



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 22% points. The greatest weakness of Merchants Bancorp is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 35% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.9%, being 3.4% points above the market average of 4.6%.

Input Variable	Value in 1000 USD
Assets and Securities	477,531
Cash Deposits and Cash Equivalents	226,164
Deposits	10,071,345
Fees	0
Goodwill	15,845
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	9,878,608
Loans and Leases Receivable	7,426,858
Long-term Debt	0
Occupancy	0
Other Assets	4,433,391
Other Compr. Net Income	-9,067
Other Expenses	71,421
Other Liabilities	-8,794,465
Other Net Income	291,142
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	35,438

Output Variable	Value in 1000 USD
Liabilities	11,155,488
Assets	12,615,227
Expenses	71,421
Revenues	0
Stockholders Equity	1,459,739
Net Income	219,721
Comprehensive Net Income	210,654
Economic Capital Ratio	7.9%