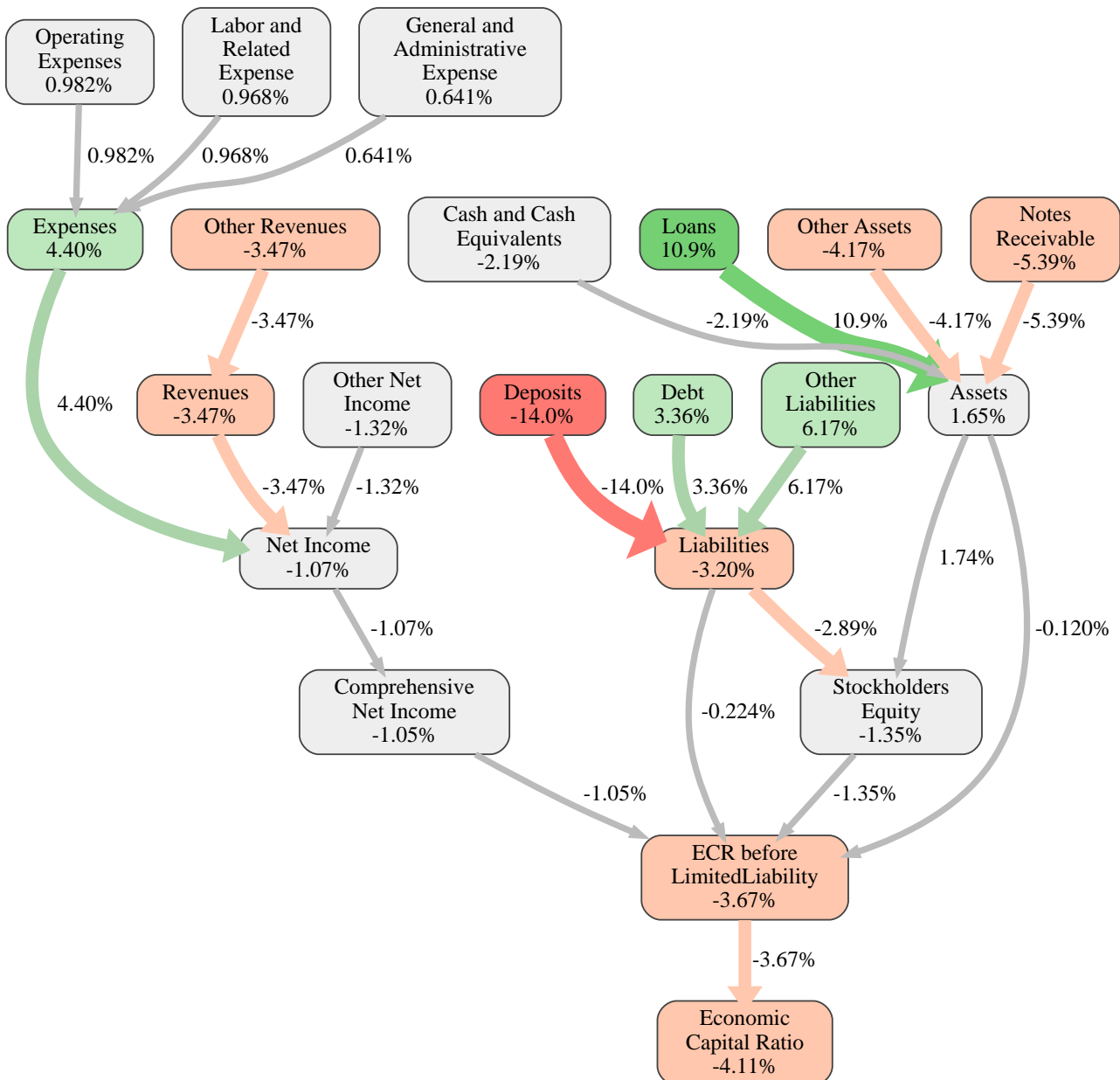




SAVINGS & CREDIT 2022

First Seacoast Bancorp
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The relative strengths and weaknesses of First Seacoast 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 First Seacoast Bancorp compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 11% points. The greatest weakness of First Seacoast Bancorp is the variable Deposits, reducing the Economic Capital Ratio by 14% points.

The company's Economic Capital Ratio, given in the ranking table, is 15%, being 4.1% points below the market average of 19%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Cash and Cash Equivalents	0	Assets	487,074
Debt	0	Liabilities	426,606
Deposits	393,243	Expenses	601
Depreciation and Amortization	0	Revenues	0
General and Administrative Expense	0	Stockholders Equity	60,468
Interest Expense	0	Net Income	2,621
Interest Payable	0	Comprehensive Net Income	1,961
Labor and Related Expense	0	BaseVar	459,082
Loans	373,051	ECR before LimitedLiability	7.0%
Notes Receivable	0	Economic Capital Ratio	15%
Occupancy	0		
Operating Expenses	0		
Other Assets	114,023		
Other Compr. Net Income	-660		
Other Expenses	601		
Other Liabilities	33,363		
Other Net Income	3,222		
Other Revenues	0		
Professional Fees	0		
Securities	0		
Selling and Marketing Expense	0		