





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 Deposits, increasing the Economic Capital Ratio by 31% points. The greatest weakness of BayCom Corp is the variable Other Liabilities, reducing the Economic Capital Ratio by 148% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.8%, being 0.15% points above the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	119,889
Cash Deposits and Cash Equivalents	295,382
Deposits	0
Fees	0
Goodwill	35,466
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	0
Loans and Leases Receivable	1,452,455
Long-term Debt	0
Occupancy	0
Other Assets	80,456
Other Compr. Net Income	1,354
Other Expenses	6,373
Other Liabilities	1,739,957
Other Net Income	23,691
Other Noninterest Expense	0
Property, Plant and Equipment	10,529
Revenues	0

Output Variable	Value in 1000 USD
Liabilities	1,739,957
Assets	1,994,177
Expenses	6,373
Stockholders Equity	254,220
Net Income	17,318
Comprehensive Net Income	18,672
Economic Capital Ratio	7.8%