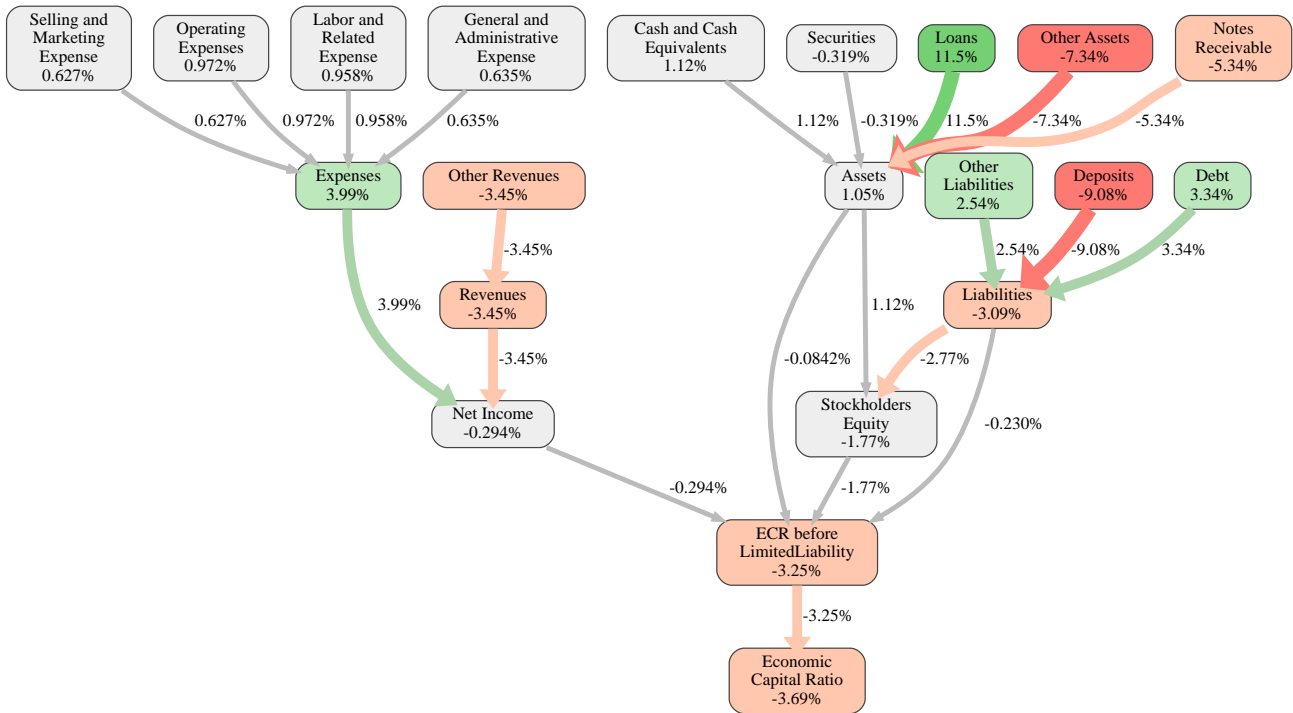




# SAVINGS & CREDIT 2022

Ponce Financial Group Inc  
Rank 50 of 106





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Ponce Financial Group Inc  
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The relative strengths and weaknesses of Ponce Financial Group 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 Ponce Financial Group Inc compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 11% points. The greatest weakness of Ponce Financial Group Inc is the variable Deposits, reducing the Economic Capital Ratio by 9.1% points.

The company's Economic Capital Ratio, given in the ranking table, is 15%, being 3.7% points below the market average of 19%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Cash and Cash Equivalents	153,894	Assets	1,653,510
Debt	0	Liabilities	1,464,254
Deposits	1,204,716	Expenses	8,209
Depreciation and Amortization	0	Revenues	0
General and Administrative Expense	0	Stockholders Equity	189,256
Interest Expense	0	Net Income	25,415
Interest Payable	228	Comprehensive Net Income	23,824
Labor and Related Expense	0	BaseVar	1,580,594
Loans	1,305,078	ECR before LimitedLiability	7.6%
Notes Receivable	0	Economic Capital Ratio	15%
Occupancy	0		
Operating Expenses	0		
Other Assets	194,538		
Other Compr. Net Income	-1,591		
Other Expenses	8,209		
Other Liabilities	259,310		
Other Net Income	33,624		
Other Revenues	0		
Professional Fees	0		
Securities	0		
Selling and Marketing Expense	0		