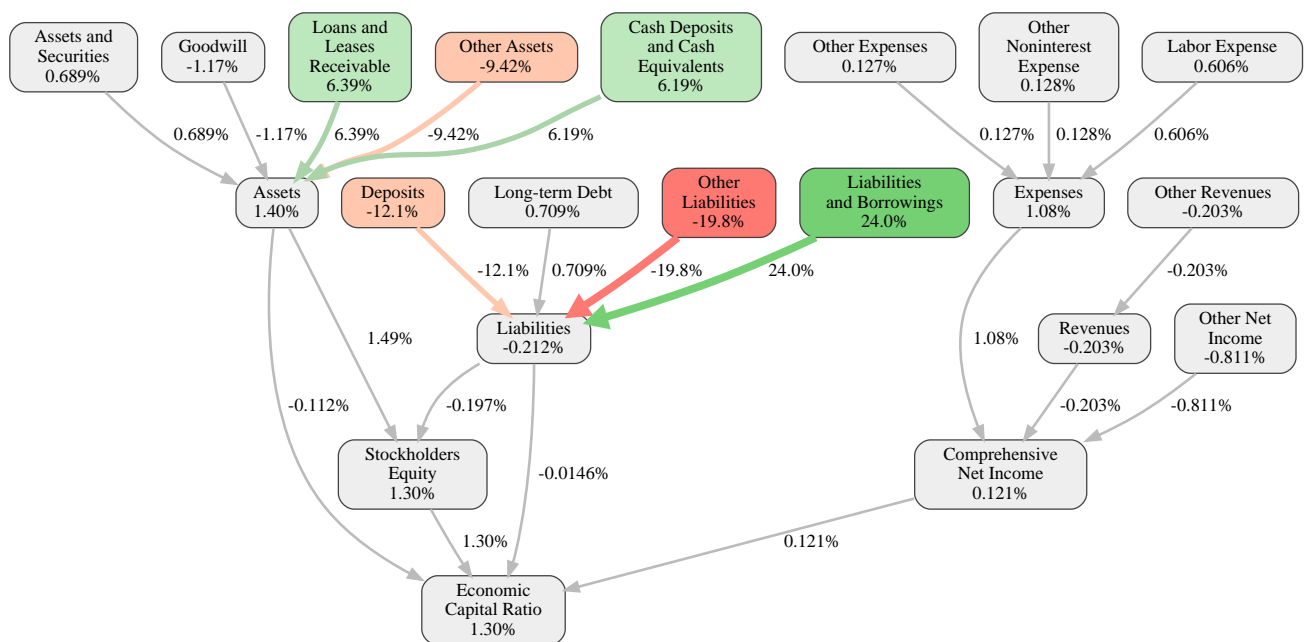




RealRate

STATE BANKS 2019

Prime Meridian Holding Co
Rank 51 of 182



RealRate

The First AI Rating Agency

www.realrate.ai

The relative strengths and weaknesses of Prime Meridian Holding Co 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 Prime Meridian Holding Co compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 24% points. The greatest weakness of Prime Meridian Holding Co is the variable Other Liabilities, reducing the Economic Capital Ratio by 20% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 1.3% points above the market average of 10%.

Input Variable	Value in 1000 USD
Assets and Securities	45,914
Cash Deposits and Cash Equivalents	48,038
Deposits	349,067
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	978
Loans and Leases Receivable	290,113
Long-term Debt	0
Occupancy	0
Other Assets	12,981
Other Compr. Net Income	-260
Other Expenses	1,220
Other Liabilities	837
Other Net Income	5,262
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	4,656

Output Variable	Value in 1000 USD
Liabilities	350,882
Assets	401,702
Expenses	1,220
Revenues	0
Stockholders Equity	50,820
Net Income	4,042
Comprehensive Net Income	3,782
Economic Capital Ratio	12%