectonic Financial Inc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Tectonic Financial Inc compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 12% points. The greatest weakness of Tectonic Financial Inc is the variable Other Liabilities, reducing the Economic Capital Ratio by 8.4% points.

The company's Economic Capital Ratio, given in the ranking table, is 16%, being 6.4% points above the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	41,403
Cash Deposits and Cash Equivalents	58,767
Deposits	526,891
Fees	1,813
Goodwill	21,440
IT and Equipment Expense	941
Labor Expense	31,288
Liabilities and Borrowings	160,621
Loans and Leases Receivable	521,360
Long-term Debt	0
Occupancy	1,984
Other Assets	29,618
Other Compr. Net Income	548
Other Expenses	8,037
Other Liabilities	-117,023
Other Net Income	49,398
Other Noninterest Expense	6,594
Other Revenues	16,479
Property, Plant and Equipment	4,758

Output Variable	Value in 1000 USD
Liabilities	570,489
Assets	677,346
Expenses	50,657
Revenues	16,479
Stockholders Equity	106,857
Net Income	15,220
Comprehensive Net Income	15,768
Economic Capital Ratio	16%



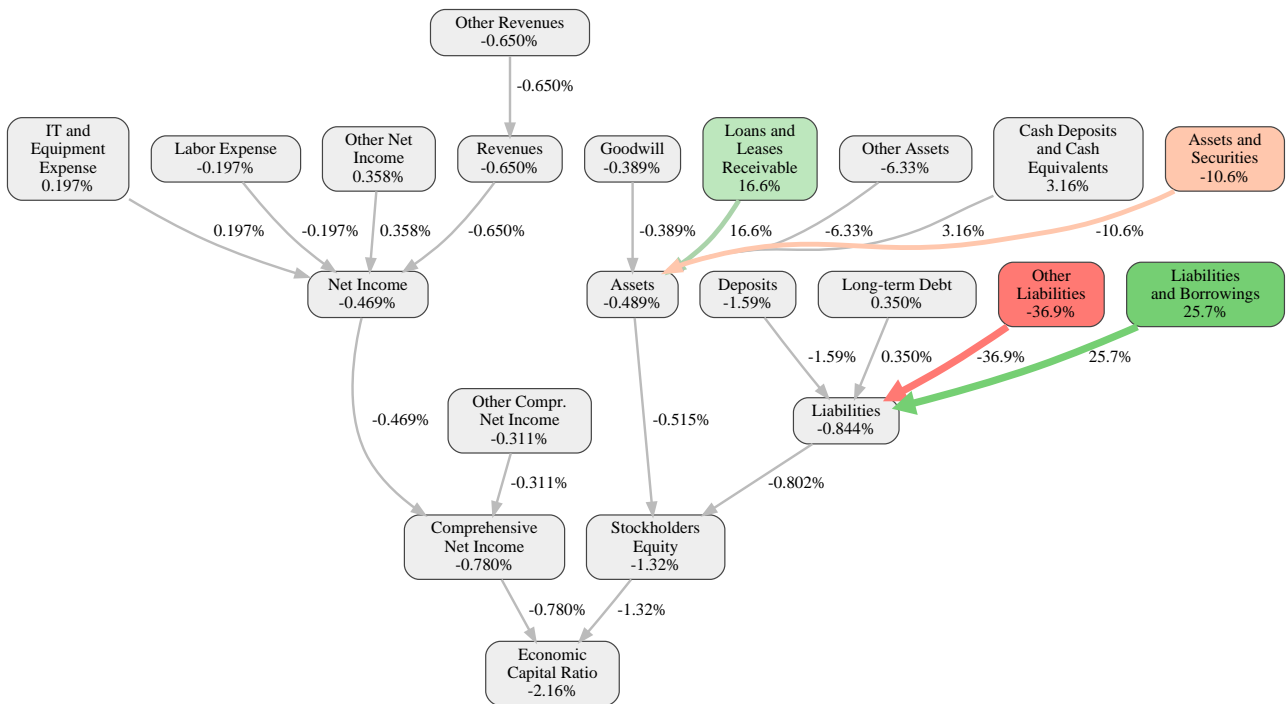
The relative strengths and weaknesses of Independent Bank Corp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Independent Bank Corp compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 26% points. The greatest weakness of Independent Bank Corp is the variable Other Liabilities, reducing the Economic Capital Ratio by 33% points.

The company's Economic Capital Ratio, given in the ranking table, is 14%, being 4.7% points above the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	3,443,572
Cash Deposits and Cash Equivalents	224,330
Deposits	14,865,547
Fees	0
Goodwill	985,072
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	368,196
Loans and Leases Receivable	14,135,848
Long-term Debt	0
Occupancy	0
Other Assets	365,502
Other Compr. Net Income	48,257
Other Expenses	75,632
Other Liabilities	1,218,379
Other Net Income	315,134
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	193,049

Output Variable	Value in 1000 USD
Liabilities	16,452,122
Assets	19,347,373
Expenses	75,632
Revenues	0
Stockholders Equity	2,895,251
Net Income	239,502
Comprehensive Net Income	287,759
Economic Capital Ratio	14%



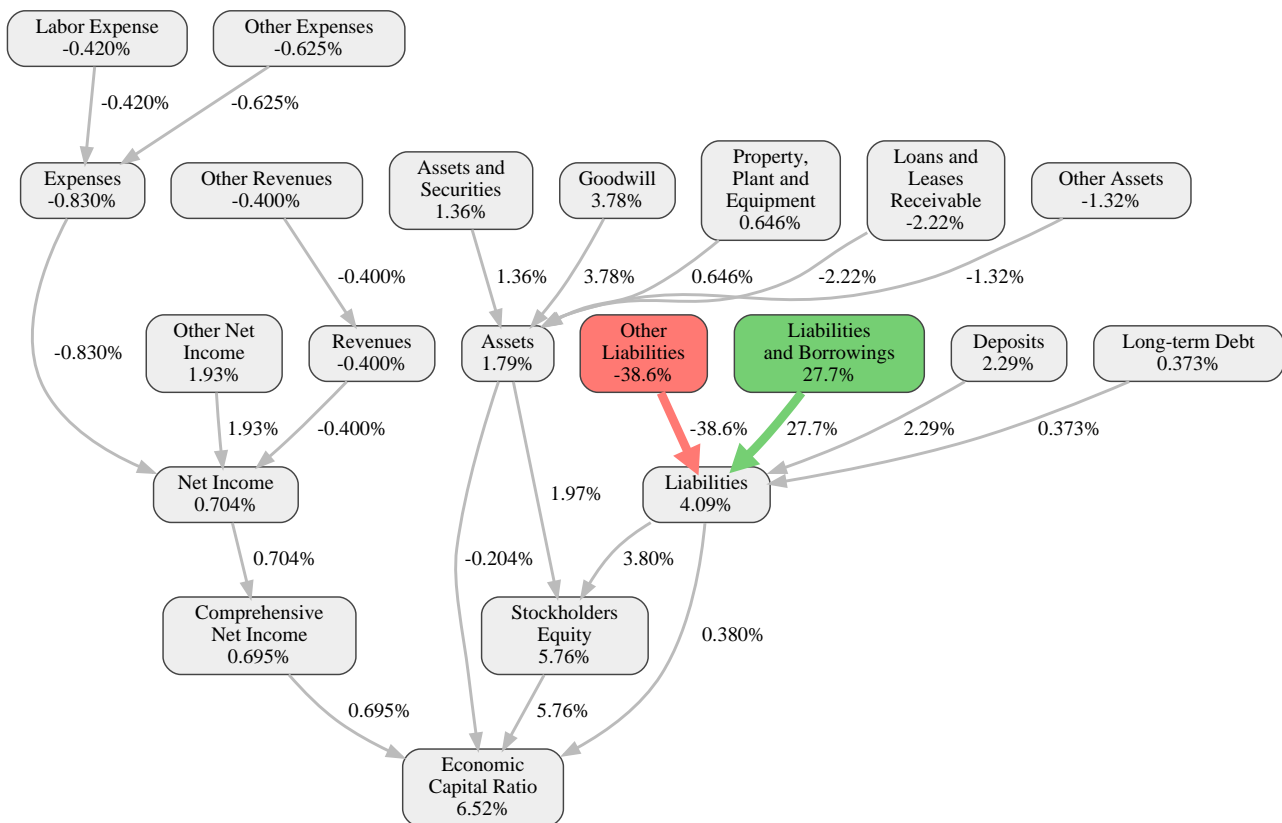
The relative strengths and weaknesses of Hanover Bancorp Inc Ny are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Hanover Bancorp Inc Ny compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 26% points. The greatest weakness of Hanover Bancorp Inc Ny is the variable Other Liabilities, reducing the Economic Capital Ratio by 37% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.3%, being 2.2% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	20,585
Cash Deposits and Cash Equivalents	192,624
Deposits	1,735,070
Fees	4,404
Goodwill	19,168
IT and Equipment Expense	1,951
Labor Expense	20,652
Liabilities and Borrowings	11,368
Loans and Leases Receivable	1,859,876
Long-term Debt	0
Occupancy	0
Other Assets	41,225
Other Compr. Net Income	-702
Other Expenses	11,382
Other Liabilities	217,190
Other Net Income	51,060
Other Noninterest Expense	6,355
Other Revenues	0
Property, Plant and Equipment	16,057

