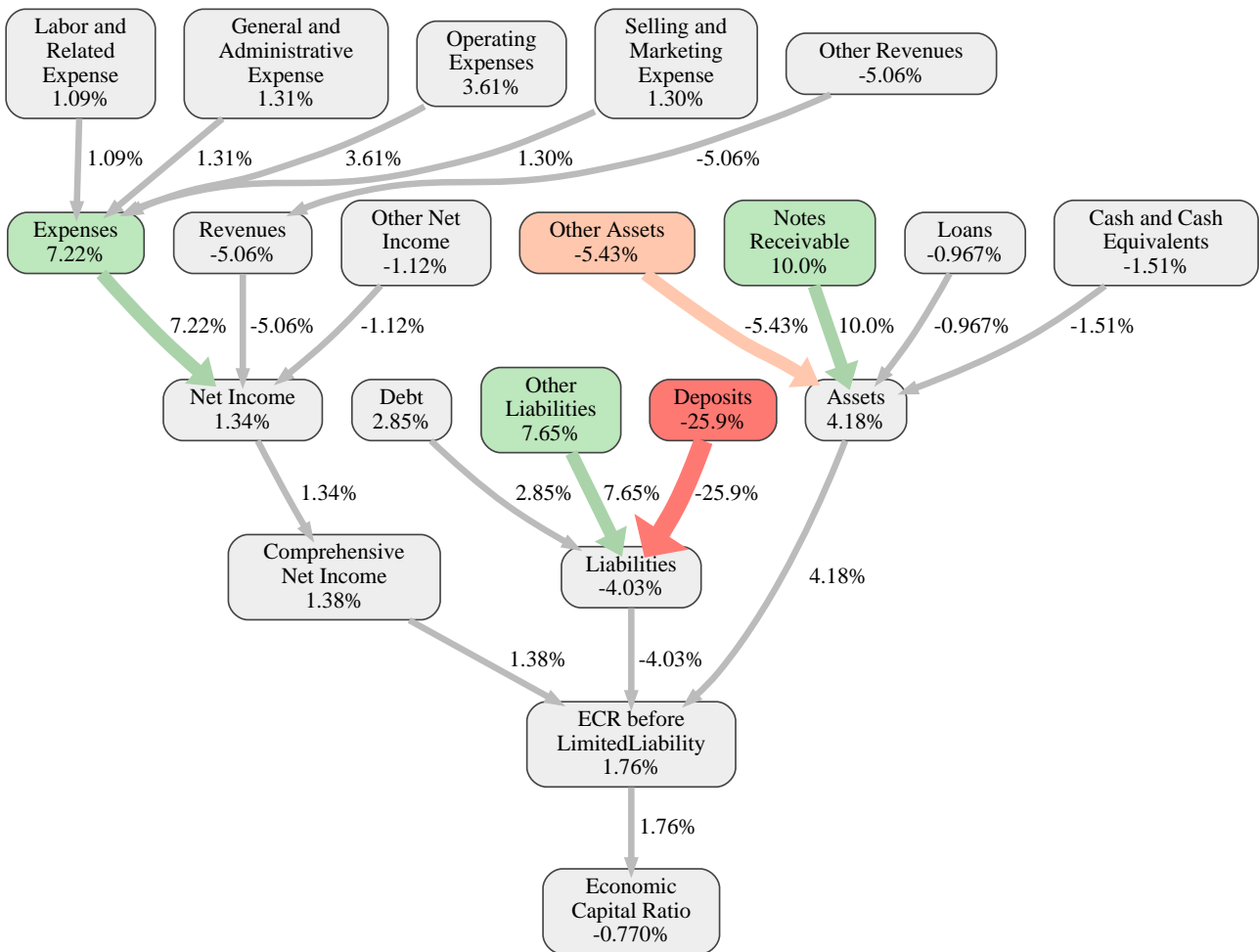




SAVINGS & CREDIT 2025

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 10% points. The greatest weakness of Provident Bancorp Inc MD is the variable Deposits, reducing the Economic Capital Ratio by 26% points.

The company's Economic Capital Ratio, given in the ranking table, is 16%, being 0.77% points below the market average of 16%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Cash and Cash Equivalents	0	Assets	1,593,170
Debt	44,563	Liabilities	1,362,083
Deposits	1,308,960	Expenses	2,110
Depreciation and Amortization	0	Revenues	0
General and Administrative Expense	0	Stockholders Equity	231,087
Interest Expense	0	Net Income	7,271
Interest Payable	0	Comprehensive Net Income	7,142
Labor and Related Expense	0	BaseVar	1,483,436
Loans	0	ECR before LimitedLiability	8.3%
Notes Receivable	1,305,508	Economic Capital Ratio	16%
Occupancy	0		
Operating Expenses	0		
Other Assets	287,662		
Other Compr. Net Income	-129		
Other Expenses	2,110		
Other Liabilities	8,560		
Other Net Income	9,381		
Other Revenues	0		
Professional Fees	0		
Securities	0		
Selling and Marketing Expense	0		