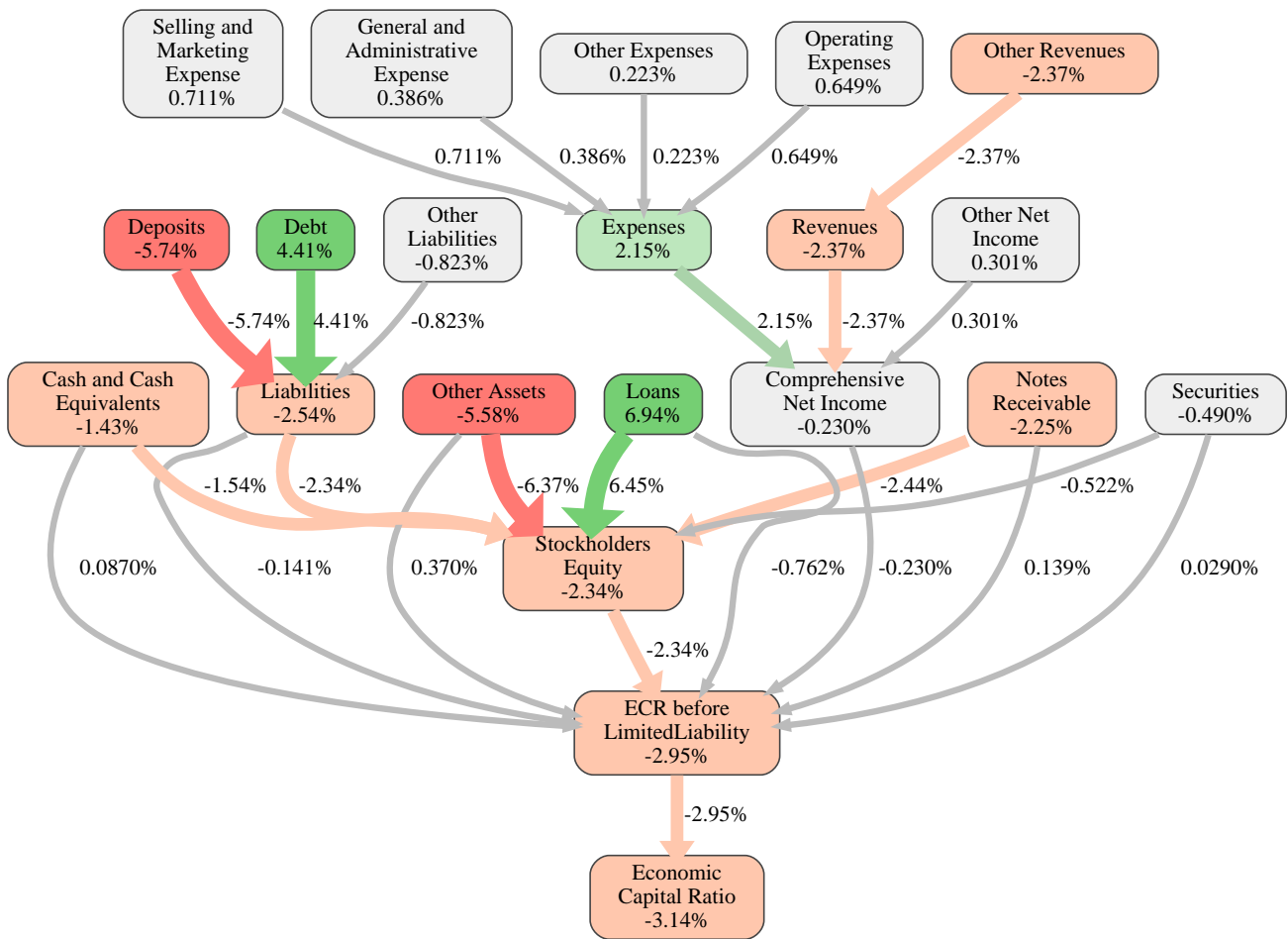




# SAVINGS & CREDIT 2020

DIME Community Bancshares INC  
Rank 79 of 95





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DIME Community Bancshares INC  
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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 6.9% points. The greatest weakness of DIME Community Bancshares INC is the variable Deposits, reducing the Economic Capital Ratio by 5.7% points.

The company's Economic Capital Ratio, given in the ranking table, is 13%, being 3.1% points below the market average of 17%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	4,282,625
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	50,254
Loans	5,312,097
Notes Receivable	0
Occupancy	16,175
Operating Expenses	0
Other Assets	1,042,363
Other Compr. Net Income	560
Other Expenses	37,642
Other Liabilities	1,475,077
Other Net Income	133,379
Other Revenues	8,870
Professional Fees	0
Securities	0
Selling and Marketing Expense	1,992

Output Variable	Value in 1000 USD
Assets	6,354,460
Liabilities	5,757,702
Expenses	106,063
Revenues	8,870
Stockholders Equity	596,758
Net Income	36,186
Comprehensive Net Income	36,746
BaseVar	6,180,517
ECR before LimitedLiability	5.5%
Economic Capital Ratio	13%