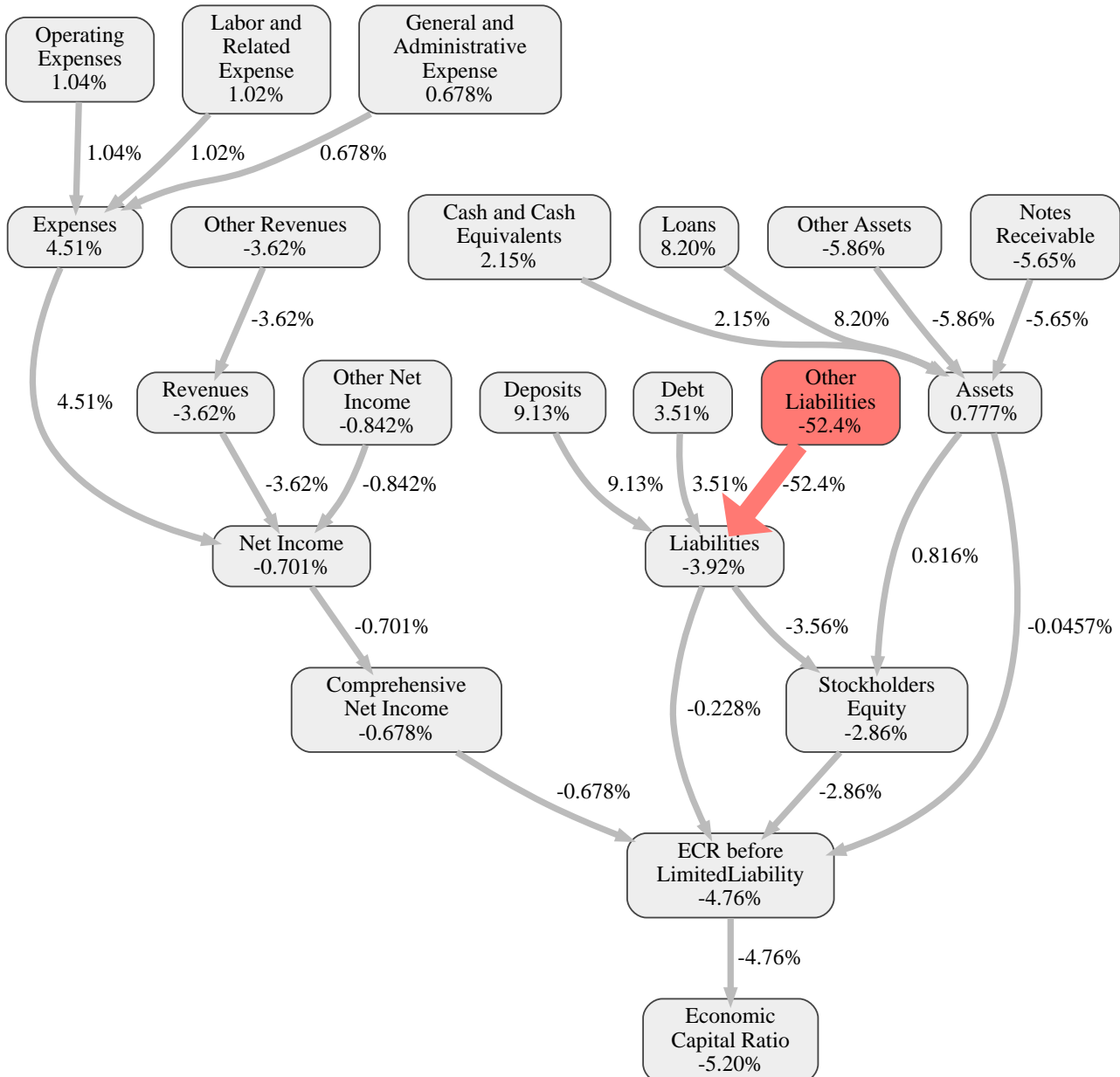




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Salisbury Bancorp INC Rank 87 of 106





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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 Deposits, increasing the Economic Capital Ratio by 9.1% points. The greatest weakness of Salisbury Bancorp INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 52% points.

The company's Economic Capital Ratio, given in the ranking table, is 14%, being 5.2% points below the market average of 19%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Cash and Cash Equivalents	175,335	Assets	1,529,184
Debt	0	Liabilities	1,392,584
Deposits	0	Expenses	4,267
Depreciation and Amortization	0	Revenues	0
General and Administrative Expense	0	Stockholders Equity	136,600
Interest Expense	0	Net Income	16,473
Interest Payable	0	Comprehensive Net Income	14,339
Labor and Related Expense	0	BaseVar	1,474,454
Loans	1,066,750	ECR before LimitedLiability	5.7%
Notes Receivable	0	Economic Capital Ratio	14%
Occupancy	0		
Operating Expenses	0		
Other Assets	287,099		
Other Compr. Net Income	-2,134		
Other Expenses	4,267		
Other Liabilities	1,392,584		
Other Net Income	20,740		
Other Revenues	0		
Professional Fees	0		
Securities	0		
Selling and Marketing Expense	0		