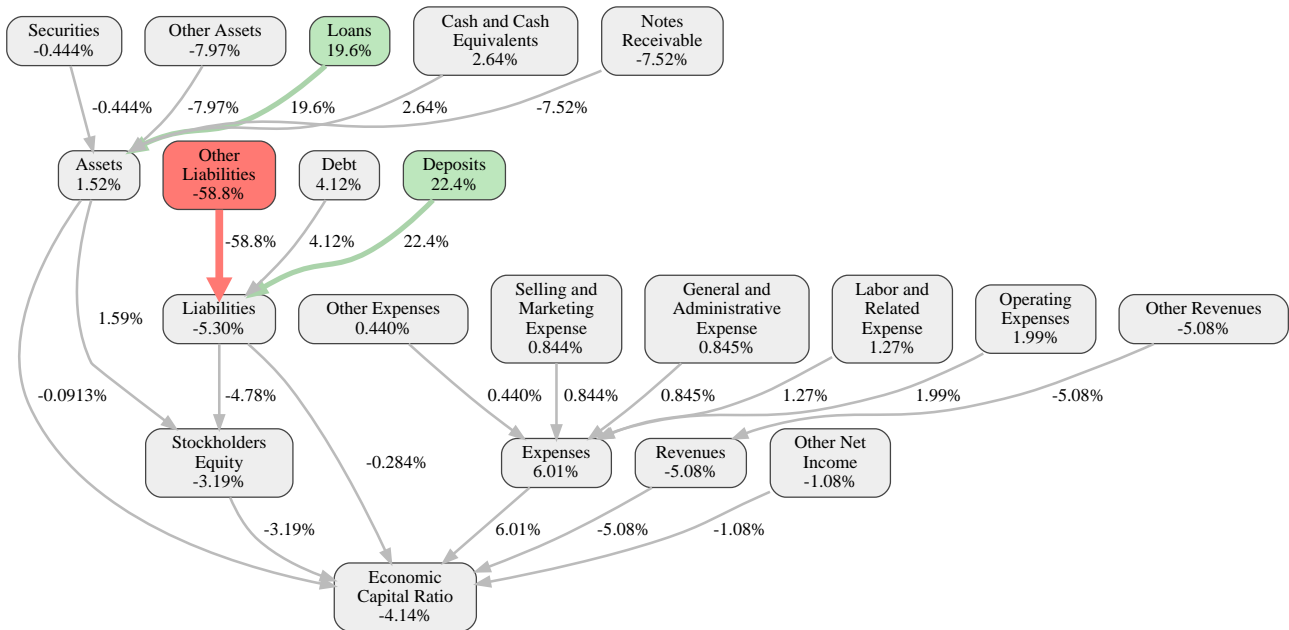




SAVINGS & CREDIT 2022

SALISBURY BANCORP INC.
Rank 85 of 104





RealRate

SAVINGS & CREDIT 2022

SALISBURY BANCORP INC. Rank 85 of 104



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 22% points. The greatest weakness of SALISBURY BANCORP INC. is the variable Other Liabilities, reducing the Economic Capital Ratio by 59% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.7%, being 4.1% points below the market average of 9.8%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	175,335
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	1,066,750
Notes Receivable	0
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

Output Variable	Value in 1000 USD
Assets	1,529,184
Liabilities	1,392,584
Expenses	4,267
Revenues	0
Stockholders Equity	136,600
Net Income	16,473
Comprehensive Net Income	14,339
Economic Capital Ratio	5.7%