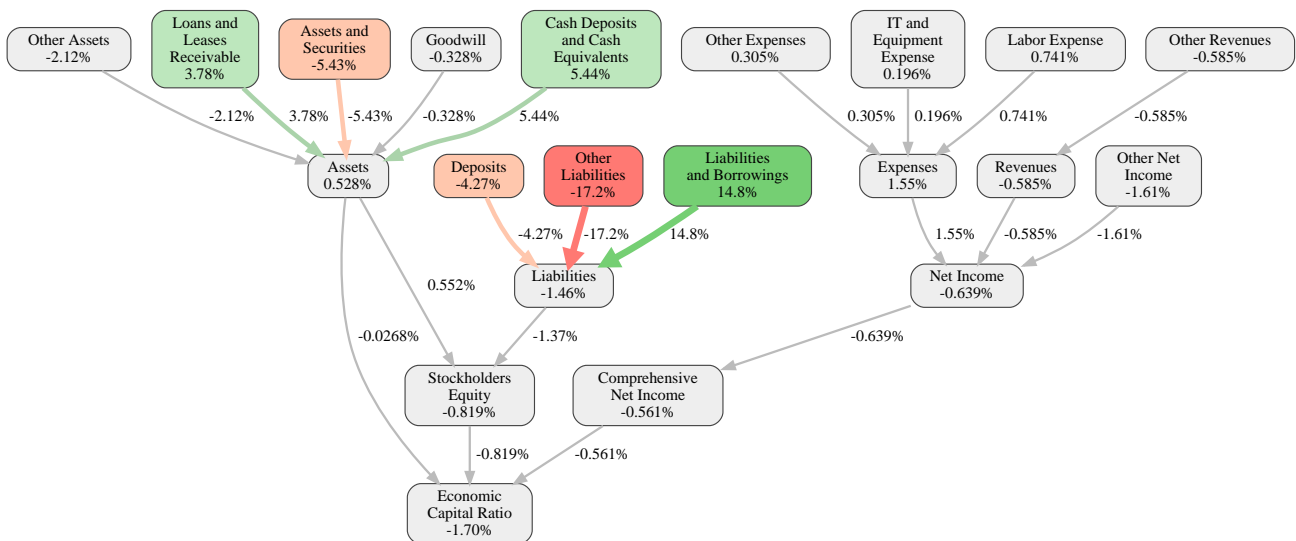




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RealRate

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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 15% points. The greatest weakness of PARTNERS BANCORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 17% points.

The company's Economic Capital Ratio, given in the ranking table, is 4.8%, being 1.7% points below the market average of 6.5%.

Input Variable	Value in 1000 USD
Assets and Securities	125,981
Cash Deposits and Cash Equivalents	338,829
Deposits	1,442,876
Fees	0
Goodwill	9,582
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	3,477
Loans and Leases Receivable	1,106,603
Long-term Debt	0
Occupancy	0
Other Assets	47,809
Other Compr. Net Income	-2,467
Other Expenses	2,247
Other Liabilities	57,258
Other Net Income	10,142
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	16,175

Output Variable	Value in 1000 USD
Liabilities	1,503,611
Assets	1,644,979
Expenses	2,247
Revenues	0
Stockholders Equity	141,368
Net Income	7,895
Comprehensive Net Income	5,428
Economic Capital Ratio	4.8%