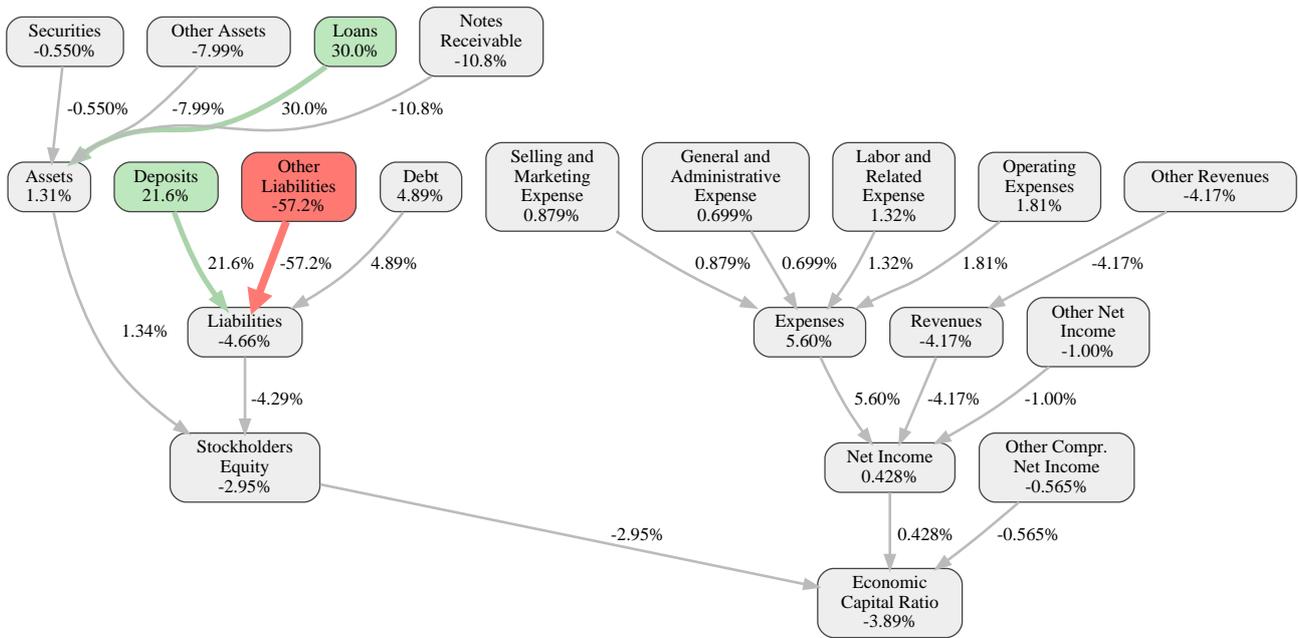




SAVINGS & CREDIT 2023

SALISBURY BANCORP INC.
Rank 72 of 96





RealRate

SAVINGS & CREDIT 2023

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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 Loans, increasing the Economic Capital Ratio by 30% points. The greatest weakness of SALISBURY BANCORP INC. is the variable Other Liabilities, reducing the Economic Capital Ratio by 57% points.

The company's Economic Capital Ratio, given in the ranking table, is 4.0%, being 3.9% points below the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	50,539
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	1,213,671
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	277,372
Other Compr. Net Income	-21,595
Other Expenses	3,539
Other Liabilities	1,413,227
Other Net Income	19,413
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	1,541,582
Liabilities	1,413,227
Expenses	3,539
Revenues	0
Stockholders Equity	128,355
Net Income	15,874
Comprehensive Net Income	-5,721
Economic Capital Ratio	4.0%