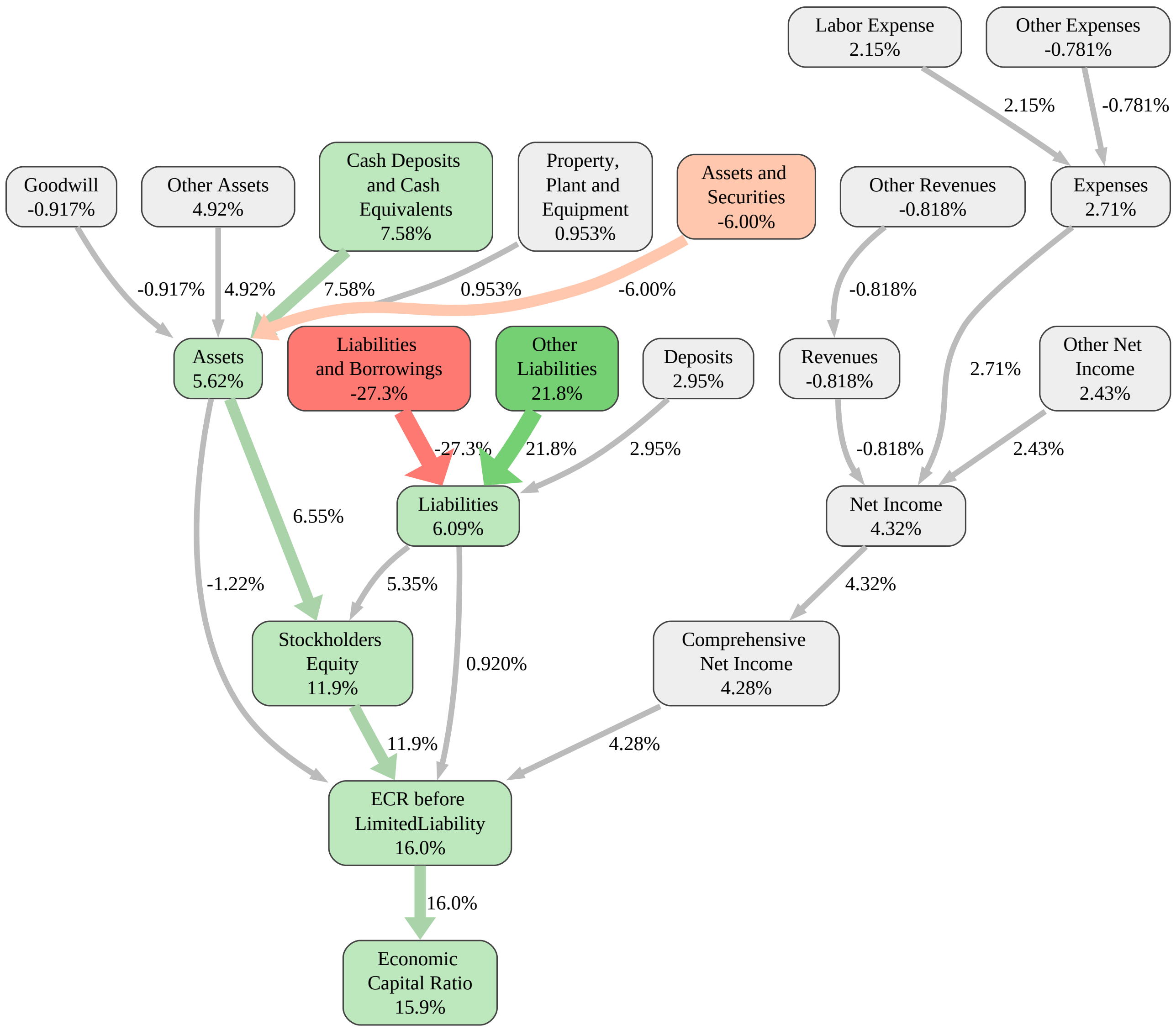
STATE BANKS 2025

Finwise Bancorp
Rank 1 of 96



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The relative strengths and weaknesses of Finwise Bancorp 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 Finwise Bancorp compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 22% points.The greatest weakness of Finwise Bancorp is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 27% points.

The company's Economic Capital Ratio, given in the ranking table, is 27%, being 16% points above the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	41,090
Cash Deposits and Cash Equivalents	109,162
Deposits	544,952
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	433,292
Loans and Leases Receivable	447,812
Long-term Debt	0
Occupancy	0
Other Assets	131,584
Other Compr. Net Income	187
Other Expenses	4,247
Other Liabilities	-405,988
Other Net Income	16,989
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	16,328

Output Variable	Value in 1000 USD
Liabilities	572,256
Assets	745,976
Expenses	4,247
Revenues	0
Stockholders Equity	173,720
Net Income	12,742
Comprehensive Net Income	12,929
BaseVar	697,999
ECR before LimitedLiability	27%
Economic Capital Ratio	27%