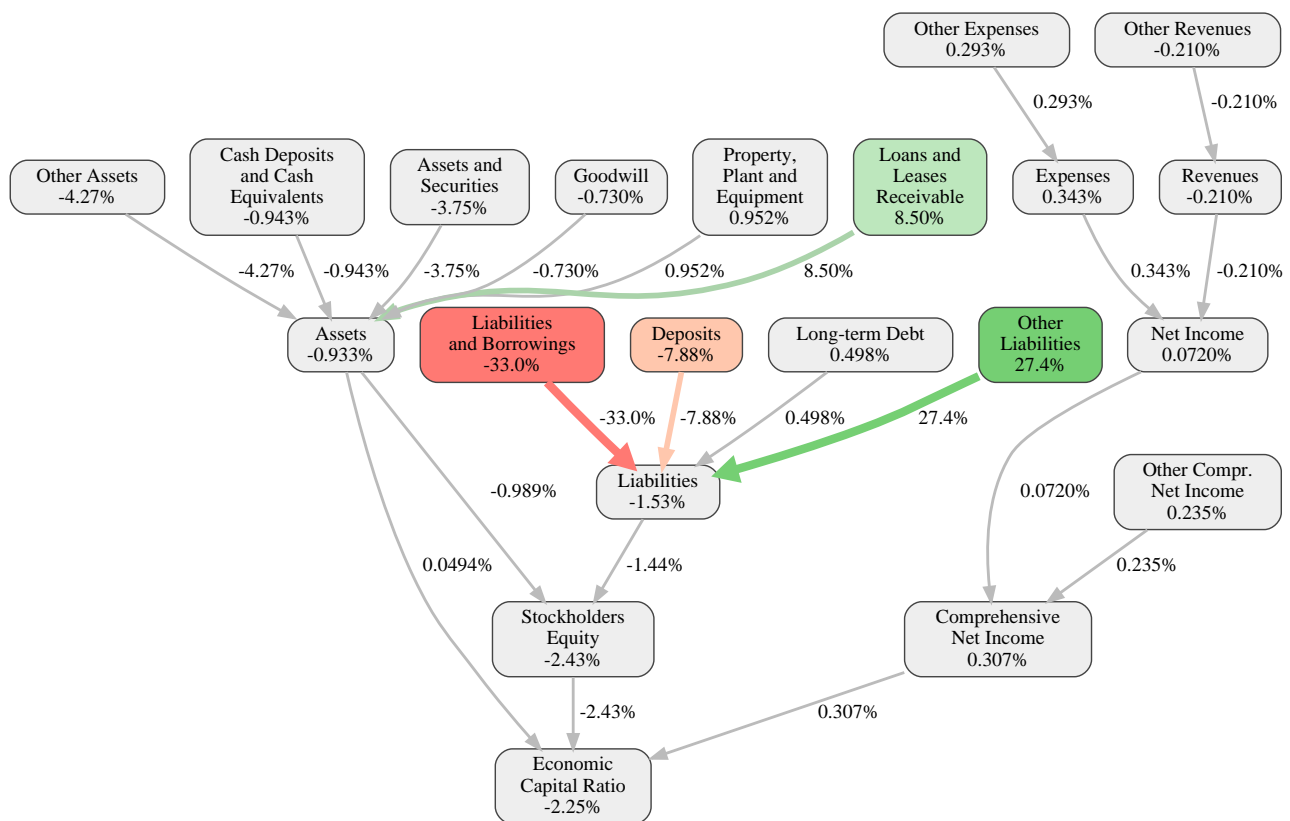




RealRate

STATE BANKS 2012

OLD Line Bancshares INC
Rank 113 of 151



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The relative strengths and weaknesses of OLD Line Bancshares 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 OLD Line Bancshares INC compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 27% points. The greatest weakness of OLD Line Bancshares INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 33% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.8%, being 2.3% points below the market average of 10%.

Input Variable	Value in 1000 USD
Assets and Securities	2,965
Cash Deposits and Cash Equivalents	43,637
Deposits	690,768
Fees	0
Goodwill	634
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	522,235
Loans and Leases Receivable	539,298
Long-term Debt	6,284
Occupancy	0
Other Assets	201,294
Other Compr. Net Income	2,264
Other Expenses	1,927
Other Liabilities	-476,741
Other Net Income	7,158
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	23,215

Output Variable	Value in 1000 USD
Liabilities	742,546
Assets	811,042
Expenses	1,927
Revenues	0
Stockholders Equity	68,497
Net Income	5,232
Comprehensive Net Income	7,496
Economic Capital Ratio	7.8%