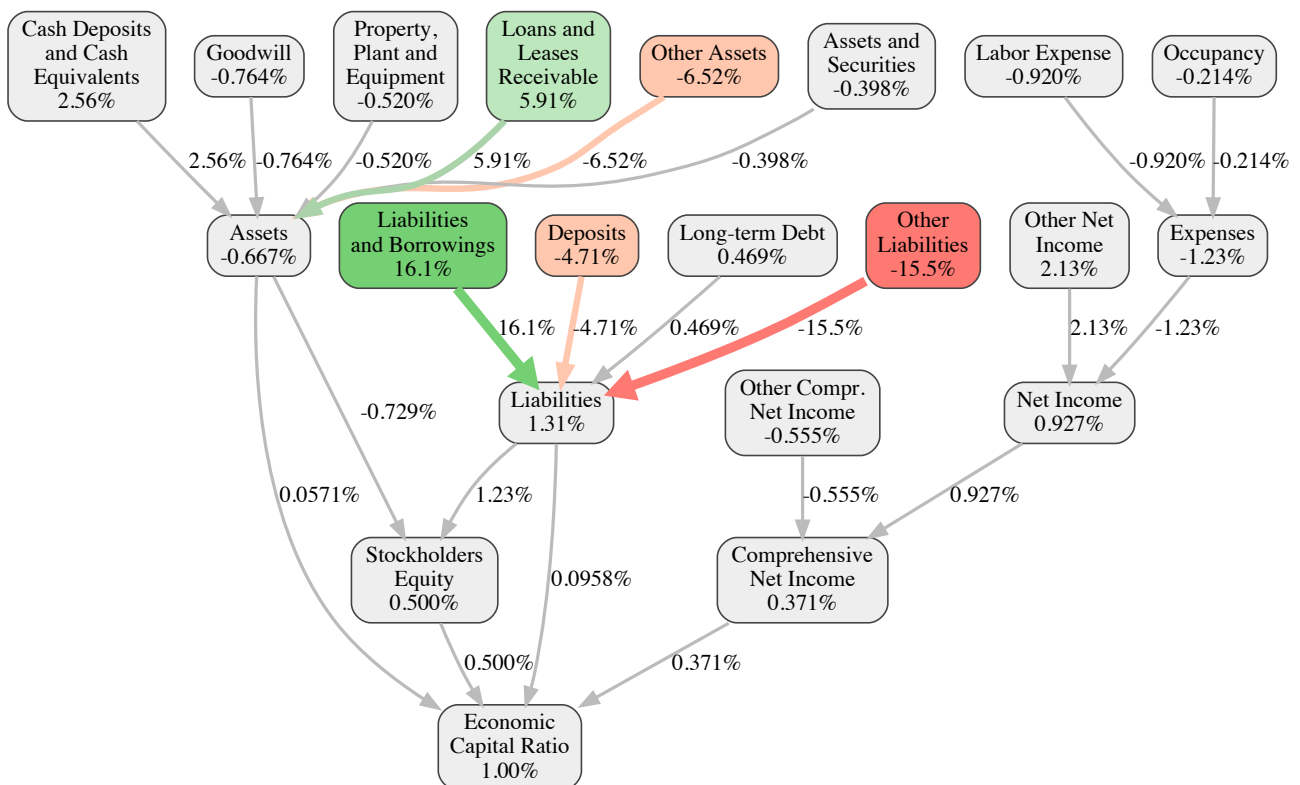




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The relative strengths and weaknesses of PCB BANCORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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

The company's Economic Capital Ratio, given in the ranking table, is 7.9%, being 1.0% points above the market average of 6.9%.

Input Variable	Value in 1000 USD
Assets and Securities	168,751
Cash Deposits and Cash Equivalents	162,273
Deposits	1,443,753
Fees	2,176
Goodwill	0
IT and Equipment Expense	1,220
Labor Expense	24,473
Liabilities and Borrowings	0
Loans and Leases Receivable	1,325,515
Long-term Debt	0
Occupancy	4,992
Other Assets	35,901
Other Compr. Net Income	-10,868
Other Expenses	6,009
Other Liabilities	42,979
Other Net Income	70,077
Other Noninterest Expense	3,516
Property, Plant and Equipment	4,588
Revenues	3,673

Output Variable	Value in 1000 USD
Liabilities	1,486,732
Assets	1,697,028
Expenses	42,386
Stockholders Equity	210,296
Net Income	31,364
Comprehensive Net Income	20,496
Economic Capital Ratio	7.9%

