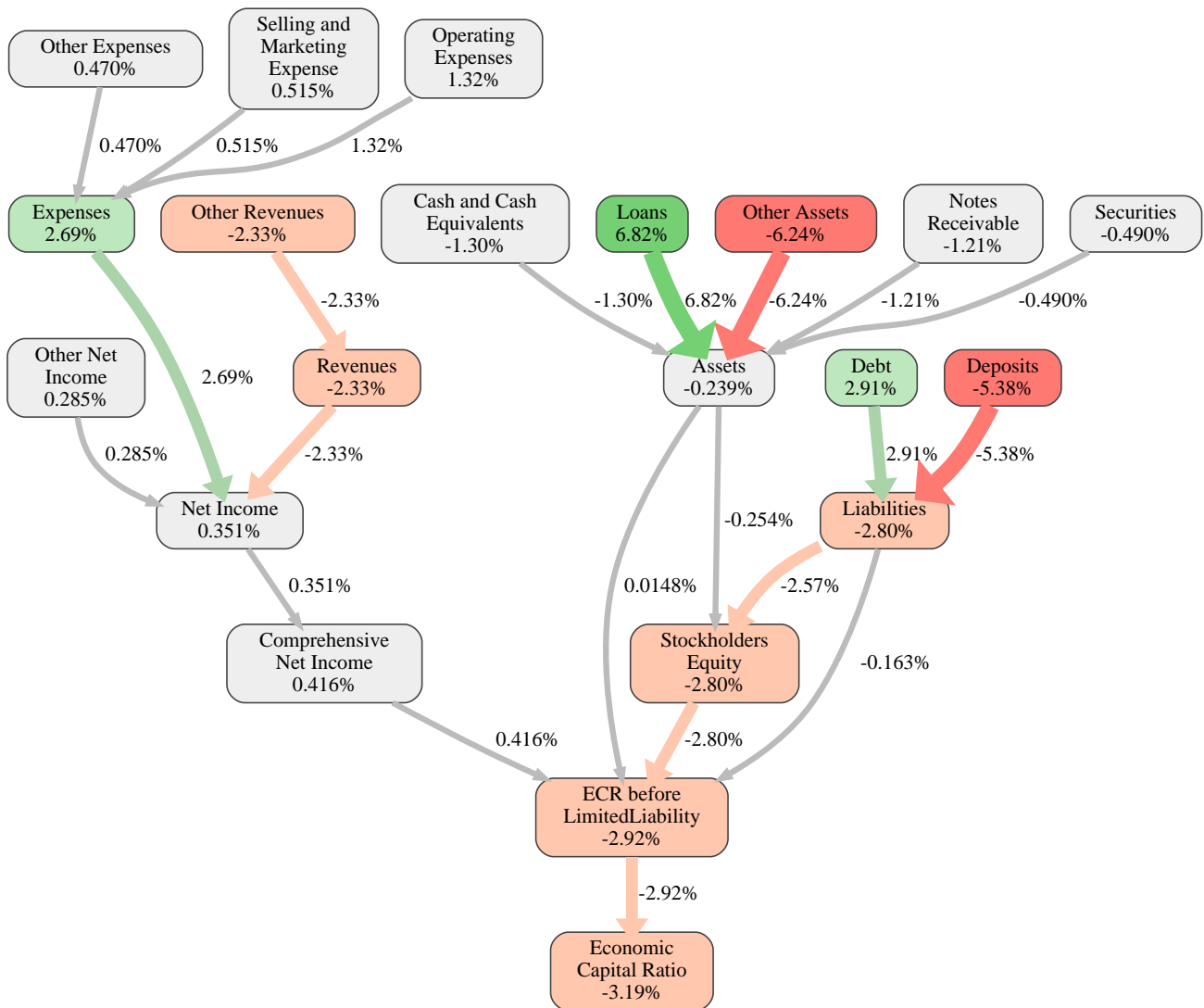




SAVINGS & CREDIT 2019

DIME Community Bancshares INC
Rank 77 of 103





SAVINGS & CREDIT 2019

DIME Community Bancshares INC
Rank 77 of 103



The relative strengths and weaknesses of DIME Community Bancshares INC 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 DIME Community Bancshares INC compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 6.8% points. The greatest weakness of DIME Community Bancshares INC is the variable Other Assets, reducing the Economic Capital Ratio by 6.2% points.

The company's Economic Capital Ratio, given in the ranking table, is 14%, being 3.2% points below the market average of 17%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	4,356,754
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	45,066
Loans	5,372,036
Notes Receivable	0
Occupancy	15,250
Operating Expenses	0
Other Assets	948,542
Other Compr. Net Income	-2,738
Other Expenses	38,803
Other Liabilities	1,361,743
Other Net Income	145,452
Other Revenues	8,153
Professional Fees	0
Securities	0
Selling and Marketing Expense	3,198

Output Variable	Value in 1000 USD
Assets	6,320,578
Liabilities	5,718,497
Expenses	102,317
Revenues	8,153
Stockholders Equity	602,081
Net Income	51,288
Comprehensive Net Income	48,550
BaseVar	6,148,868
ECR before LimitedLiability	5.8%
Economic Capital Ratio	14%