



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 Liabilities and Borrowings, increasing the Economic Capital Ratio by 24% points. The greatest weakness of Merchants Bancshares INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 39% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.9%, being 2.6% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	434,820
Cash Deposits and Cash Equivalents	82,953
Deposits	1,527,470
Fees	0
Goodwill	7,011
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	2,297
Loans and Leases Receivable	1,501,550
Long-term Debt	0
Occupancy	0
Other Assets	23,246
Other Compr. Net Income	241
Other Expenses	4,689
Other Liabilities	376,388
Other Net Income	19,572
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	13,078

Output Variable	Value in 1000 USD
Liabilities	1,906,155
Assets	2,062,658
Expenses	4,689
Revenues	0
Stockholders Equity	156,503
Net Income	14,883
Comprehensive Net Income	15,124
Economic Capital Ratio	6.9%