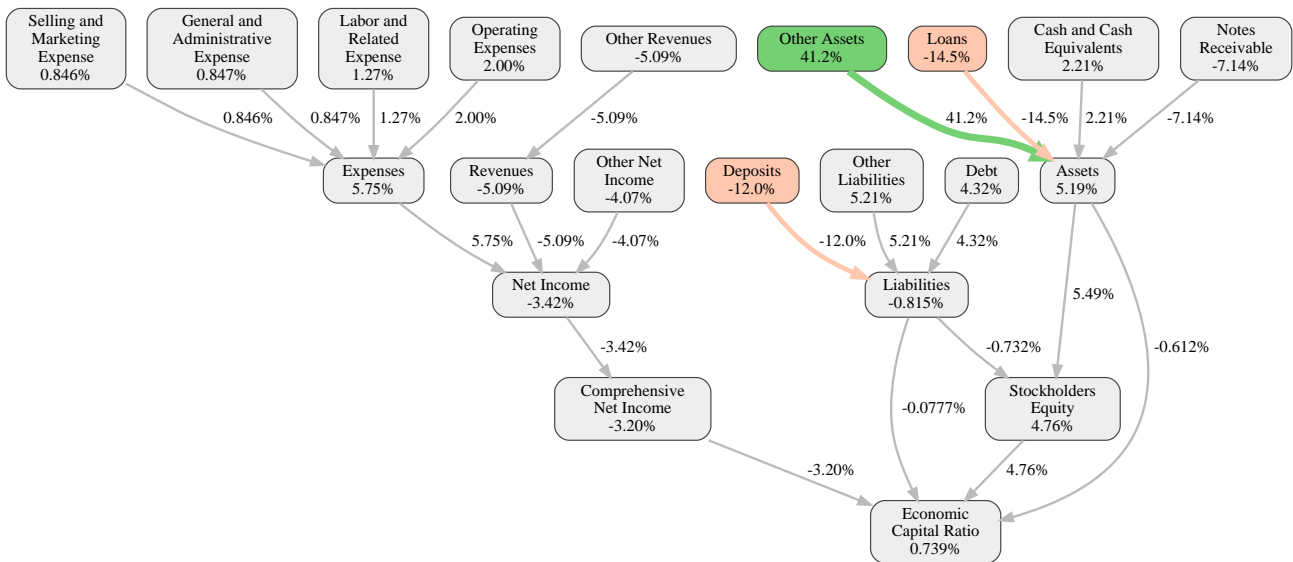




SAVINGS & CREDIT 2022

Blue Foundry Bancorp
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The relative strengths and weaknesses of Blue Foundry 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 Blue Foundry Bancorp compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 41% points. The greatest weakness of Blue Foundry Bancorp is the variable Loans, reducing the Economic Capital Ratio by 14% points.

The company's Economic Capital Ratio, given in the ranking table, is 11%, being 0.74% points above the market average of 9.8%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	193,446
Debt	0
Deposits	1,247,040
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	0
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	1,720,765
Other Compr. Net Income	659
Other Expenses	9,618
Other Liabilities	237,700
Other Net Income	-26,724
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	1,914,211
Liabilities	1,484,740
Expenses	9,618
Revenues	0
Stockholders Equity	429,471
Net Income	-36,342
Comprehensive Net Income	-35,683
Economic Capital Ratio	11%