



The relative strengths and weaknesses of Randolph Bancorp 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 Randolph Bancorp Inc. compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 13% points. The greatest weakness of Randolph Bancorp Inc. is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 14% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.4%, being 0.22% points below the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	6,281
Cash Deposits and Cash Equivalents	8,252
Deposits	497,042
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	344,581
Loans and Leases Receivable	469,131
Long-term Debt	0
Occupancy	0
Other Assets	141,592
Other Compr. Net Income	1,370
Other Expenses	118
Other Liabilities	-289,081
Other Net Income	3,546
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	5,748

Output Variable	Value in 1000 USD
Liabilities	552,542
Assets	631,004
Expenses	118
Revenues	0
Stockholders Equity	78,462
Net Income	3,428
Comprehensive Net Income	4,798
Economic Capital Ratio	7.4%