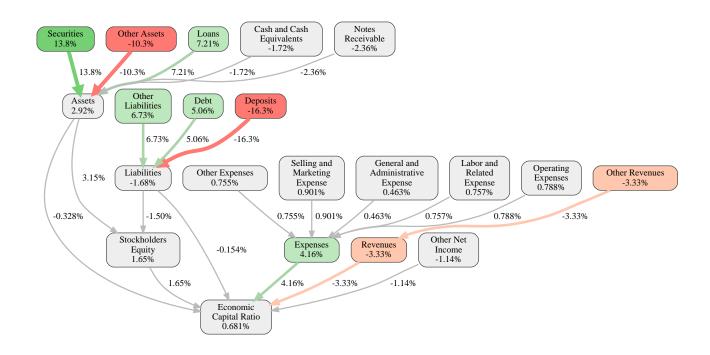


SAVINGS & CREDIT 2020

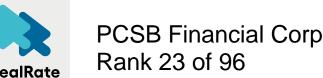
PCSB Financial Corp Rank 23 of 96







SAVINGS & CREDIT 2020





The relative strengths and weaknesses of PCSB Financial Corp 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 PCSB Financial Corp compared to the market average is the variable Securities, increasing the Economic Capital Ratio by 14% points. The greatest weakness of PCSB Financial Corp is the variable Deposits, reducing the Economic Capital Ratio by 16% points.

The company's Economic Capital Ratio, given in the ranking table, is 10%, being 0.68% points above the market average of 9.4%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	1,225,821
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	1,093,121
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	126,685
Other Compr. Net Income	1,860
Other Expenses	2,686
Other Liabilities	130,451
Other Net Income	11,004
Other Revenues	0
Professional Fees	0
Securities	417,773
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	1,637,579
Liabilities	1,356,272
Expenses	2,686
Revenues	0
Stockholders Equity	281,307
Net Income	8,318
Comprehensive Net Income	10,178
Economic Capital Ratio	10%

