



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 12% points. The greatest weakness of Randolph Bancorp Inc. is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 17% points.

The company's Economic Capital Ratio, given in the ranking table, is 11%, being 4.0% points above the market average of 6.6%.

Input Variable	Value in 1000 USD
Assets and Securities	18,126
Cash Deposits and Cash Equivalents	13,774
Deposits	528,307
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	399,847
Loans and Leases Receivable	483,644
Long-term Debt	0
Occupancy	0
Other Assets	200,747
Other Compr. Net Income	1,429
Other Expenses	5,477
Other Liabilities	-306,901
Other Net Income	25,409
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	4,781

Output Variable	Value in 1000 USD
Liabilities	621,253
Assets	721,072
Expenses	5,477
Revenues	0
Stockholders Equity	99,819
Net Income	19,932
Comprehensive Net Income	21,361
Economic Capital Ratio	11%