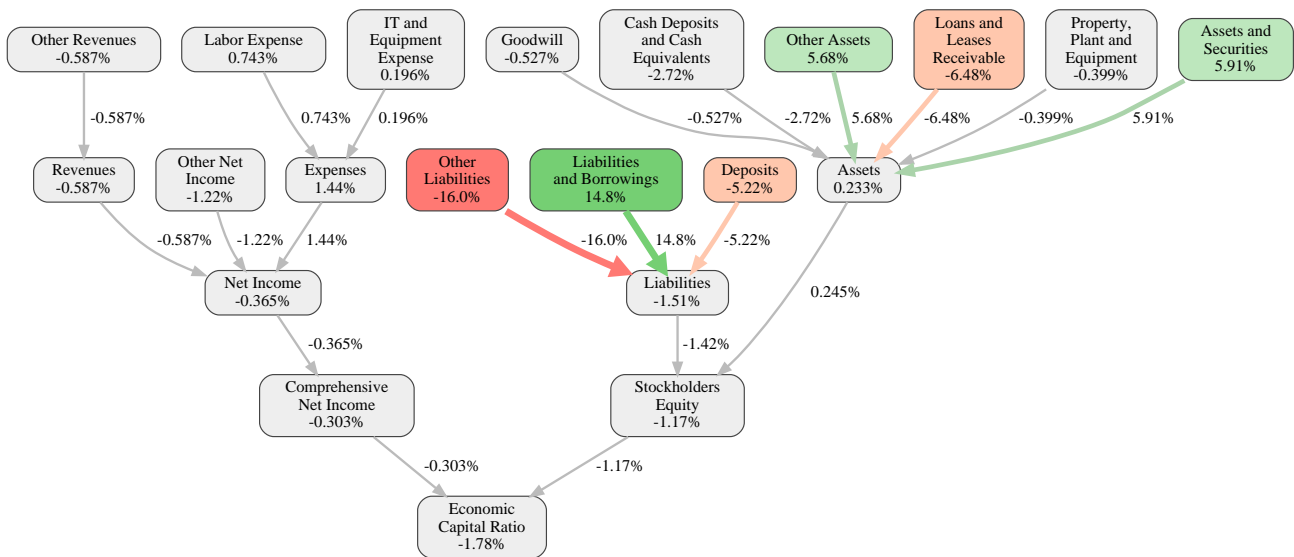




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The relative strengths and weaknesses of Amalgamated Financial Corp. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Amalgamated Financial Corp. compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 15% points. The greatest weakness of Amalgamated Financial Corp. is the variable Other Liabilities, reducing the Economic Capital Ratio by 16% points.

The company's Economic Capital Ratio, given in the ranking table, is 4.8%, being 1.8% points below the market average of 6.5%.

Input Variable	Value in 1000 USD
Assets and Securities	2,163,569
Cash Deposits and Cash Equivalents	330,485
Deposits	6,356,255
Fees	0
Goodwill	12,936
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	25,755
Loans and Leases Receivable	3,276,358
Long-term Debt	0
Occupancy	0
Other Assets	1,282,793
Other Compr. Net Income	-11,767
Other Expenses	17,788
Other Liabilities	131,991
Other Net Income	70,725
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	11,735

Output Variable	Value in 1000 USD
Liabilities	6,514,001
Assets	7,077,876
Expenses	17,788
Revenues	0
Stockholders Equity	563,875
Net Income	52,937
Comprehensive Net Income	41,170
Economic Capital Ratio	4.8%