





# SAVINGS & CREDIT 2017



Clifton Bancorp Inc.  
Rank 11 of 93

The relative strengths and weaknesses of Clifton Bancorp 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 Clifton Bancorp Inc. compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 8.0% points. The greatest weakness of Clifton Bancorp Inc. is the variable Other Revenues, reducing the Economic Capital Ratio by 4.3% points.

The company's Economic Capital Ratio, given in the ranking table, is 15%, being 5.8% points above the market average of 9.1%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	31,069
Debt	0
Deposits	694,662
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	780,229
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	441,829
Other Compr. Net Income	653
Other Expenses	2,542
Other Liabilities	243,188
Other Net Income	7,943
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	1,253,127
Liabilities	937,850
Expenses	2,542
Revenues	0
Stockholders Equity	315,277
Net Income	5,401
Comprehensive Net Income	6,054
Economic Capital Ratio	15%