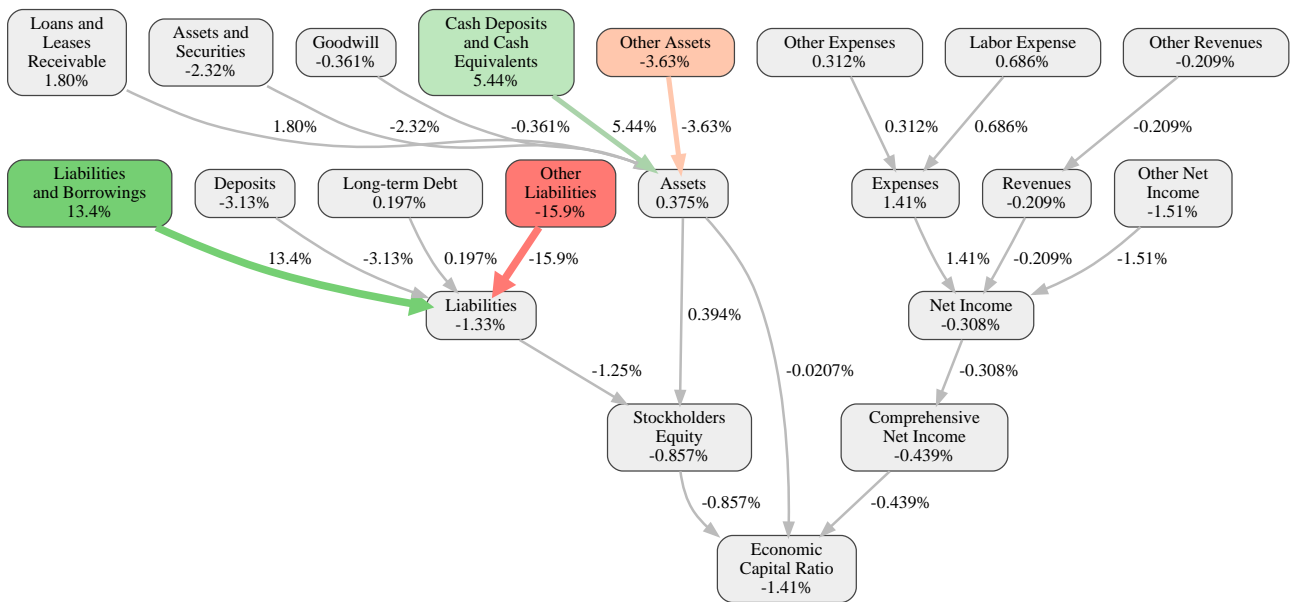




RealRate

STATE BANKS 2021

PARTNERS BANCORP Rank 140 of 180





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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 13% points. The greatest weakness of PARTNERS BANCORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 16% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.2%, being 1.4% points below the market average of 6.6%.

Input Variable	Value in 1000 USD
Assets and Securities	128,284
Cash Deposits and Cash Equivalents	282,611
Deposits	1,268,140
Fees	0
Goodwill	9,582
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	45,368
Loans and Leases Receivable	1,032,160
Long-term Debt	0
Occupancy	0
Other Assets	46,145
Other Compr. Net Income	906
Other Expenses	1,723
Other Liabilities	64,018
Other Net Income	8,046
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	15,439

Output Variable	Value in 1000 USD
Liabilities	1,377,526
Assets	1,514,221
Expenses	1,723
Revenues	0
Stockholders Equity	136,695
Net Income	6,323
Comprehensive Net Income	7,229
Economic Capital Ratio	5.2%