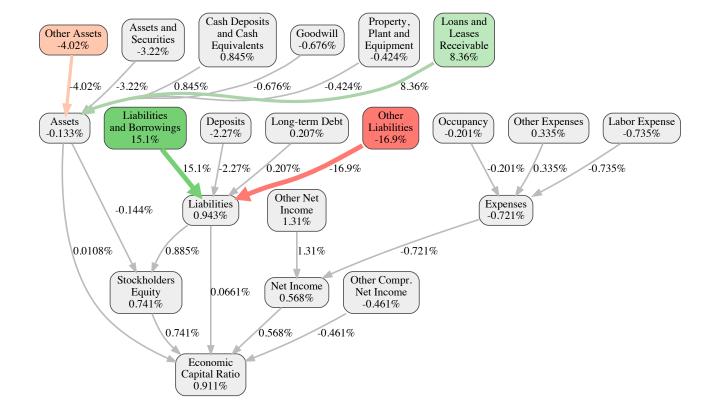


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The relative strengths and weaknesses of PCB BANCORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of PCB BANCORP compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 15% points. The greatest weakness of PCB BANCORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 17% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.5%, being 0.91% points above the market average of 6.6%.

Input Variable	Value in 1000 USD
Assets and Securities	124,342
Cash Deposits and Cash Equivalents	194,098
Deposits	1,594,851
Fees	3,234
Goodwill	0
IT and Equipment Expense	1,472
Labor Expense	26,147
Liabilities and Borrowings	0
Loans and Leases Receivable	1,557,068
Long-term Debt	0
Occupancy	5,620
Other Assets	43,297
Other Compr. Net Income	-4,823
Other Expenses	1,959
Other Liabilities	94,214
Other Net Income	62,207
Other Noninterest Expense	3,267
Property, Plant and Equipment	4,048
Revenues	3,478

Output Variable	Value in 1000 USD
Liabilities	1,689,065
Assets	1,922,853
Expenses	41,699
Stockholders Equity	233,788
Net Income	23,986
Comprehensive Net Income	19,163
Economic Capital Ratio	7.5%