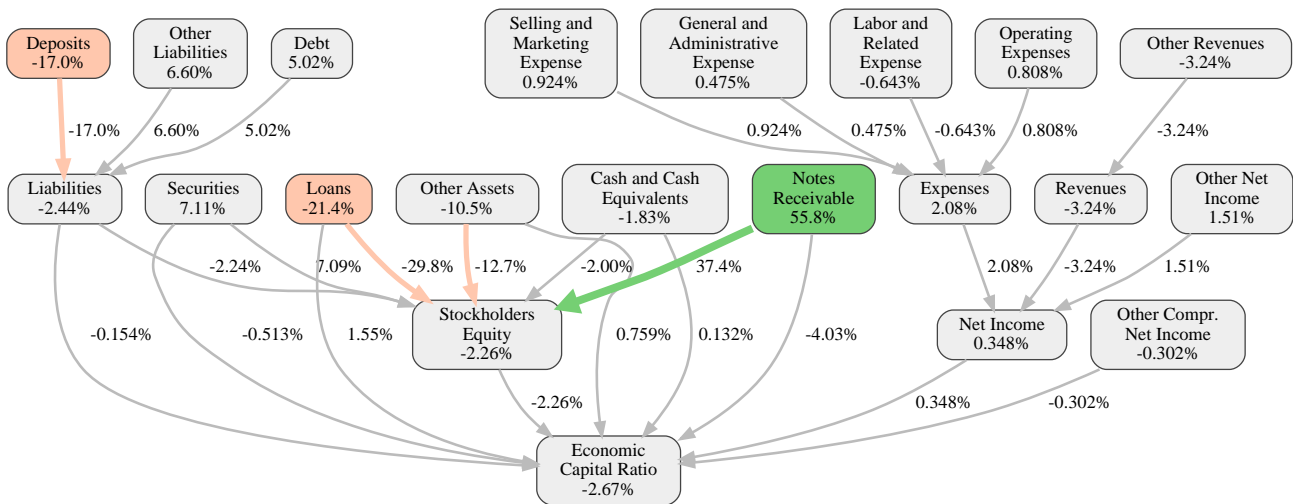




SAVINGS & CREDIT 2020

1ST CONSTITUTION BANCORP
Rank 60 of 96





RealRate

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1ST CONSTITUTION BANCORP Rank 60 of 96



The relative strengths and weaknesses of 1ST CONSTITUTION BANCORP 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 1ST CONSTITUTION BANCORP compared to the market average is the variable Notes Receivable, increasing the Economic Capital Ratio by 56% points. The greatest weakness of 1ST CONSTITUTION BANCORP is the variable Loans, reducing the Economic Capital Ratio by 21% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.7%, being 2.7% points below the market average of 9.4%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	1,277,362
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	1,592
Labor and Related Expense	21,304
Loans	0
Notes Receivable	1,206,757
Occupancy	4,100
Operating Expenses	0
Other Assets	147,103
Other Compr. Net Income	-3,016
Other Expenses	10,145
Other Liabilities	136,730
Other Net Income	51,524
Other Revenues	2,699
Professional Fees	0
Securities	232,402
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	1,586,262
Liabilities	1,415,684
Expenses	35,549
Revenues	2,699
Stockholders Equity	170,578
Net Income	18,674
Comprehensive Net Income	15,658
Economic Capital Ratio	6.7%