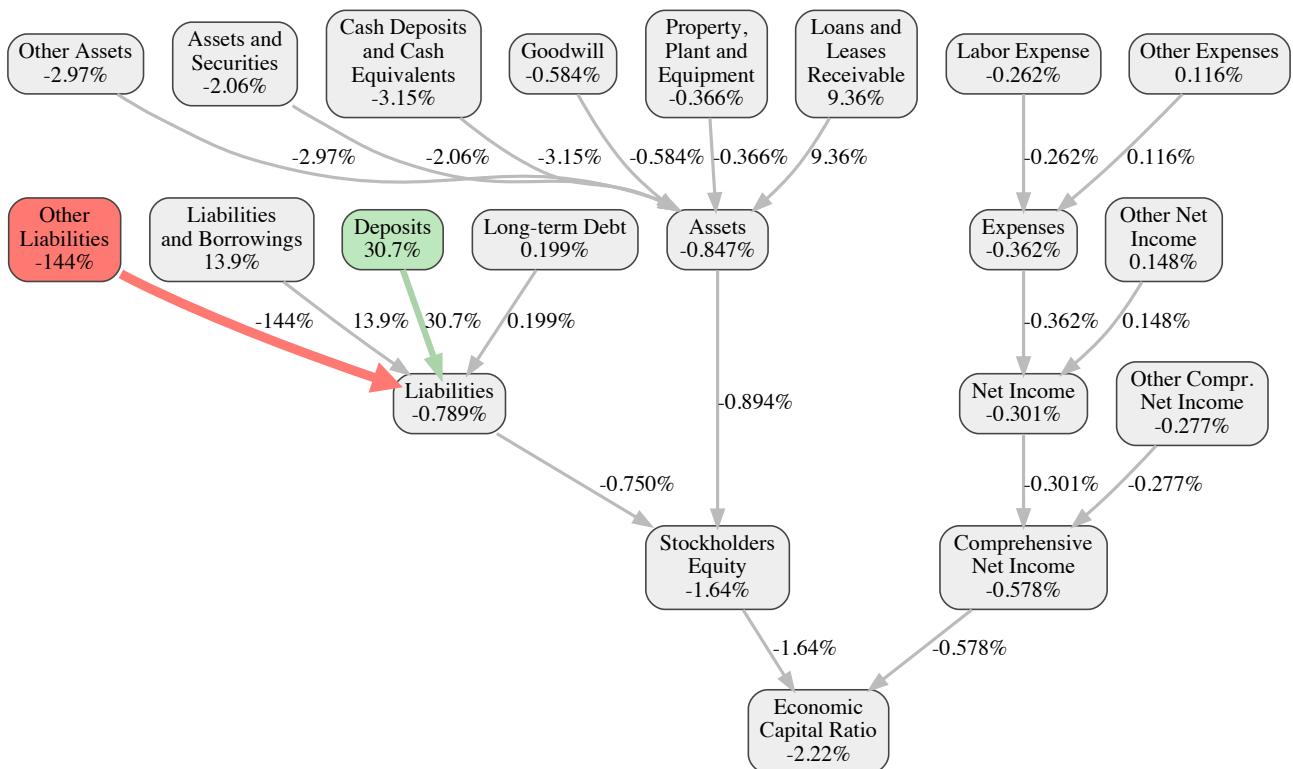




STATE BANKS 2021

FLUSHING FINANCIAL CORP
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STATE BANKS 2021

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The relative strengths and weaknesses of FLUSHING 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 FLUSHING FINANCIAL CORP compared to the market average is the variable Deposits, increasing the Economic Capital Ratio by 31% points. The greatest weakness of FLUSHING FINANCIAL CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 144% points.

The company's Economic Capital Ratio, given in the ranking table, is 4.4%, being 2.2% points below the market average of 6.6%.

Input Variable	Value in 1000 USD
Assets and Securities	732,733
Cash Deposits and Cash Equivalents	157,388
Deposits	0
Fees	12,050
Goodwill	17,636
IT and Equipment Expense	8,586
Labor Expense	74,228
Liabilities and Borrowings	141,047
Loans and Leases Receivable	6,659,521
Long-term Debt	0
Occupancy	12,134
Other Assets	380,937
Other Compr. Net Income	-6,459
Other Expenses	24,806
Other Liabilities	7,216,350
Other Net Income	173,387
Other Noninterest Expense	16,635
Property, Plant and Equipment	28,179
Revenues	9,726

Output Variable	Value in 1000 USD
Liabilities	7,357,397
Assets	7,976,394
Expenses	148,439
Stockholders Equity	618,997
Net Income	34,674
Comprehensive Net Income	28,215
Economic Capital Ratio	4.4%

