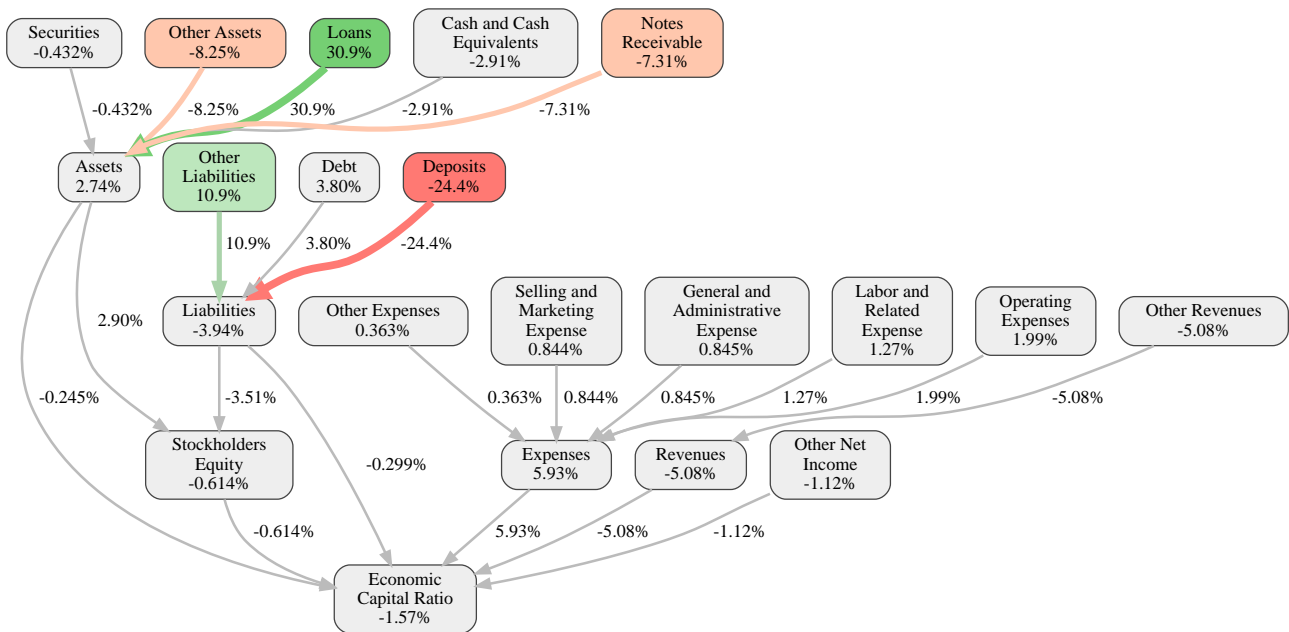




SAVINGS & CREDIT 2022

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 24% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.2%, being 1.6% points below the market average of 9.8%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	13,500
Deposits	1,459,895
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	1,433,803
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	295,480
Other Compr. Net Income	-409
Other Expenses	5,954
Other Liabilities	22,106
Other Net Income	22,093
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	1,729,283
Liabilities	1,495,501
Expenses	5,954
Revenues	0
Stockholders Equity	233,782
Net Income	16,139
Comprehensive Net Income	15,730
Economic Capital Ratio	8.2%