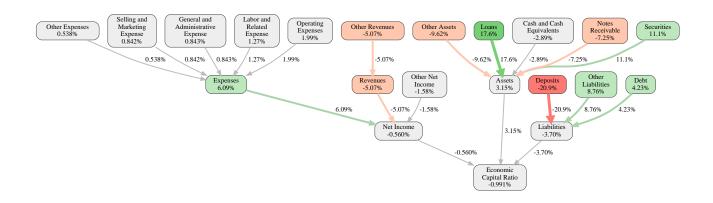


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The relative strengths and weaknesses of PCSB Financial Corp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of PCSB Financial Corp compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 18% points. The greatest weakness of PCSB Financial Corp is the variable Deposits, reducing the Economic Capital Ratio by 21% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.8%, being 0.99% points below the market average of 9.8%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	1,491,682
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	1,229,451
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	250,513
Other Compr. Net Income	3,304
Other Expenses	3,334
Other Liabilities	108,693
Other Net Income	15,758
Other Revenues	0
Professional Fees	0
Securities	394,971
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	1,874,935
Liabilities	1,600,375
Expenses	3,334
Revenues	0
Stockholders Equity	274,560
Net Income	12,424
Comprehensive Net Income	15,728
Economic Capital Ratio	8.8%