



The relative strengths and weaknesses of Merchants Bancorp 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 Bancorp compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 19% points. The greatest weakness of Merchants Bancorp is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 31% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.5%, being 0.97% points above the market average of 6.5%.

Input Variable	Value in 1000 USD
Assets and Securities	879,868
Cash Deposits and Cash Equivalents	1,032,614
Deposits	8,982,613
Fees	0
Goodwill	15,845
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	8,428,663
Loans and Leases Receivable	5,751,319
Long-term Debt	0
Occupancy	0
Other Assets	3,567,780
Other Compr. Net Income	-1,828
Other Expenses	77,826
Other Liabilities	-7,288,047
Other Net Income	304,930
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	31,212

Output Variable	Value in 1000 USD
Liabilities	10,123,229
Assets	11,278,638
Expenses	77,826
Revenues	0
Stockholders Equity	1,155,409
Net Income	227,104
Comprehensive Net Income	225,276
Economic Capital Ratio	7.5%