Output Variable	Value in 1000 USD
Liabilities	1,963,628
Assets	2,149,535
Expenses	44,744
Revenues	0
Stockholders Equity	185,907
Net Income	6,316
Comprehensive Net Income	5,614
Economic Capital Ratio	7.3%



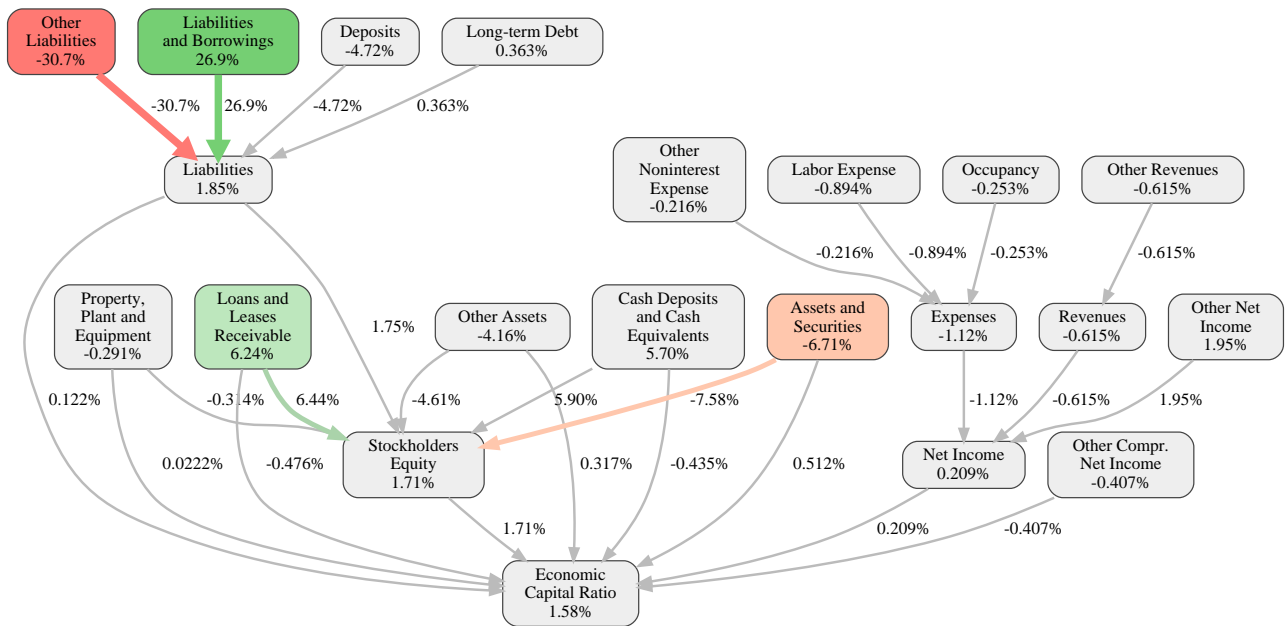
The relative strengths and weaknesses of Home Bancshares INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Home Bancshares INC compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 28% points. The greatest weakness of Home Bancshares INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 39% points.

The company's Economic Capital Ratio, given in the ranking table, is 16%, being 6.5% points above the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	3,831,414
Cash Deposits and Cash Equivalents	1,000,213
Deposits	16,787,711
Fees	0
Goodwill	1,398,253
IT and Equipment Expense	36,329
Labor Expense	256,966
Liabilities and Borrowings	0
Loans and Leases Receivable	14,136,494
Long-term Debt	0
Occupancy	60,303
Other Assets	1,896,984
Other Compr. Net Income	56,383
Other Expenses	239,313
Other Liabilities	2,077,872
Other Net Income	848,549
Other Noninterest Expense	0
Other Revenues	53,896
Property, Plant and Equipment	393,300

Output Variable	Value in 1000 USD
Liabilities	18,865,583
Assets	22,656,658
Expenses	592,911
Revenues	53,896
Stockholders Equity	3,791,075
Net Income	309,534
Comprehensive Net Income	365,917
Economic Capital Ratio	16%





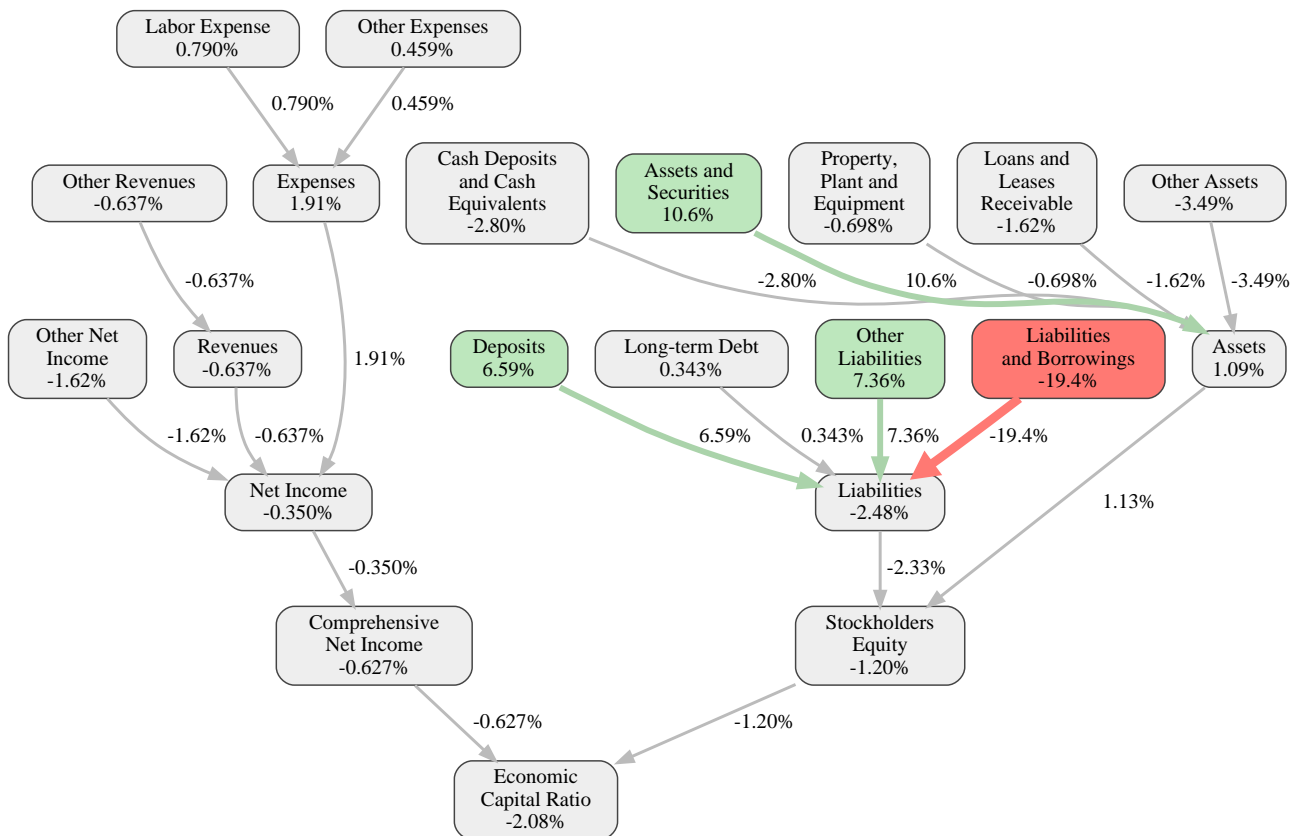
The relative strengths and weaknesses of Baycom Corp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Baycom Corp compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 27% points. The greatest weakness of Baycom Corp is the variable Other Liabilities, reducing the Economic Capital Ratio by 31% points.

