





RealRate

SAVINGS & CREDIT 2021

BCB Bancorp INC
Rank 71 of 92



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 9.9% points. The greatest weakness of BCB Bancorp INC is the variable Deposits, reducing the Economic Capital Ratio by 15% points.

The company's Economic Capital Ratio, given in the ranking table, is 13%, being 4.4% points below the market average of 18%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	2,318,050
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	2,295,021
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	525,995
Other Compr. Net Income	2,013
Other Expenses	8,566
Other Liabilities	253,755
Other Net Income	29,423
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	2,821,016
Liabilities	2,571,805
Expenses	8,566
Revenues	0
Stockholders Equity	249,211
Net Income	20,857
Comprehensive Net Income	22,870
BaseVar	2,716,412
ECR before LimitedLiability	5.5%
Economic Capital Ratio	13%