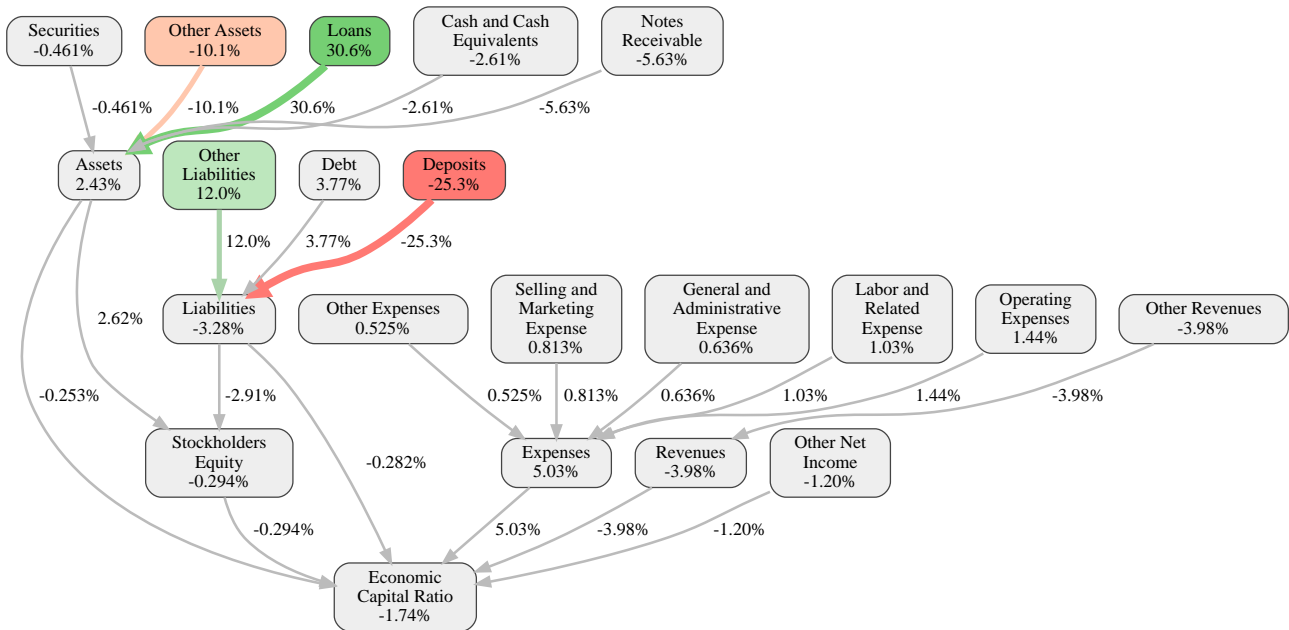




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Provident Bancorp Inc. MD
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The relative strengths and weaknesses of Provident Bancorp Inc. MD are analyzed with respect to the market average, including all of its competitors. We analyzed all variables 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 31% points. The greatest weakness of Provident Bancorp Inc. MD is the variable Deposits, reducing the Economic Capital Ratio by 25% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.4%, being 1.7% points below the market average of 11%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	13,500
Deposits	1,237,428
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	1,314,810
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	190,971
Other Compr. Net Income	600
Other Expenses	4,625
Other Liabilities	18,997
Other Net Income	16,610
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	1,505,781
Liabilities	1,269,925
Expenses	4,625
Revenues	0
Stockholders Equity	235,856
Net Income	11,985
Comprehensive Net Income	12,585
Economic Capital Ratio	9.4%