The company's Economic Capital Ratio, given in the ranking table, is 11%, being 1.6% points above the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	163,152
Cash Deposits and Cash Equivalents	307,539
Deposits	2,132,750
Fees	0
Goodwill	38,838
IT and Equipment Expense	6,622
Labor Expense	41,001
Liabilities and Borrowings	0
Loans and Leases Receivable	1,905,829
Long-term Debt	0
Occupancy	8,158
Other Assets	122,868
Other Compr. Net Income	-3,031
Other Expenses	10,733
Other Liabilities	106,341
Other Net Income	98,202
Other Noninterest Expense	8,897
Other Revenues	1,064
Property, Plant and Equipment	13,734

Output Variable	Value in 1000 USD
Liabilities	2,239,091
Assets	2,551,960
Expenses	75,411
Revenues	1,064
Stockholders Equity	312,869
Net Income	23,855
Comprehensive Net Income	20,824
Economic Capital Ratio	11%



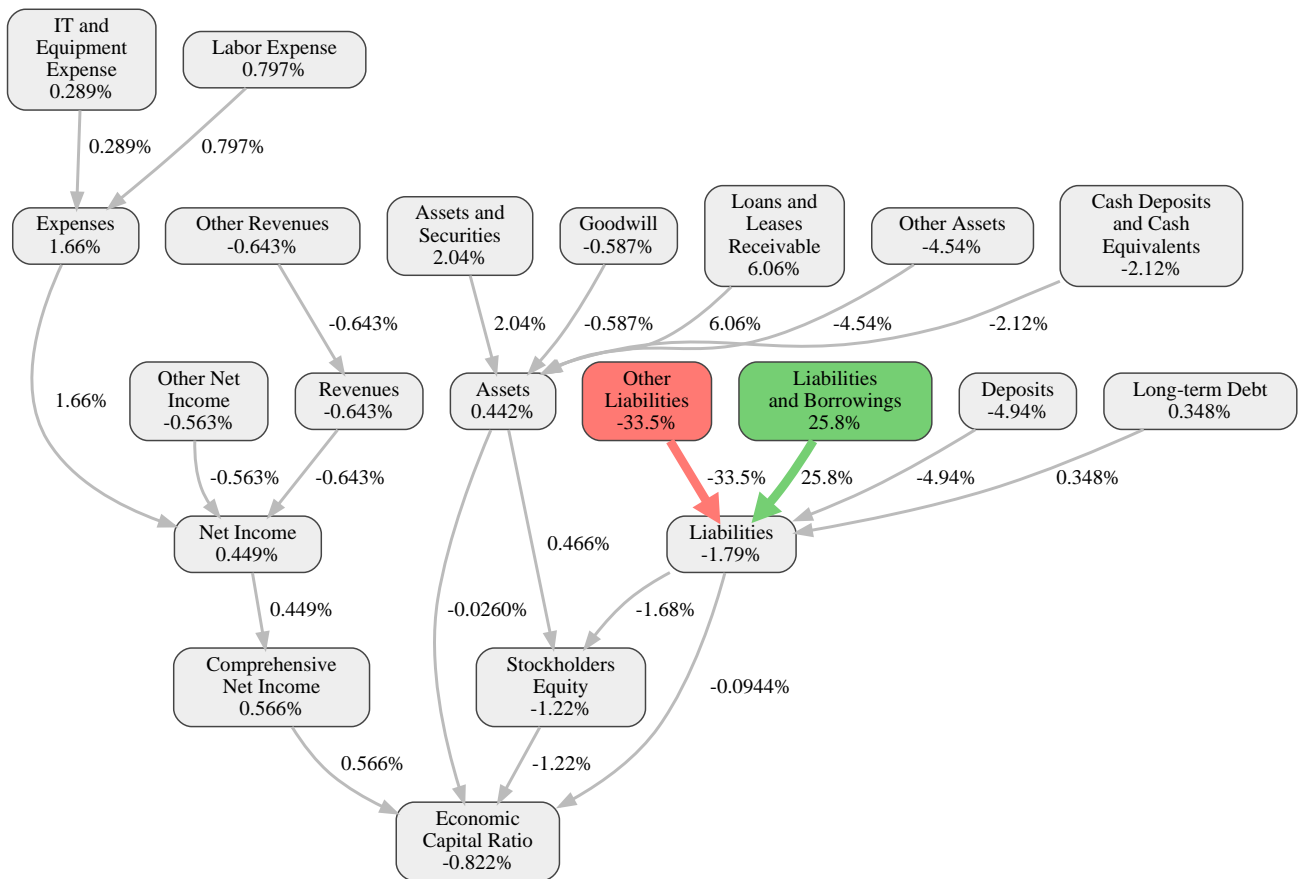
The relative strengths and weaknesses of First Keystone Corp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of First Keystone Corp compared to the market average is the variable Assets and Securities, increasing the Economic Capital Ratio by 11% points. The greatest weakness of First Keystone Corp is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 19% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.4%, being 2.1% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	396,254
Cash Deposits and Cash Equivalents	17,013
Deposits	980,439
Fees	0
Goodwill	19,133
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	790,419
Loans and Leases Receivable	904,153
Long-term Debt	0
Occupancy	0
Other Assets	79,317
Other Compr. Net Income	-87
Other Expenses	684
Other Liabilities	-476,603
Other Net Income	6,244
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	0

Output Variable	Value in 1000 USD
Liabilities	1,294,255
Assets	1,415,870
Expenses	684
Revenues	0
Stockholders Equity	121,615
Net Income	5,560
Comprehensive Net Income	5,473
Economic Capital Ratio	7.4%





STATE BANKS 2024

Orrstown Financial Services INC Rank 90 of 139

ORRSTOWNBANK

The relative strengths and weaknesses of Orrstown Financial Services 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 Orrstown Financial Services INC compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 26% points. The greatest weakness of Orrstown Financial Services INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 34% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.7%, being 0.82% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	552,278
Cash Deposits and Cash Equivalents	65,161
Deposits	2,558,814
Fees	0
Goodwill	18,724
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	9,785
Loans and Leases Receivable	2,269,611
Long-term Debt	0
Occupancy	0
Other Assets	129,073
Other Compr. Net Income	11,437
Other Expenses	9,370
Other Liabilities	230,585
Other Net Income	45,033
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	29,393

