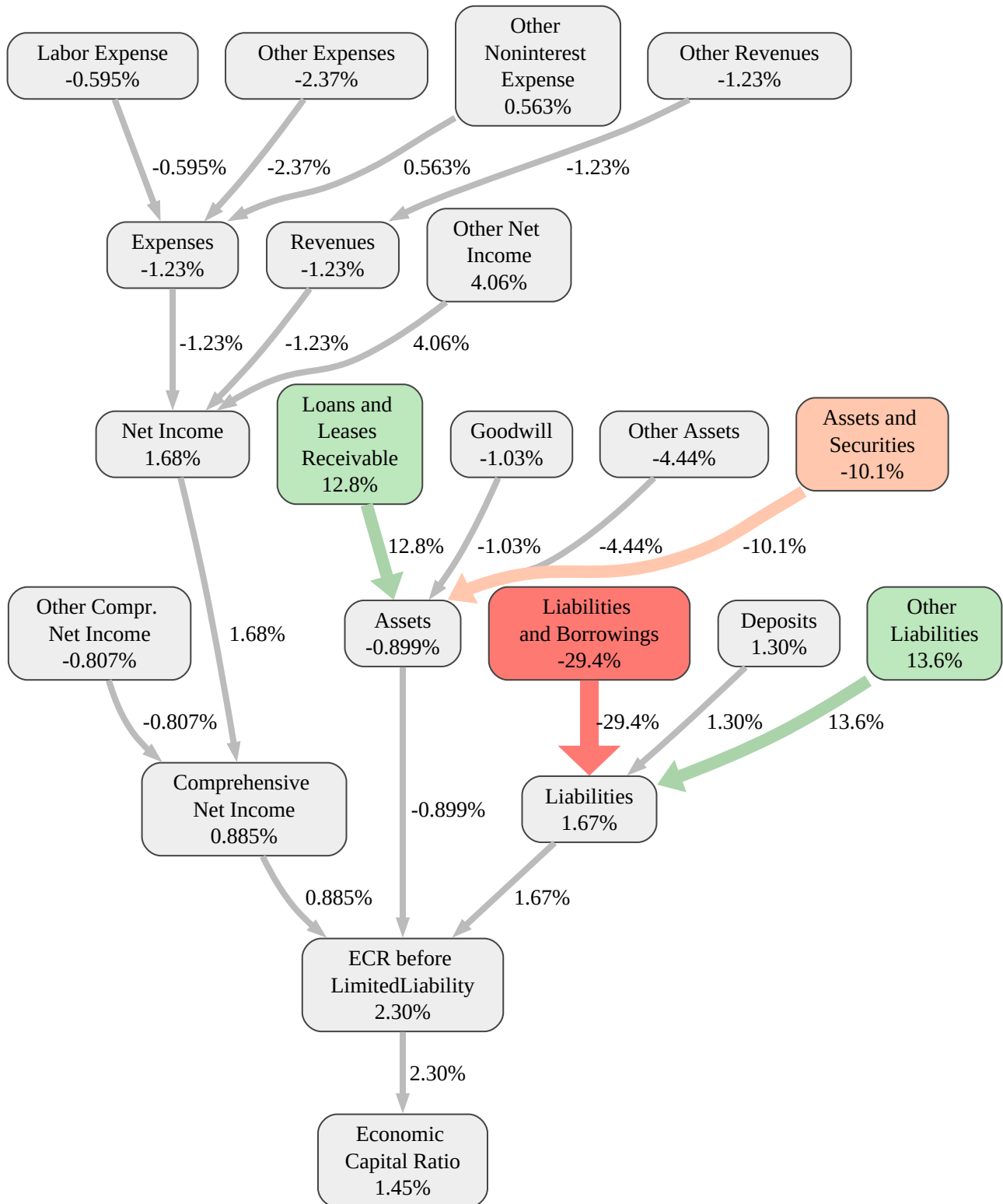




RealRate

STATE BANKS 2024

Metrocity Bankshares Inc
Rank 37 of 134



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 14% points. The greatest weakness of Metrocity Bankshares Inc is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 29% points.

The company's Economic Capital Ratio, given in the ranking table, is 14%, being 1.5% points above the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	39,455
Cash Deposits and Cash Equivalents	144,805
Deposits	2,730,936
Fees	0
Goodwill	0
IT and Equipment Expense	1,229
Labor Expense	29,304
Liabilities and Borrowings	2,271,477
Loans and Leases Receivable	3,146,260
Long-term Debt	0
Occupancy	0
Other Assets	154,171
Other Compr. Net Income	2,171
Other Expenses	37,552
Other Liabilities	-1,881,107
Other Net Income	109,396
Other Noninterest Expense	0
Other Revenues	2,727
Property, Plant and Equipment	18,132

Output Variable	Value in 1000 USD
Liabilities	3,121,306
Assets	3,502,823
Expenses	68,085
Revenues	2,727
Stockholders Equity	381,517
Net Income	44,038
Comprehensive Net Income	46,209
BaseVar	3,643,082
ECR before Limited Liability	14%
Economic Capital Ratio	14%