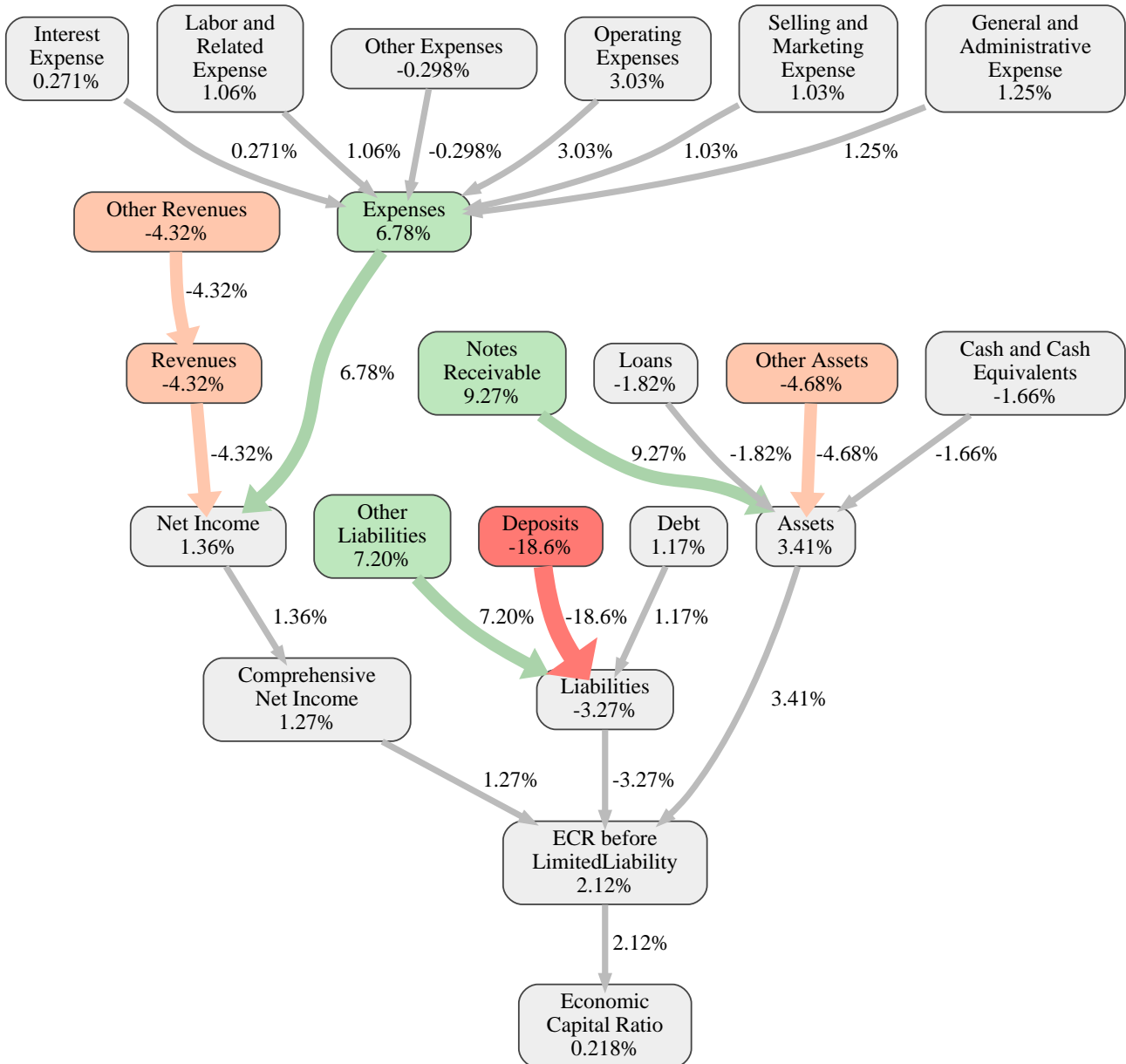




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Provident Bancorp Inc MD
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The relative strengths and weaknesses of Provident Bancorp Inc MD are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Provident Bancorp Inc MD compared to the market average is the variable Notes Receivable, increasing the Economic Capital Ratio by 9.3% points. The greatest weakness of Provident Bancorp Inc MD is the variable Deposits, reducing the Economic Capital Ratio by 19% points.

The company's Economic Capital Ratio, given in the ranking table, is 15%, being 0.22% points above the market average of 15%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	104,697
Deposits	1,331,222
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	0
Notes Receivable	1,321,158
Occupancy	0
Operating Expenses	0
Other Assets	349,151
Other Compr. Net Income	704
Other Expenses	3,823
Other Liabilities	12,488
Other Net Income	14,777
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	1,670,309
Liabilities	1,448,407
Expenses	3,823
Revenues	0
Stockholders Equity	221,902
Net Income	10,954
Comprehensive Net Income	11,658
BaseVar	1,569,010
ECR before LimitedLiability	7.9%
Economic Capital Ratio	15%