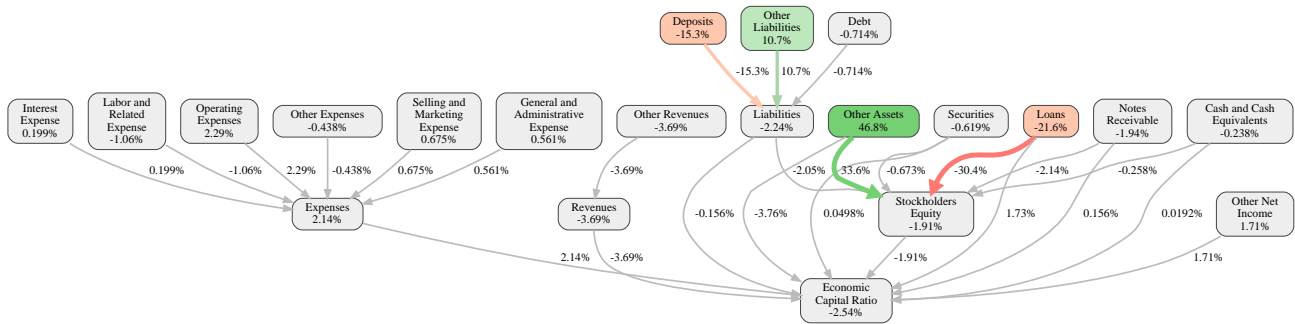




# SAVINGS & CREDIT 2019

Provident Bancorp Inc.  
Rank 48 of 103





RealRate

# SAVINGS & CREDIT 2019

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 22% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.4%, being 2.5% points below the market average of 10.0%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	28,613
Debt	68,022
Deposits	768,096
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	16,801
Loans	0
Notes Receivable	0
Occupancy	1,733
Operating Expenses	0
Other Assets	945,466
Other Compr. Net Income	-844
Other Expenses	8,649
Other Liabilities	12,377
Other Net Income	33,798
Other Revenues	750
Professional Fees	1,223
Securities	0
Selling and Marketing Expense	245

Output Variable	Value in 1000 USD
Assets	974,079
Liabilities	848,495
Expenses	28,651
Revenues	750
Stockholders Equity	125,584
Net Income	5,897
Comprehensive Net Income	5,053
Economic Capital Ratio	7.4%