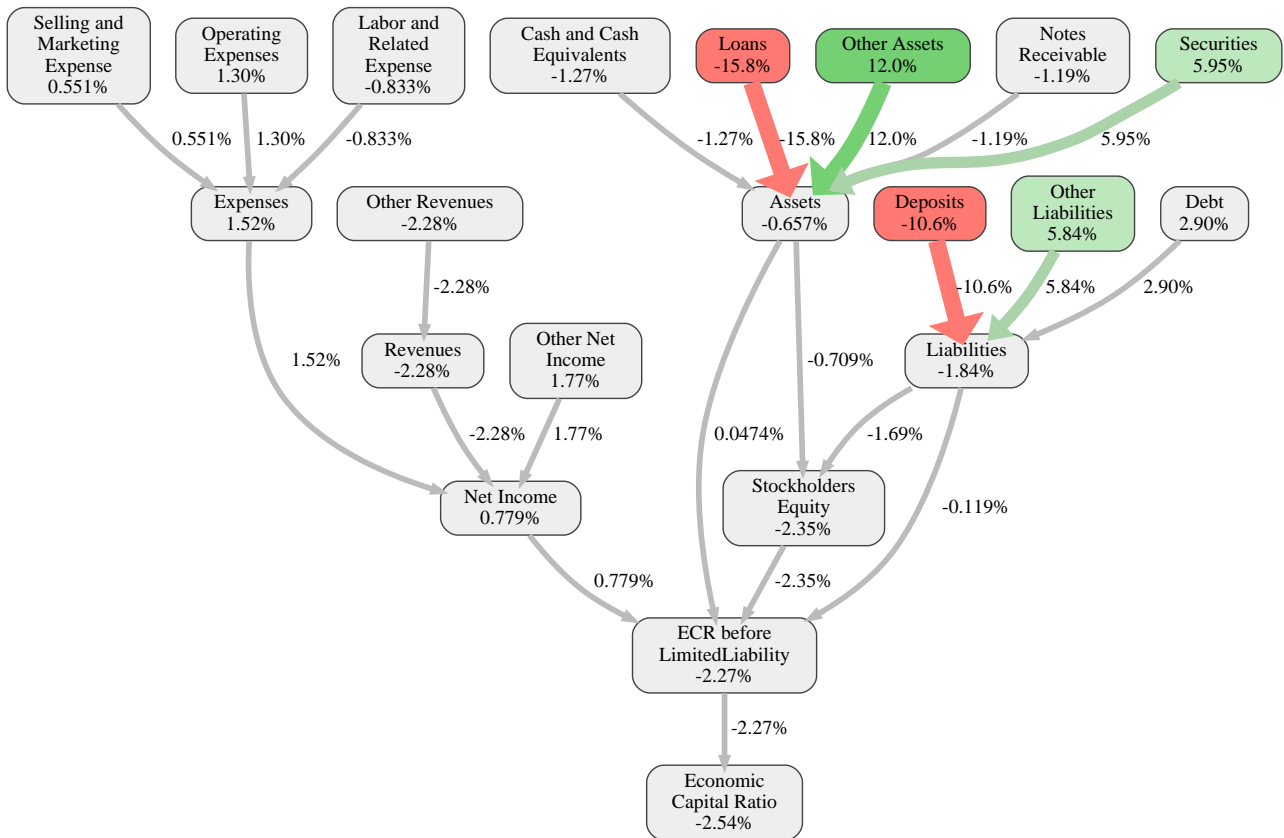




RealRate

SAVINGS & CREDIT 2019

1ST Constitution Bancorp
Rank 62 of 103





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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 12% points. The greatest weakness of 1ST Constitution Bancorp is the variable Loans, reducing the Economic Capital Ratio by 16% points.

The company's Economic Capital Ratio, given in the ranking table, is 14%, being 2.5% points below the market average of 17%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	950,672
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	1,228
Labor and Related Expense	19,853
Loans	0
Notes Receivable	0
Occupancy	3,623
Operating Expenses	0
Other Assets	966,039
Other Compr. Net Income	-5,414
Other Expenses	10,609
Other Liabilities	98,848
Other Net Income	47,824
Other Revenues	1,988
Professional Fees	0
Securities	211,794
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	1,177,833
Liabilities	1,050,748
Expenses	34,085
Revenues	1,988
Stockholders Equity	127,085
Net Income	15,727
Comprehensive Net Income	10,313
BaseVar	1,158,946
ECR before Limited Liability	6.6%
Economic Capital Ratio	14%