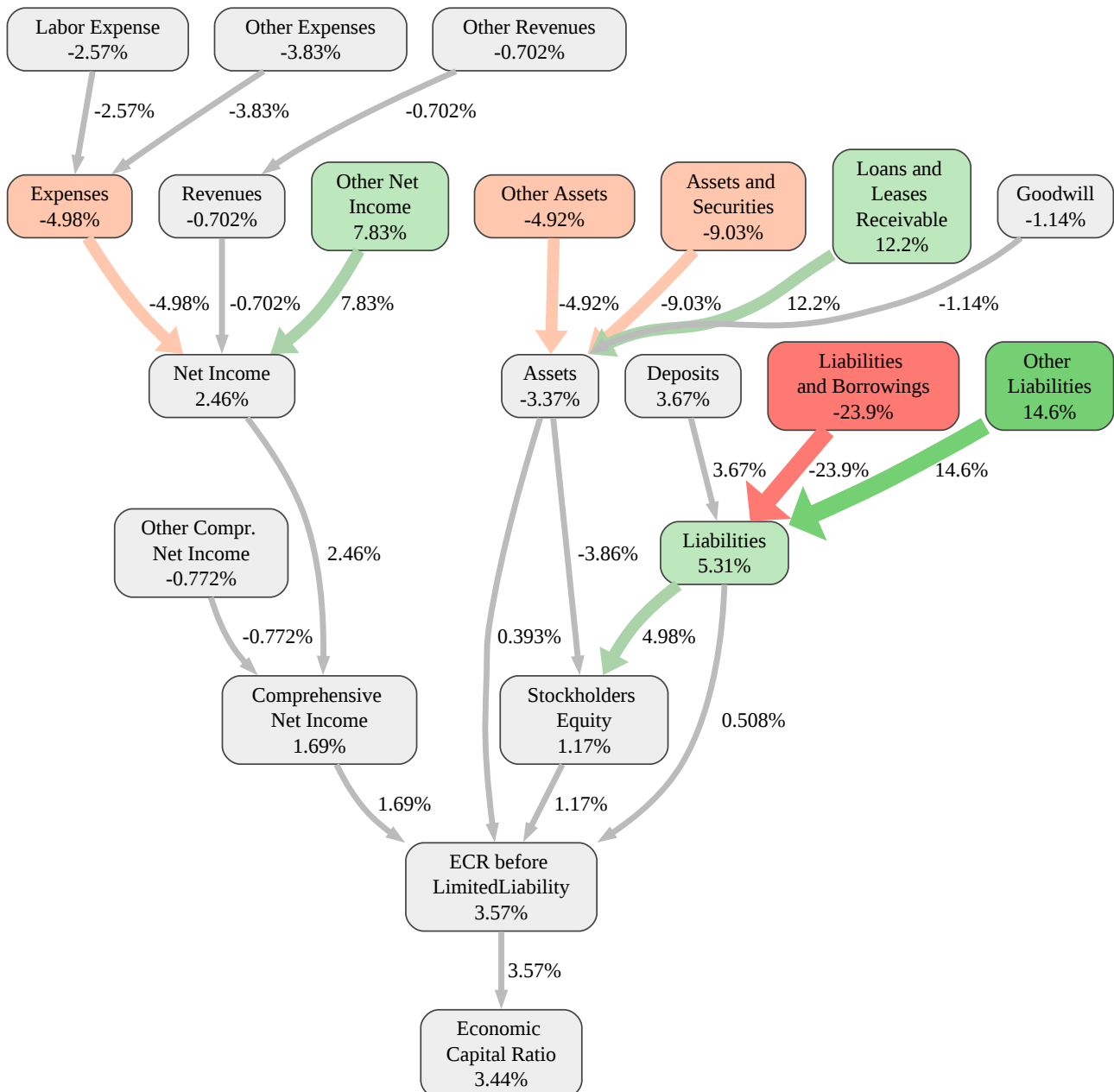




The relative strengths and weaknesses of Metrocity Bankshares Inc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Metrocity Bankshares Inc compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 15% points. The greatest weakness of Metrocity Bankshares Inc is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 24% points.

The company's Economic Capital Ratio, given in the ranking table, is 16%, being 3.4% points above the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	23,288
Cash Deposits and Cash Equivalents	150,688
Deposits	1,479,889
Fees	0
Goodwill	0
IT and Equipment Expense	1,078
Labor Expense	25,500
Liabilities and Borrowings	1,068,617
Loans and Leases Receivable	1,620,209
Long-term Debt	0
Occupancy	0
Other Assets	89,450
Other Compr. Net Income	196
Other Expenses	26,892
Other Liabilities	-895,848
Other Net Income	79,087
Other Noninterest Expense	0
Other Revenues	920
Property, Plant and Equipment	13,854

Output Variable	Value in 1000 USD
Liabilities	1,652,658
Assets	1,897,489
Expenses	53,470
Revenues	920
Stockholders Equity	244,831
Net Income	26,537
Comprehensive Net Income	26,733
BaseVar	2,017,690
ECR before Limited Liability	16%
Economic Capital Ratio	16%