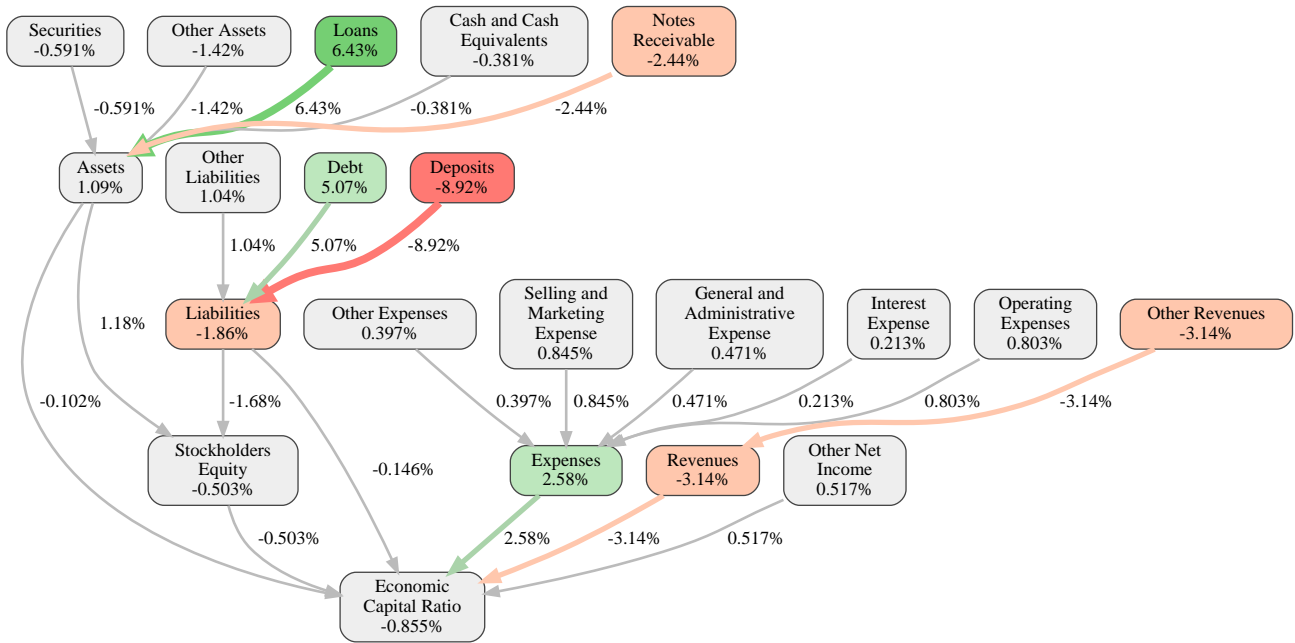




# SAVINGS & CREDIT 2020

Northfield Bancorp Inc.  
Rank 31 of 96





RealRate

# SAVINGS & CREDIT 2020

Northfield Bancorp Inc.  
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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 6.4% points. The greatest weakness of Northfield Bancorp Inc. is the variable Deposits, reducing the Economic Capital Ratio by 8.9% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.5%, being 0.86% points below the market average of 9.4%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	147,818
Debt	0
Deposits	3,408,233
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	39,571
Loans	3,408,378
Notes Receivable	0
Occupancy	13,676
Operating Expenses	0
Other Assets	1,499,106
Other Compr. Net Income	13,846
Other Expenses	26,102
Other Liabilities	951,216
Other Net Income	114,265
Other Revenues	12,306
Professional Fees	3,545
Securities	0
Selling and Marketing Expense	3,442

Output Variable	Value in 1000 USD
Assets	5,055,302
Liabilities	4,359,449
Expenses	86,336
Revenues	12,306
Stockholders Equity	695,853
Net Income	40,235
Comprehensive Net Income	54,081
Economic Capital Ratio	8.5%