



The relative strengths and weaknesses of Merchants Bancshares 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 Merchants Bancshares INC compared to the market average is the variable Assets and Securities, increasing the Economic Capital Ratio by 25% points. The greatest weakness of Merchants Bancshares INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 42% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.5%, being 3.6% points below the market average of 10%.

Input Variable	Value in 1000 USD
Assets and Securities	528,999
Cash Deposits and Cash Equivalents	37,812
Deposits	1,177,880
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	18,744
Loans and Leases Receivable	1,017,007
Long-term Debt	0
Occupancy	0
Other Assets	13,819
Other Compr. Net Income	1,425
Other Expenses	3,124
Other Liabilities	305,708
Other Net Income	17,744
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	14,232

Output Variable	Value in 1000 USD
Liabilities	1,502,332
Assets	1,611,869
Expenses	3,124
Revenues	0
Stockholders Equity	109,537
Net Income	14,620
Comprehensive Net Income	16,045
Economic Capital Ratio	6.5%