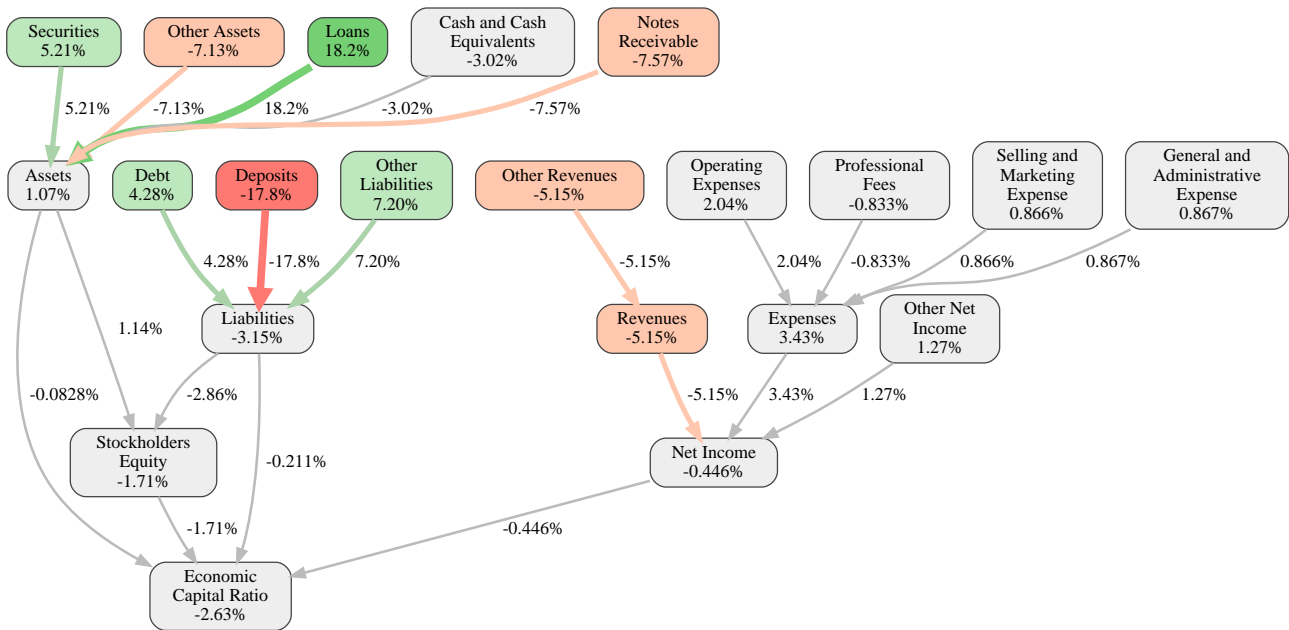




SAVINGS & CREDIT 2022

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 18% points. The greatest weakness of Sterling Bancorp Inc. is the variable Deposits, reducing the Economic Capital Ratio by 18% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.2%, being 2.6% points below the market average of 9.8%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	2,261,735
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	28,220
Loans	1,956,266
Notes Receivable	0
Occupancy	9,108
Operating Expenses	0
Other Assets	606,685
Other Compr. Net Income	-1,284
Other Expenses	19,824
Other Liabilities	271,468
Other Net Income	103,456
Other Revenues	1,795
Professional Fees	24,709
Securities	313,879
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	2,876,830
Liabilities	2,533,203
Expenses	81,861
Revenues	1,795
Stockholders Equity	343,627
Net Income	23,390
Comprehensive Net Income	22,106
Economic Capital Ratio	7.2%