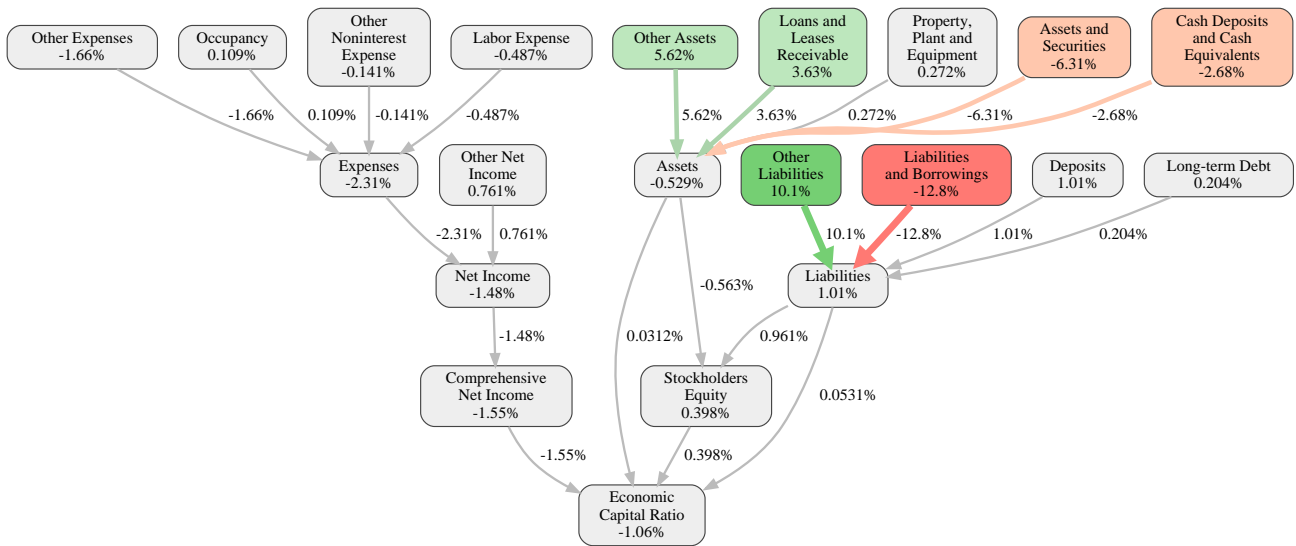




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The relative strengths and weaknesses of Howard Bancorp Inc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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 13% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.6%, being 1.1% points below the market average of 6.6%.

Input Variable	Value in 1000 USD
Assets and Securities	0
Cash Deposits and Cash Equivalents	74,619
Deposits	1,975,414
Fees	3,202
Goodwill	31,449
IT and Equipment Expense	3,979
Labor Expense	28,560
Liabilities and Borrowings	1,312,247
Loans and Leases Receivable	1,846,799
Long-term Debt	0
Occupancy	0
Other Assets	543,982
Other Compr. Net Income	3,044
Other Expenses	50,426
Other Liabilities	-1,044,302
Other Net Income	69,210
Other Noninterest Expense	6,940
Other Revenues	6,906
Property, Plant and Equipment	41,142

Output Variable	Value in 1000 USD
Liabilities	2,243,359
Assets	2,537,991
Expenses	93,107
Revenues	6,906
Stockholders Equity	294,632
Net Income	-16,991
Comprehensive Net Income	-13,947
Economic Capital Ratio	5.6%