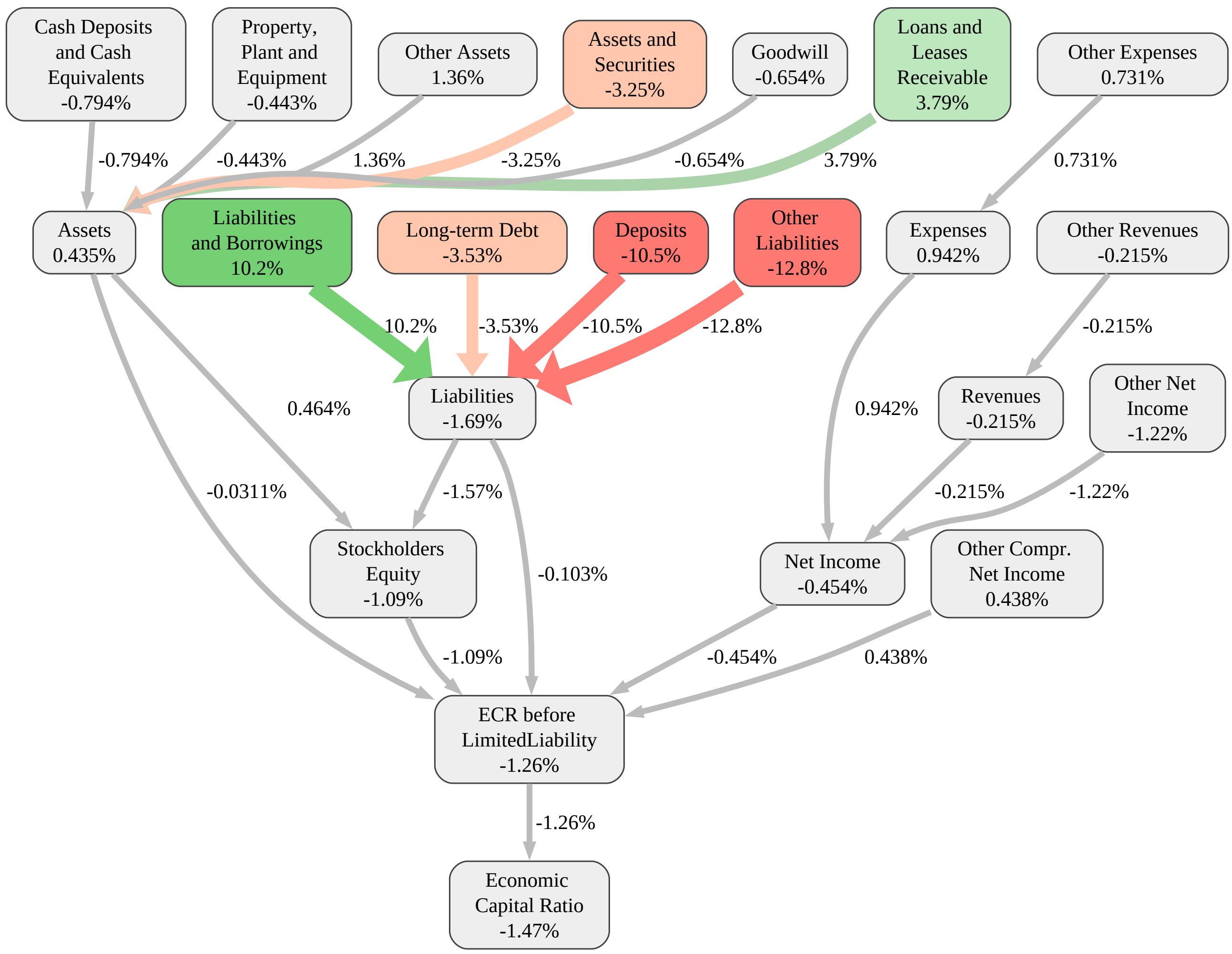
STATE BANKS 2013

GLEN Burnie Bancorp
Rank 60 of 85



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“Your Own Local Bank”®

The relative strengths and weaknesses of GLEN Burnie 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 GLEN Burnie Bancorp compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 10% points.The greatest weakness of GLEN Burnie Bancorp is the variable Other Liabilities, reducing the Economic Capital Ratio by 13% points.

The company's Economic Capital Ratio, given in the ranking table, is 10%, being 1.5% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	1,317
Cash Deposits and Cash Equivalents	18,629
Deposits	332,289
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,533
Loans and Leases Receivable	249,632
Long-term Debt	20,000
Occupancy	0
Other Assets	113,988
Other Compr. Net Income	617
Other Expenses	674
Other Liabilities	28
Other Net Income	3,339
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	3,873

Output Variable	Value in 1000 USD
Liabilities	353,851
Assets	387,438
Expenses	674
Revenues	0
Stockholders Equity	33,588
Net Income	2,665
Comprehensive Net Income	3,282
BaseVar	379,047
ECR before LimitedLiability	10%
Economic Capital Ratio	10%