



The relative strengths and weaknesses of Tectonic Financial 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 Tectonic Financial Inc. compared to the market average is the variable Loans and Leases Receivable, increasing the Economic Capital Ratio by 7.8% points. The greatest weakness of Tectonic Financial Inc. is the variable Assets and Securities, reducing the Economic Capital Ratio by 6.7% points.

The company's Economic Capital Ratio, given in the ranking table, is 11%, being 4.3% points above the market average of 6.5%.

Input Variable	Value in 1000 USD
Assets and Securities	30,027
Cash Deposits and Cash Equivalents	45,992
Deposits	444,169
Fees	1,539
Goodwill	21,440
IT and Equipment Expense	964
Labor Expense	24,947
Liabilities and Borrowings	157,443
Loans and Leases Receivable	458,357
Long-term Debt	0
Occupancy	1,837
Other Assets	24,466
Other Compr. Net Income	-396
Other Expenses	9,270
Other Liabilities	-101,388
Other Net Income	47,125
Other Noninterest Expense	4,576
Property, Plant and Equipment	4,729
Revenues	13,042

Output Variable	Value in 1000 USD
Liabilities	500,224
Assets	585,011
Expenses	43,133
Stockholders Equity	84,787
Net Income	17,034
Comprehensive Net Income	16,638
Economic Capital Ratio	11%