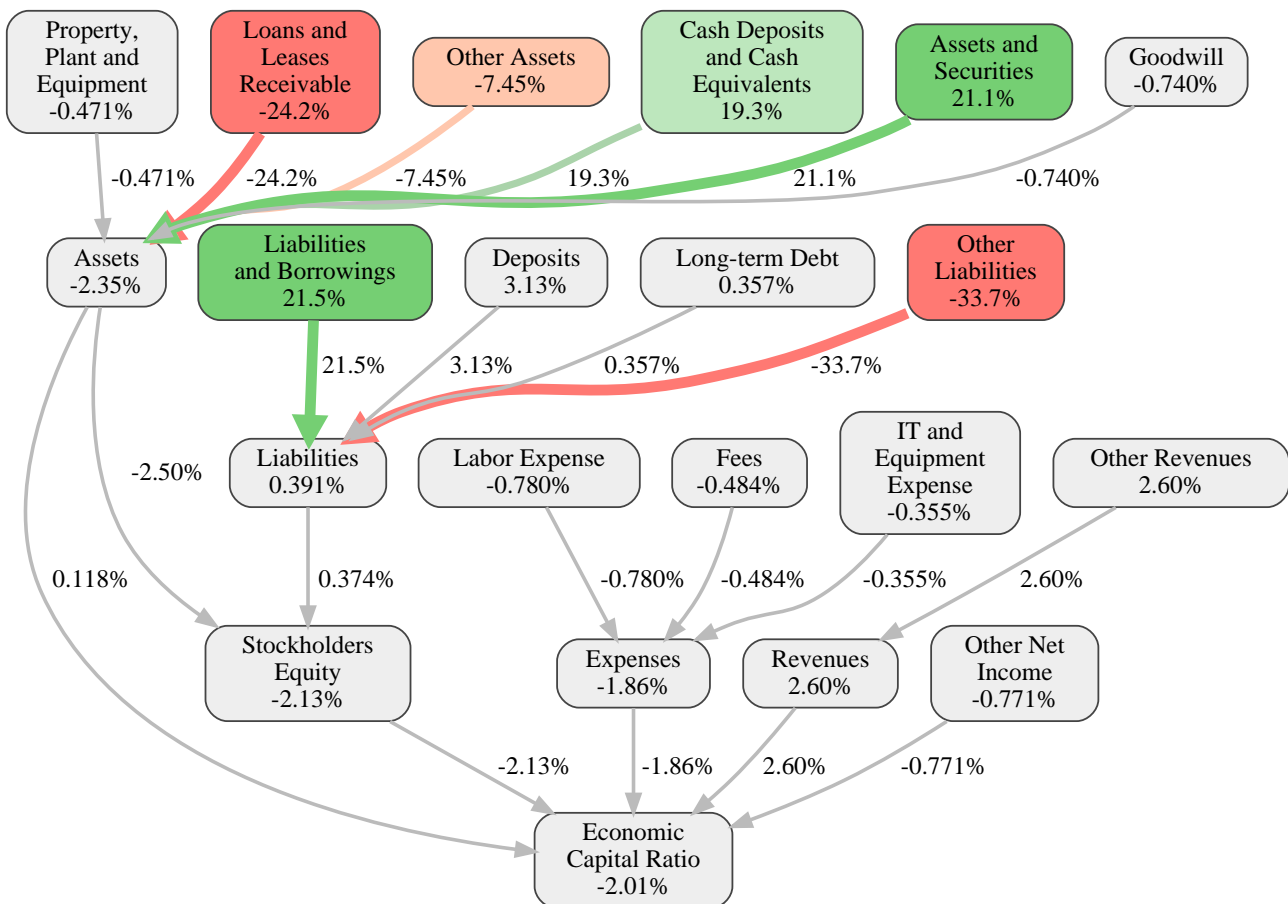
Output Variable	Value in 1000 USD
Liabilities	2,799,184
Assets	3,064,240
Expenses	9,370
Revenues	0
Stockholders Equity	265,056
Net Income	35,663
Comprehensive Net Income	47,100
Economic Capital Ratio	8.7%



RealRate

STATE BANKS 2024

Northern Trust Corp
Rank 110 of 139



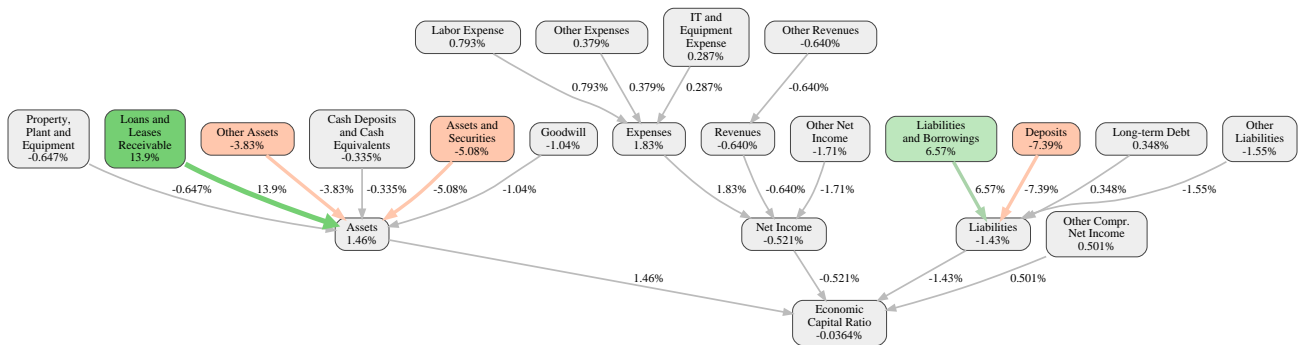
The relative strengths and weaknesses of Northern Trust Corp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Northern Trust Corp compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 22% points. The greatest weakness of Northern Trust Corp is the variable Other Liabilities, reducing the Economic Capital Ratio by 34% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.5%, being 2.0% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	60,099,900
Cash Deposits and Cash Equivalents	41,056,700
Deposits	116,164,000
Fees	906,500
Goodwill	702,300
IT and Equipment Expense	945,500
Labor Expense	2,321,800
Liabilities and Borrowings	12,052,900
Loans and Leases Receivable	47,617,000
Long-term Debt	0
Occupancy	232,300
Other Assets	805,000
Other Compr. Net Income	431,300
Other Expenses	762,700
Other Liabilities	10,668,300
Other Net Income	2,023,500
Other Noninterest Expense	472,900
Other Revenues	4,725,500
Property, Plant and Equipment	502,200

Output Variable	Value in 1000 USD
Liabilities	138,885,200
Assets	150,783,100
Expenses	5,641,700
Revenues	4,725,500
Stockholders Equity	11,897,900
Net Income	1,107,300
Comprehensive Net Income	1,538,600
Economic Capital Ratio	7.5%





