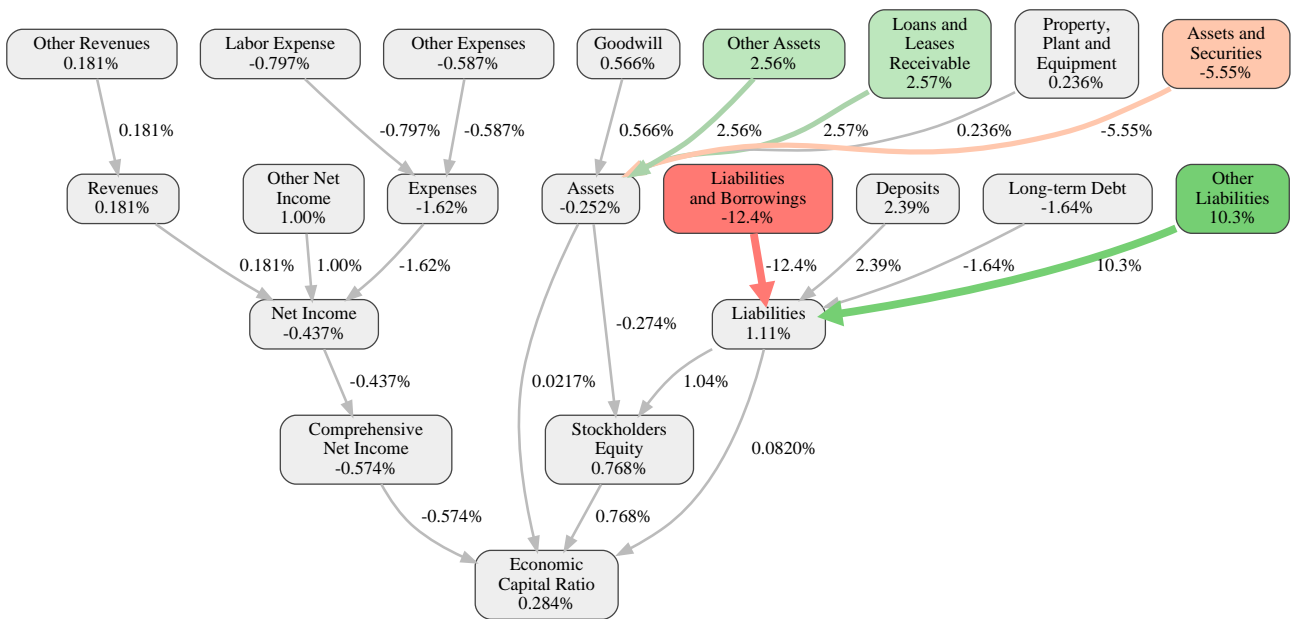




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The relative strengths and weaknesses of Howard Bancorp Inc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Howard Bancorp Inc compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 10% points. The greatest weakness of Howard Bancorp Inc is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 12% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.9%, being 0.28% points above the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	0
Cash Deposits and Cash Equivalents	109,977
Deposits	1,714,365
Fees	2,954
Goodwill	65,949
IT and Equipment Expense	4,914
Labor Expense	32,056
Liabilities and Borrowings	1,245,390
Loans and Leases Receivable	1,735,112
Long-term Debt	83,241
Occupancy	0
Other Assets	420,857
Other Compr. Net Income	2,270
Other Expenses	23,832
Other Liabilities	-982,525
Other Net Income	77,424
Other Noninterest Expense	5,514
Other Revenues	8,727
Property, Plant and Equipment	42,724

Output Variable	Value in 1000 USD
Liabilities	2,060,471
Assets	2,374,619
Expenses	69,270
Revenues	8,727
Stockholders Equity	314,148
Net Income	16,881
Comprehensive Net Income	19,151
Economic Capital Ratio	7.9%