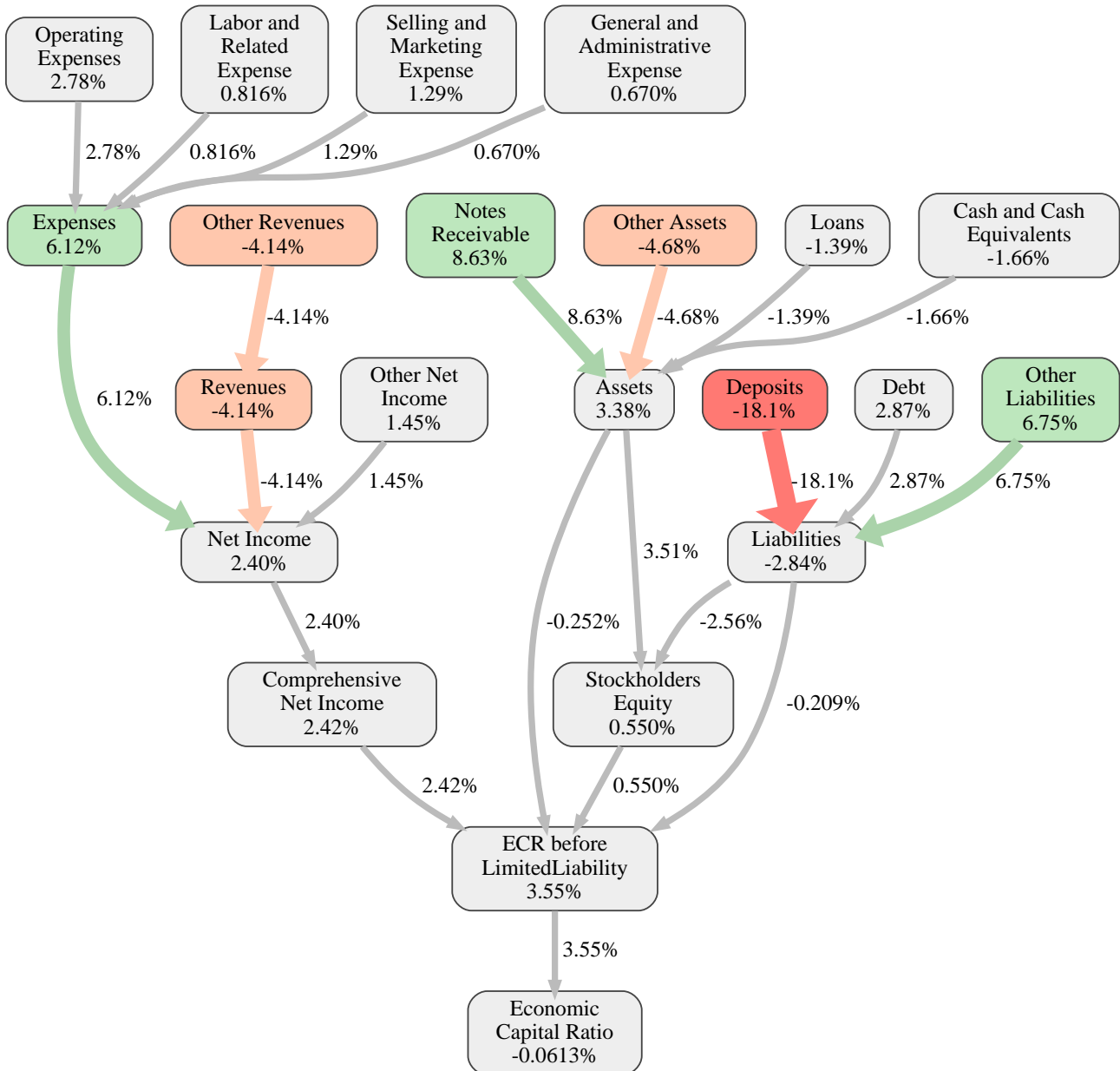




RealRate

# SAVINGS & CREDIT 2026

## Provident Financial Services INC Rank 20 of 46





RealRate

# SAVINGS & CREDIT 2026

## Provident Financial Services INC Rank 20 of 46



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 8.6% points. The greatest weakness of Provident Financial Services INC is the variable Deposits, reducing the Economic Capital Ratio by 18% points.

The company's Economic Capital Ratio, given in the ranking table, is 15%, being 0.061% points below the market average of 15%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	19,278,683
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	0
Notes Receivable	19,334,004
Occupancy	0
Operating Expenses	0
Other Assets	5,646,706
Other Compr. Net Income	59,172
Other Expenses	116,997
Other Liabilities	2,868,815
Other Net Income	408,157
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	24,980,710
Liabilities	22,147,498
Expenses	116,997
Revenues	0
Stockholders Equity	2,833,212
Net Income	291,160
Comprehensive Net Income	350,332
BaseVar	23,856,267
ECR before LimitedLiability	7.5%
Economic Capital Ratio	15%