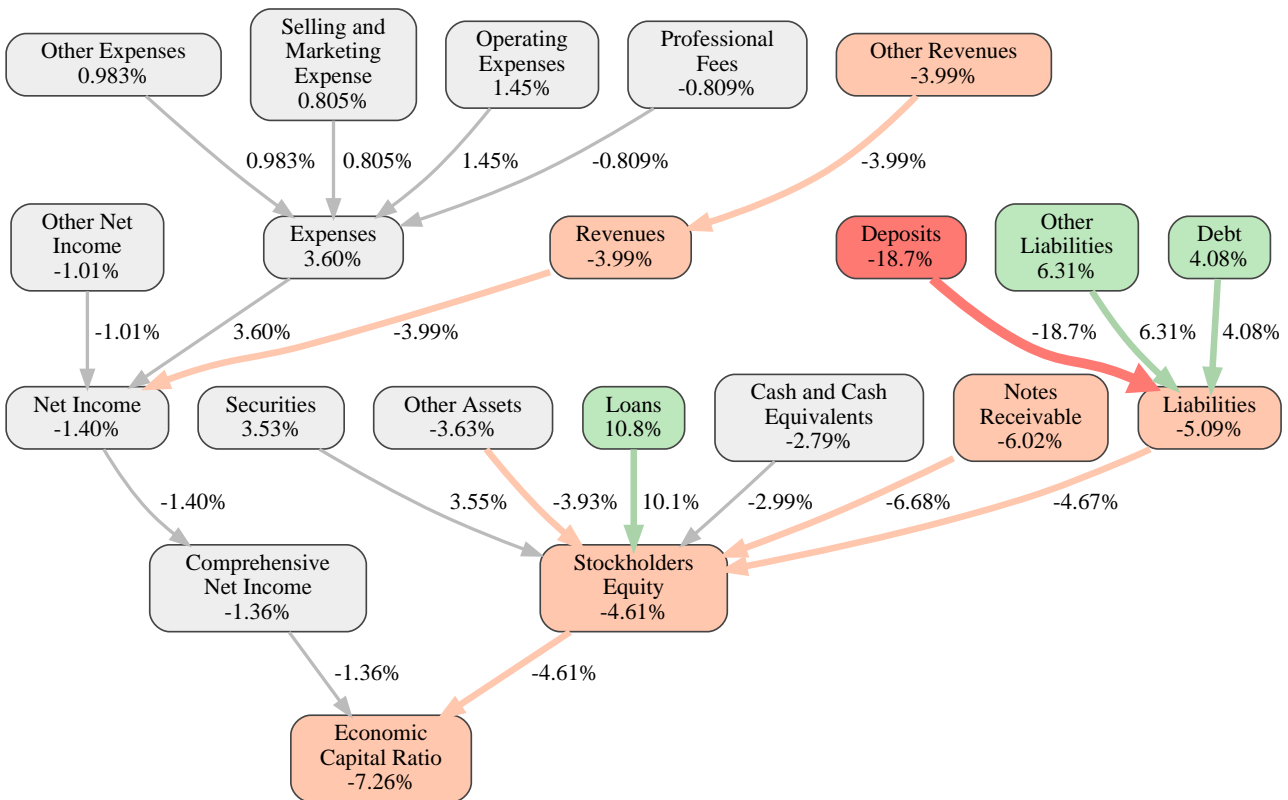




# SAVINGS & CREDIT 2021

Sterling Bancorp Inc.  
Rank 82 of 90





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**Sterling Bancorp Inc.**  
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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 11% points. The greatest weakness of Sterling Bancorp Inc. is the variable Deposits, reducing the Economic Capital Ratio by 19% points.

The company's Economic Capital Ratio, given in the ranking table, is 3.9%, being 7.3% points below the market average of 11%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	3,098,966
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	30,655
Loans	2,434,356
Notes Receivable	0
Occupancy	8,788
Operating Expenses	0
Other Assets	1,174,731
Other Compr. Net Income	191
Other Expenses	-4,415
Other Liabilities	495,488
Other Net Income	52,526
Other Revenues	1,160
Professional Fees	32,646
Securities	304,958
Selling and Marketing Expense	529

Output Variable	Value in 1000 USD
Assets	3,914,045
Liabilities	3,594,454
Expenses	68,203
Revenues	1,160
Stockholders Equity	319,591
Net Income	-14,517
Comprehensive Net Income	-14,326
Economic Capital Ratio	3.9%