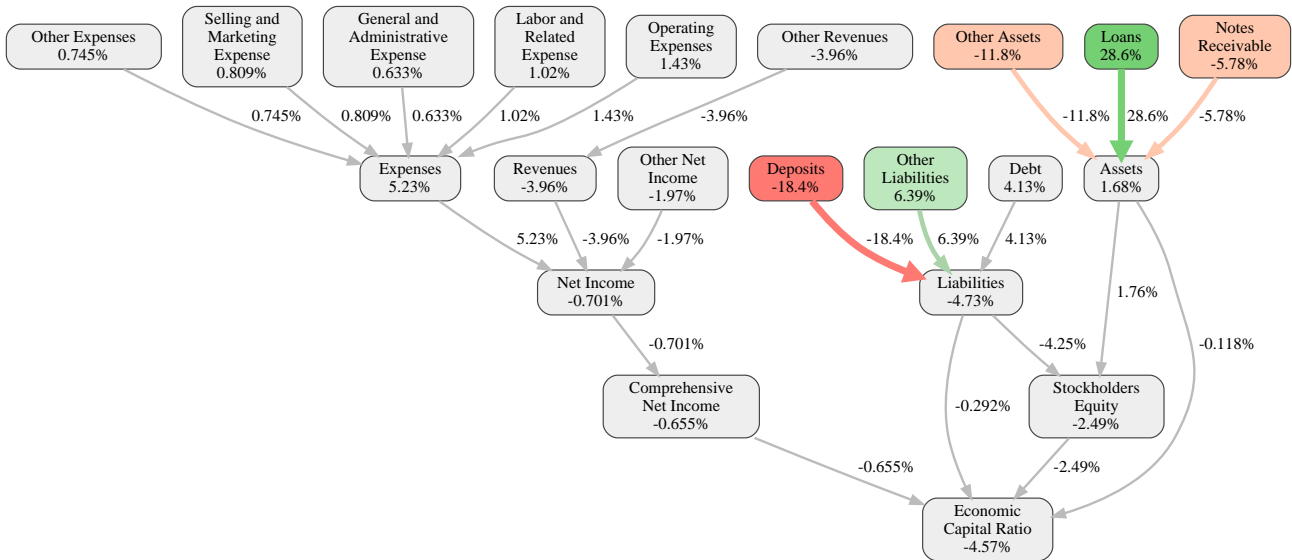




SAVINGS & CREDIT 2021

PDL Community Bancorp
Rank 55 of 90





SAVINGS & CREDIT 2021

PDL Community Bancorp
Rank 55 of 90



The relative strengths and weaknesses of PDL Community Bancorp 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 PDL Community Bancorp compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 29% points. The greatest weakness of PDL Community Bancorp is the variable Deposits, reducing the Economic Capital Ratio by 18% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.6%, being 4.6% points below the market average of 11%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	72,078
Debt	0
Deposits	1,029,579
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	60
Labor and Related Expense	0
Loans	1,158,640
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	124,513
Other Compr. Net Income	115
Other Expenses	1,382
Other Liabilities	166,048
Other Net Income	5,235
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	1,355,231
Liabilities	1,195,687
Expenses	1,382
Revenues	0
Stockholders Equity	159,544
Net Income	3,853
Comprehensive Net Income	3,968
Economic Capital Ratio	6.6%