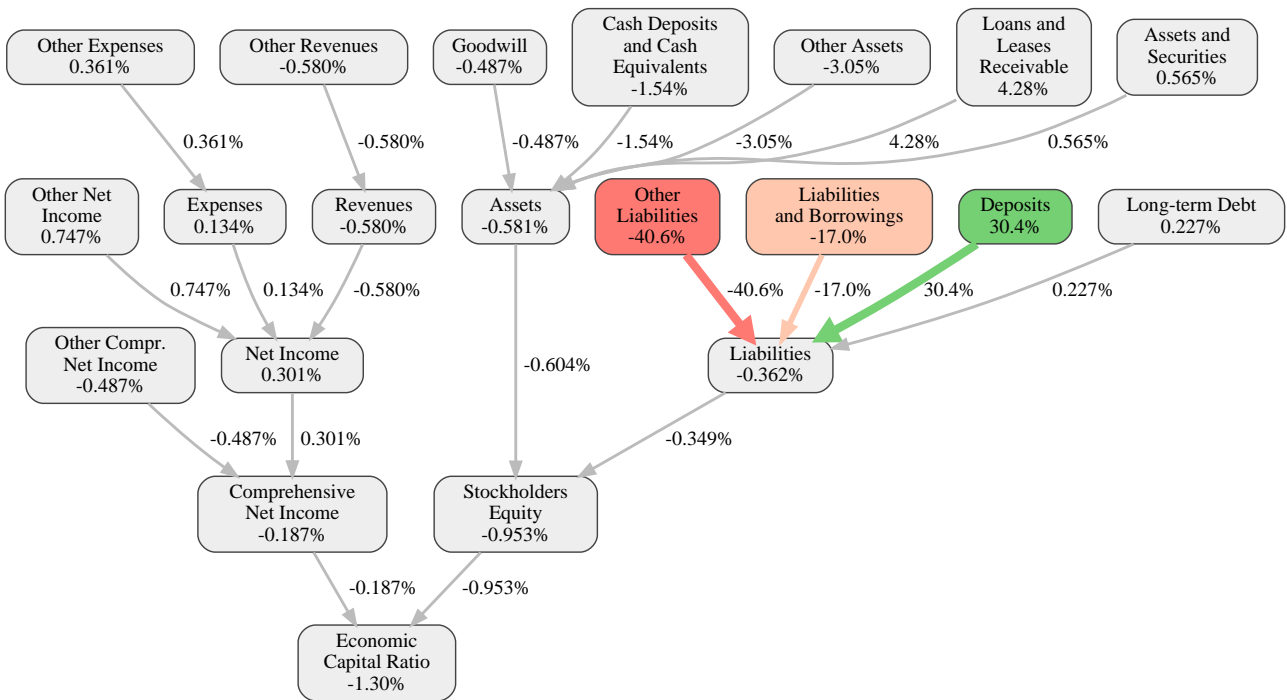




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The relative strengths and weaknesses of COMMUNITY FINANCIAL CORP MD are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of COMMUNITY FINANCIAL CORP MD compared to the market average is the variable Deposits, increasing the Economic Capital Ratio by 30% points. The greatest weakness of COMMUNITY FINANCIAL CORP MD is the variable Other Liabilities, reducing the Economic Capital Ratio by 41% points.

The company's Economic Capital Ratio, given in the ranking table, is 3.3%, being 1.3% points below the market average of 4.6%.

Input Variable	Value in 1000 USD
Assets and Securities	465,459
Cash Deposits and Cash Equivalents	23,333
Deposits	0
Fees	4,191
Goodwill	10,835
IT and Equipment Expense	4,126
Labor Expense	20,806
Liabilities and Borrowings	1,458,343
Loans and Leases Receivable	1,798,517
Long-term Debt	0
Occupancy	3,212
Other Assets	90,565
Other Compr. Net Income	-50,724
Other Expenses	2,900
Other Liabilities	764,663
Other Net Income	71,289
Other Noninterest Expense	4,199
Other Revenues	870
Property, Plant and Equipment	21,308

Output Variable	Value in 1000 USD
Liabilities	2,223,006
Assets	2,410,017
Expenses	39,434
Revenues	870
Stockholders Equity	187,011
Net Income	32,725
Comprehensive Net Income	-17,999
Economic Capital Ratio	3.3%