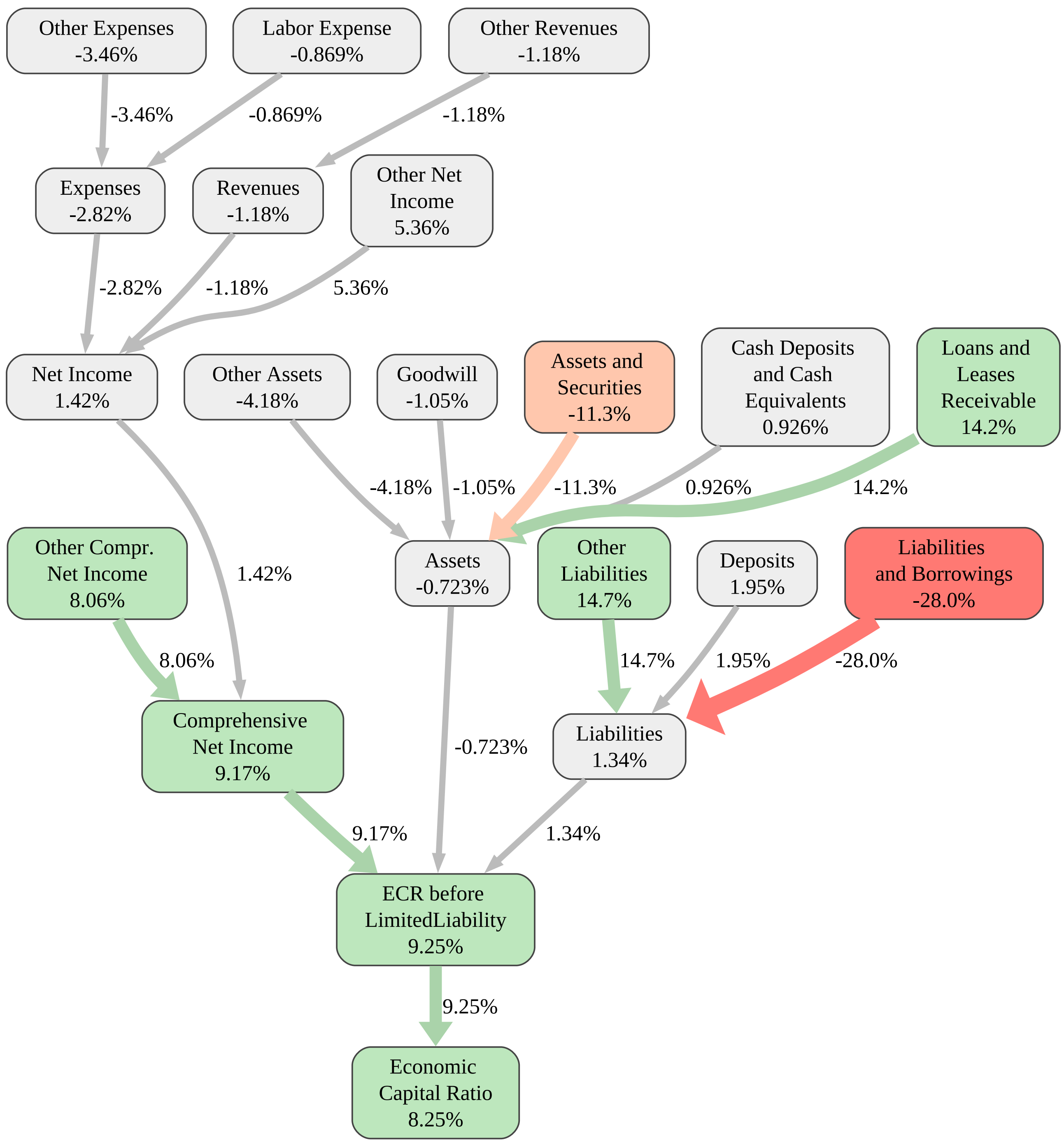
STATE BANKS 2023

Metrocity Bankshares Inc
Rank 8 of 157



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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 28% points.

The company's Economic Capital Ratio, given in the ranking table, is 16%, being 8.3% points above the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	39,272
Cash Deposits and Cash Equivalents	179,485
Deposits	2,666,838
Fees	0
Goodwill	0
IT and Equipment Expense	1,095
Labor Expense	30,502
Liabilities and Borrowings	2,079,203
Loans and Leases Receivable	3,041,801
Long-term Debt	0
Occupancy	0
Other Assets	152,424
Other Compr. Net Income	18,207
Other Expenses	47,383
Other Liabilities	-1,668,223
Other Net Income	127,727
Other Noninterest Expense	0
Other Revenues	2,139
Property, Plant and Equipment	14,257

Output Variable	Value in 1000 USD
Liabilities	3,077,818
Assets	3,427,239
Expenses	78,980
Revenues	2,139
Stockholders Equity	349,421
Net Income	50,886
Comprehensive Net Income	69,093
BaseVar	3,664,630
ECR before LimitedLiability	16%
Economic Capital Ratio	16%