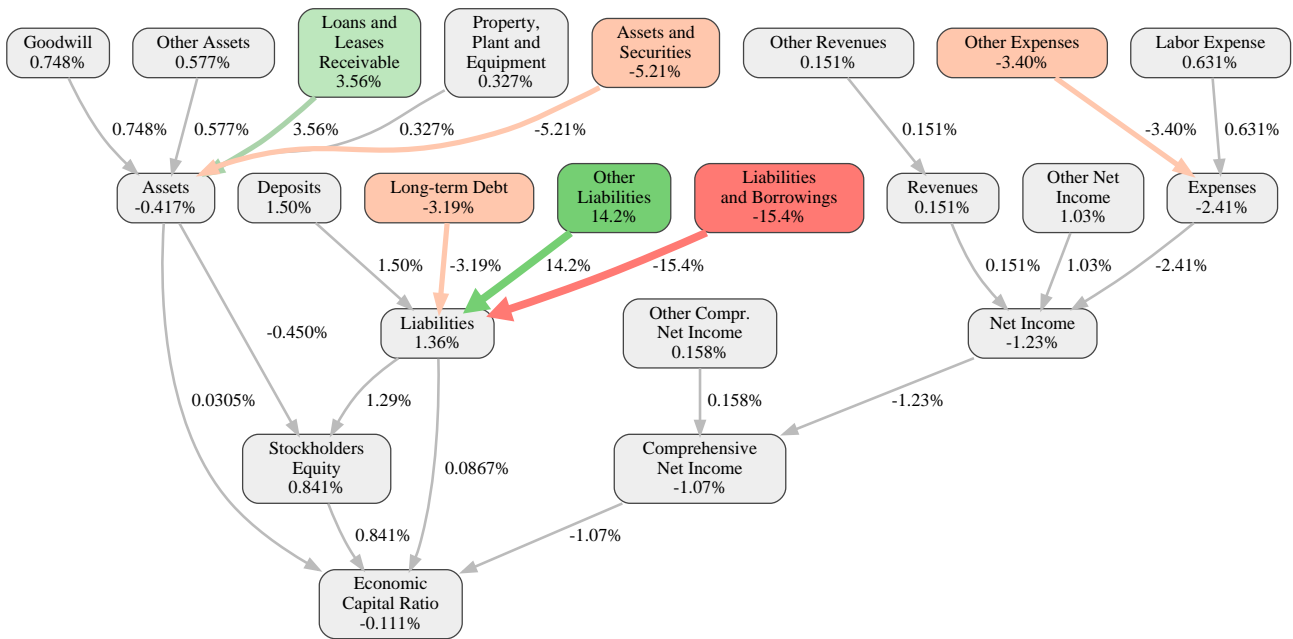




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The relative strengths and weaknesses of Howard Bancorp Inc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Howard Bancorp Inc compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 14% points. The greatest weakness of Howard Bancorp Inc is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 15% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.8%, being 0.11% points below the market average of 6.9%.

Input Variable	Value in 1000 USD
Assets and Securities	0
Cash Deposits and Cash Equivalents	101,498
Deposits	1,685,806
Fees	0
Goodwill	70,697
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,256,606
Loans and Leases Receivable	1,639,878
Long-term Debt	142,077
Occupancy	0
Other Assets	409,304
Other Compr. Net Income	710
Other Expenses	82,215
Other Liabilities	-1,112,658
Other Net Income	70,687
Other Noninterest Expense	0
Other Revenues	7,700
Property, Plant and Equipment	45,137

Output Variable	Value in 1000 USD
Liabilities	1,971,831
Assets	2,266,514
Expenses	82,215
Revenues	7,700
Stockholders Equity	294,683
Net Income	-3,828
Comprehensive Net Income	-3,118
Economic Capital Ratio	6.8%