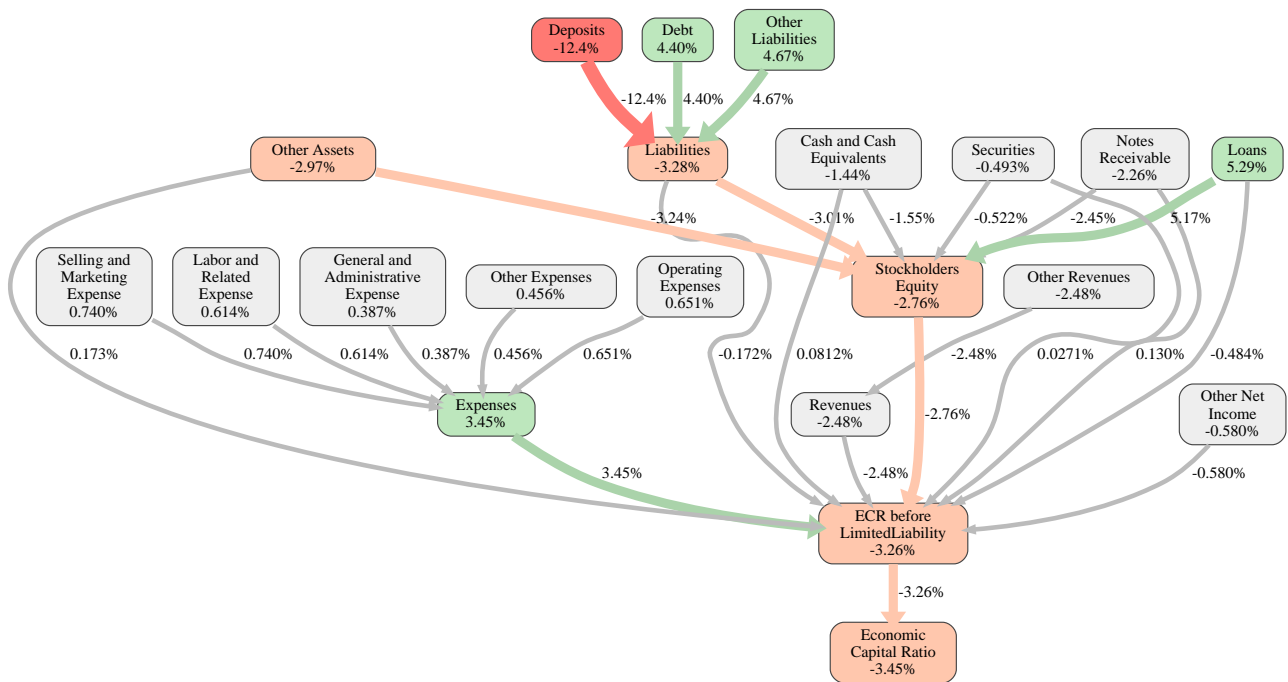




RealRate

SAVINGS & CREDIT 2020

BCB Bancorp INC
Rank 85 of 95





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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 5.3% 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 3.5% points below the market average of 17%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	2,362,063
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	2,178,407
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	729,061
Other Compr. Net Income	2,858
Other Expenses	9,309
Other Liabilities	305,932
Other Net Income	30,343
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	2,907,468
Liabilities	2,667,995
Expenses	9,309
Revenues	0
Stockholders Equity	239,473
Net Income	21,034
Comprehensive Net Income	23,892
BaseVar	2,808,986
ECR before LimitedLiability	5.2%
Economic Capital Ratio	13%