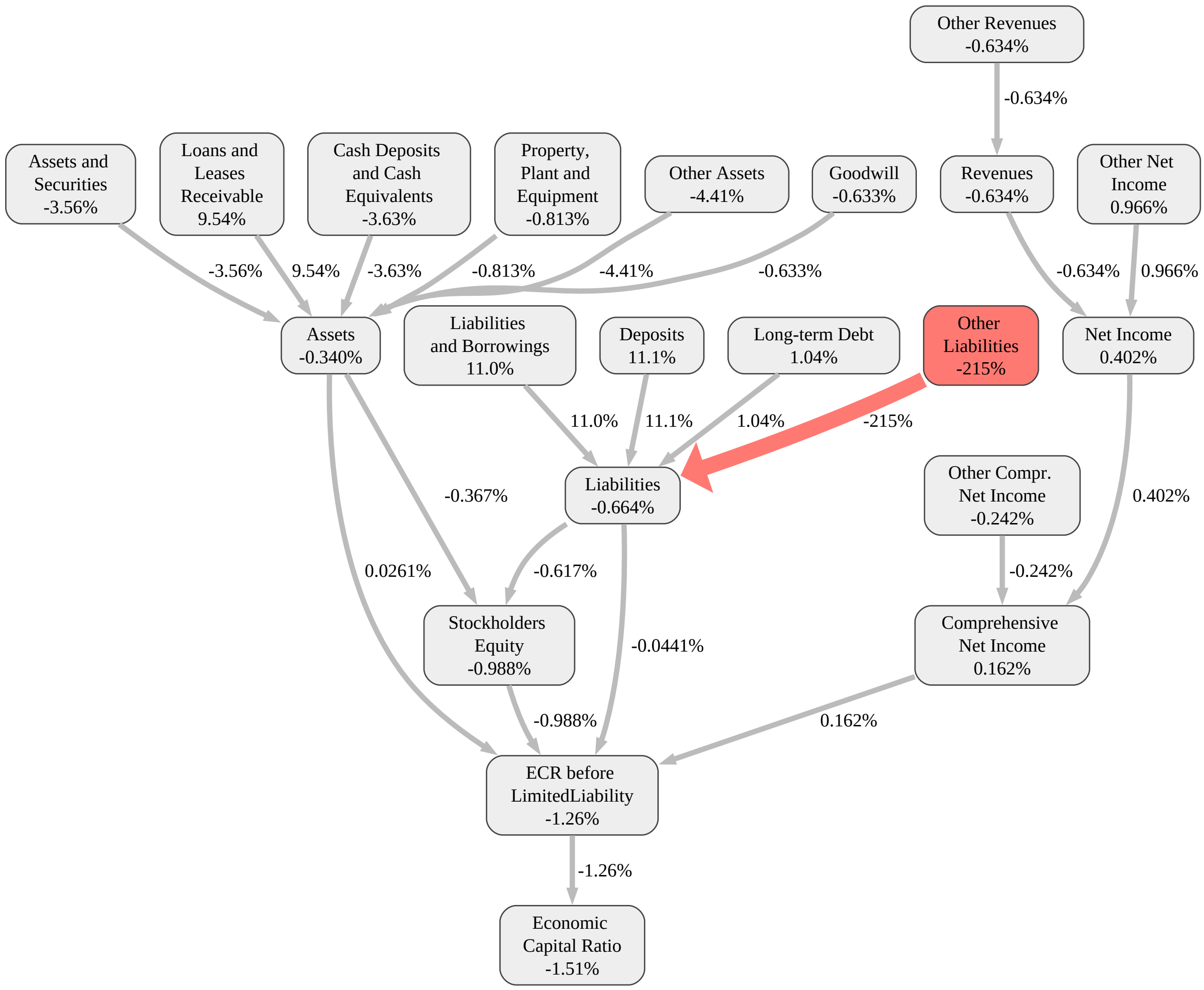
STATE BANKS 2012

Flushing Financial CORP
Rank 46 of 78



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FLUSHING Bank

The relative strengths and weaknesses of Flushing Financial CORP 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 Flushing Financial CORP compared to the market average is the variable Deposits, increasing the Economic Capital Ratio by 11% points.The greatest weakness of Flushing Financial CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 215% points.

The company's Economic Capital Ratio, given in the ranking table, is 11%, being 1.5% points below the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	48,016
Cash Deposits and Cash Equivalents	55,721
Deposits	0
Fees	0
Goodwill	16,127
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	39,654
Loans and Leases Receivable	3,198,537
Long-term Debt	0
Occupancy	0
Other Assets	945,131
Other Compr. Net Income	0
Other Expenses	23,469
Other Liabilities	3,831,384
Other Net Income	58,817
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	24,417

Output Variable	Value in 1000 USD
Liabilities	3,871,038
Assets	4,287,949
Expenses	23,469
Revenues	0
Stockholders Equity	416,911
Net Income	35,348
Comprehensive Net Income	35,348
BaseVar	4,228,843
ECR before LimitedLiability	11%
Economic Capital Ratio	11%