



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 11% points. The greatest weakness of Clifton Bancorp Inc. is the variable Deposits, reducing the Economic Capital Ratio by 5.5% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 3.2% points above the market average of 8.7%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	14,653
Debt	0
Deposits	844,825
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	1,007,844
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	409,306
Other Compr. Net Income	-139
Other Expenses	2,166
Other Liabilities	290,359
Other Net Income	6,888
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	1,431,803
Liabilities	1,135,184
Expenses	2,166
Revenues	0
Stockholders Equity	296,619
Net Income	4,722
Comprehensive Net Income	4,583
Economic Capital Ratio	12%