





RealRate

SAVINGS & CREDIT 2021

Magyar Bancorp Inc.
Rank 80 of 90



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 23% points. The greatest weakness of Magyar Bancorp Inc. is the variable Deposits, reducing the Economic Capital Ratio by 21% points.

The company's Economic Capital Ratio, given in the ranking table, is 4.2%, being 6.9% points below the market average of 11%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	61,726
Debt	0
Deposits	618,330
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	191
Labor and Related Expense	0
Loans	603,110
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	89,161
Other Compr. Net Income	-27
Other Expenses	921
Other Liabilities	78,626
Other Net Income	3,111
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	753,997
Liabilities	697,147
Expenses	921
Revenues	0
Stockholders Equity	56,850
Net Income	2,190
Comprehensive Net Income	2,163
Economic Capital Ratio	4.2%