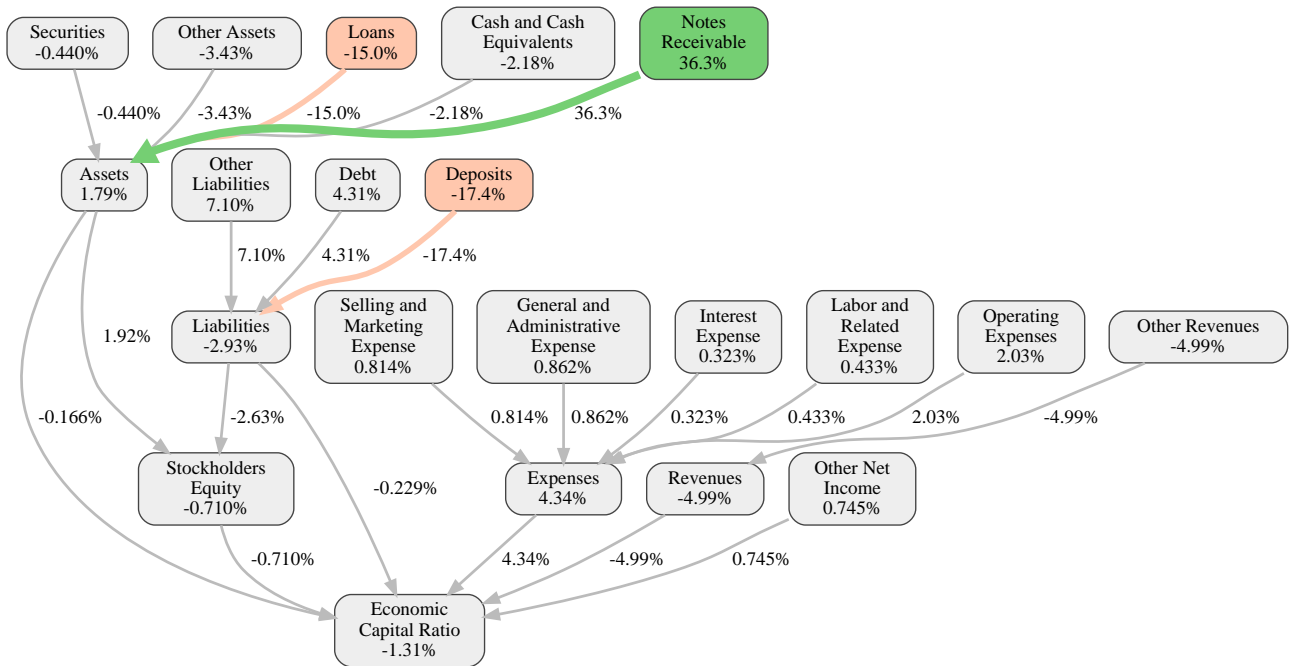




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SAVINGS & CREDIT 2022

Northfield Bancorp Inc.
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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 36% 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 8.5%, being 1.3% points below the market average of 9.8%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	91,068
Debt	0
Deposits	4,169,334
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	43,677
Loans	0
Notes Receivable	3,767,644
Occupancy	13,956
Operating Expenses	0
Other Assets	1,571,830
Other Compr. Net Income	-11,097
Other Expenses	42,045
Other Liabilities	521,325
Other Net Income	166,432
Other Revenues	9,854
Professional Fees	3,596
Securities	0
Selling and Marketing Expense	2,358

Output Variable	Value in 1000 USD
Assets	5,430,542
Liabilities	4,690,659
Expenses	105,632
Revenues	9,854
Stockholders Equity	739,883
Net Income	70,654
Comprehensive Net Income	59,557
Economic Capital Ratio	8.5%