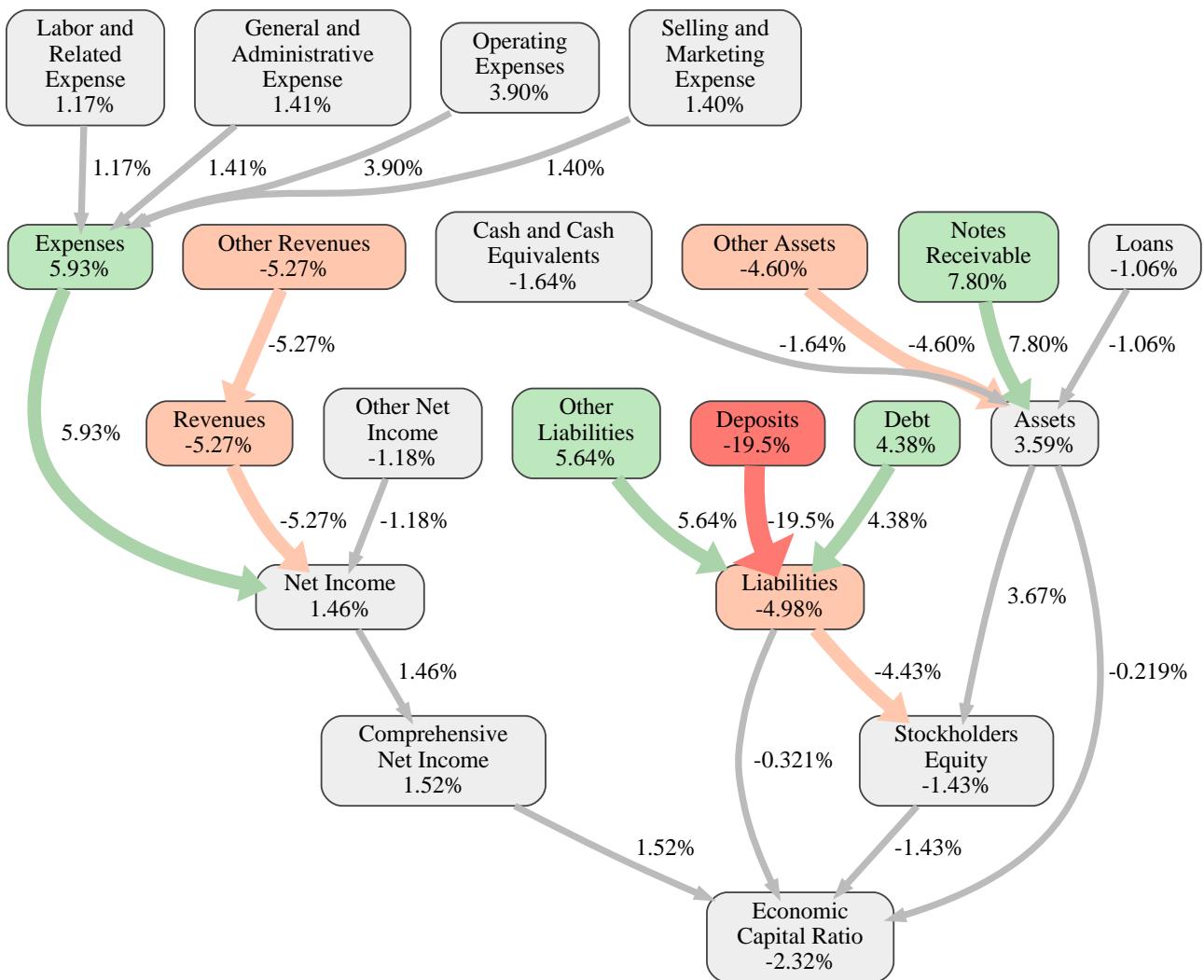




SAVINGS & CREDIT 2025

Provident Financial Services INC
Rank 35 of 64





RealRate

SAVINGS & CREDIT 2025

Provident Financial Services INC Rank 35 of 64



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 7.8% points. The greatest weakness of Provident Financial Services INC is the variable Deposits, reducing the Economic Capital Ratio by 20% points.

The company's Economic Capital Ratio, given in the ranking table, is 14%, being 2.3% points below the market average of 16%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	18,623,813
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	0
Notes Receivable	18,628,391
Occupancy	0
Operating Expenses	0
Other Assets	5,423,434
Other Compr. Net Income	5,760
Other Expenses	34,090
Other Liabilities	2,826,805
Other Net Income	149,615
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	24,051,825
Liabilities	21,450,618
Expenses	34,090
Revenues	0
Stockholders Equity	2,601,207
Net Income	115,525
Comprehensive Net Income	121,285
BaseVar	22,845,954
ECR before LimitedLiability	6.2%
Economic Capital Ratio	14%