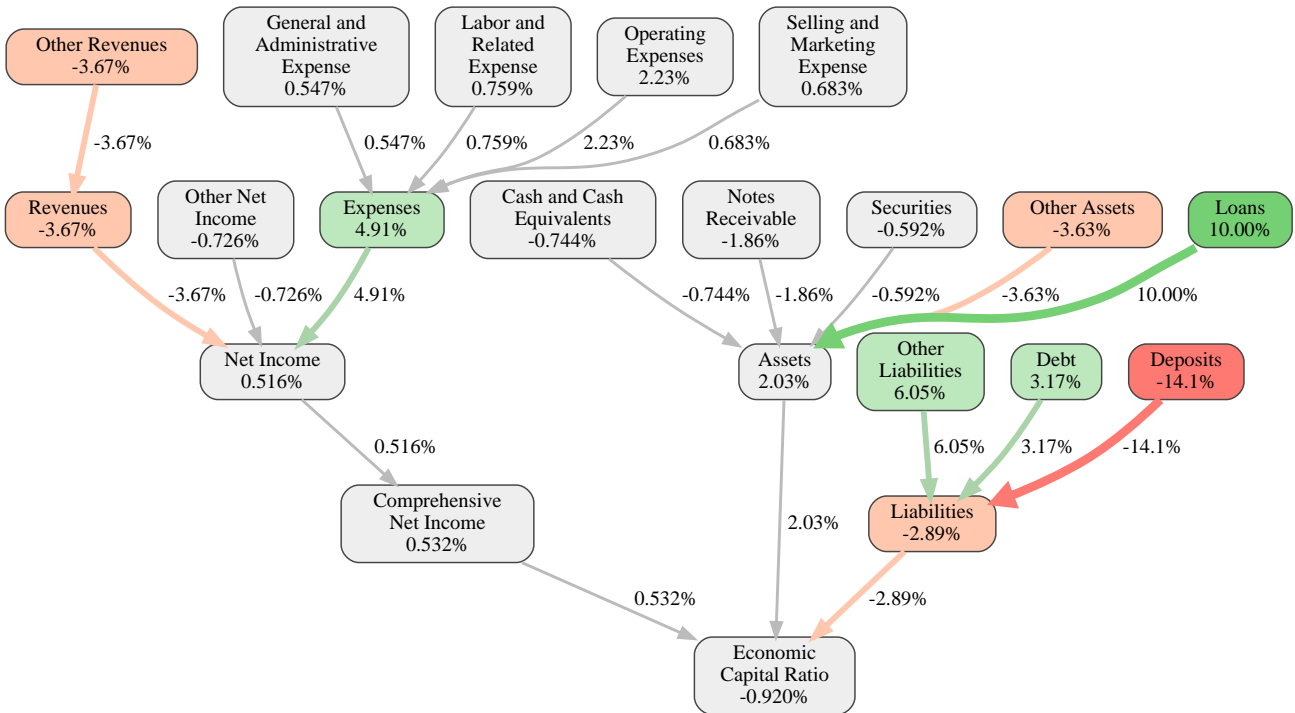




RealRate

SAVINGS & CREDIT 2019

Northfield Bancorp Inc.
Rank 28 of 103





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The relative strengths and weaknesses of Northfield 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 Northfield Bancorp Inc. compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 10.0% points. The greatest weakness of Northfield Bancorp Inc. is the variable Deposits, reducing the Economic Capital Ratio by 14% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.1%, being 0.92% points below the market average of 10.0%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	77,762
Debt	0
Deposits	3,286,512
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	3,217,673
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	1,112,997
Other Compr. Net Income	-3,696
Other Expenses	9,632
Other Liabilities	455,481
Other Net Income	49,711
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	4,408,432
Liabilities	3,741,993
Expenses	9,632
Revenues	0
Stockholders Equity	666,439
Net Income	40,079
Comprehensive Net Income	36,383
Economic Capital Ratio	9.1%