





# SAVINGS & CREDIT 2020



## Provident Bancorp Inc. MD Rank 17 of 96

The relative strengths and weaknesses of Provident Bancorp Inc. MD 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. MD compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 19% points. The greatest weakness of Provident Bancorp Inc. MD is the variable Deposits, reducing the Economic Capital Ratio by 17% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 2.9% points above the market average of 9.4%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	24,998
Deposits	849,905
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	18,243
Loans	959,286
Notes Receivable	0
Occupancy	1,968
Operating Expenses	0
Other Assets	162,502
Other Compr. Net Income	713
Other Expenses	9,561
Other Liabilities	15,952
Other Net Income	38,241
Other Revenues	699
Professional Fees	1,210
Securities	0
Selling and Marketing Expense	385

Output Variable	Value in 1000 USD
Assets	1,121,788
Liabilities	890,855
Expenses	31,367
Revenues	699
Stockholders Equity	230,933
Net Income	7,573
Comprehensive Net Income	8,286
Economic Capital Ratio	12%