





RealRate

SAVINGS & CREDIT 2020

Magyar Bancorp Inc.
Rank 87 of 96



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 15% points. The greatest weakness of Magyar Bancorp Inc. is the variable Deposits, reducing the Economic Capital Ratio by 20% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.1%, being 4.3% points below the market average of 9.4%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	21,469
Debt	0
Deposits	530,075
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	191
Labor and Related Expense	0
Loans	518,217
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	90,642
Other Compr. Net Income	144
Other Expenses	1,265
Other Liabilities	45,411
Other Net Income	4,261
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	630,328
Liabilities	575,677
Expenses	1,265
Revenues	0
Stockholders Equity	54,651
Net Income	2,996
Comprehensive Net Income	3,140
Economic Capital Ratio	5.1%