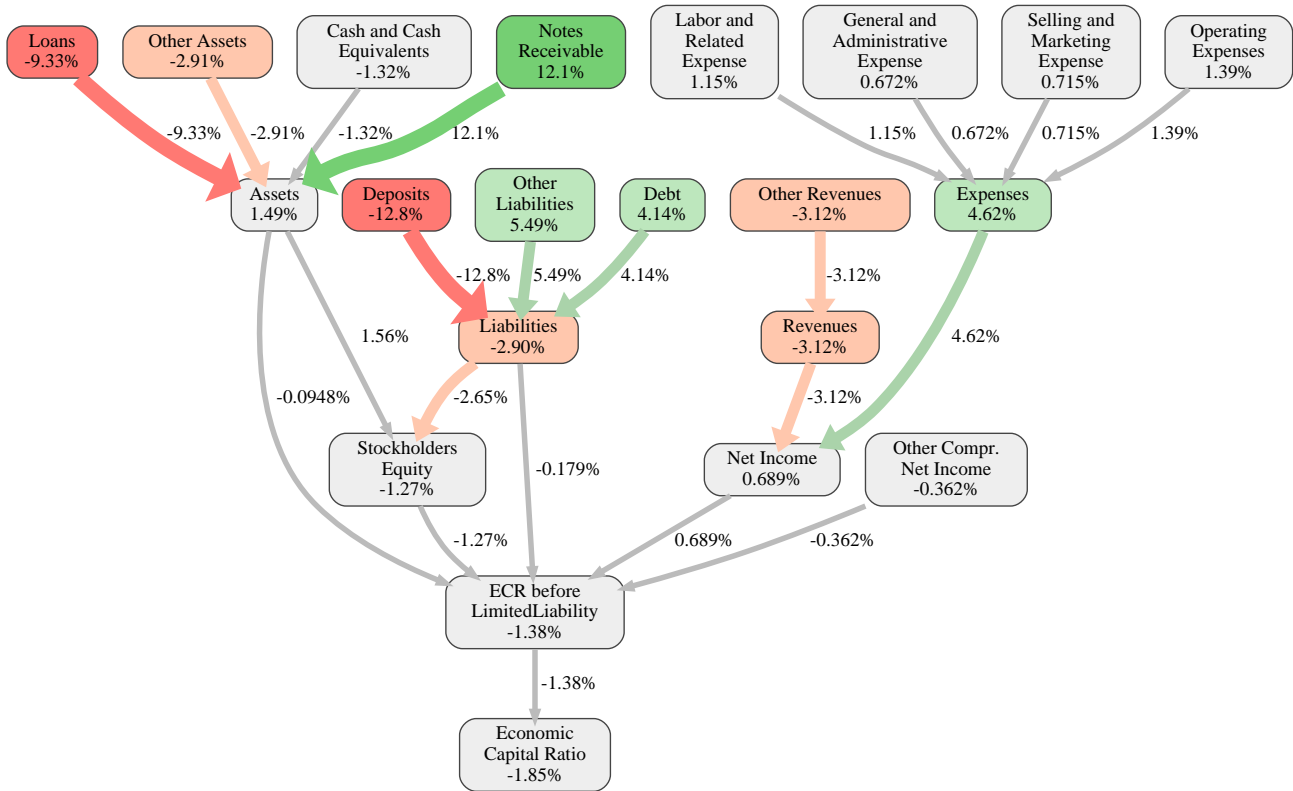




SAVINGS & CREDIT 2023

Provident Financial Services INC
Rank 48 of 97





RealRate

SAVINGS & CREDIT 2023

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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 Notes Receivable, increasing the Economic Capital Ratio by 12% 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 14%, being 1.8% points below the market average of 16%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	10,563,024
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	0
Notes Receivable	10,160,860
Occupancy	0
Operating Expenses	0
Other Assets	3,622,576
Other Compr. Net Income	-171,908
Other Expenses	64,458
Other Liabilities	1,622,709
Other Net Income	240,106
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	13,783,436
Liabilities	12,185,733
Expenses	64,458
Revenues	0
Stockholders Equity	1,597,703
Net Income	175,648
Comprehensive Net Income	3,740
BaseVar	13,222,820
ECR before LimitedLiability	6.2%
Economic Capital Ratio	14%