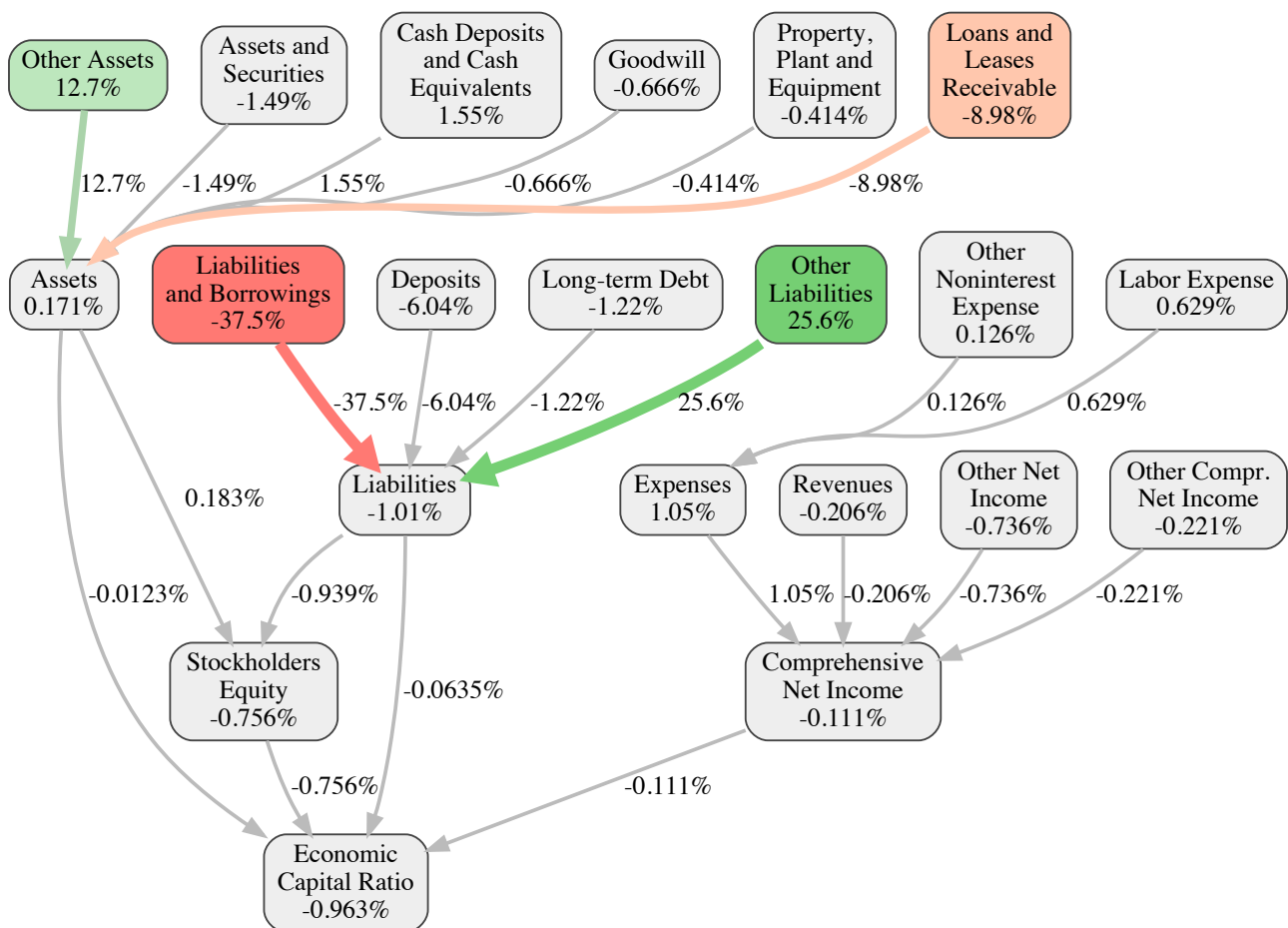




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The relative strengths and weaknesses of Merchants Bancorp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Merchants Bancorp compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 26% points. The greatest weakness of Merchants Bancorp is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 38% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.7%, being 0.96% points below the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	560,134
Cash Deposits and Cash Equivalents	506,709
Deposits	5,478,075
Fees	0
Goodwill	15,845
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	5,247,807
Loans and Leases Receivable	3,012,468
Long-term Debt	181,439
Occupancy	0
Other Assets	2,247,498
Other Compr. Net Income	768
Other Expenses	24,805
Other Liabilities	-5,189,121
Other Net Income	102,134
Other Noninterest Expense	0
Property, Plant and Equipment	29,274
Revenues	0

Output Variable	Value in 1000 USD
Liabilities	5,718,200
Assets	6,371,928
Expenses	24,805
Stockholders Equity	653,728
Net Income	77,329
Comprehensive Net Income	78,097
Economic Capital Ratio	6.7%