STATE BANKS 2024

John Marshall Bancorp Inc Rank 68 of 139

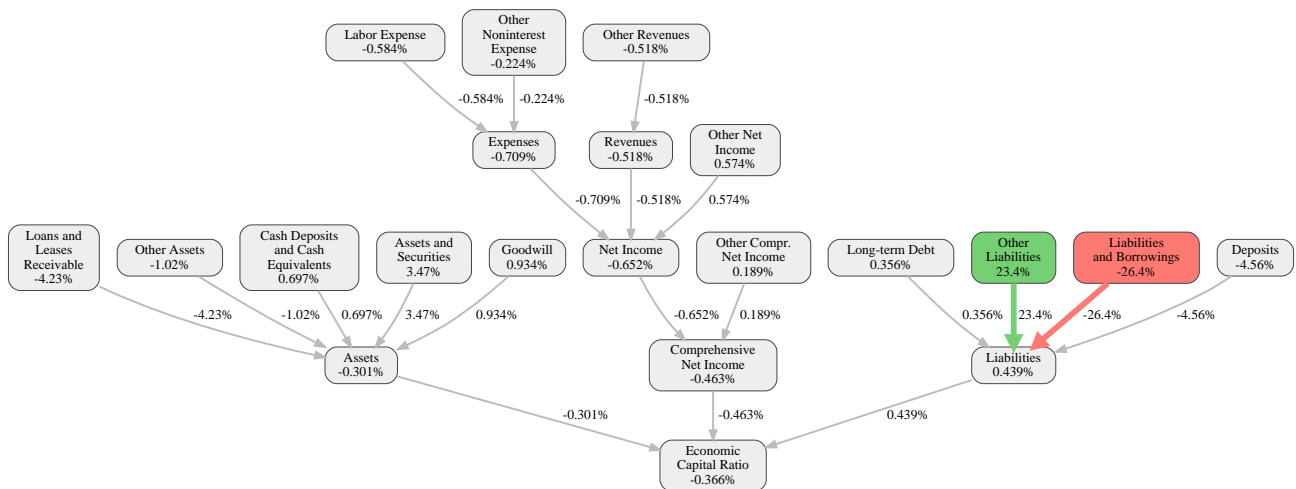
The relative strengths and weaknesses of John Marshall Bancorp Inc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of John Marshall Bancorp Inc compared to the market average is the variable Loans and Leases Receivable, increasing the Economic Capital Ratio by 14% points. The greatest weakness of John Marshall Bancorp Inc is the variable Deposits, reducing the Economic Capital Ratio by 7.4% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.4%, being 0.036% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	188,244
Cash Deposits and Cash Equivalents	99,005
Deposits	1,906,600
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	616,293
Loans and Leases Receivable	1,840,424
Long-term Debt	0
Occupancy	0
Other Assets	113,595
Other Compr. Net Income	16,446
Other Expenses	2,823
Other Liabilities	-510,258
Other Net Income	7,981
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	1,281

Output Variable	Value in 1000 USD
Liabilities	2,012,635
Assets	2,242,549
Expenses	2,823
Revenues	0
Stockholders Equity	229,914
Net Income	5,158
Comprehensive Net Income	21,604
Economic Capital Ratio	9.4%



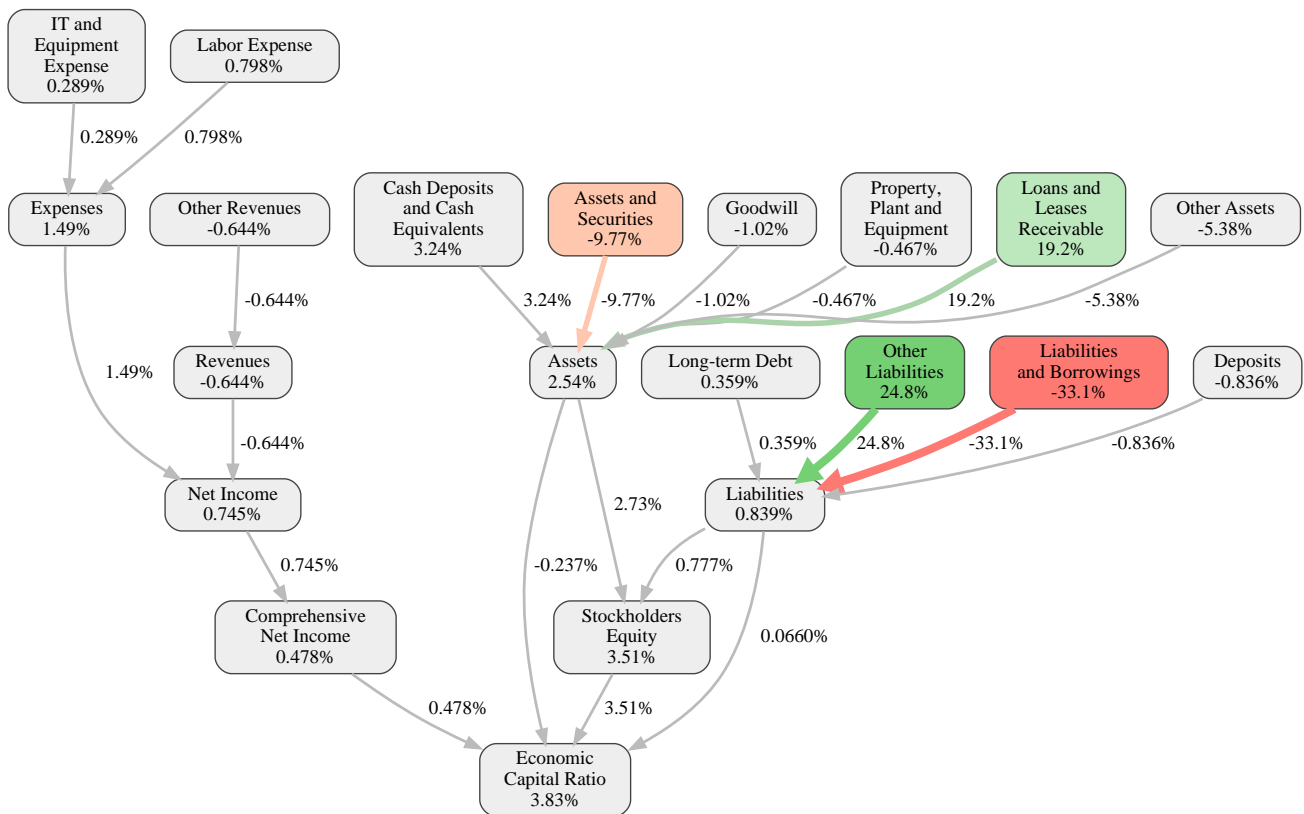
The relative strengths and weaknesses of First Busey Corp Nv are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of First Busey Corp Nv compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 23% points. The greatest weakness of First Busey Corp Nv is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 26% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.1%, being 0.37% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	2,449,261
Cash Deposits and Cash Equivalents	719,581
Deposits	10,291,156
Fees	12,797
Goodwill	317,873
IT and Equipment Expense	30,467
Labor Expense	162,597
Liabilities and Borrowings	7,653,200
Loans and Leases Receivable	7,559,294
Long-term Debt	0
Occupancy	18,214
Other Assets	1,114,812
Other Compr. Net Income	54,475
Other Expenses	48,635
Other Liabilities	-6,932,922
Other Net Income	315,942
Other Noninterest Expense	44,161
Other Revenues	15,949
Property, Plant and Equipment	122,594

Output Variable	Value in 1000 USD
Liabilities	11,011,434
Assets	12,283,415
Expenses	316,871
Revenues	15,949
Stockholders Equity	1,271,981
Net Income	15,020
Comprehensive Net Income	69,495
Economic Capital Ratio	9.1%



