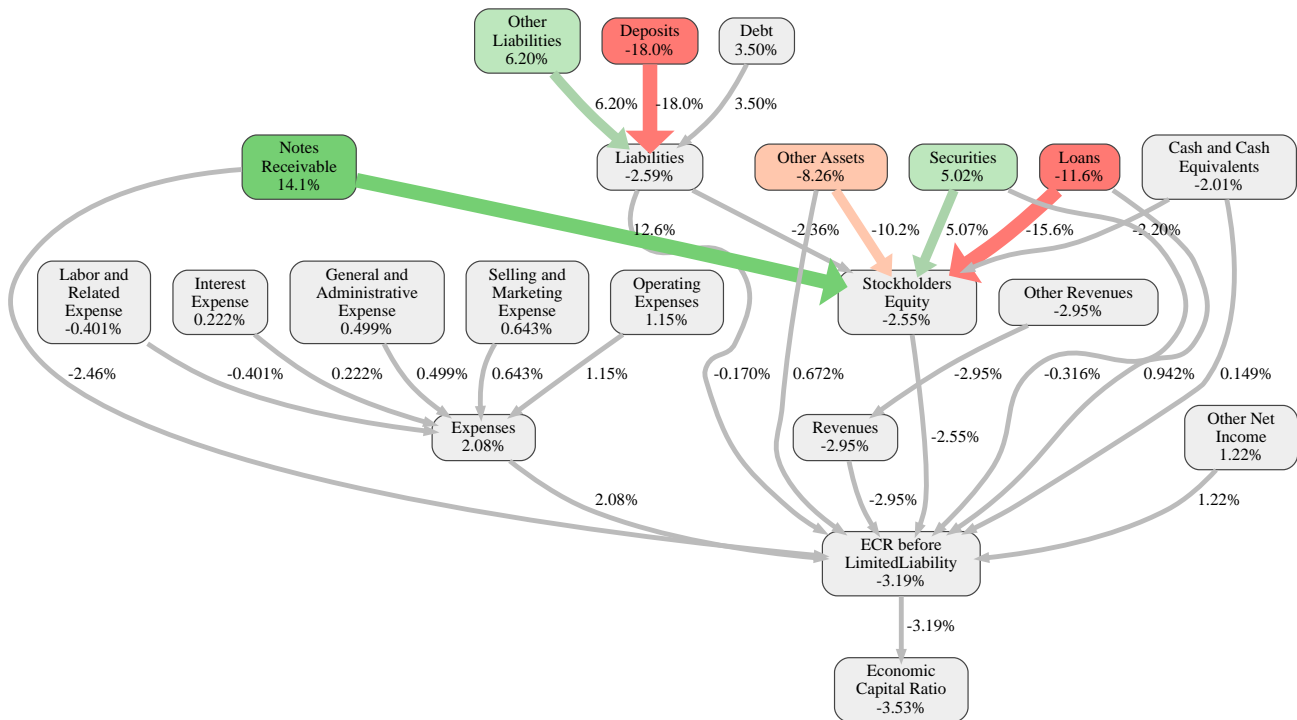




RealRate

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1ST Constitution Bancorp
Rank 54 of 92





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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 Notes Receivable, increasing the Economic Capital Ratio by 14% points. The greatest weakness of 1ST Constitution Bancorp is the variable Deposits, reducing the Economic Capital Ratio by 18% points.

The company's Economic Capital Ratio, given in the ranking table, is 14%, being 3.5% points below the market average of 18%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	1,562,839
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	851
Labor and Related Expense	26,681
Loans	0
Notes Receivable	1,418,065
Occupancy	4,776
Operating Expenses	0
Other Assets	171,095
Other Compr. Net Income	1,741
Other Expenses	16,905
Other Liabilities	55,562
Other Net Income	62,954
Other Revenues	3,494
Professional Fees	0
Securities	217,749
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	1,806,909
Liabilities	1,619,252
Expenses	48,362
Revenues	3,494
Stockholders Equity	187,657
Net Income	18,086
Comprehensive Net Income	19,827
BaseVar	1,771,356
ECR before LimitedLiability	6.6%
Economic Capital Ratio	14%