





RealRate

# SAVINGS & CREDIT 2018

## 1ST Constitution Bancorp Rank 68 of 106



The relative strengths and weaknesses of 1ST Constitution 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 1ST Constitution Bancorp compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 11% points. The greatest weakness of 1ST Constitution Bancorp is the variable Loans, reducing the Economic Capital Ratio by 15% points.

The company's Economic Capital Ratio, given in the ranking table, is 14%, being 2.6% points below the market average of 17%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	922,006
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	804
Labor and Related Expense	18,804
Loans	0
Notes Receivable	0
Occupancy	3,169
Operating Expenses	0
Other Assets	863,549
Other Compr. Net Income	-5,898
Other Expenses	9,033
Other Liabilities	44,811
Other Net Income	35,565
Other Revenues	8,240
Professional Fees	0
Securities	215,725
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	1,079,274
Liabilities	967,621
Expenses	31,006
Revenues	8,240
Stockholders Equity	111,653
Net Income	12,799
Comprehensive Net Income	6,901
BaseVar	1,063,802
ECR before Limited Liability	6.1%
Economic Capital Ratio	14%