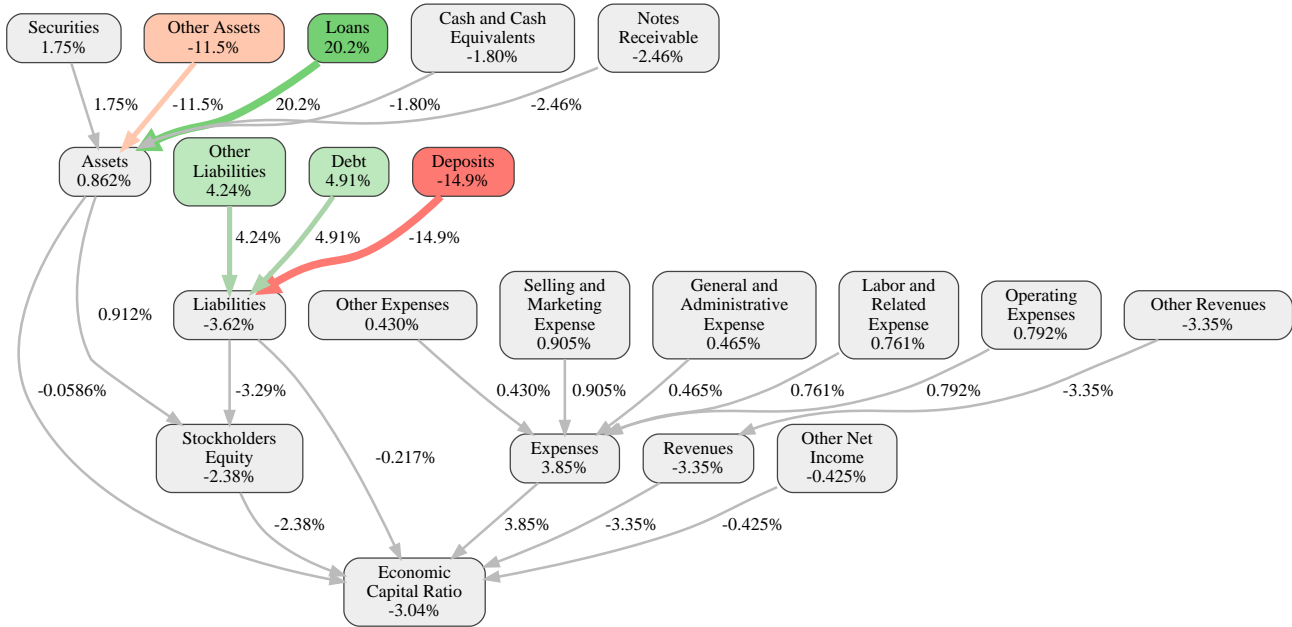




SAVINGS & CREDIT 2020

Sterling Bancorp Inc.
Rank 70 of 96





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Rank 70 of 96



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 15% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.4%, being 3.0% points below the market average of 9.4%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	2,495,440
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	2,891,530
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	200,810
Other Compr. Net Income	205
Other Expenses	15,643
Other Liabilities	416,830
Other Net Income	44,891
Other Revenues	0
Professional Fees	0
Securities	152,544
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	3,244,884
Liabilities	2,912,270
Expenses	15,643
Revenues	0
Stockholders Equity	332,614
Net Income	29,248
Comprehensive Net Income	29,453
Economic Capital Ratio	6.4%