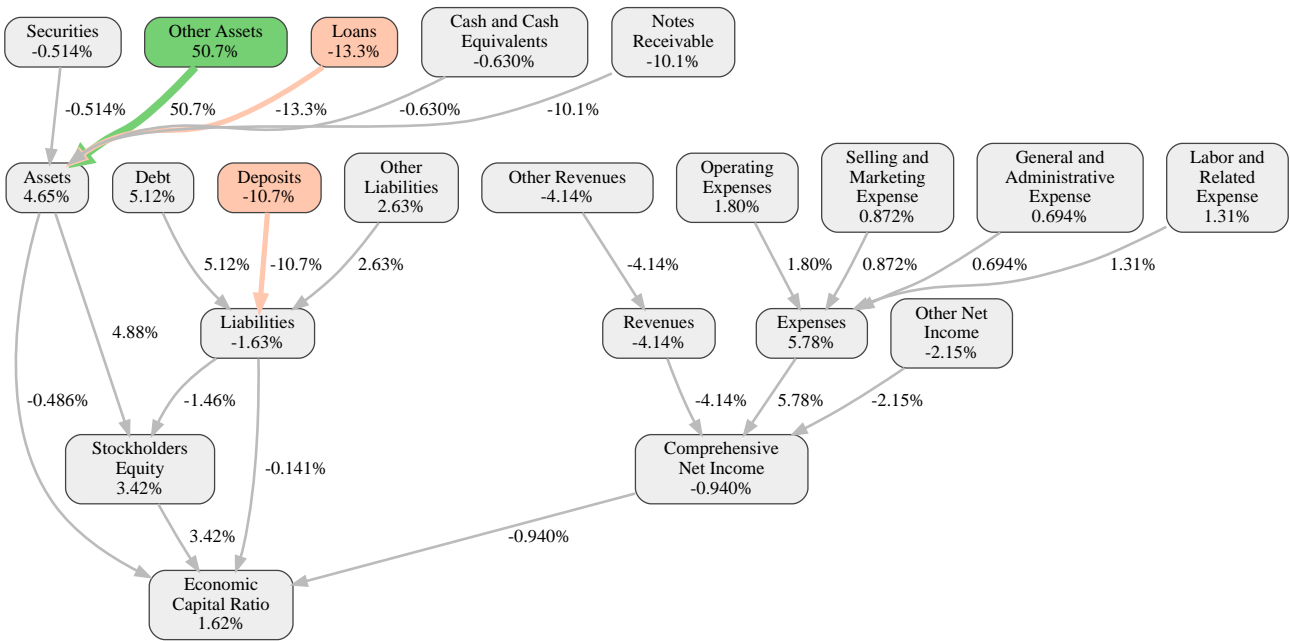




SAVINGS & CREDIT 2023

Blue Foundry Bancorp
Rank 26 of 96





SAVINGS & CREDIT 2023

Blue Foundry Bancorp
Rank 26 of 96



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 51% points. The greatest weakness of Blue Foundry Bancorp is the variable Loans, reducing the Economic Capital Ratio by 13% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.5%, being 1.6% points above the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	41,182
Debt	0
Deposits	1,288,862
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	2,002,156
Other Compr. Net Income	-24,347
Other Expenses	338
Other Liabilities	360,758
Other Net Income	2,734
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	2,043,338
Liabilities	1,649,620
Expenses	338
Revenues	0
Stockholders Equity	393,718
Net Income	2,396
Comprehensive Net Income	-21,951
Economic Capital Ratio	9.5%