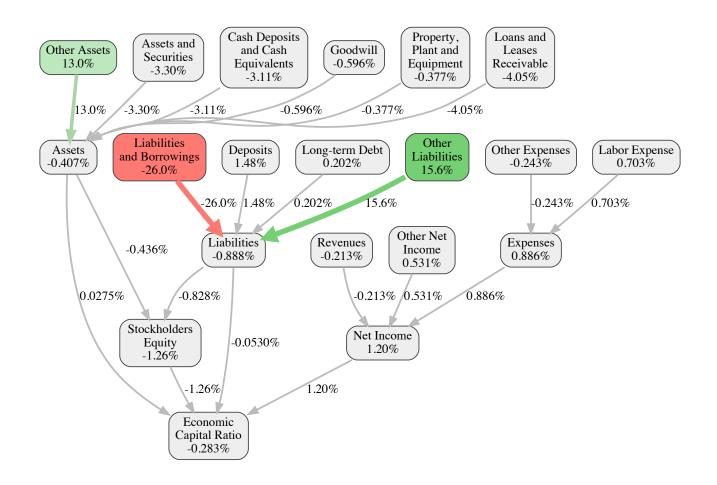


STATE BANKS 2021



Merchants Bancorp Rank 96 of 180





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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 16% points. The greatest weakness of Merchants Bancorp is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 26% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.3%, being 0.28% points below the market average of 6.6%.

Input Variable	Value in 1000 USD
Assets and Securities	608,535
Cash Deposits and Cash Equivalents	179,728
Deposits	7,408,066
Fees	0
Goodwill	15,845
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	6,612,445
Loans and Leases Receivable	5,507,926
Long-term Debt	0
Occupancy	0
Other Assets	3,303,580
Other Compr. Net Income	-84
Other Expenses	62,824
Other Liabilities	-5,185,757
Other Net Income	243,357
Other Noninterest Expense	0
Property, Plant and Equipment	29,761
Revenues	0

Output Variable	Value in 1000 USD
Liabilities	8,834,754
Assets	9,645,375
Expenses	62,824
Stockholders Equity	810,621
Net Income	180,533
Comprehensive Net Income	180,449
Economic Capital Ratio	6.3%