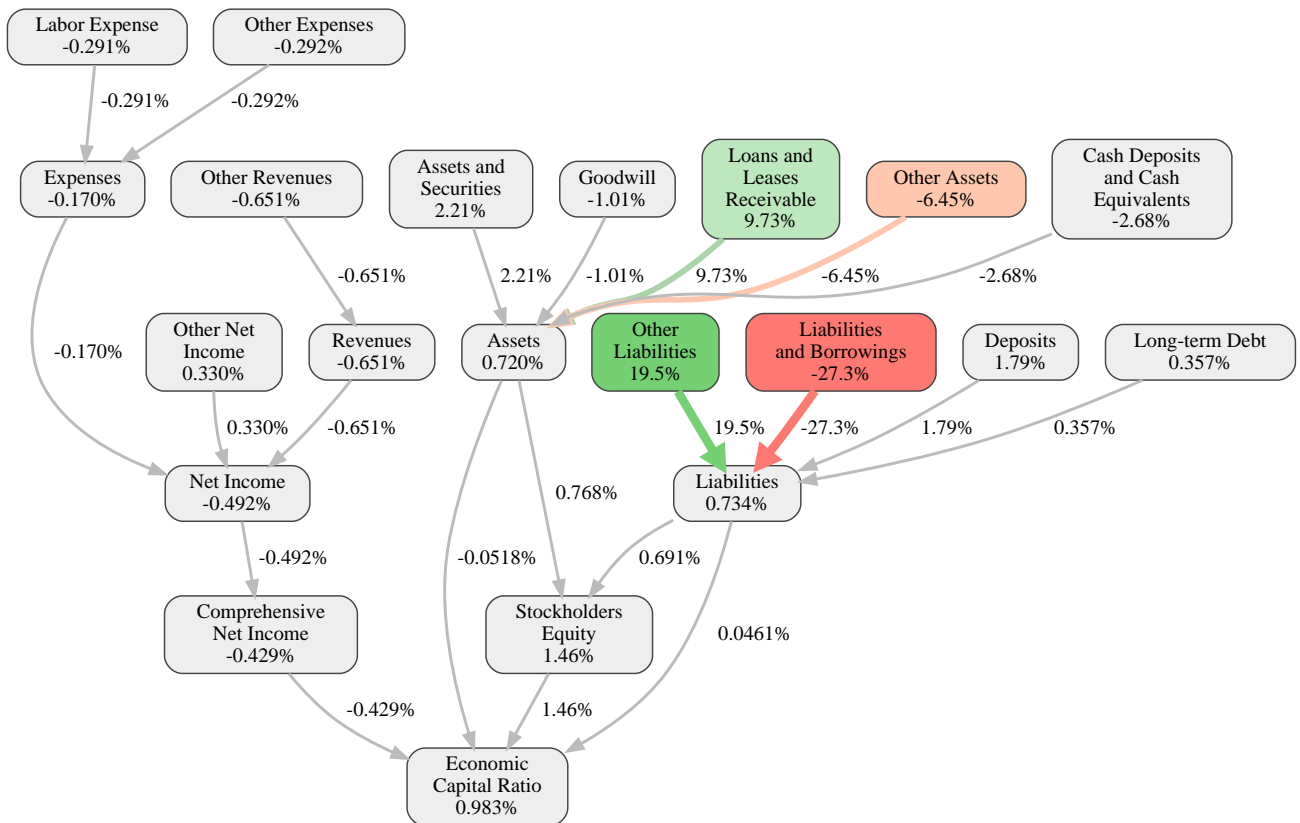
The relative strengths and weaknesses of Parke Bancorp INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Parke Bancorp INC compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 25% points. The greatest weakness of Parke Bancorp INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 33% points.

The company's Economic Capital Ratio, given in the ranking table, is 13%, being 3.8% points above the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	26,918
Cash Deposits and Cash Equivalents	180,376
Deposits	1,552,827
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,320,638
Loans and Leases Receivable	1,755,209
Long-term Debt	0
Occupancy	0
Other Assets	55,418
Other Compr. Net Income	122
Other Expenses	9,228
Other Liabilities	-1,134,282
Other Net Income	37,690
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	5,579

Output Variable	Value in 1000 USD
Liabilities	1,739,183
Assets	2,023,500
Expenses	9,228
Revenues	0
Stockholders Equity	284,317
Net Income	28,462
Comprehensive Net Income	28,584
Economic Capital Ratio	13%



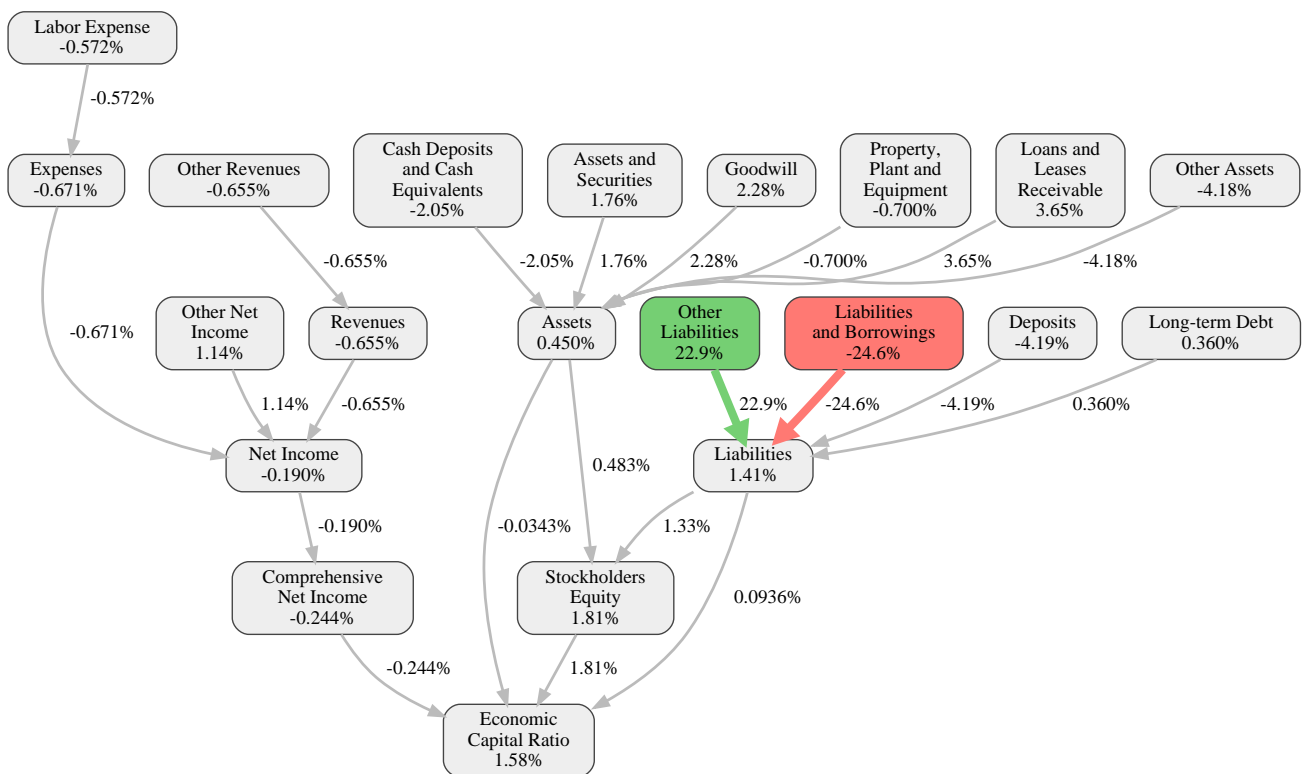
The relative strengths and weaknesses of Hills Bancorporation are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Hills Bancorporation compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 19% points. The greatest weakness of Hills Bancorporation is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 27% points.

