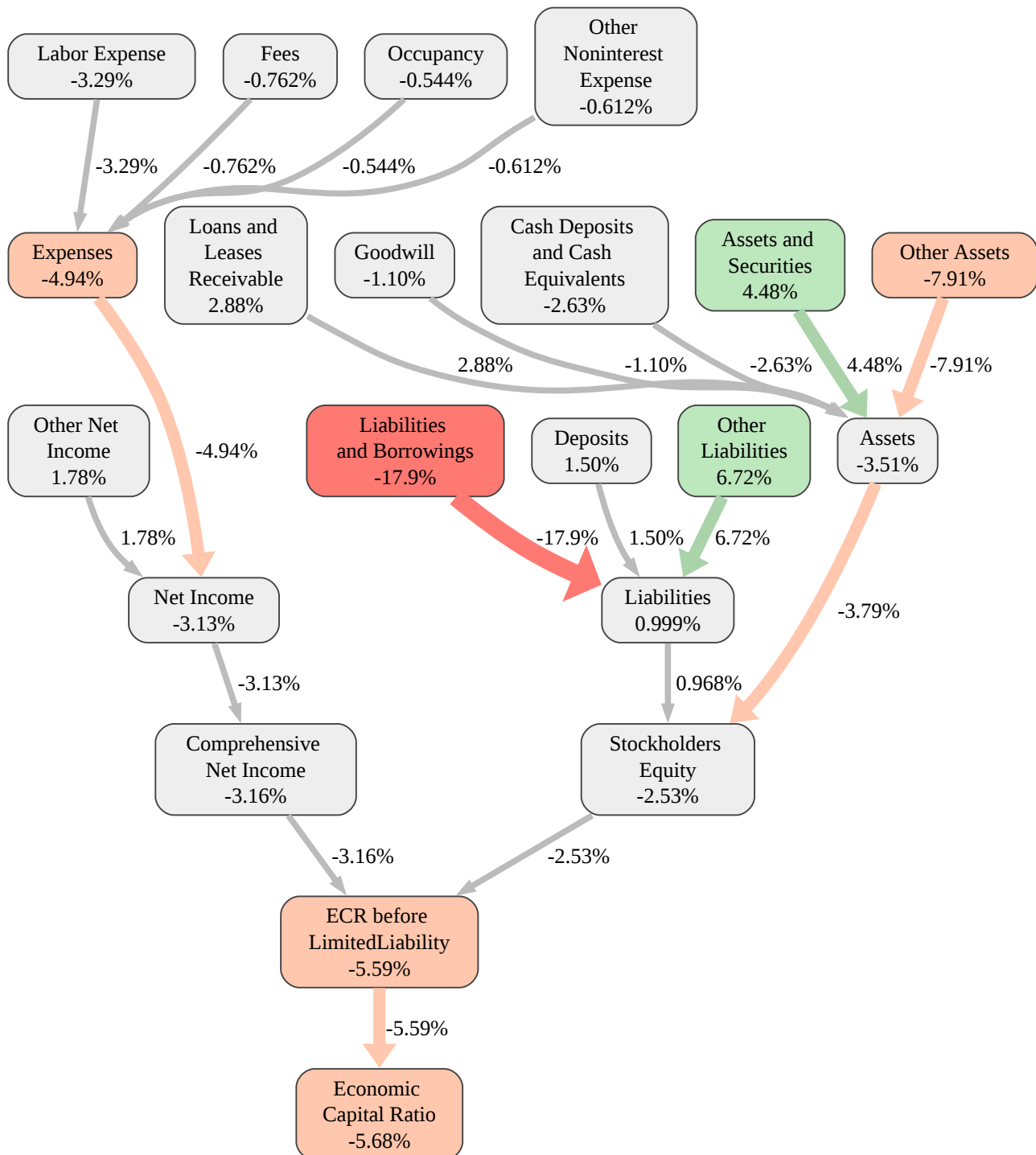




The relative strengths and weaknesses of GLEN Burnie Bancorp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of GLEN Burnie Bancorp compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 6.7% points. The greatest weakness of GLEN Burnie Bancorp is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 18% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.2%, being 5.7% points below the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	82,128
Cash Deposits and Cash Equivalents	2,605
Deposits	322,453
Fees	1,231
Goodwill	0
IT and Equipment Expense	253
Labor Expense	6,593
Liabilities and Borrowings	221,084
Loans and Leases Receivable	296,579
Long-term Debt	0
Occupancy	1,170
Other Assets	28,628
Other Compr. Net Income	-599
Other Expenses	993
Other Liabilities	-164,542
Other Net Income	12,058
Other Noninterest Expense	1,429
Other Revenues	172
Property, Plant and Equipment	3,106

Output Variable	Value in 1000 USD
Liabilities	378,995
Assets	413,046
Expenses	11,669
Revenues	172
Stockholders Equity	34,051
Net Income	561
Comprehensive Net Income	-38
BaseVar	440,484
ECR before Limited Liability	6.6%
Economic Capital Ratio	7.2%