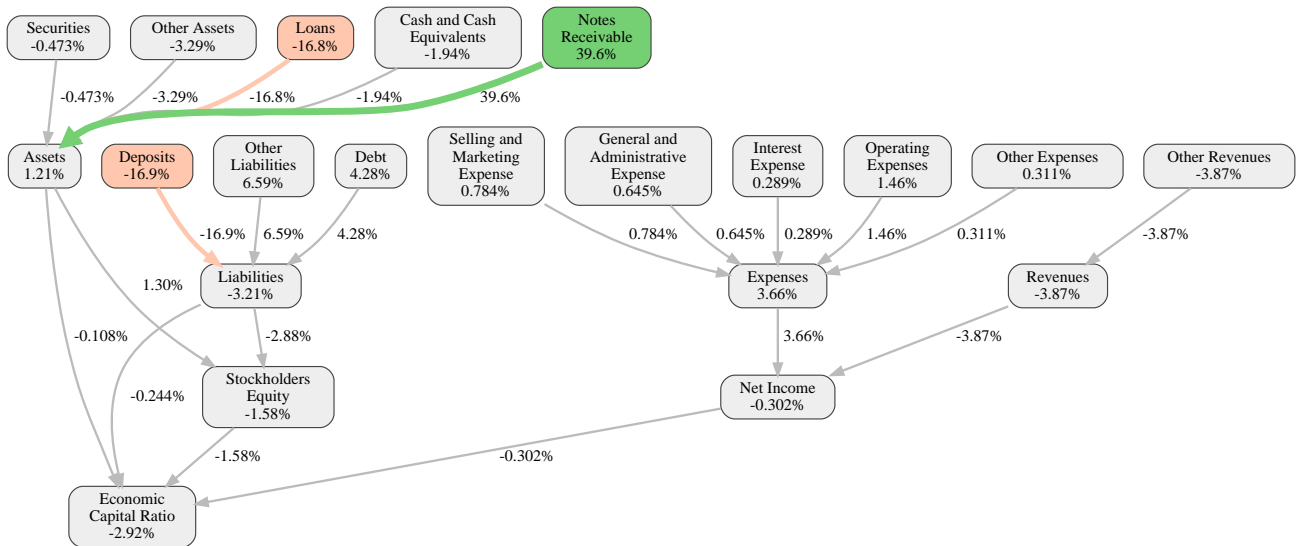




SAVINGS & CREDIT 2021

Northfield Bancorp Inc.
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RealRate

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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 Notes Receivable, increasing the Economic Capital Ratio by 40% points. The greatest weakness of Northfield Bancorp Inc. is the variable Deposits, reducing the Economic Capital Ratio by 17% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.2%, being 2.9% points below the market average of 11%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	87,544
Debt	0
Deposits	4,076,551
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	41,437
Loans	0
Notes Receivable	3,785,631
Occupancy	15,152
Operating Expenses	0
Other Assets	1,641,369
Other Compr. Net Income	8,461
Other Expenses	28,732
Other Liabilities	684,012
Other Net Income	119,659
Other Revenues	8,879
Professional Fees	4,141
Securities	0
Selling and Marketing Expense	2,088

Output Variable	Value in 1000 USD
Assets	5,514,544
Liabilities	4,760,563
Expenses	91,550
Revenues	8,879
Stockholders Equity	753,981
Net Income	36,988
Comprehensive Net Income	45,449
Economic Capital Ratio	8.2%