





# STATE BANKS 2020

## SB ONE BANCORP Rank 167 of 191



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 Liabilities, increasing the Economic Capital Ratio by 14% points. The greatest weakness of SB ONE BANCORP 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 5.7%, being 1.9% points below the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	222,742
Cash Deposits and Cash Equivalents	43,886
Deposits	1,525,041
Fees	2,393
Goodwill	0
IT and Equipment Expense	5,337
Labor Expense	24,934
Liabilities and Borrowings	1,266,730
Loans and Leases Receivable	1,618,579
Long-term Debt	40,114
Occupancy	3,383
Other Assets	97,370
Other Compr. Net Income	-1,343
Other Expenses	9,703
Other Liabilities	-1,029,457
Other Net Income	58,384
Other Noninterest Expense	2,581
Property, Plant and Equipment	19,080
Revenues	931

Output Variable	Value in 1000 USD
Liabilities	1,802,428
Assets	2,001,657
Expenses	48,331
Stockholders Equity	199,229
Net Income	10,984
Comprehensive Net Income	9,641
Economic Capital Ratio	5.7%