The company's Economic Capital Ratio, given in the ranking table, is 10%, being 0.98% points above the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	789,347
Cash Deposits and Cash Equivalents	59,482
Deposits	3,282,780
Fees	1,807
Goodwill	2,500
IT and Equipment Expense	6,835
Labor Expense	44,897
Liabilities and Borrowings	2,699,270
Loans and Leases Receivable	3,389,372
Long-term Debt	0
Occupancy	0
Other Assets	66,736
Other Compr. Net Income	13,884
Other Expenses	33,227
Other Liabilities	-2,155,522
Other Net Income	100,347
Other Noninterest Expense	1,929
Other Revenues	0
Property, Plant and Equipment	34,230

Output Variable	Value in 1000 USD
Liabilities	3,826,528
Assets	4,341,667
Expenses	88,695
Revenues	0
Stockholders Equity	515,139
Net Income	11,652
Comprehensive Net Income	25,536
Economic Capital Ratio	10%



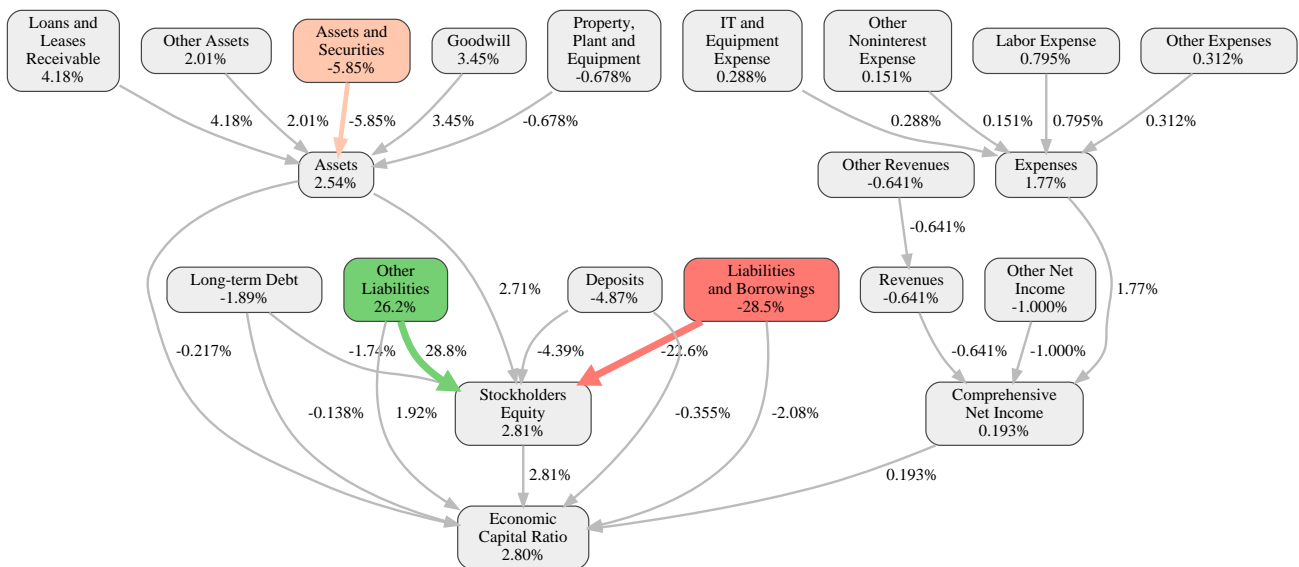
The relative strengths and weaknesses of Southstate Corp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Southstate Corp compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 23% points. The greatest weakness of Southstate Corp is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 25% points.

The company's Economic Capital Ratio, given in the ranking table, is 11%, being 1.6% points above the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	7,930,794
Cash Deposits and Cash Equivalents	998,877
Deposits	37,048,909
Fees	51,617
Goodwill	1,923,106
IT and Equipment Expense	84,472
Labor Expense	583,398
Liabilities and Borrowings	26,877,774
Loans and Leases Receivable	31,931,916
Long-term Debt	0
Occupancy	88,695
Other Assets	2,117,331
Other Compr. Net Income	94,552
Other Expenses	224,723
Other Liabilities	-24,557,757
Other Net Income	1,380,585
Other Noninterest Expense	98,219
Other Revenues	0
Property, Plant and Equipment	0

Output Variable	Value in 1000 USD
Liabilities	39,368,926
Assets	44,902,024
Expenses	1,131,124
Revenues	0
Stockholders Equity	5,533,098
Net Income	249,461
Comprehensive Net Income	344,013
Economic Capital Ratio	11%



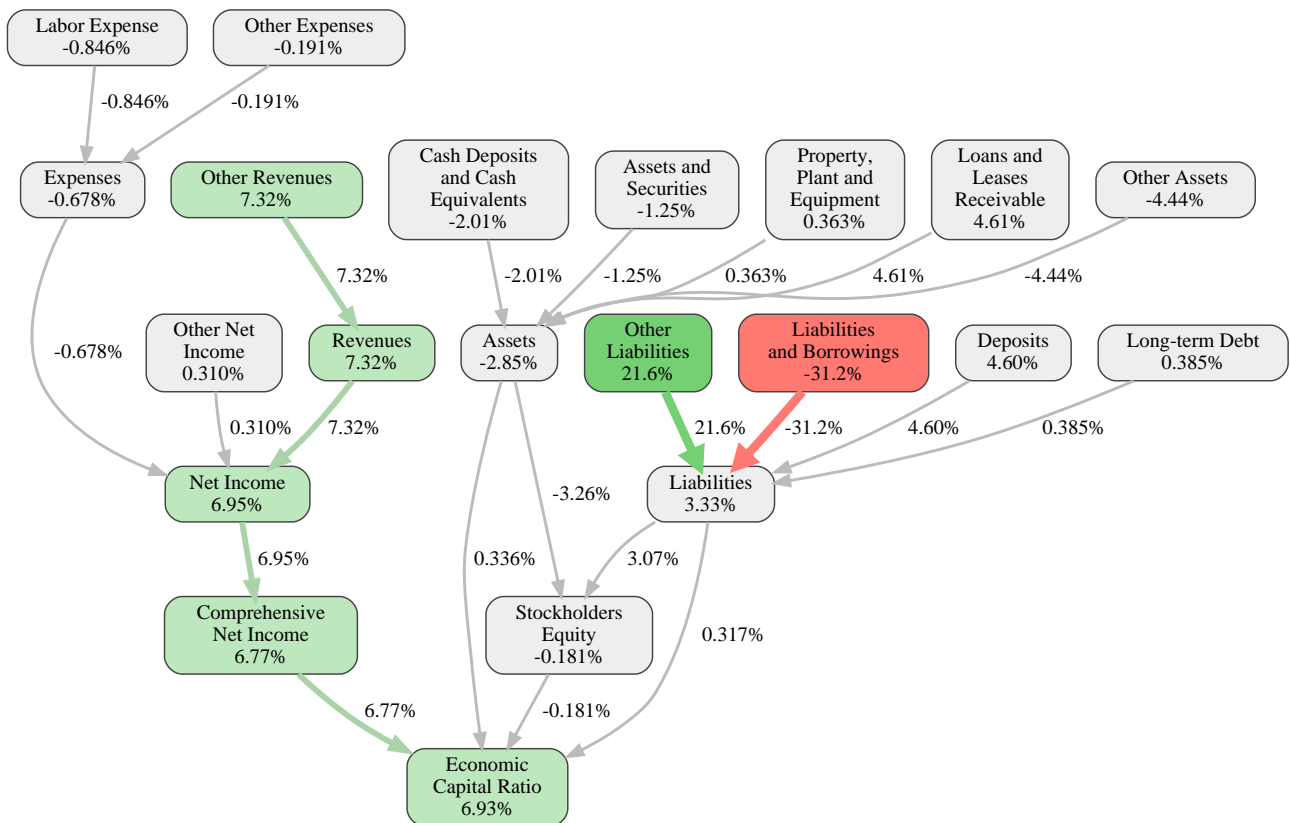
The relative strengths and weaknesses of Renasant Corp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Renasant Corp compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 26% points. The greatest weakness of Renasant Corp is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 29% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 2.8% points above the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	1,227,763
Cash Deposits and Cash Equivalents	801,351
Deposits	14,076,785
Fees	0
Goodwill	991,665
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	10,742,500
Loans and Leases Receivable	12,152,652
Long-term Debt	429,400
Occupancy	0
Other Assets	2,187,104
Other Compr. Net Income	54,781
Other Expenses	32,509
Other Liabilities	-10,185,533
Other Net Income	177,187
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	0

