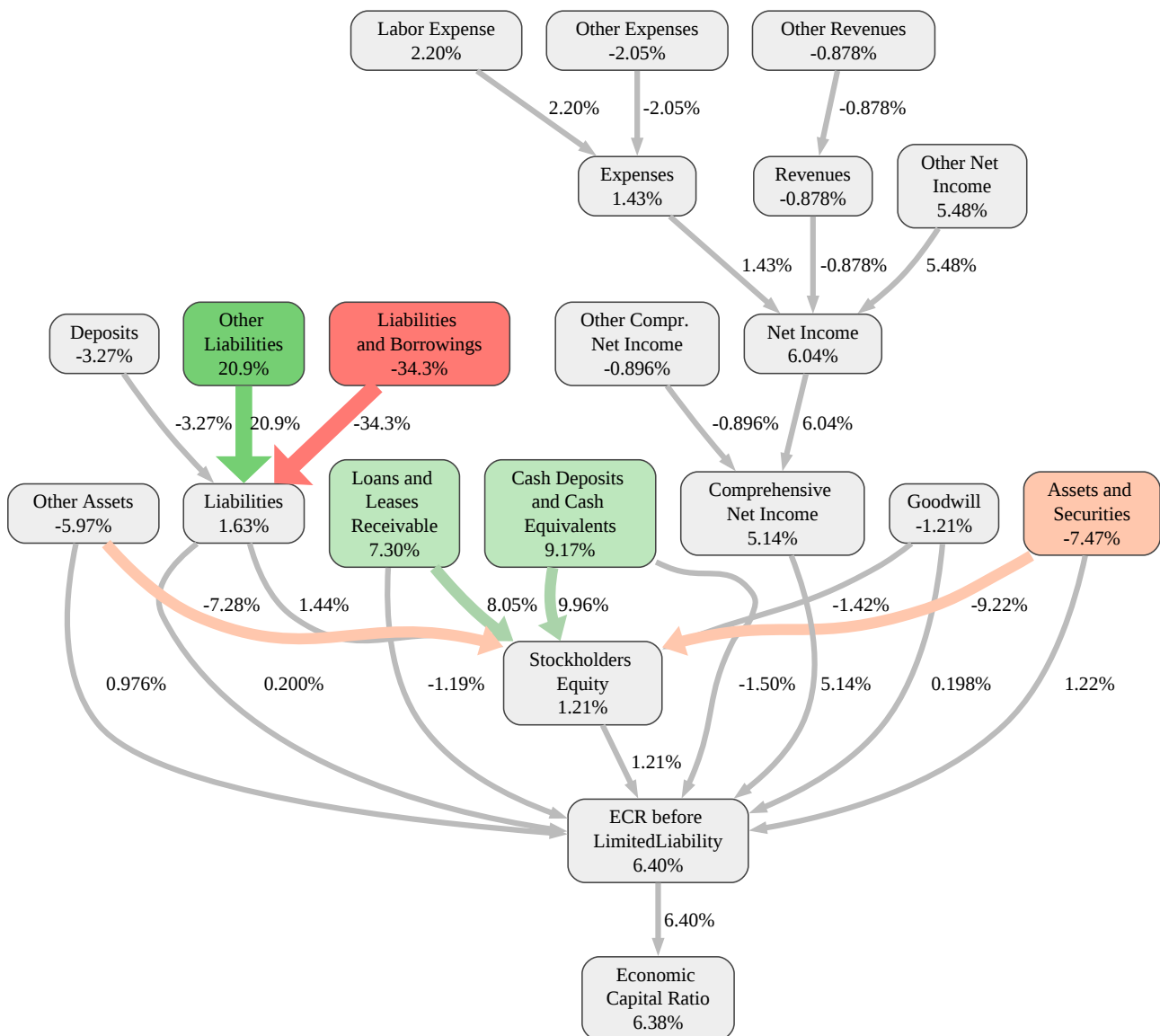




The relative strengths and weaknesses of Metrocity Bankshares Inc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Metrocity Bankshares Inc compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 21% points. The greatest weakness of Metrocity Bankshares Inc is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 34% points.

The company's Economic Capital Ratio, given in the ranking table, is 22%, being 6.4% points above the market average of 15%.

Input Variable	Value in 1000 USD
Assets and Securities	18,071
Cash Deposits and Cash Equivalents	276,413
Deposits	1,307,377
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,049,760
Loans and Leases Receivable	1,240,116
Long-term Debt	0
Occupancy	0
Other Assets	82,798
Other Compr. Net Income	103
Other Expenses	16,150
Other Liabilities	-942,003
Other Net Income	60,868
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	14,460

Output Variable	Value in 1000 USD
Liabilities	1,415,134
Assets	1,631,858
Expenses	16,150
Revenues	0
Stockholders Equity	216,724
Net Income	44,718
Comprehensive Net Income	44,821
BaseVar	1,663,471
ECR before Limited Liability	22%
Economic Capital Ratio	22%