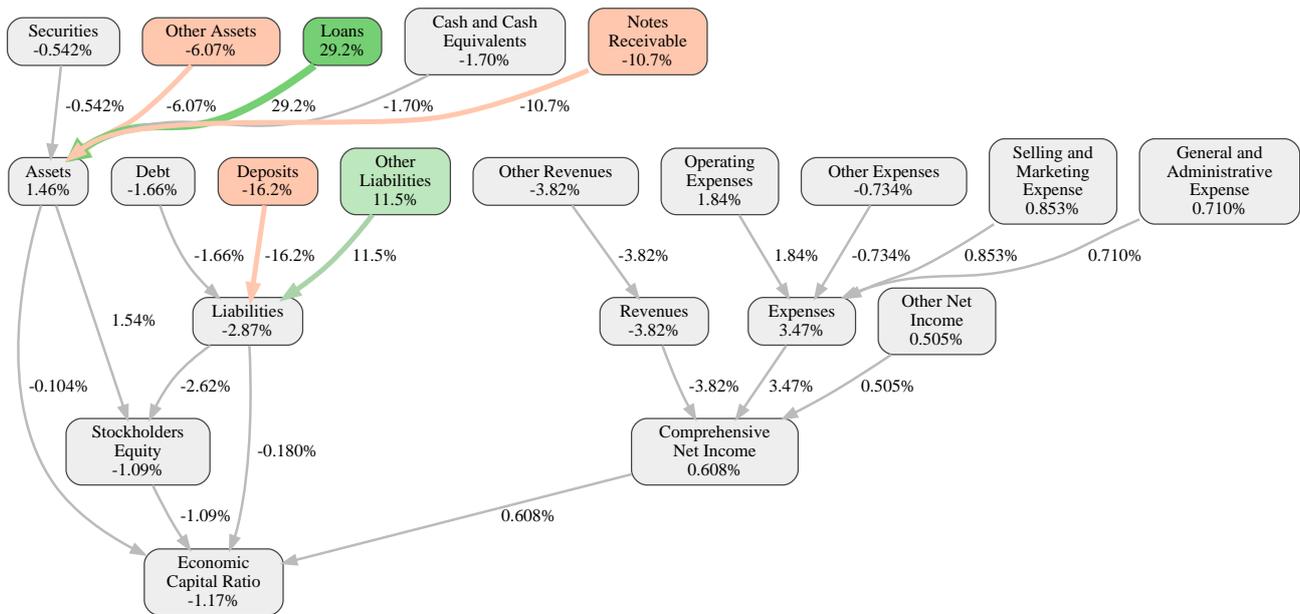




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PB Bankshares Inc.
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The relative strengths and weaknesses of PB Bankshares Inc. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having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

The greatest strength of PB Bankshares Inc. compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 29% points. The greatest weakness of PB Bankshares Inc. is the variable Deposits, reducing the Economic Capital Ratio by 16% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.7%, being 1.2% points below the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	47,638
Deposits	289,495
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	4,285
Loans	300,855
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	85,692
Other Compr. Net Income	-1,650
Other Expenses	3,796
Other Liabilities	3,427
Other Net Income	10,386
Other Revenues	1,516
Professional Fees	741
Securities	0
Selling and Marketing Expense	145

Output Variable	Value in 1000 USD
Assets	386,547
Liabilities	340,560
Expenses	8,967
Revenues	1,516
Stockholders Equity	45,987
Net Income	2,935
Comprehensive Net Income	1,285
Economic Capital Ratio	6.7%