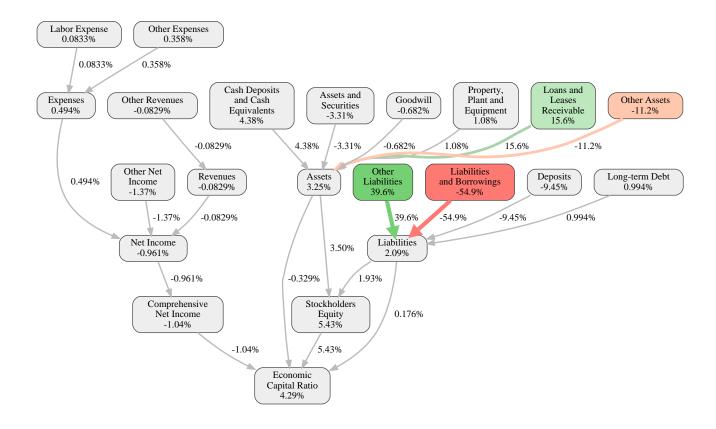


STATE BANKS 2015

Pilgrim Bancshares Inc Rank 7 of 164





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The relative strengths and weaknesses of Pilgrim Bancshares 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 Pilgrim Bancshares Inc compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 40% points. The greatest weakness of Pilgrim Bancshares Inc is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 55% points.

The company's Economic Capital Ratio, given in the ranking table, is 14%, being 4.3% points above the market average of 10%.

Input Variable	Value in 1000 USD
Assets and Securities	278
Cash Deposits and Cash Equivalents	18,295
Deposits	151,010
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	137,455
Loans and Leases Receivable	143,774
Long-term Debt	0
Occupancy	0
Other Assets	20,279
Other Compr. Net Income	163
Other Expenses	66
Other Liabilities	-132,032
Other Net Income	-53
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	5,409

Output Variable	Value in 1000 USD
Liabilities	156,433
Assets	188,035
Expenses	66
Revenues	0
Stockholders Equity	31,602
Net Income	-119
Comprehensive Net Income	44
Economic Capital Ratio	14%

