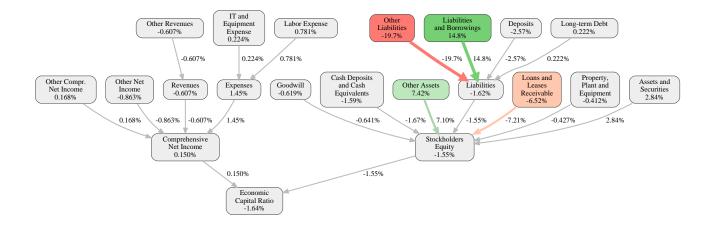


STATE BANKS 2023



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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 20% points.

The company's Economic Capital Ratio, given in the ranking table, is 2.9%, being 1.6% points below the market average of 4.6%.

Input Variable	Value in 1000 USD
Assets and Securities	1,841,998
Cash Deposits and Cash Equivalents	63,540
Deposits	6,595,037
Fees	0
Goodwill	12,936
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	40,645
Loans and Leases Receivable	4,060,971
Long-term Debt	0
Occupancy	0
Other Assets	1,853,823
Other Compr. Net Income	-114,116
Other Expenses	26,687
Other Liabilities	698,487
Other Net Income	108,164
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	9,856

Output Variable	Value in 1000 USD
Liabilities	7,334,169
Assets	7,843,124
Expenses	26,687
Revenues	0
Stockholders Equity	508,955
Net Income	81,477
Comprehensive Net Income	-32,639
Economic Capital Ratio	2.9%

