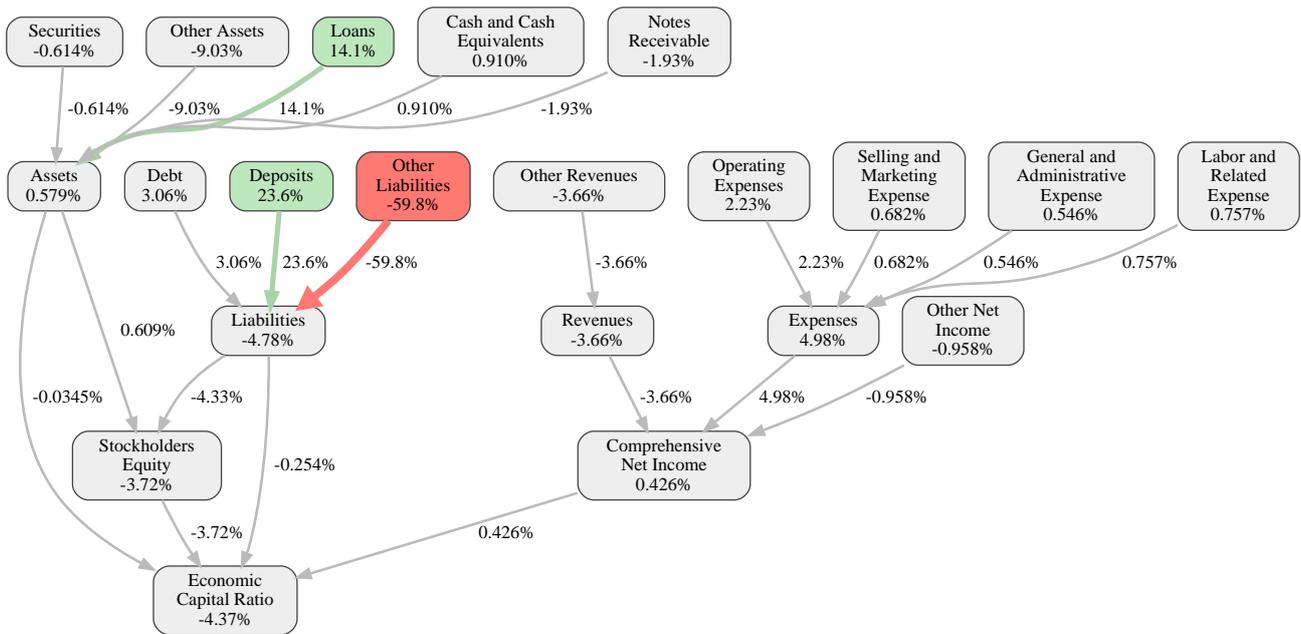




SAVINGS & CREDIT 2019

SALISBURY BANCORP INC.
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RealRate

SAVINGS & CREDIT 2019

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The relative strengths and weaknesses of SALISBURY BANCORP 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 SALISBURY BANCORP INC. compared to the market average is the variable Deposits, increasing the Economic Capital Ratio by 24% points. The greatest weakness of SALISBURY BANCORP INC. is the variable Other Liabilities, reducing the Economic Capital Ratio by 60% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.6%, being 4.4% points below the market average of 10.0%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	58,445
Debt	0
Deposits	0
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	909,279
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	153,830
Other Compr. Net Income	-415
Other Expenses	1,709
Other Liabilities	1,018,095
Other Net Income	10,533
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	1,121,554
Liabilities	1,018,095
Expenses	1,709
Revenues	0
Stockholders Equity	103,459
Net Income	8,824
Comprehensive Net Income	8,409
Economic Capital Ratio	5.6%