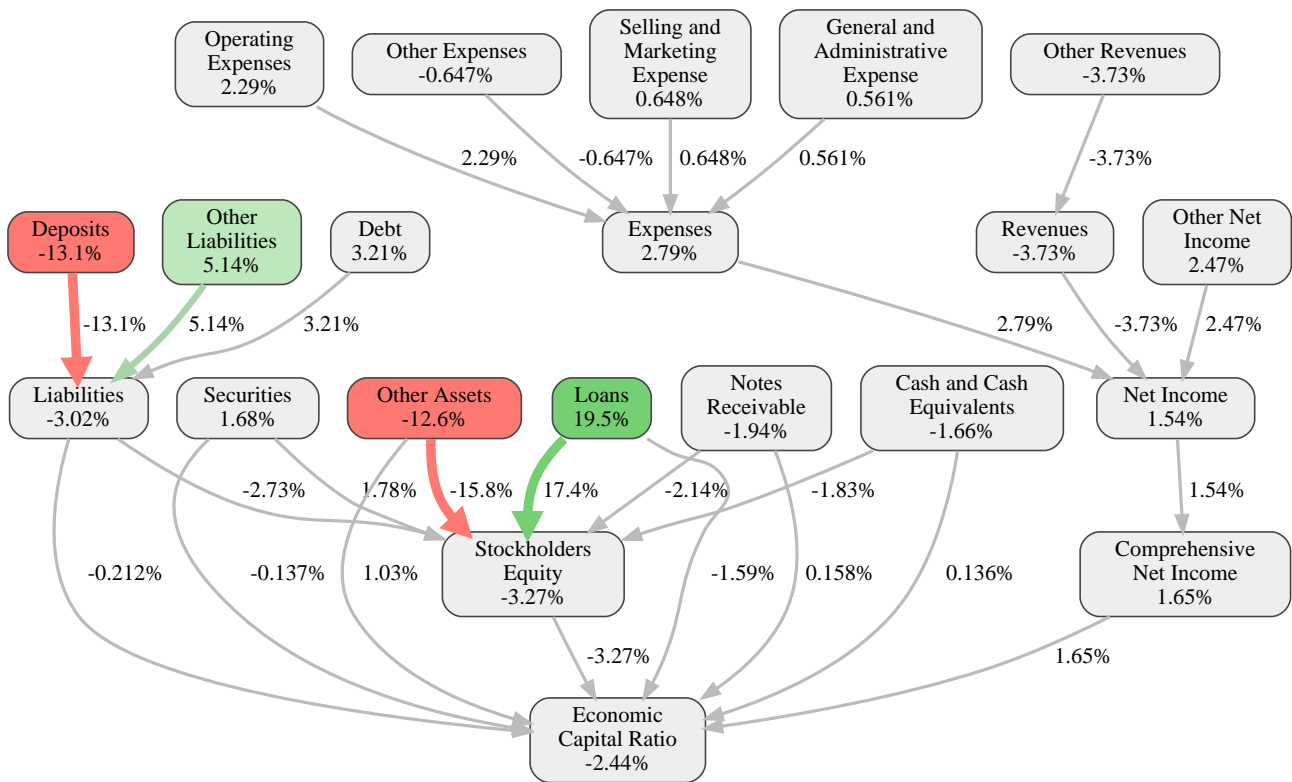




# SAVINGS & CREDIT 2019

Sterling Bancorp Inc.  
Rank 43 of 103





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**Sterling Bancorp Inc.**  
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The relative strengths and weaknesses of Sterling 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 Sterling Bancorp Inc. compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 20% points. The greatest weakness of Sterling Bancorp Inc. is the variable Deposits, reducing the Economic Capital Ratio by 13% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.5%, being 2.4% points below the market average of 10.0%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	2,452,685
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	28,438
Loans	2,895,953
Notes Receivable	0
Occupancy	7,250
Operating Expenses	0
Other Assets	151,925
Other Compr. Net Income	113
Other Expenses	35,081
Other Liabilities	409,032
Other Net Income	135,388
Other Revenues	1,193
Professional Fees	3,118
Securities	148,896
Selling and Marketing Expense	1,640

Output Variable	Value in 1000 USD
Assets	3,196,774
Liabilities	2,861,717
Expenses	75,527
Revenues	1,193
Stockholders Equity	335,057
Net Income	61,054
Comprehensive Net Income	61,167
Economic Capital Ratio	7.5%