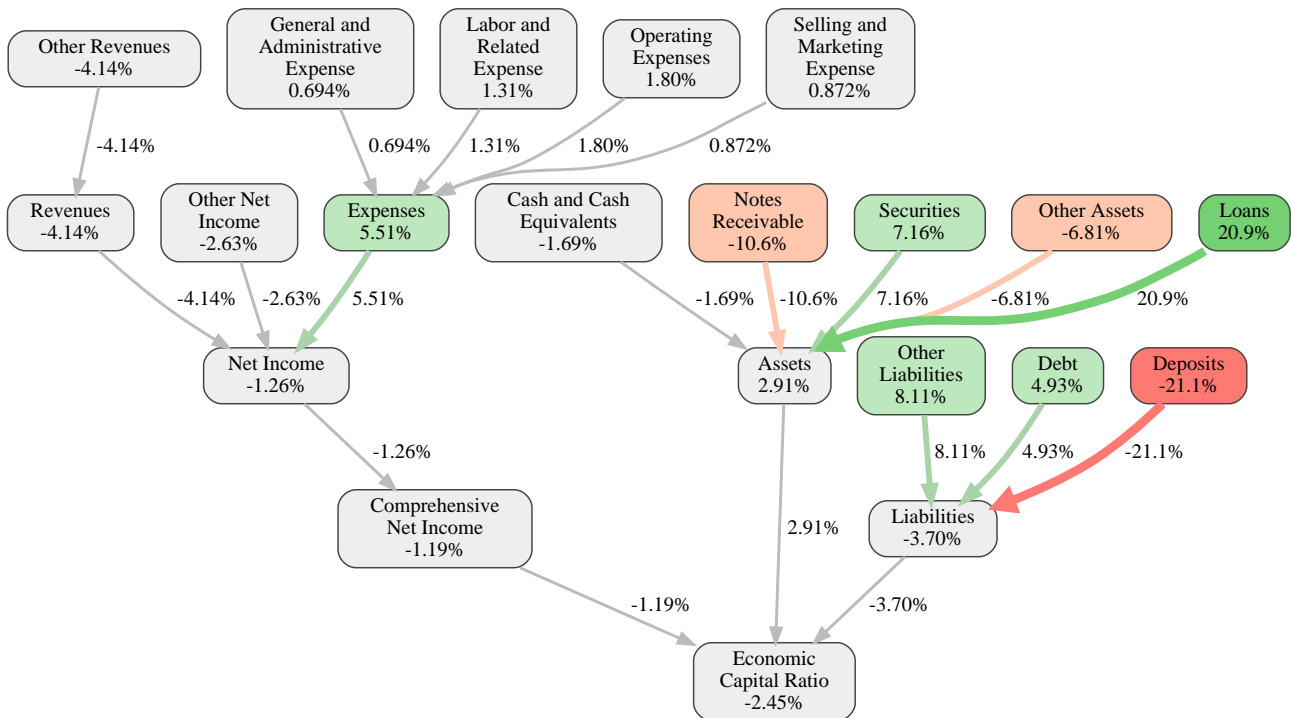




SAVINGS & CREDIT 2023

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 21% points. The greatest weakness of Sterling Bancorp Inc. is the variable Deposits, reducing the Economic Capital Ratio by 21% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.4%, being 2.5% points below the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	1,954,037
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	1,613,385
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	483,150
Other Compr. Net Income	-18,628
Other Expenses	6,629
Other Liabilities	178,071
Other Net Income	-7,565
Other Revenues	0
Professional Fees	0
Securities	348,200
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	2,444,735
Liabilities	2,132,108
Expenses	6,629
Revenues	0
Stockholders Equity	312,627
Net Income	-14,194
Comprehensive Net Income	-32,822
Economic Capital Ratio	5.4%