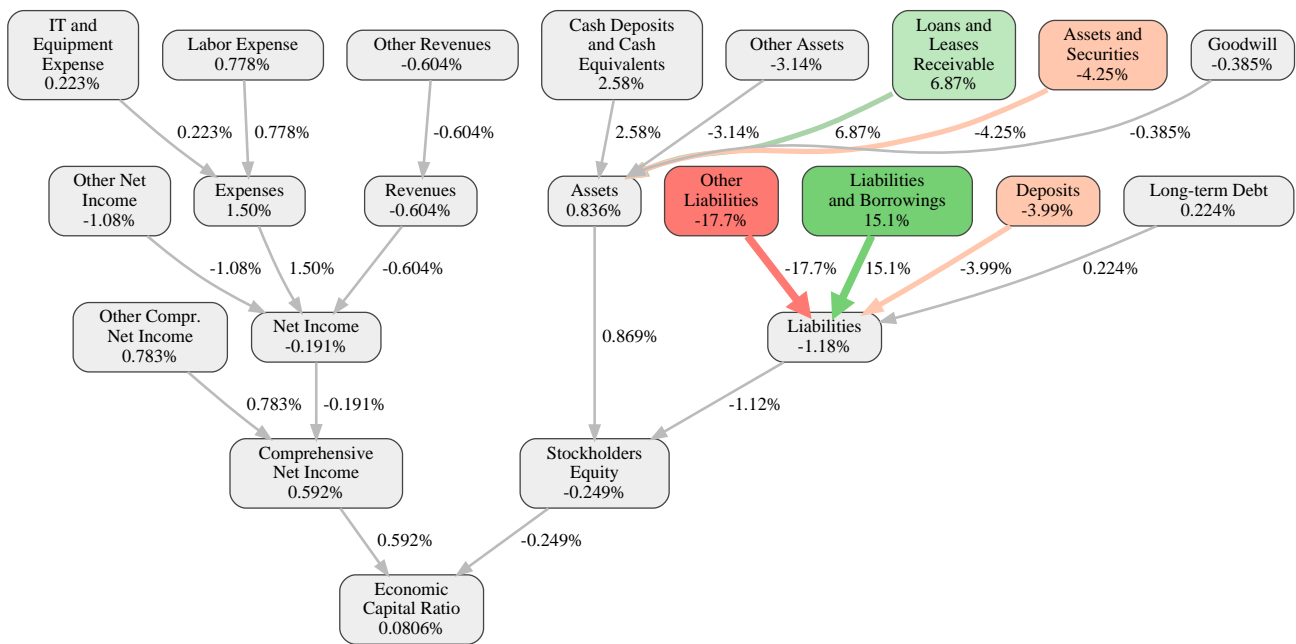




RealRate

STATE BANKS 2023

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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 18% points.

The company's Economic Capital Ratio, given in the ranking table, is 4.6%, being 0.081% points above the market average of 4.6%.

Input Variable	Value in 1000 USD
Assets and Securities	138,027
Cash Deposits and Cash Equivalents	141,590
Deposits	1,339,605
Fees	0
Goodwill	9,582
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	3,925
Loans and Leases Receivable	1,219,865
Long-term Debt	0
Occupancy	0
Other Assets	50,691
Other Compr. Net Income	-13,268
Other Expenses	4,512
Other Liabilities	91,753
Other Net Income	17,999
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	14,857

Output Variable	Value in 1000 USD
Liabilities	1,435,283
Assets	1,574,612
Expenses	4,512
Revenues	0
Stockholders Equity	139,329
Net Income	13,487
Comprehensive Net Income	219
Economic Capital Ratio	4.6%