Output Variable	Value in 1000 USD
Liabilities	15,063,152
Assets	17,360,535
Expenses	32,509
Revenues	0
Stockholders Equity	2,297,383
Net Income	144,678
Comprehensive Net Income	199,459
Economic Capital Ratio	12%



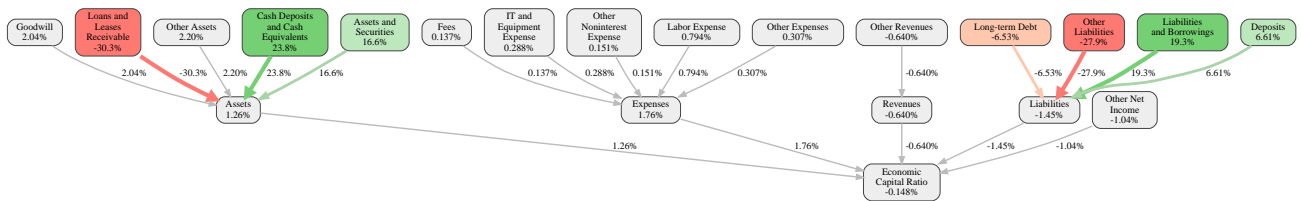
The relative strengths and weaknesses of QCR Holdings INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of QCR Holdings INC compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 22% points. The greatest weakness of QCR Holdings INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 31% points.

The company's Economic Capital Ratio, given in the ranking table, is 16%, being 6.9% points above the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	1,230,503
Cash Deposits and Cash Equivalents	202,042
Deposits	6,514,005
Fees	0
Goodwill	139,027
IT and Equipment Expense	25,031
Labor Expense	136,619
Liabilities and Borrowings	5,679,579
Loans and Leases Receivable	6,456,216
Long-term Debt	0
Occupancy	0
Other Assets	387,829
Other Compr. Net Income	8,939
Other Expenses	59,423
Other Liabilities	-4,541,286
Other Net Income	204,419
Other Noninterest Expense	2,520
Other Revenues	647,226
Property, Plant and Equipment	123,277

Output Variable	Value in 1000 USD
Liabilities	7,652,298
Assets	8,538,894
Expenses	223,593
Revenues	647,226
Stockholders Equity	886,596
Net Income	628,052
Comprehensive Net Income	636,991
Economic Capital Ratio	16%



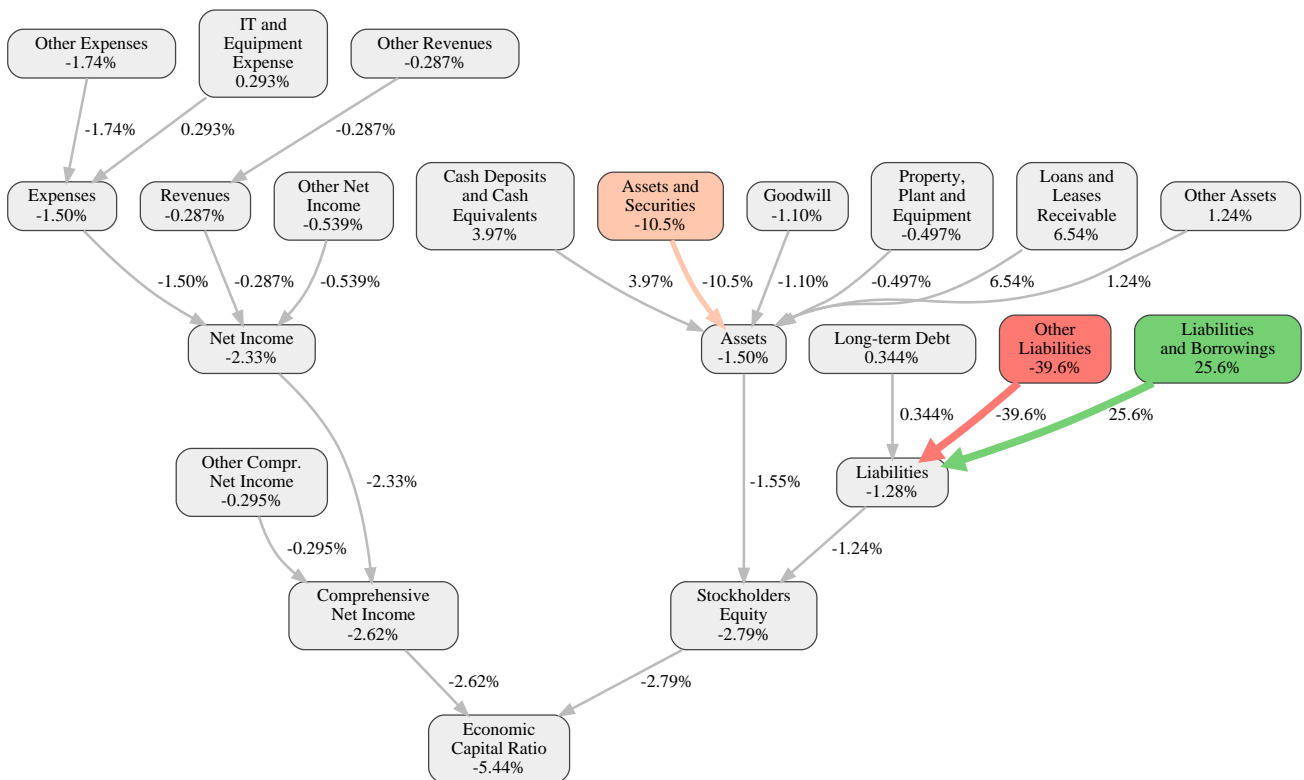
The relative strengths and weaknesses of Bank Of New York Mellon Corp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Bank Of New York Mellon Corp compared to the market average is the variable Cash Deposits and Cash Equivalents, increasing the Economic Capital Ratio by 24% points. The greatest weakness of Bank Of New York Mellon Corp is the variable Loans and Leases Receivable, reducing the Economic Capital Ratio by 30% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.3%, being 0.15% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	141,760,000
Cash Deposits and Cash Equivalents	128,611,000
Deposits	283,669,000
Fees	0
Goodwill	16,261,000
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	42,225,000
Loans and Leases Receivable	66,879,000
Long-term Debt	31,257,000
Occupancy	0
Other Assets	53,279,000
Other Compr. Net Income	1,071,000
Other Expenses	800,000
Other Liabilities	11,793,000
Other Net Income	4,088,000
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	3,163,000

Output Variable	Value in 1000 USD
Liabilities	368,944,000
Assets	409,953,000
Expenses	800,000
Revenues	0
Stockholders Equity	41,009,000
Net Income	3,288,000
Comprehensive Net Income	4,359,000
Economic Capital Ratio	9.3%



The relative strengths and weaknesses of First Foundation 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 First Foundation Inc compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 26% points. The greatest weakness of First Foundation Inc is the variable Other Liabilities, reducing the Economic Capital Ratio by 40% points.

The company's Economic Capital Ratio, given in the ranking table, is 4.0%, being 5.4% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	198,046
Cash Deposits and Cash Equivalents	1,326,629
Deposits	10,688,932
Fees	15,184
Goodwill	0
IT and Equipment Expense	0
Labor Expense	84,297
Liabilities and Borrowings	0
Loans and Leases Receivable	10,148,597
Long-term Debt	0
Occupancy	36,809
Other Assets	1,614,051
Other Compr. Net Income	-2,244
Other Expenses	291,058
Other Liabilities	1,712,973
Other Net Income	205,091
Other Noninterest Expense	23,854
Other Revenues	47,047
Property, Plant and Equipment	39,925

Output Variable	Value in 1000 USD
Liabilities	12,401,905
Assets	13,327,248
Expenses	451,202
Revenues	47,047
Stockholders Equity	925,343
Net Income	-199,064
Comprehensive Net Income	-201,308
Economic Capital Ratio	4.0%