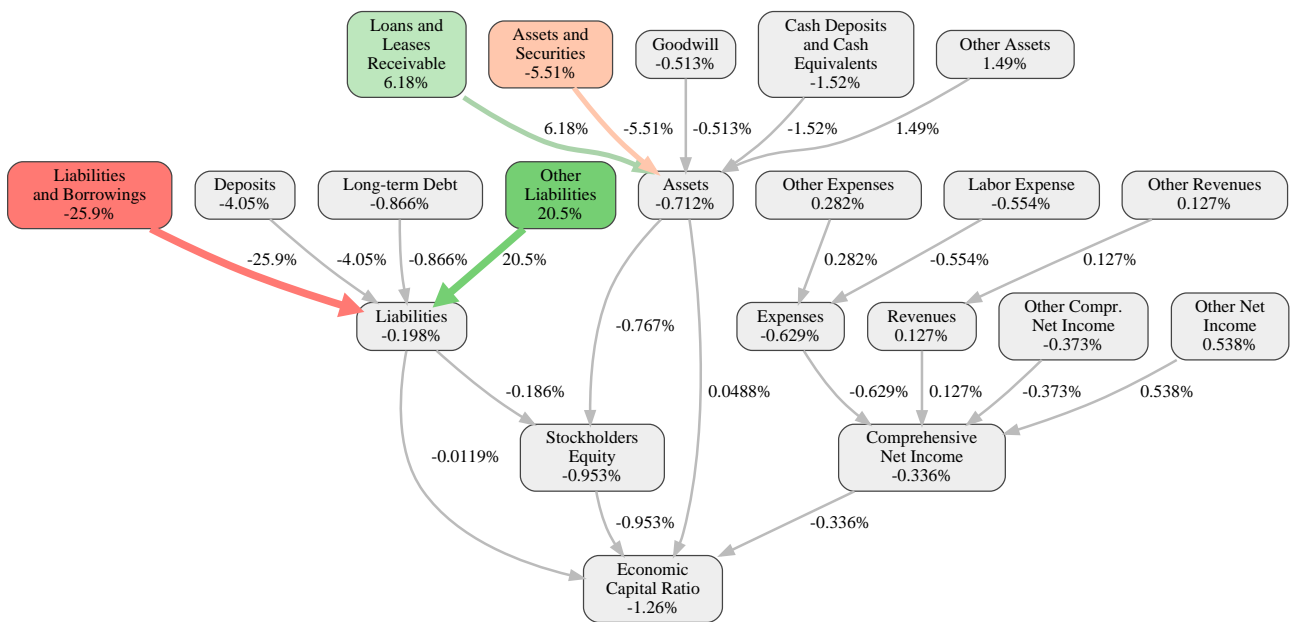




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The relative strengths and weaknesses of COMMUNITY FINANCIAL CORP MD are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of COMMUNITY FINANCIAL CORP MD compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 20% points. The greatest weakness of COMMUNITY FINANCIAL CORP MD is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 26% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.4%, being 1.3% points below the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	3,879
Cash Deposits and Cash Equivalents	32,469
Deposits	1,511,837
Fees	2,530
Goodwill	10,835
IT and Equipment Expense	3,048
Labor Expense	20,445
Liabilities and Borrowings	1,270,663
Loans and Leases Receivable	1,445,109
Long-term Debt	40,370
Occupancy	3,101
Other Assets	283,582
Other Compr. Net Income	-2,314
Other Expenses	3,450
Other Liabilities	-1,206,828
Other Net Income	51,404
Other Noninterest Expense	3,659
Other Revenues	5,766
Property, Plant and Equipment	21,662

Output Variable	Value in 1000 USD
Liabilities	1,616,042
Assets	1,797,536
Expenses	36,233
Revenues	5,766
Stockholders Equity	181,494
Net Income	20,937
Comprehensive Net Income	18,623
Economic Capital Ratio	6.4%