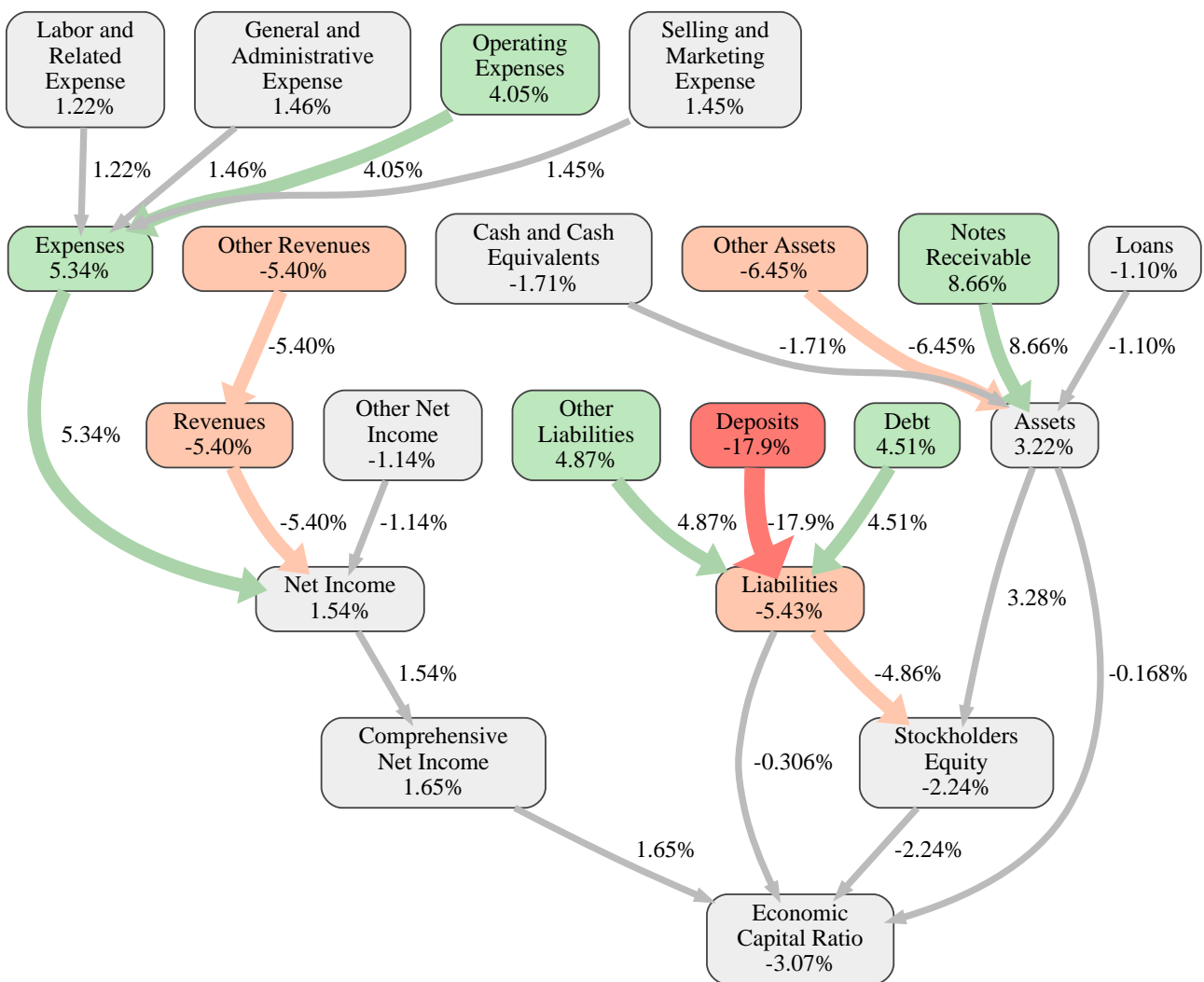




RealRate

SAVINGS & CREDIT 2025

BCB Bancorp INC
Rank 45 of 64





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BCB Bancorp INC Rank 45 of 64



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 Notes Receivable, increasing the Economic Capital Ratio by 8.7% points. The greatest weakness of BCB Bancorp INC is the variable Deposits, reducing the Economic Capital Ratio by 18% points.

The company's Economic Capital Ratio, given in the ranking table, is 13%, being 3.1% points below the market average of 16%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	2,750,858
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	0
Notes Receivable	2,996,259
Occupancy	0
Operating Expenses	0
Other Assets	602,859
Other Compr. Net Income	2,252
Other Expenses	7,647
Other Liabilities	524,335
Other Net Income	26,270
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	3,599,118
Liabilities	3,275,193
Expenses	7,647
Revenues	0
Stockholders Equity	323,925
Net Income	18,623
Comprehensive Net Income	20,875
BaseVar	3,455,240
ECR before LimitedLiability	5.3%
Economic Capital Ratio	13%