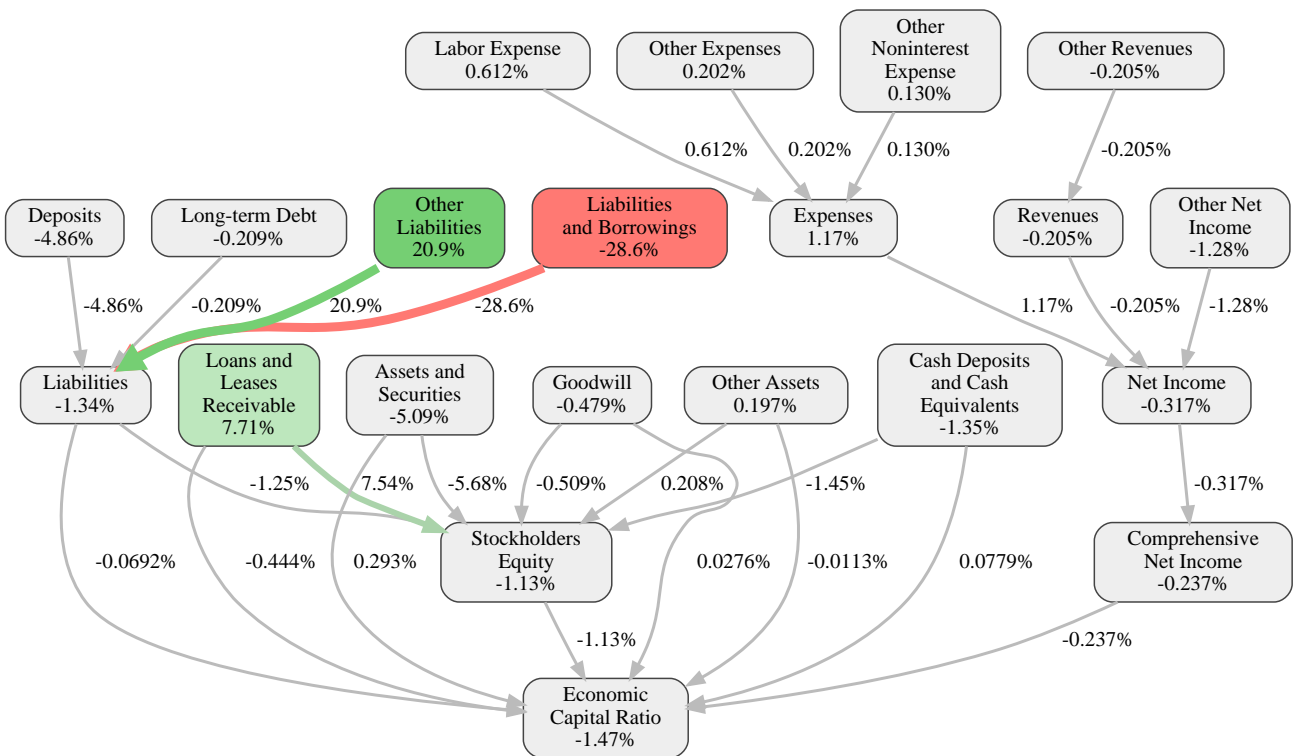




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STATE BANKS 2019

COMMUNITY FINANCIAL CORP MD Rank 140 of 172





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The relative strengths and weaknesses of COMMUNITY FINANCIAL CORP 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 COMMUNITY FINANCIAL CORP MD compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 21% points. The greatest weakness of COMMUNITY FINANCIAL CORP MD is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 29% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.4%, being 1.5% points below the market average of 6.9%.

Input Variable	Value in 1000 USD
Assets and Securities	1,738
Cash Deposits and Cash Equivalents	27,336
Deposits	1,429,629
Fees	0
Goodwill	10,835
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,220,251
Loans and Leases Receivable	1,337,129
Long-term Debt	20,436
Occupancy	0
Other Assets	289,267
Other Compr. Net Income	-637
Other Expenses	4,173
Other Liabilities	-1,135,571
Other Net Income	15,401
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	22,922

Output Variable	Value in 1000 USD
Liabilities	1,534,745
Assets	1,689,227
Expenses	4,173
Revenues	0
Stockholders Equity	154,482
Net Income	11,228
Comprehensive Net Income	10,591
Economic Capital Ratio	5.4%