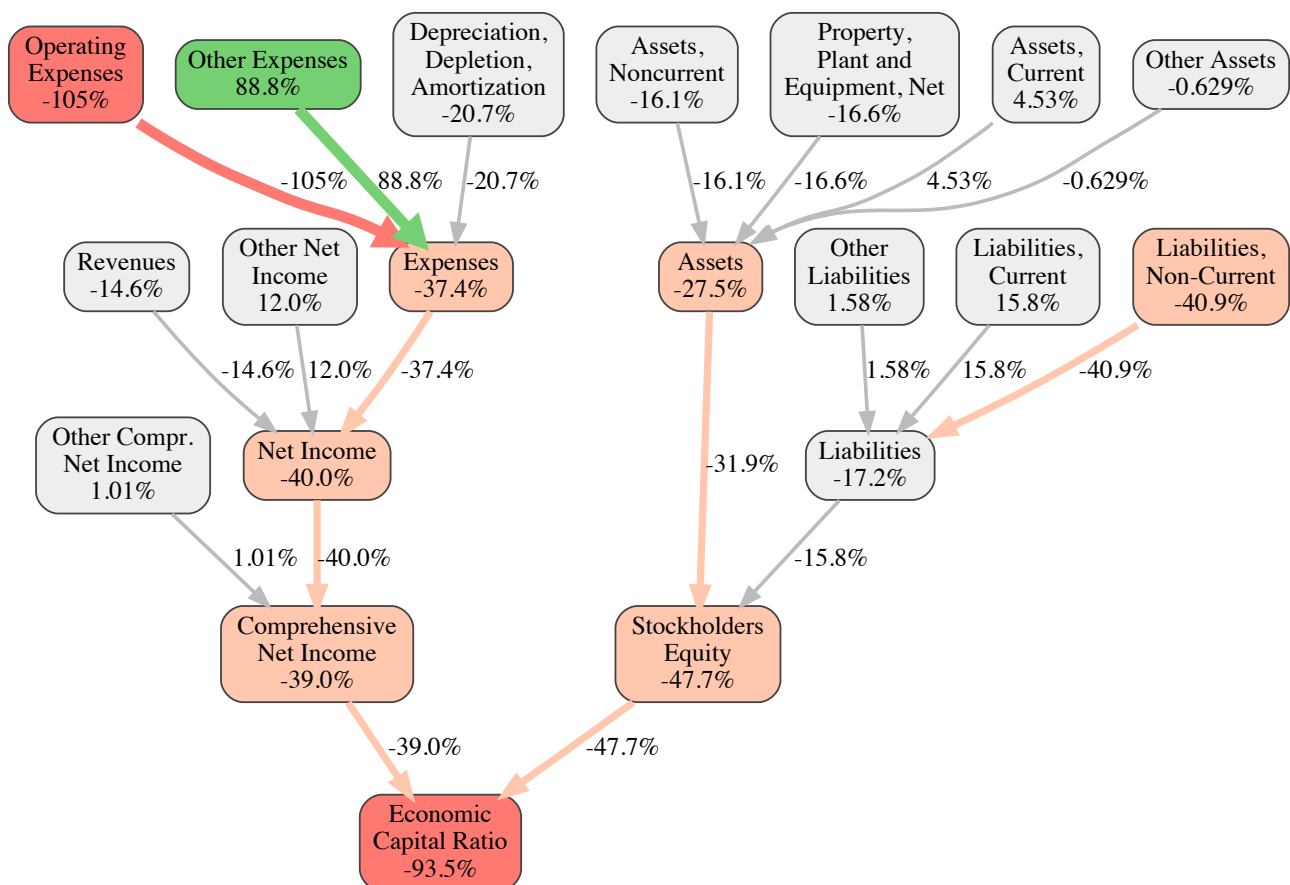




RealRate

AIR 2020

HARBOR DIVERSIFIED INC.  
Rank 11 of 12



RealRate

• Financial Strength Rankings using Artificial Intelligence

• [www.realrate.ai](http://www.realrate.ai)

The relative strengths and weaknesses of HARBOR DIVERSIFIED 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 HARBOR DIVERSIFIED INC. compared to the market average is the variable Other Expenses, increasing the Economic Capital Ratio by 89% points. The greatest weakness of HARBOR DIVERSIFIED INC. is the variable Operating Expenses, reducing the Economic Capital Ratio by 105% points.

The company's Economic Capital Ratio, given in the ranking table, is 3.1%, being 94% points below the market average of 97%.

| Input Variable                        | Value in 1000 USD |
|---------------------------------------|-------------------|
| Assets, Current                       | 85,020            |
| Assets, Noncurrent                    | 36,374            |
| Depreciation, Depletion, Amortization | 25,238            |
| Liabilities, Current                  | 60,120            |
| Liabilities, Non-Current              | 134,991           |
| Operating Expenses                    | 207,567           |
| Other Assets                          | 0                 |
| Other Compr. Net Income               | 0                 |
| Other Expenses                        | 51,984            |
| Other Liabilities                     | 0                 |
| Other Net Income                      | 1,970             |
| Property, Plant and Equipment, Net    | 151,238           |
| Revenues                              | 263,605           |

| Output Variable          | Value in 1000 USD |
|--------------------------|-------------------|
| Liabilities              | 195,111           |
| Assets                   | 272,632           |
| Expenses                 | 284,789           |
| Stockholders Equity      | 77,521            |
| Net Income               | -19,214           |
| Comprehensive Net Income | -19,214           |
| Economic Capital Ratio   | 3.1%              |