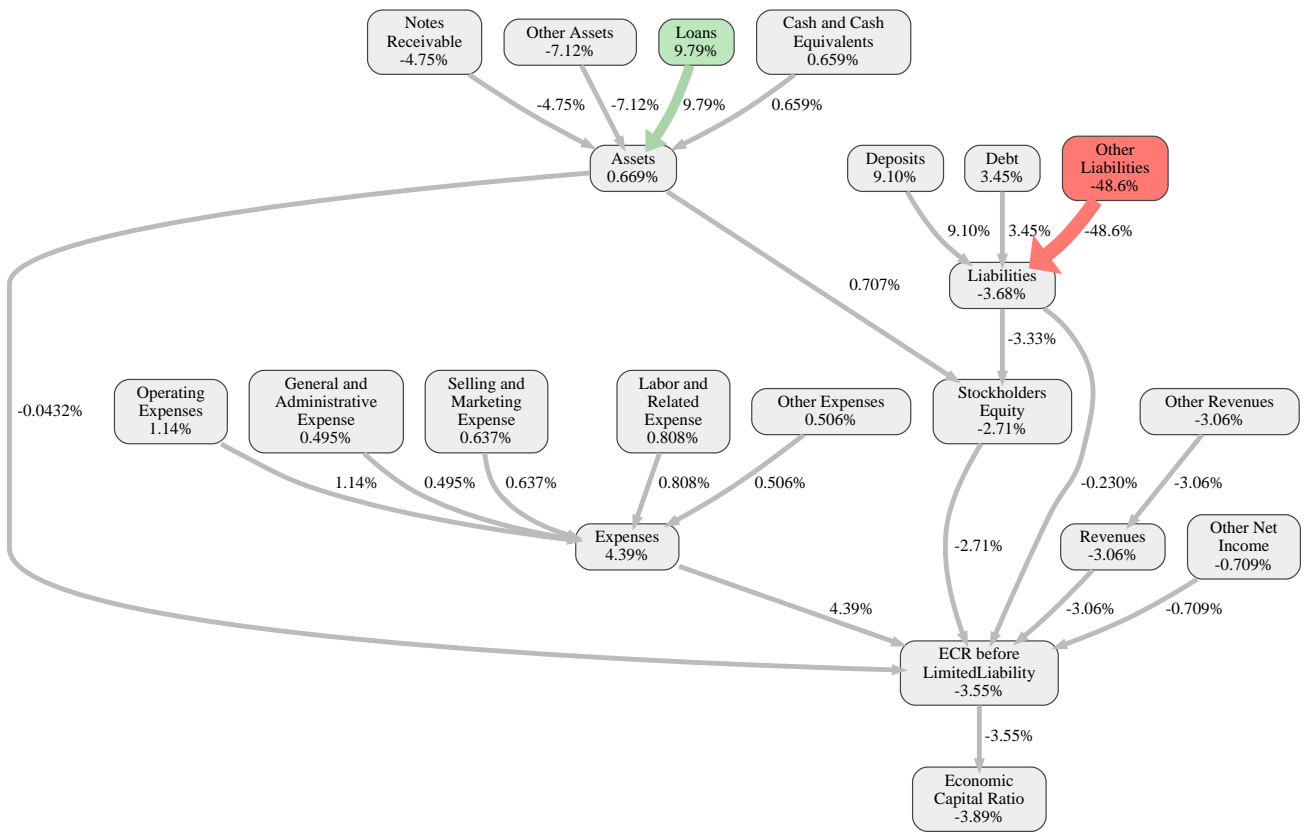




# SAVINGS & CREDIT 2021

Salisbury Bancorp INC  
Rank 63 of 92





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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 9.8% points. The greatest weakness of Salisbury Bancorp INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 49% points.

The company's Economic Capital Ratio, given in the ranking table, is 14%, being 3.9% points below the market average of 18%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	93,162
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	1,027,738
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	172,760
Other Compr. Net Income	1,647
Other Expenses	2,453
Other Liabilities	1,168,908
Other Net Income	14,393
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	1,293,660
Liabilities	1,168,908
Expenses	2,453
Revenues	0
Stockholders Equity	124,752
Net Income	11,940
Comprehensive Net Income	13,587
BaseVar	1,240,530
ECR before LimitedLiability	6.2%
Economic Capital Ratio	14%