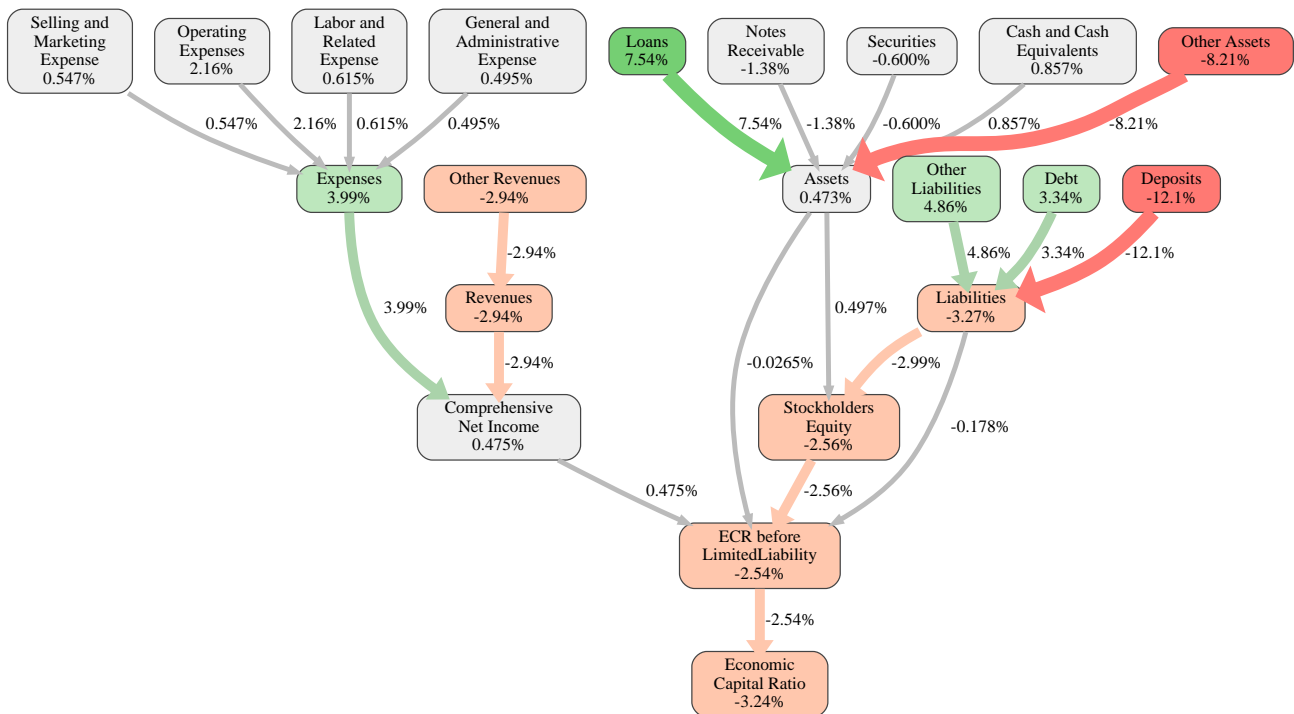




RealRate

SAVINGS & CREDIT 2018

BCB Bancorp INC
Rank 84 of 106





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The relative strengths and weaknesses of BCB Bancorp INC 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 BCB Bancorp INC compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 7.5% points. The greatest weakness of BCB Bancorp INC is the variable Deposits, reducing the Economic Capital Ratio by 12% points.

The company's Economic Capital Ratio, given in the ranking table, is 13%, being 3.2% points below the market average of 17%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	124,235
Debt	0
Deposits	1,569,370
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	1,643,677
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	174,925
Other Compr. Net Income	1,271
Other Expenses	10,231
Other Liabilities	197,013
Other Net Income	20,213
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	1,942,837
Liabilities	1,766,383
Expenses	10,231
Revenues	0
Stockholders Equity	176,454
Net Income	9,982
Comprehensive Net Income	11,253
BaseVar	1,870,468
ECR before LimitedLiability	5.4%
Economic Capital Ratio	13%