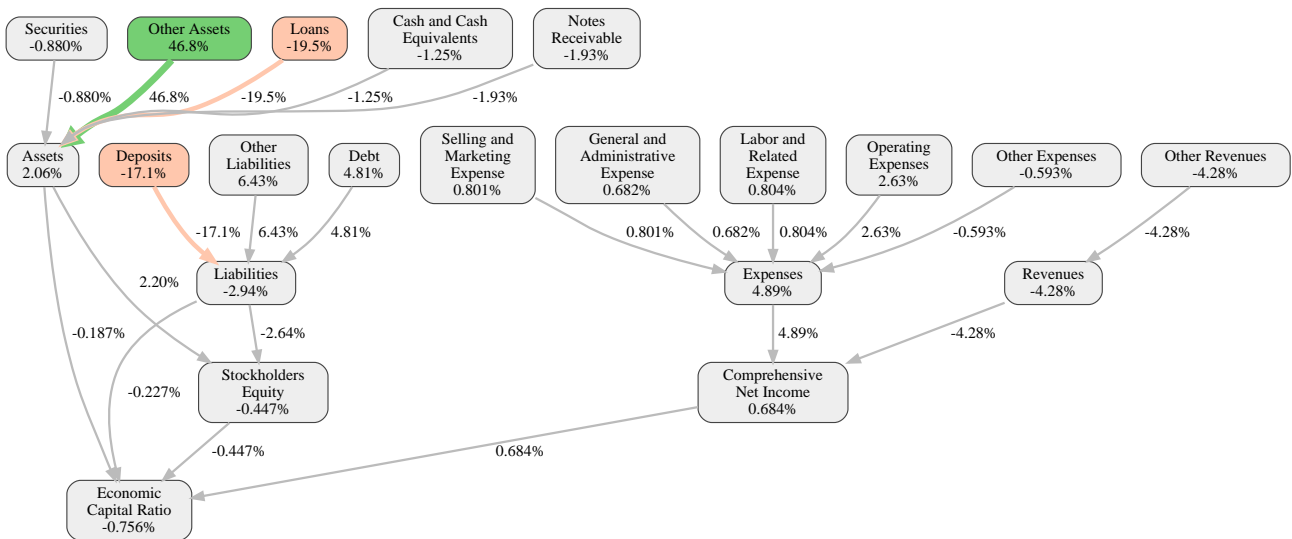




# SAVINGS & CREDIT 2017

Provident Bancorp Inc.  
Rank 36 of 93





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Provident Bancorp Inc.  
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The relative strengths and weaknesses of Provident 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 Provident Bancorp Inc. compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 47% points. The greatest weakness of Provident Bancorp Inc. is the variable Loans, reducing the Economic Capital Ratio by 20% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.3%, being 0.76% points below the market average of 9.1%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	10,705
Debt	0
Deposits	627,982
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	0
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	784,838
Other Compr. Net Income	932
Other Expenses	3,025
Other Liabilities	58,412
Other Net Income	9,364
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	795,543
Liabilities	686,394
Expenses	3,025
Revenues	0
Stockholders Equity	109,149
Net Income	6,339
Comprehensive Net Income	7,271
Economic Capital Ratio	8.3%