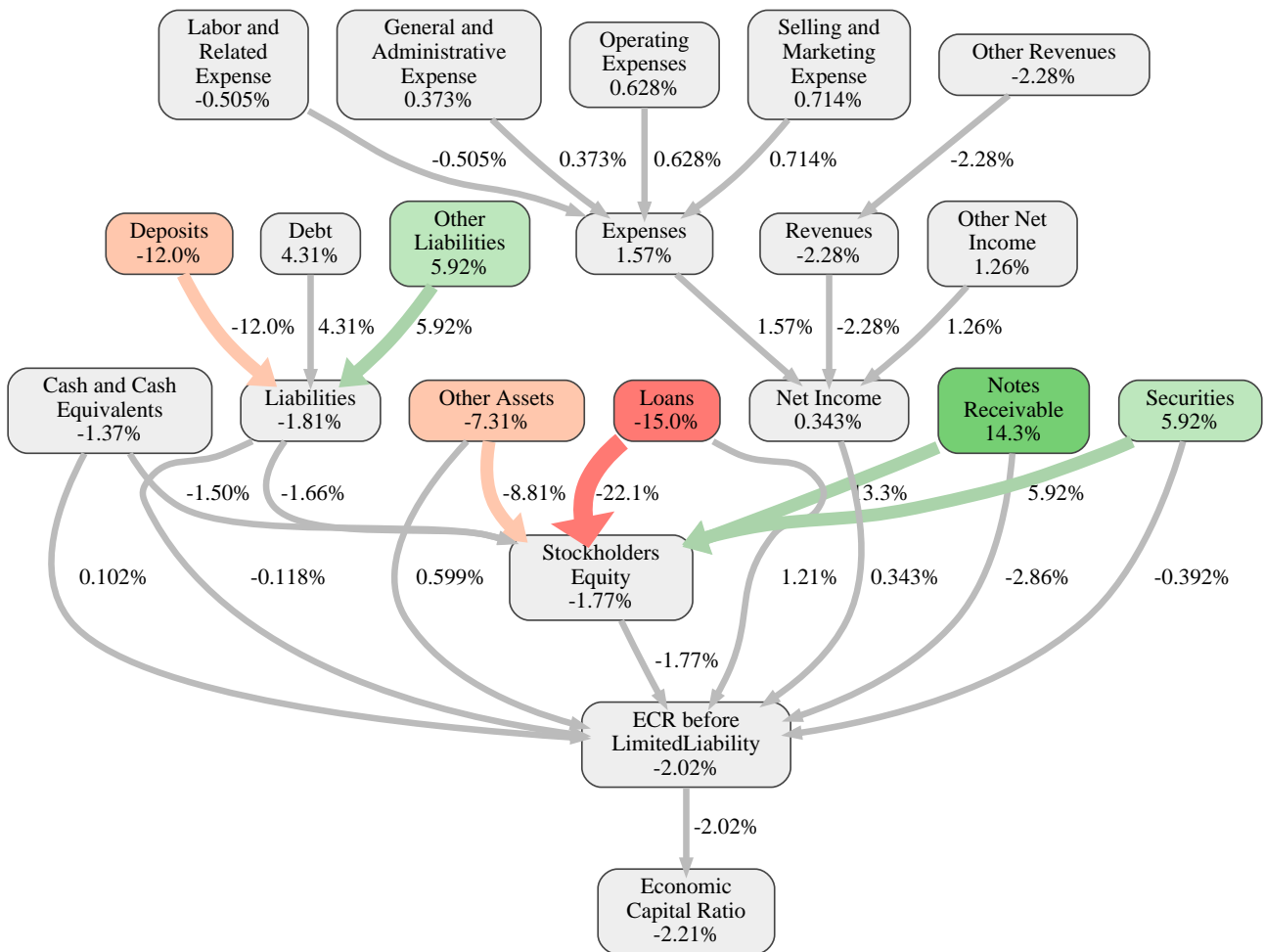




SAVINGS & CREDIT 2020

1ST Constitution Bancorp
Rank 59 of 95





RealRate

SAVINGS & CREDIT 2020

1ST Constitution Bancorp Rank 59 of 95



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 Notes Receivable, increasing the Economic Capital Ratio by 14% 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 2.2% points below the market average of 17%.

| Input Variable | Value in 1000 USD |
|------------------------------------|-------------------|
| Cash and Cash Equivalents | 0 |
| Debt | 0 |
| Deposits | 1,277,362 |
| Depreciation and Amortization | 0 |
| General and Administrative Expense | 0 |
| Interest Expense | 0 |
| Interest Payable | 1,592 |
| Labor and Related Expense | 21,304 |
| Loans | 0 |
| Notes Receivable | 1,206,757 |
| Occupancy | 4,100 |
| Operating Expenses | 0 |
| Other Assets | 147,103 |
| Other Compr. Net Income | -3,016 |
| Other Expenses | 10,145 |
| Other Liabilities | 136,730 |
| Other Net Income | 51,524 |
| Other Revenues | 2,699 |
| Professional Fees | 0 |
| Securities | 232,402 |
| Selling and Marketing Expense | 0 |

| Output Variable | Value in 1000 USD |
|-----------------------------|-------------------|
| Assets | 1,586,262 |
| Liabilities | 1,415,684 |
| Expenses | 35,549 |
| Revenues | 2,699 |
| Stockholders Equity | 170,578 |
| Net Income | 18,674 |
| Comprehensive Net Income | 15,658 |
| BaseVar | 1,547,367 |
| ECR before LimitedLiability | 6.7% |
| Economic Capital Ratio | 14% |