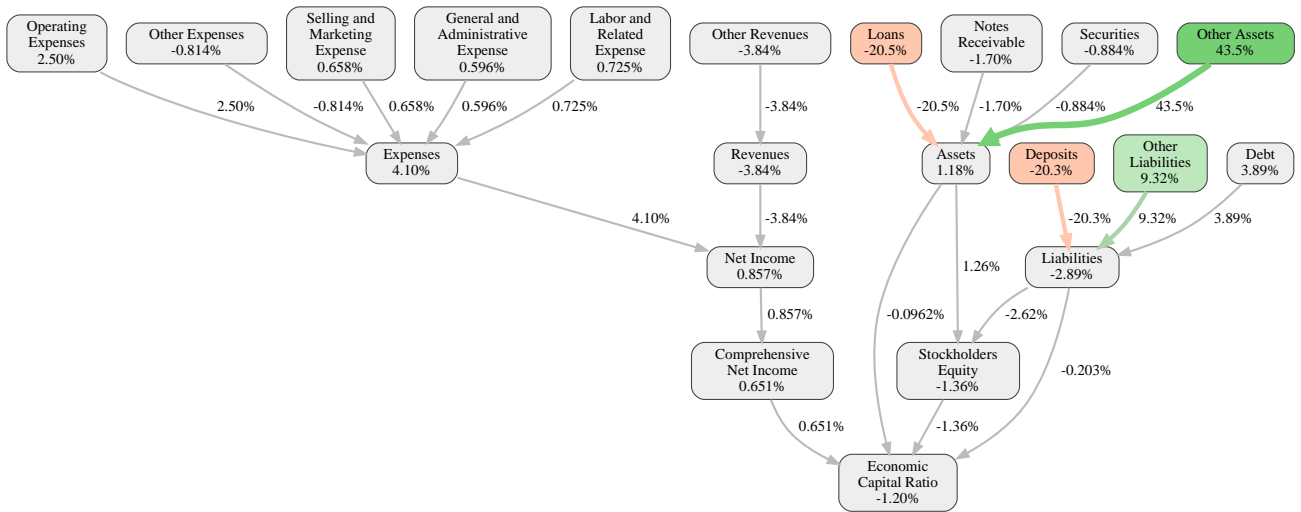




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Provident Bancorp Inc.
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The relative strengths and weaknesses of Provident Bancorp Inc. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables 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 44% 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 7.6%, being 1.2% points below the market average of 8.7%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	47,689
Debt	0
Deposits	750,057
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	854,576
Other Compr. Net Income	-2,033
Other Expenses	7,418
Other Liabilities	36,431
Other Net Income	15,333
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	902,265
Liabilities	786,488
Expenses	7,418
Revenues	0
Stockholders Equity	115,777
Net Income	7,915
Comprehensive Net Income	5,882
Economic Capital Ratio	7.6%