

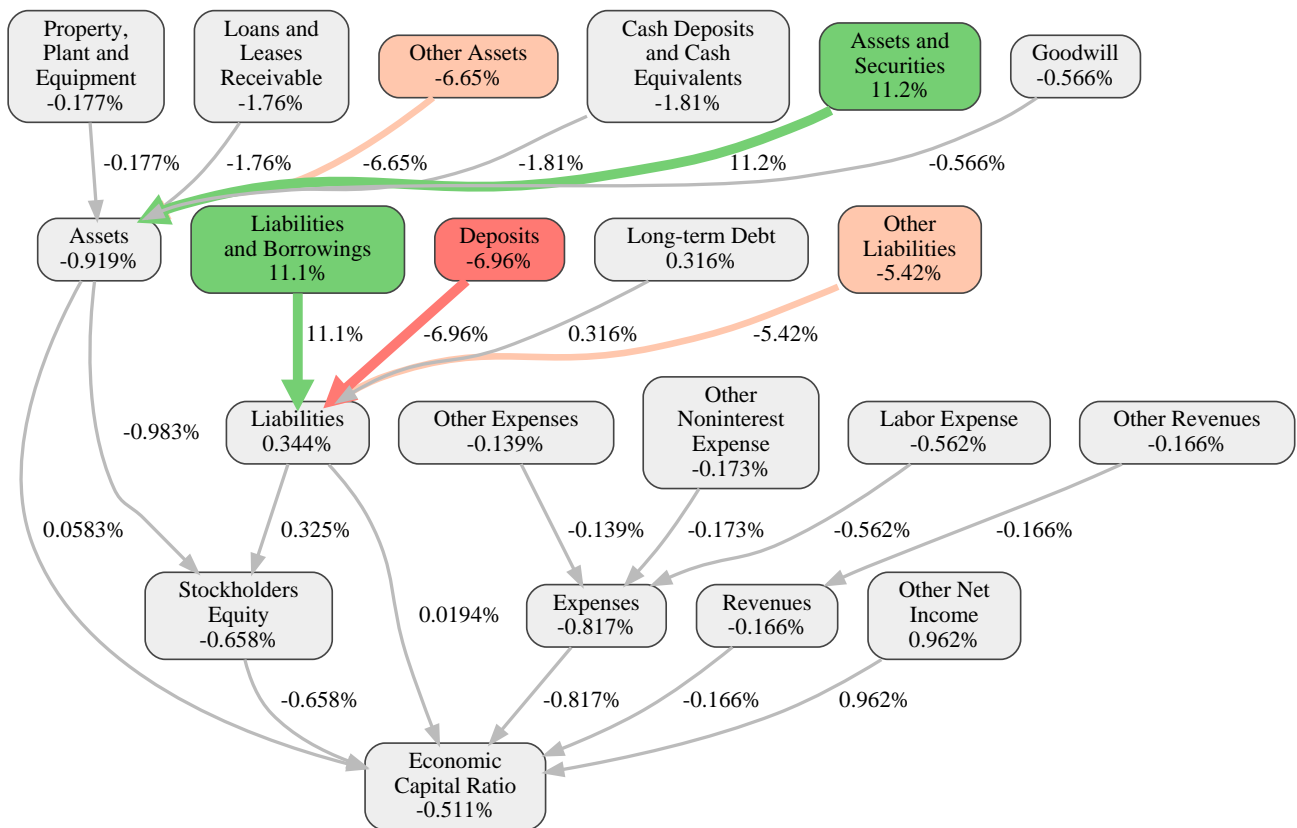


RealRate

# STATE BANKS 2021

Bank Of Commerce Holdings  
Rank 100 of 181

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 Assets and Securities, increasing the Economic Capital Ratio by 11% points. The greatest weakness of Bank Of Commerce Holdings is the variable Deposits, reducing the Economic Capital Ratio by 7.0% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.3%, being 0.51% points below the market average of 9.8%.

Input Variable	Value in 1000 USD
Assets and Securities	475,043
Cash Deposits and Cash Equivalents	106,986
Deposits	1,542,779
Fees	1,437
Goodwill	11,671
IT and Equipment Expense	2,281
Labor Expense	21,262
Liabilities and Borrowings	308,414
Loans and Leases Receivable	1,123,051
Long-term Debt	0
Occupancy	0
Other Assets	32,204
Other Compr. Net Income	4,887
Other Expenses	9,703
Other Liabilities	-264,941
Other Net Income	51,680
Other Noninterest Expense	5,410
Other Revenues	807
Property, Plant and Equipment	14,999

Output Variable	Value in 1000 USD
Liabilities	1,586,252
Assets	1,763,954
Expenses	40,093
Revenues	807
Stockholders Equity	177,702
Net Income	12,394
Comprehensive Net Income	17,281
Economic Capital Ratio	9.3%