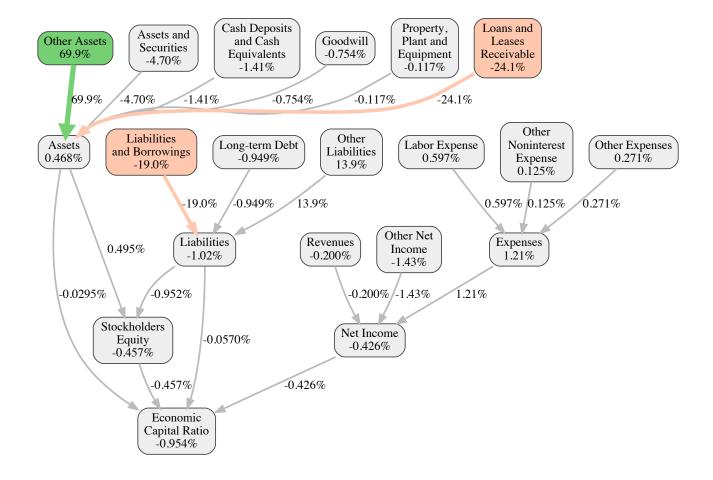


## STATE BANKS 2019

## SB ONE BANCORP Rank 134 of 183







## STATE BANKS 2019

## SB ONE BANCORP Rank 134 of 183



The relative strengths and weaknesses of SB ONE 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 SB ONE BANCORP compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 70% points. The greatest weakness of SB ONE BANCORP is the variable Loans and Leases Receivable, reducing the Economic Capital Ratio by 24% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.9%, being 0.95% points below the market average of 6.9%.

Input Variable	Value in 1000 USD
Assets and Securities	9,710
Cash Deposits and Cash Equivalents	26,878
Deposits	1,353,939
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,094,132
Loans and Leases Receivable	0
Long-term Debt	44,611
Occupancy	0
Other Assets	1,739,900
Other Compr. Net Income	-1,554
Other Expenses	3,059
Other Liabilities	-882,423
Other Net Income	12,982
Other Noninterest Expense	0
Property, Plant and Equipment	19,215
Revenues	0

Output Variable	Value in 1000 USD
Liabilities	1,610,259
Assets	1,795,703
Expenses	3,059
Stockholders Equity	185,444
Net Income	9,923
Comprehensive Net Income	8,369
Economic Capital Ratio	5.9%