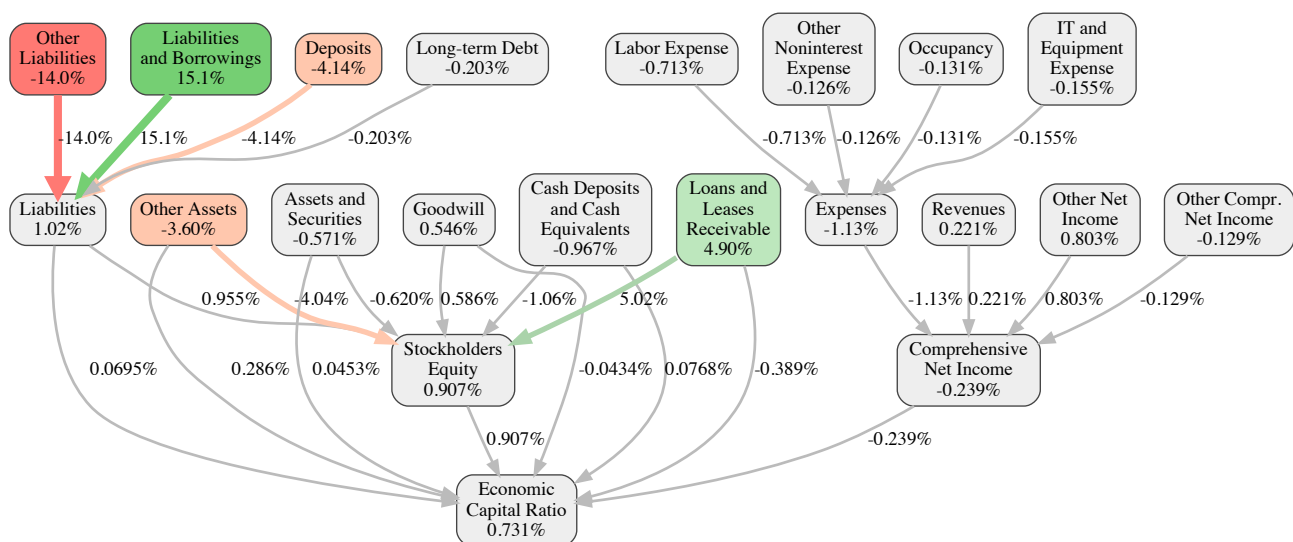




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SELECT BANCORP INC.
Rank 58 of 180



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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 15% points. The greatest weakness of SELECT BANCORP INC. is the variable Other Liabilities, reducing the Economic Capital Ratio by 14% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.4%, being 0.73% points above the market average of 6.6%.

Input Variable	Value in 1000 USD
Assets and Securities	208,483
Cash Deposits and Cash Equivalents	110,723
Deposits	1,485,817
Fees	1,652
Goodwill	42,907
IT and Equipment Expense	4,102
Labor Expense	23,137
Liabilities and Borrowings	0
Loans and Leases Receivable	1,292,340
Long-term Debt	12,372
Occupancy	3,911
Other Assets	55,005
Other Compr. Net Income	1,065
Other Expenses	6,873
Other Liabilities	16,488
Other Net Income	47,618
Other Noninterest Expense	4,487
Property, Plant and Equipment	20,587
Revenues	7,086

Output Variable	Value in 1000 USD
Liabilities	1,514,677
Assets	1,730,045
Expenses	44,162
Stockholders Equity	215,368
Net Income	10,542
Comprehensive Net Income	11,607
Economic Capital Ratio	7.4%

