



The relative strengths and weaknesses of SELECT 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 SELECT BANCORP INC. compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 16% points. The greatest weakness of SELECT BANCORP INC. 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 10%, being 2.6% points above the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	79,569
Cash Deposits and Cash Equivalents	70,030
Deposits	992,838
Fees	0
Goodwill	24,579
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	0
Loans and Leases Receivable	1,022,579
Long-term Debt	57,372
Occupancy	0
Other Assets	60,528
Other Compr. Net Income	959
Other Expenses	3,696
Other Liabilities	12,091
Other Net Income	16,731
Other Noninterest Expense	0
Property, Plant and Equipment	17,791
Revenues	0

Output Variable	Value in 1000 USD
Liabilities	1,062,301
Assets	1,275,076
Expenses	3,696
Stockholders Equity	212,775
Net Income	13,035
Comprehensive Net Income	13,994
Economic Capital Ratio	10%