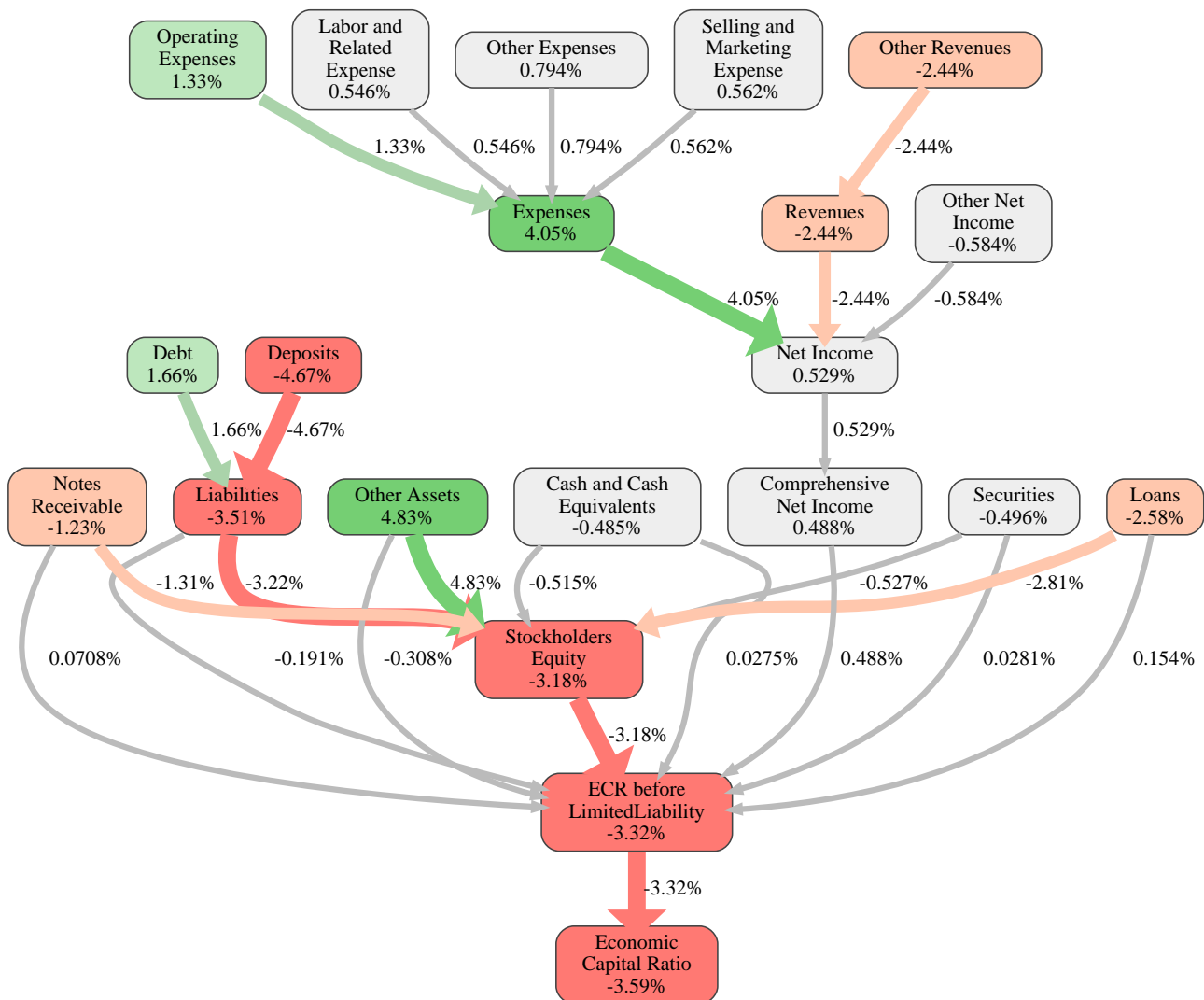




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Flagstar Bancorp INC
Rank 89 of 103





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The relative strengths and weaknesses of Flagstar 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 Flagstar Bancorp INC compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 4.8% points. The greatest weakness of Flagstar Bancorp INC is the variable Deposits, reducing the Economic Capital Ratio by 4.7% points.

The company's Economic Capital Ratio, given in the ranking table, is 13%, being 3.6% points below the market average of 17%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	408,000
Debt	495,000
Deposits	12,380,000
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	9,352,000
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	8,771,000
Other Compr. Net Income	-31,000
Other Expenses	45,000
Other Liabilities	4,086,000
Other Net Income	232,000
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	18,531,000
Liabilities	16,961,000
Expenses	45,000
Revenues	0
Stockholders Equity	1,570,000
Net Income	187,000
Comprehensive Net Income	156,000
BaseVar	17,900,000
ECR before LimitedLiability	5.3%
Economic Capital Ratio	13%