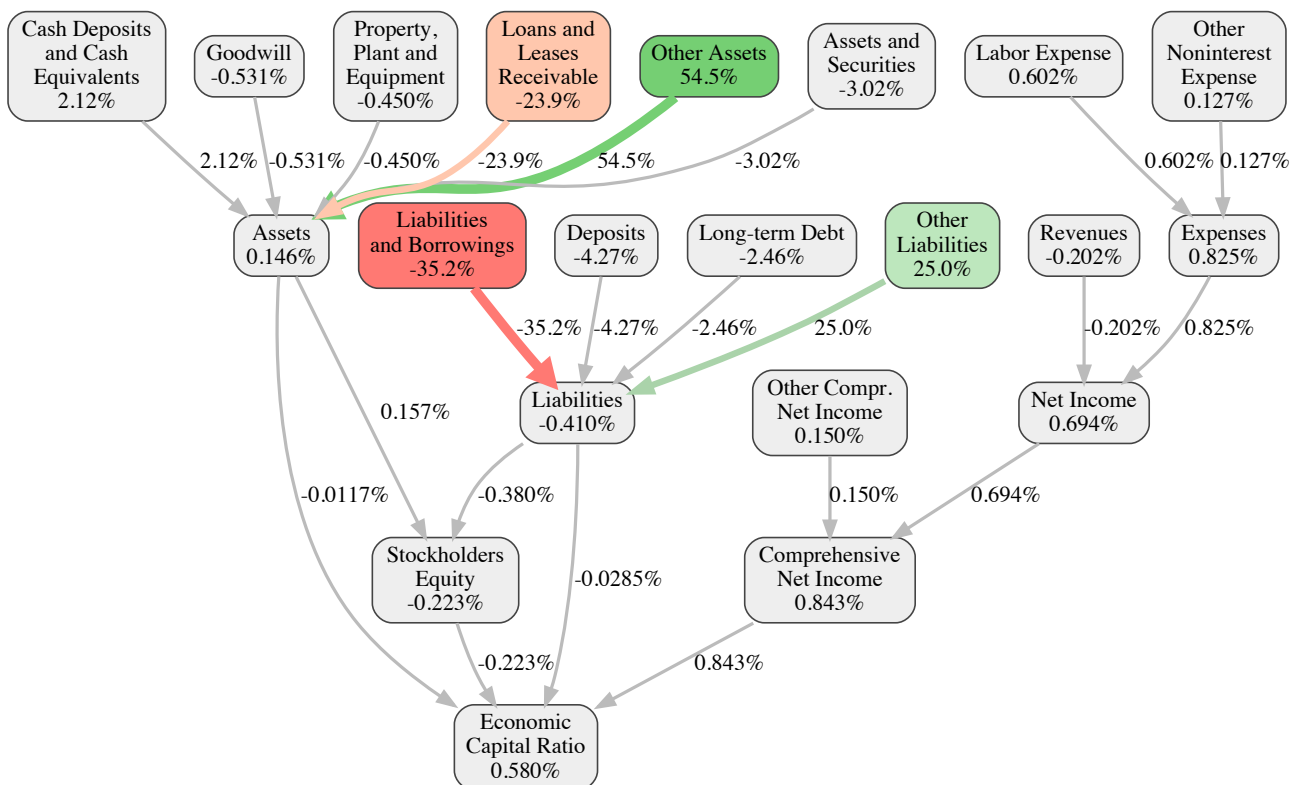




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The relative strengths and weaknesses of Merchants Bancorp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Merchants Bancorp compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 55% points. The greatest weakness of Merchants Bancorp is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 35% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.5%, being 0.58% points above the market average of 6.9%.

Input Variable	Value in 1000 USD
Assets and Securities	163,419
Cash Deposits and Cash Equivalents	336,524
Deposits	3,231,086
Fees	0
Goodwill	17,477
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	3,069,150
Loans and Leases Receivable	0
Long-term Debt	195,453
Occupancy	0
Other Assets	3,351,607
Other Compr. Net Income	939
Other Expenses	21,153
Other Liabilities	-3,032,763
Other Net Income	84,027
Other Noninterest Expense	0
Property, Plant and Equipment	15,136
Revenues	0

Output Variable	Value in 1000 USD
Liabilities	3,462,926
Assets	3,884,163
Expenses	21,153
Stockholders Equity	421,237
Net Income	62,874
Comprehensive Net Income	63,813
Economic Capital Ratio	7.5%

