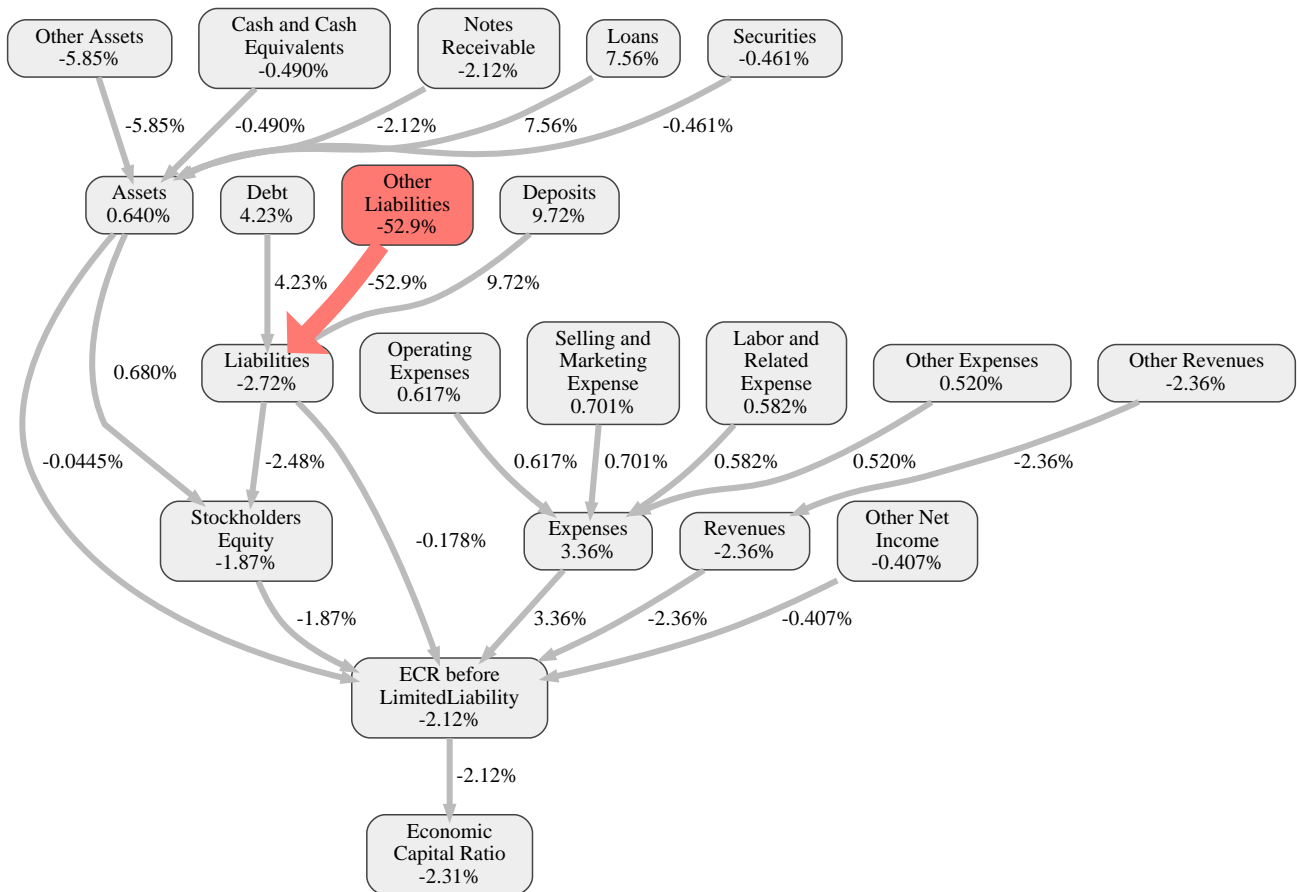




# SAVINGS & CREDIT 2020

Salisbury Bancorp INC  
Rank 62 of 95





# SAVINGS & CREDIT 2020

Salisbury Bancorp INC  
Rank 62 of 95



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 9.7% points. The greatest weakness of Salisbury Bancorp INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 53% points.

The company's Economic Capital Ratio, given in the ranking table, is 14%, being 2.3% points below the market average of 17%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	26,885
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	927,413
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	158,150
Other Compr. Net Income	1,577
Other Expenses	2,359
Other Liabilities	998,793
Other Net Income	13,495
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	1,112,448
Liabilities	998,793
Expenses	2,359
Revenues	0
Stockholders Equity	113,655
Net Income	11,136
Comprehensive Net Income	12,713
BaseVar	1,064,336
ECR before LimitedLiability	6.6%
Economic Capital Ratio	14%