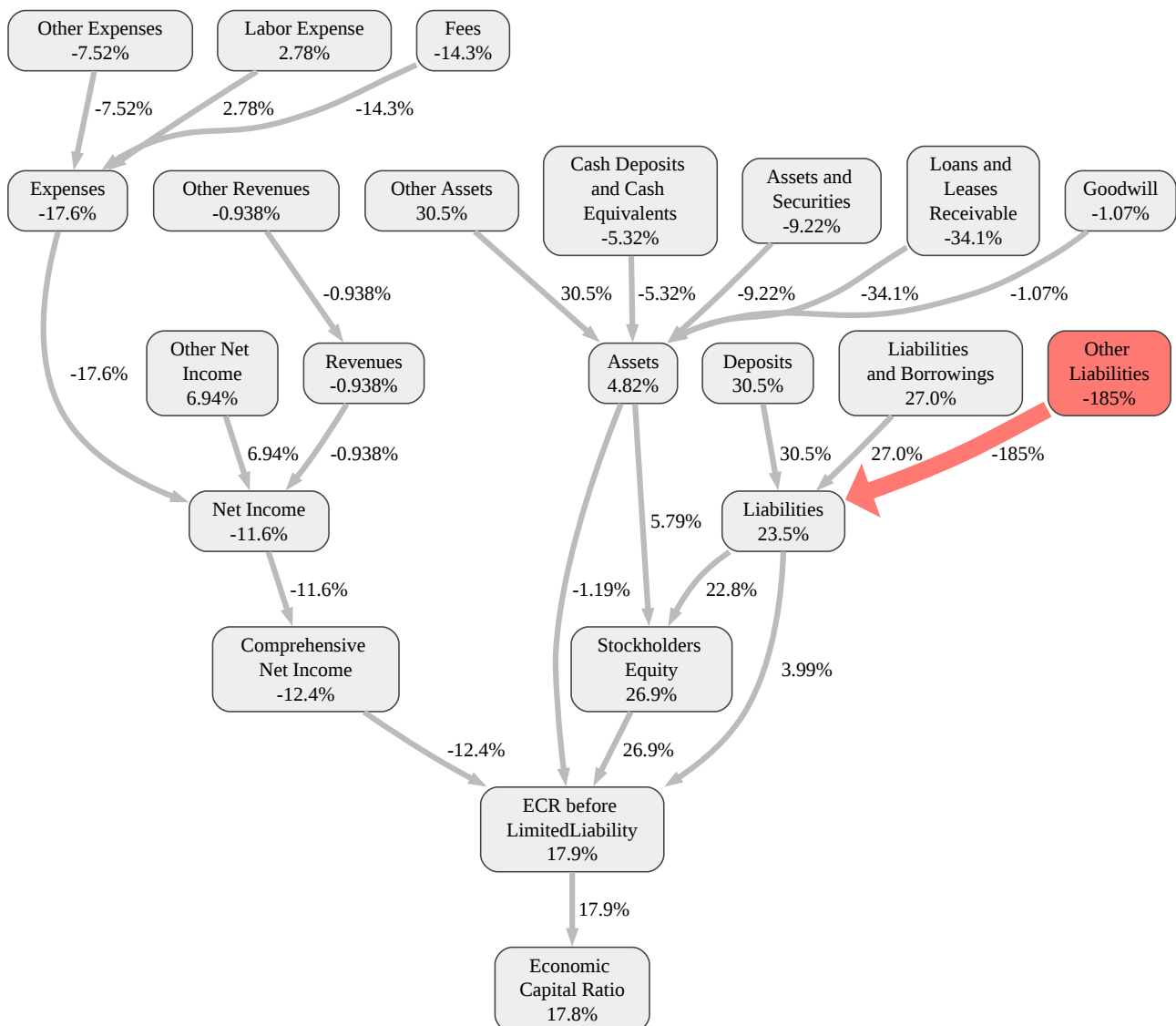




The relative strengths and weaknesses of BM Technologies Inc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of BM Technologies Inc compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 30% points. The greatest weakness of BM Technologies Inc is the variable Other Liabilities, reducing the Economic Capital Ratio by 185% points.

The company's Economic Capital Ratio, given in the ranking table, is 30%, being 18% points above the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	0
Cash Deposits and Cash Equivalents	43
Deposits	0
Fees	1,533
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	0
Loans and Leases Receivable	0
Long-term Debt	0
Occupancy	0
Other Assets	47,757
Other Compr. Net Income	0
Other Expenses	975
Other Liabilities	28,506
Other Net Income	1,618
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	0

Output Variable	Value in 1000 USD
Liabilities	28,506
Assets	47,801
Expenses	2,508
Revenues	0
Stockholders Equity	19,295
Net Income	-891
Comprehensive Net Income	-891
BaseVar	45,642
ECR before Limited Liability	30%
Economic Capital Ratio	30%