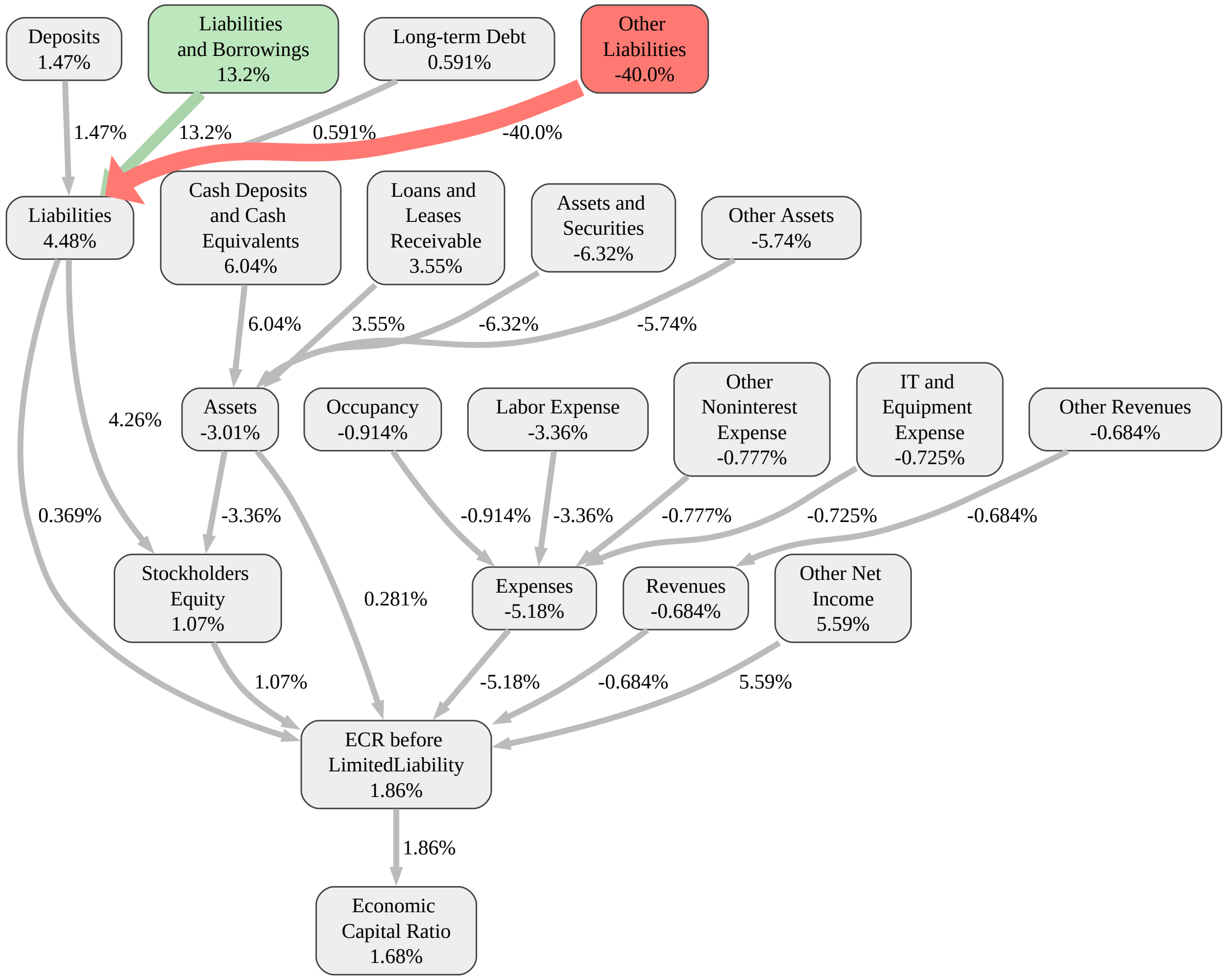
STATE BANKS 2025

Baycom Corp
Rank 23 of 96



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The relative strengths and weaknesses of Baycom Corp 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 Baycom Corp compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 13% points.The greatest weakness of Baycom Corp is the variable Other Liabilities, reducing the Economic Capital Ratio by 40% points.

The company's Economic Capital Ratio, given in the ranking table, is 13%, being 1.7% points above the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	193,328
Cash Deposits and Cash Equivalents	364,032
Deposits	2,234,009
Fees	0
Goodwill	38,838
IT and Equipment Expense	7,274
Labor Expense	38,906
Liabilities and Borrowings	0
Loans and Leases Receivable	1,937,212
Long-term Debt	0
Occupancy	8,675
Other Assets	117,712
Other Compr. Net Income	1,586
Other Expenses	8,506
Other Liabilities	106,133
Other Net Income	92,176
Other Noninterest Expense	9,278
Other Revenues	1,225
Property, Plant and Equipment	13,386

Output Variable	Value in 1000 USD
Liabilities	2,340,142
Assets	2,664,508
Expenses	72,639
Revenues	1,225
Stockholders Equity	324,366
Net Income	20,762
Comprehensive Net Income	22,348
BaseVar	2,806,566
ECR before LimitedLiability	13%
Economic Capital Ratio	13%