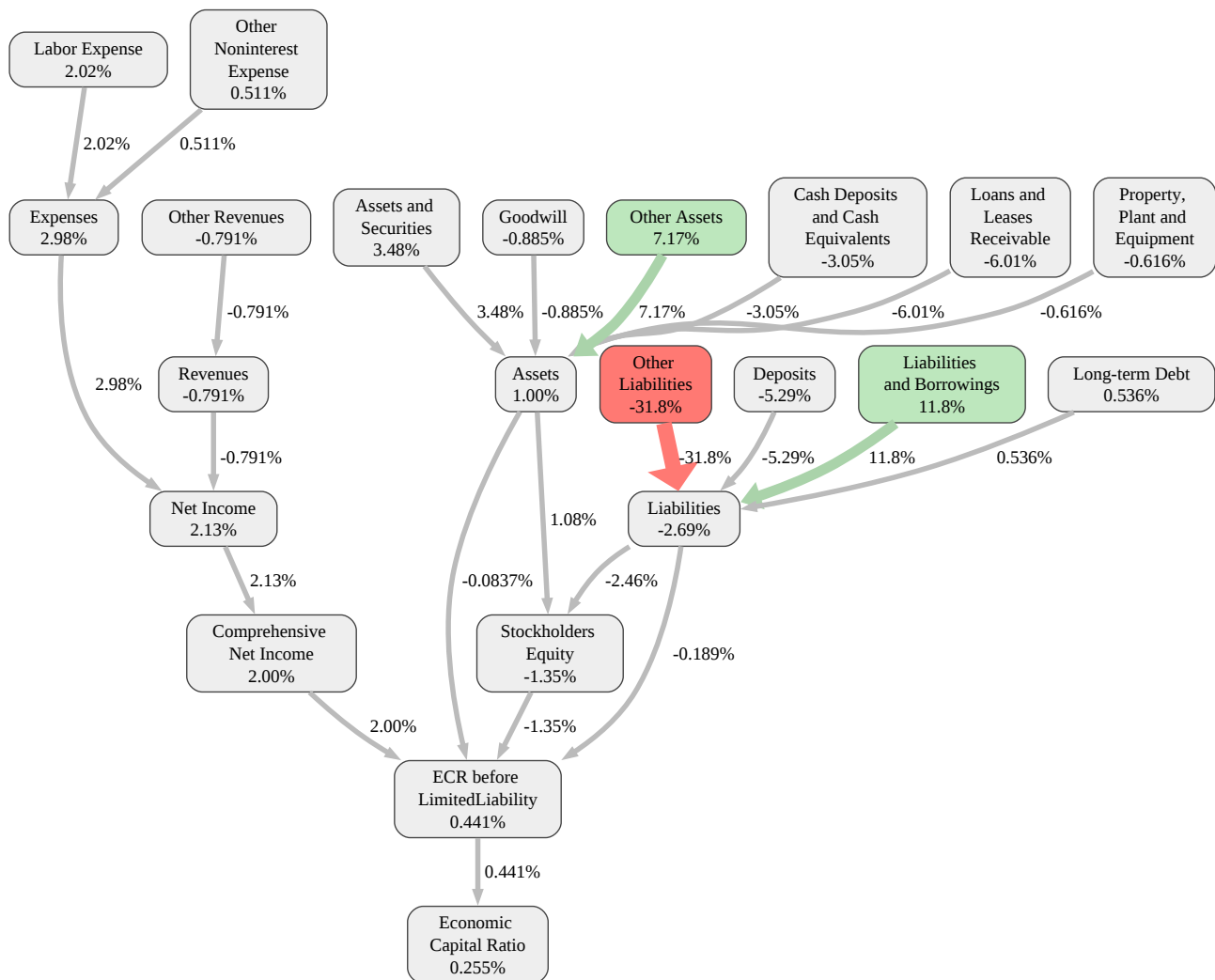




The relative strengths and weaknesses of Amalgamated Financial Corp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Amalgamated Financial Corp compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 12% points. The greatest weakness of Amalgamated Financial Corp is the variable Other Liabilities, reducing the Economic Capital Ratio by 32% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 0.26% points above the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	1,664,916
Cash Deposits and Cash Equivalents	60,749
Deposits	7,180,605
Fees	0
Goodwill	12,936
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	348,899
Loans and Leases Receivable	4,612,838
Long-term Debt	0
Occupancy	0
Other Assets	1,899,067
Other Compr. Net Income	0
Other Expenses	39,155
Other Liabilities	19,734
Other Net Income	145,589
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	6,386

Output Variable	Value in 1000 USD
Liabilities	7,549,238
Assets	8,256,892
Expenses	39,155
Revenues	0
Stockholders Equity	707,654
Net Income	106,434
Comprehensive Net Income	106,434
BaseVar	8,238,375
ECR before Limited Liability	12%
Economic Capital Ratio	12%