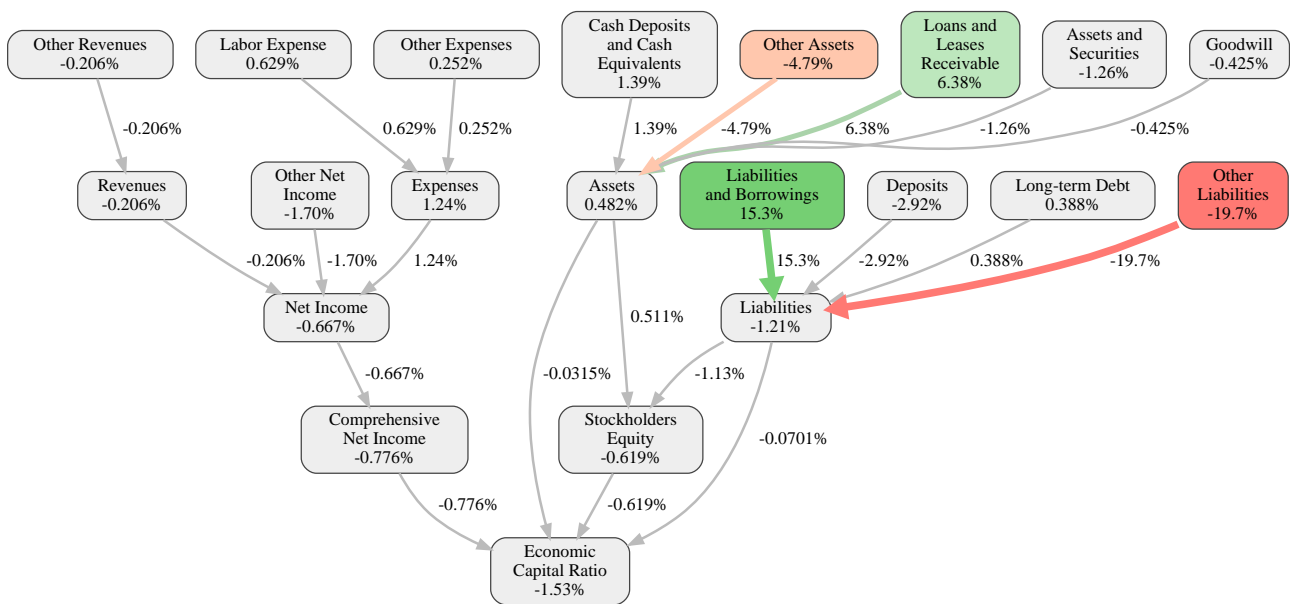




# STATE BANKS 2020

## PARTNERS BANCORP Rank 154 of 190





RealRate

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## PARTNERS BANCORP Rank 154 of 190



The relative strengths and weaknesses of PARTNERS 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 PARTNERS BANCORP compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 15% points. The greatest weakness of PARTNERS BANCORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 20% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.1%, being 1.5% points below the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	115,491
Cash Deposits and Cash Equivalents	95,111
Deposits	1,006,781
Fees	0
Goodwill	9,391
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	9,861
Loans and Leases Receivable	990,239
Long-term Debt	0
Occupancy	0
Other Assets	28,733
Other Compr. Net Income	1,470
Other Expenses	2,631
Other Liabilities	105,151
Other Net Income	8,524
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	13,705

Output Variable	Value in 1000 USD
Liabilities	1,121,793
Assets	1,252,670
Expenses	2,631
Revenues	0
Stockholders Equity	130,877
Net Income	5,893
Comprehensive Net Income	7,363
Economic Capital Ratio	6.1%