





## STATE BANKS 2019

### STEWARDSHIP FINANCIAL CORP Rank 157 of 183

The relative strengths and weaknesses of STEWARDSHIP 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 STEWARDSHIP FINANCIAL CORP compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 15% points. The greatest weakness of STEWARDSHIP FINANCIAL CORP is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 20% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.2%, being 1.7% points below the market average of 6.9%.

Input Variable	Value in 1000 USD
Assets and Securities	114,143
Cash Deposits and Cash Equivalents	16,823
Deposits	782,091
Fees	277
Goodwill	0
IT and Equipment Expense	2,693
Labor Expense	12,636
Liabilities and Borrowings	607,374
Loans and Leases Receivable	725,404
Long-term Debt	0
Occupancy	1,701
Other Assets	92,253
Other Compr. Net Income	-3,735
Other Expenses	2,158
Other Liabilities	-513,985
Other Net Income	29,778
Other Noninterest Expense	2,680
Property, Plant and Equipment	7,007
Revenues	3,417

Output Variable	Value in 1000 USD
Liabilities	875,480
Assets	955,630
Expenses	22,145
Stockholders Equity	80,150
Net Income	11,050
Comprehensive Net Income	7,315
Economic Capital Ratio	5.2%

