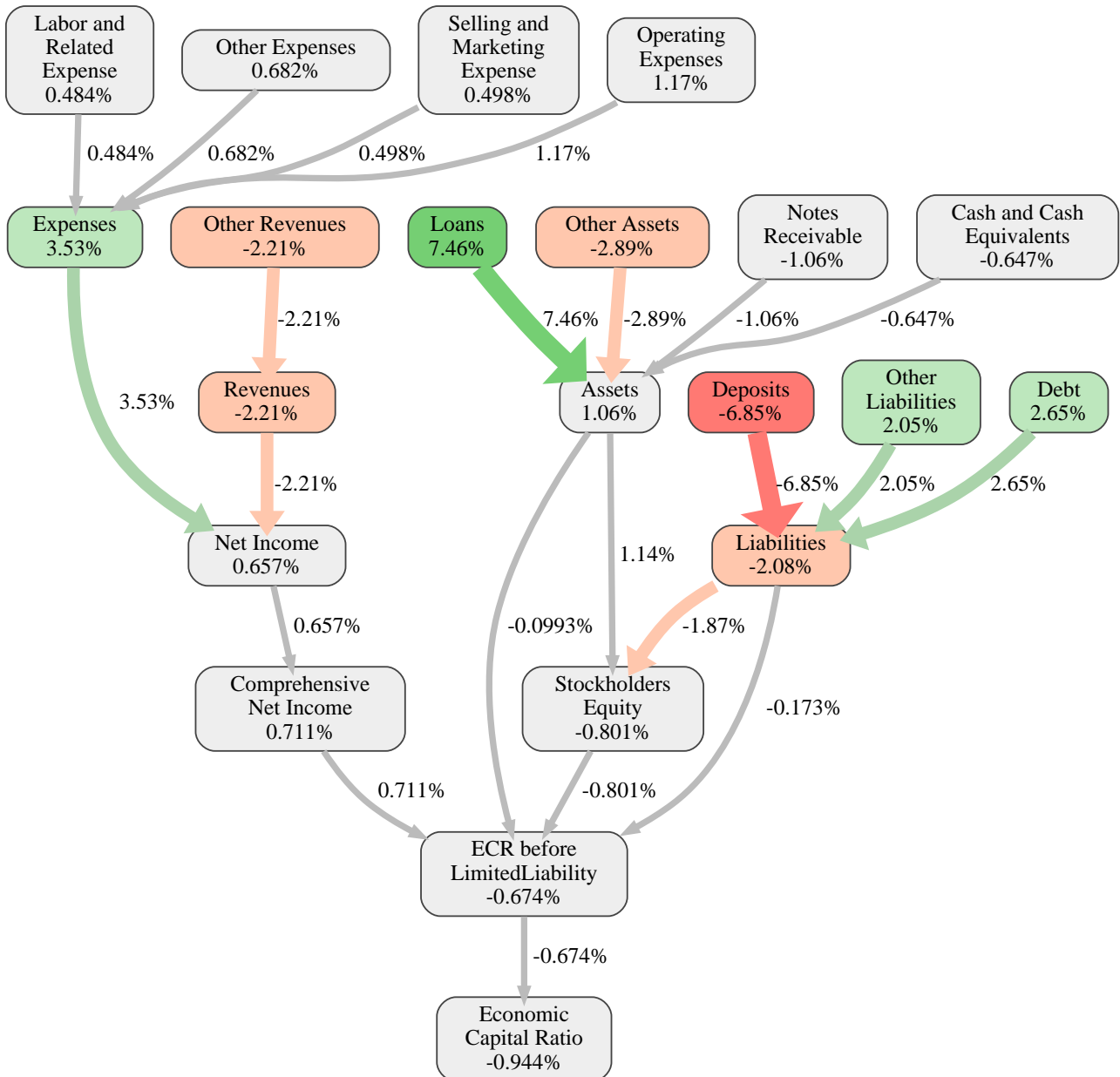




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# SAVINGS & CREDIT 2019

## Provident Financial Services INC Rank 33 of 103





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## Provident Financial Services INC Rank 33 of 103



The relative strengths and weaknesses of Provident Financial Services 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 Provident Financial Services INC compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 7.5% points. The greatest weakness of Provident Financial Services INC is the variable Deposits, reducing the Economic Capital Ratio by 6.8% points.

The company's Economic Capital Ratio, given in the ranking table, is 16%, being 0.94% points below the market average of 17%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	142,661
Debt	0
Deposits	6,830,122
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	7,195,026
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	2,388,082
Other Compr. Net Income	-4,687
Other Expenses	25,530
Other Liabilities	1,536,667
Other Net Income	143,917
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	9,725,769
Liabilities	8,366,789
Expenses	25,530
Revenues	0
Stockholders Equity	1,358,980
Net Income	118,387
Comprehensive Net Income	113,700
BaseVar	9,133,346
ECR before Limited Liability	8.8%
Economic Capital Ratio	16%