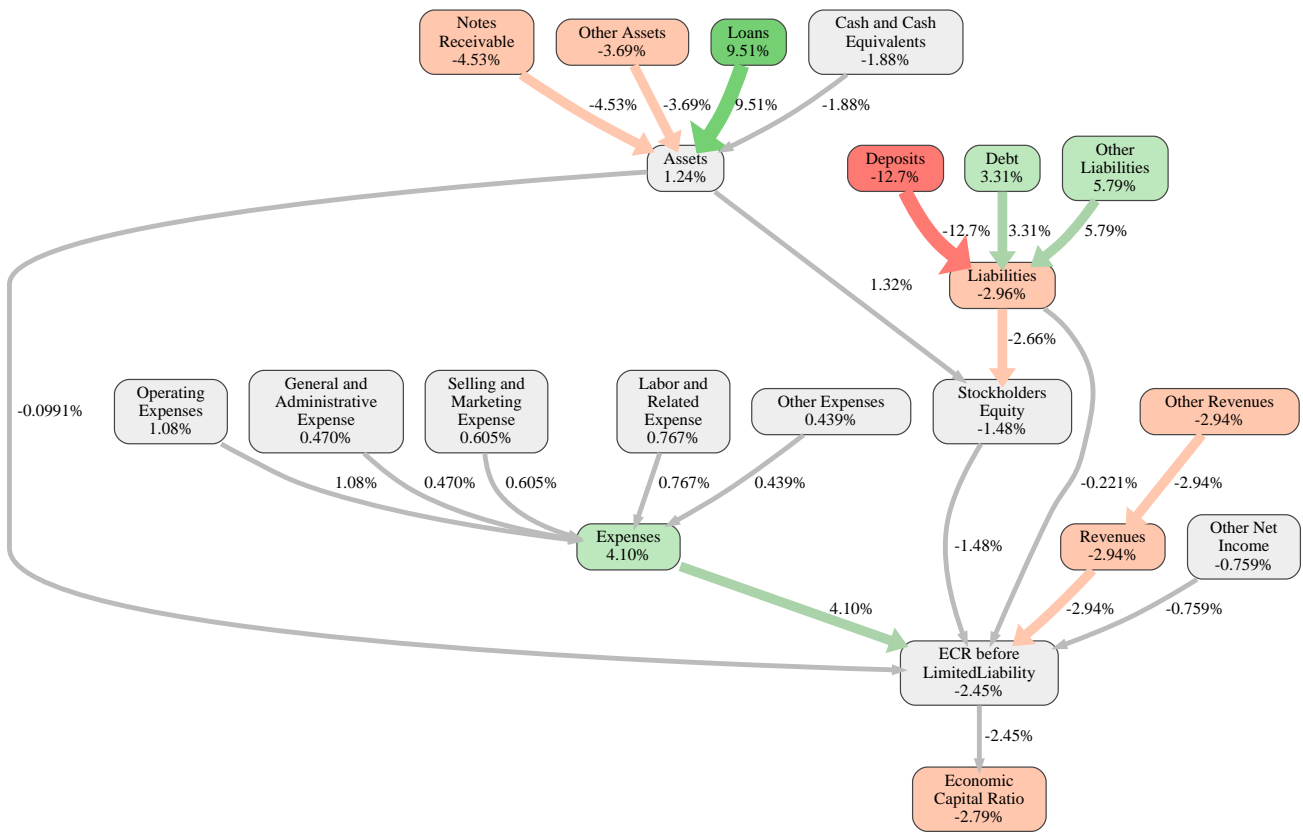




SAVINGS & CREDIT 2021

Provident Financial Services INC
Rank 34 of 92





RealRate

SAVINGS & CREDIT 2021

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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 9.5% points. The greatest weakness of Provident Financial Services INC is the variable Deposits, reducing the Economic Capital Ratio by 13% points.

The company's Economic Capital Ratio, given in the ranking table, is 15%, being 2.8% points below the market average of 18%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	9,837,829
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	9,721,424
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	3,198,317
Other Compr. Net Income	13,834
Other Expenses	30,603
Other Liabilities	1,462,115
Other Net Income	127,554
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	12,919,741
Liabilities	11,299,944
Expenses	30,603
Revenues	0
Stockholders Equity	1,619,797
Net Income	96,951
Comprehensive Net Income	110,785
BaseVar	12,195,838
ECR before LimitedLiability	7.6%
Economic Capital Ratio	15%