

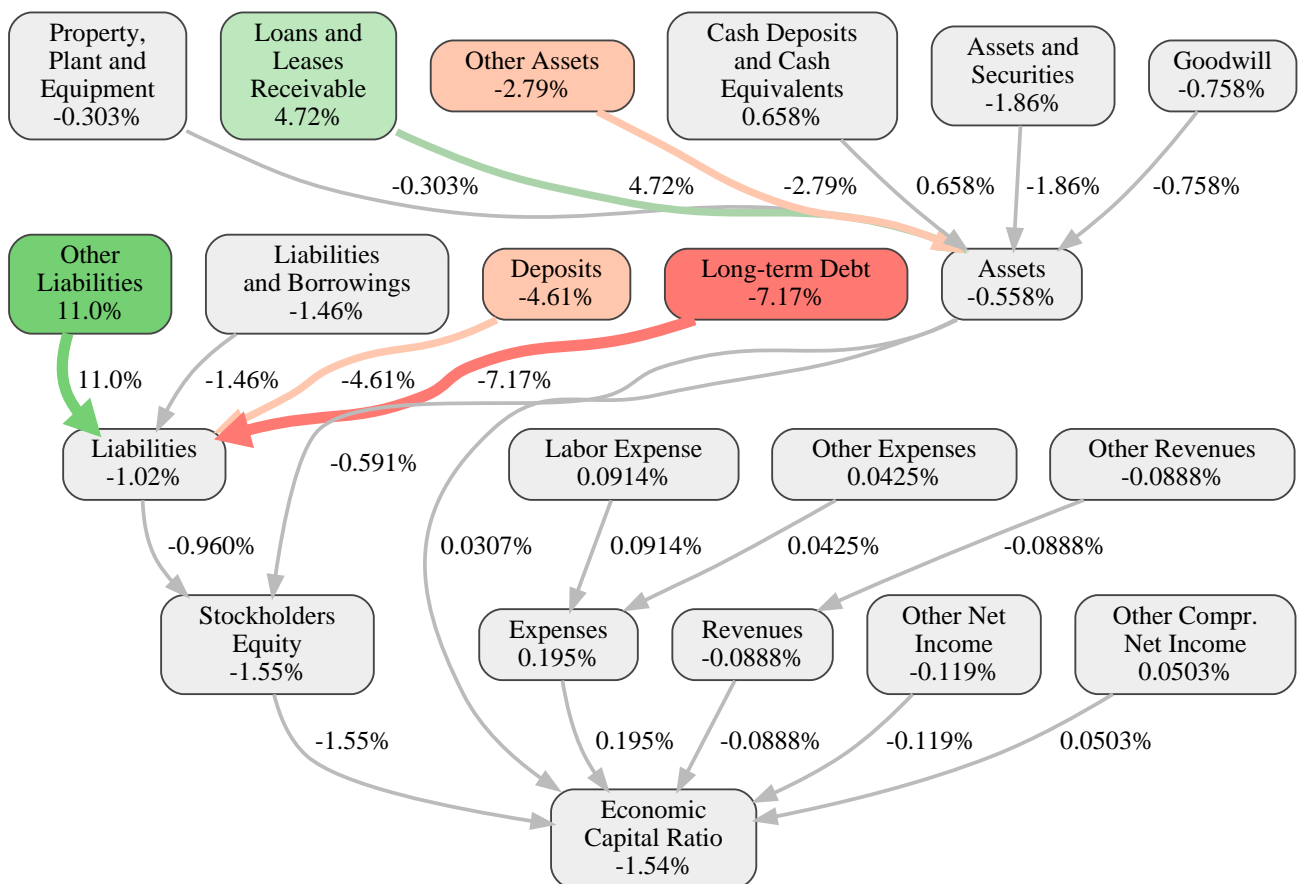


RealRate

STATE BANKS 2016

Bank Of Commerce Holdings
Rank 137 of 177

bank of
commerce
HOLDINGS



RealRate

The First AI Rating Agency

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The relative strengths and weaknesses of Bank Of Commerce Holdings 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 Bank Of Commerce Holdings compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 11% points. The greatest weakness of Bank Of Commerce Holdings is the variable Long-term Debt, reducing the Economic Capital Ratio by 7.2% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.1%, being 1.5% points below the market average of 9.7%.

Input Variable	Value in 1000 USD
Assets and Securities	18,251
Cash Deposits and Cash Equivalents	51,192
Deposits	803,735
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	331,838
Loans and Leases Receivable	706,329
Long-term Debt	94,694
Occupancy	0
Other Assets	228,597
Other Compr. Net Income	-167
Other Expenses	3,462
Other Liabilities	-305,348
Other Net Income	12,048
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	11,072

Output Variable	Value in 1000 USD
Liabilities	924,919
Assets	1,015,441
Expenses	3,462
Revenues	0
Stockholders Equity	90,522
Net Income	8,586
Comprehensive Net Income	8,419
Economic Capital Ratio	8.1%