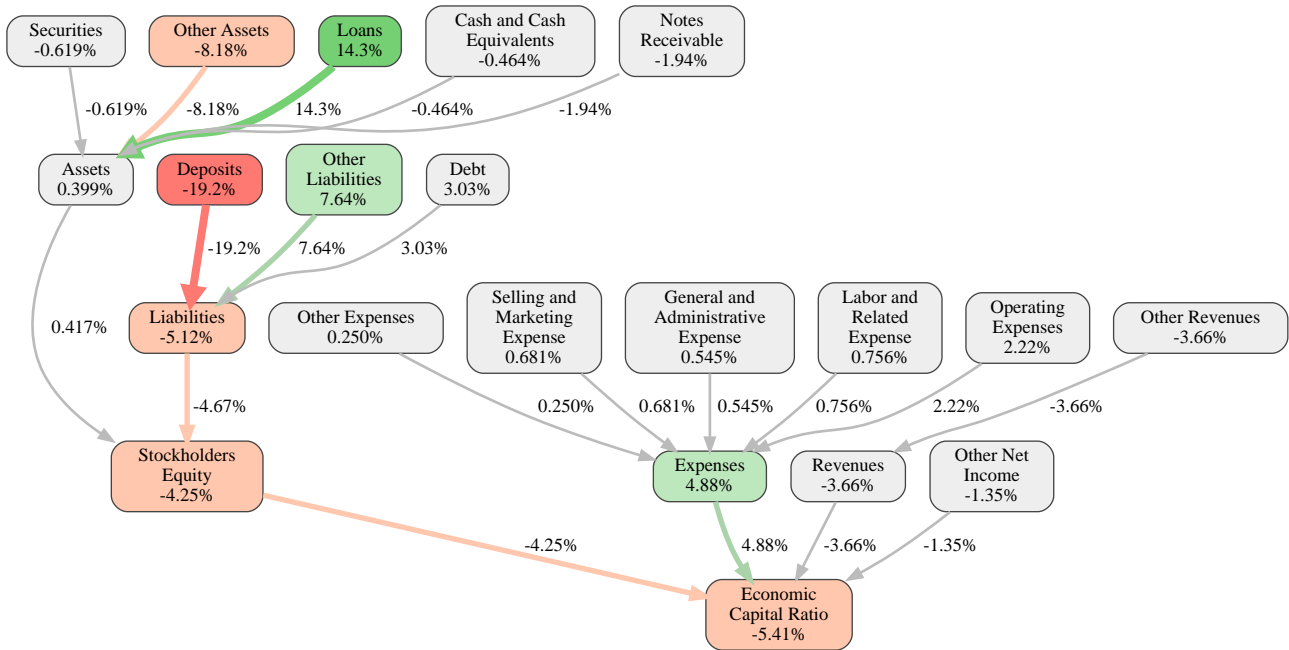




RealRate

SAVINGS & CREDIT 2019

Magyar Bancorp Inc.
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Magyar Bancorp Inc.
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The relative strengths and weaknesses of Magyar 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 Magyar Bancorp Inc. compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 14% points. The greatest weakness of Magyar Bancorp Inc. is the variable Deposits, reducing the Economic Capital Ratio by 19% points.

The company's Economic Capital Ratio, given in the ranking table, is 4.6%, being 5.4% points below the market average of 10.0%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	15,368
Debt	0
Deposits	530,137
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	193
Labor and Related Expense	0
Loans	508,430
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	100,170
Other Compr. Net Income	-282
Other Expenses	1,471
Other Liabilities	42,276
Other Net Income	3,501
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	623,968
Liabilities	572,606
Expenses	1,471
Revenues	0
Stockholders Equity	51,362
Net Income	2,030
Comprehensive Net Income	1,748
Economic Capital Ratio	4.6%