





STATE BANKS 2019

CAMBRIDGE BANCORP Rank 178 of 183



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

The greatest strength of CAMBRIDGE BANCORP compared to the market average is the variable Assets and Securities, increasing the Economic Capital Ratio by 6.3% points. The greatest weakness of CAMBRIDGE BANCORP is the variable Other Assets, reducing the Economic Capital Ratio by 6.6% points.

The company's Economic Capital Ratio, given in the ranking table, is 3.9%, being 3.0% points below the market average of 6.9%.

Input Variable	Value in 1000 USD
Assets and Securities	479,073
Cash Deposits and Cash Equivalents	18,473
Deposits	1,811,410
Fees	3,832
Goodwill	0
IT and Equipment Expense	5,177
Labor Expense	41,212
Liabilities and Borrowings	461,241
Loans and Leases Receivable	1,543,004
Long-term Debt	0
Occupancy	9,072
Other Assets	52,256
Other Compr. Net Income	596
Other Expenses	9,637
Other Liabilities	-338,293
Other Net Income	65,107
Other Noninterest Expense	2,264
Property, Plant and Equipment	8,578
Revenues	526

Output Variable	Value in 1000 USD
Liabilities	1,934,358
Assets	2,101,384
Expenses	71,194
Stockholders Equity	167,026
Net Income	-5,561
Comprehensive Net Income	-4,965
Economic Capital Ratio	3.9%

