



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 15% points. The greatest weakness of Randolph Bancorp Inc. is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 21% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.8%, being 1.3% points above the market average of 6.5%.

Input Variable	Value in 1000 USD
Assets and Securities	61,918
Cash Deposits and Cash Equivalents	115,449
Deposits	638,147
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	492,481
Loans and Leases Receivable	544,621
Long-term Debt	0
Occupancy	0
Other Assets	73,606
Other Compr. Net Income	-1,076
Other Expenses	3,062
Other Liabilities	-428,253
Other Net Income	12,663
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	7,684

Output Variable	Value in 1000 USD
Liabilities	702,375
Assets	803,278
Expenses	3,062
Revenues	0
Stockholders Equity	100,903
Net Income	9,601
Comprehensive Net Income	8,525
Economic Capital Ratio	7.8%