

COMMITMENT YOU CAN COUNT ON FOR MORE THAN 180 YEARS

Since 1839, protecting our customers' savings and ensuring the safety and soundness of our institution continues to be amongst our highest priorities. Provident Bank recognizes the concerns that have arisen due to the recent bank failures and we are committed to maintaining transparency, demonstrating our solid foundation and adherence to strict regulatory requirements.

COMMITMENT TO OUR CUSTOMERS' EXPERIENCE

We are committed to placing our customers at the center of all that we do. If at any time you have questions or concerns, we encourage you to reach out to your relationship manager, local branch, or our Customer Contact Center – all of whom are well versed in FDIC insurance coverage and are eager to assist and support you.

Provident's core strengths and historical performance position us well to meet the long-term needs of our customers.

\$1.60
BILLION IN
CAPITAL

11.36%
CET1

12.15%
TOTAL
CAPITAL
RATIO

80 consecutive quarters of declaring a dividend.

Provident is consistently profitable and reported record earnings in 2022.

Strong liquidity, stable deposit balances, positive cash flow from operations and access to the Federal Home Loan Bank, Federal Reserve Bank, and other lines of credit.

Exceptional asset quality with low levels of non-performing assets.

Established and well diversified deposit base and loan portfolio.

Provident's prudent and sound management practices have strengthened it for the future.

The bank does not have any exposure to crypto or blockchain businesses.

- Provident is managed by an experienced and talented leadership team that employs a conservative approach to risk management.
- Provident has a history of resiliency, such as weathering challenging economic downturns, including the Great Depression, the S&L Crisis, the Great Recession, and the COVID-19 Pandemic.

Thank you for your continued trust in Provident Bank. We remain committed to providing our customers with a best-in-class customer experience.

*Provident Financial Services, Inc. reported information as of December 31, 2022