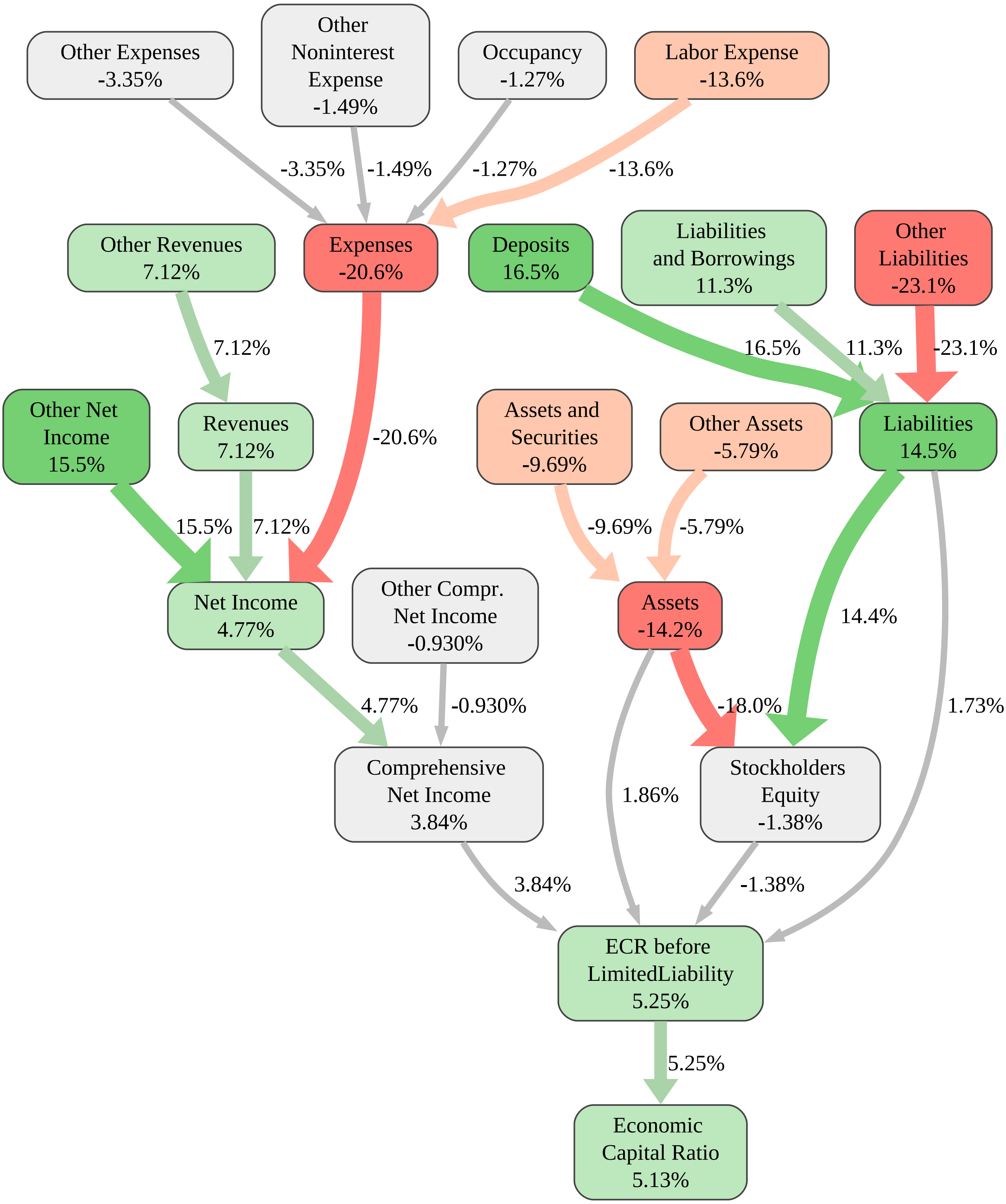
STATE BANKS 2021

Tectonic Financial Inc
Rank 10 of 144



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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 Deposits, increasing the Economic Capital Ratio by 17% points.The greatest weakness of Tectonic Financial Inc is the variable Other Liabilities, reducing the Economic Capital Ratio by 23% points.

The company's Economic Capital Ratio, given in the ranking table, is 18%, being 5.1% points above the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	11,750
Cash Deposits and Cash Equivalents	46,868
Deposits	348,015
Fees	1,345
Goodwill	10,729
IT and Equipment Expense	856
Labor Expense	22,144
Liabilities and Borrowings	125,986
Loans and Leases Receivable	412,465
Long-term Debt	0
Occupancy	2,339
Other Assets	26,765
Other Compr. Net Income	14
Other Expenses	7,039
Other Liabilities	-20,588
Other Net Income	36,584
Other Noninterest Expense	2,886
Other Revenues	10,950
Property, Plant and Equipment	4,849

Output Variable	Value in 1000 USD
Liabilities	453,413
Assets	513,426
Expenses	36,609
Revenues	10,950
Stockholders Equity	60,013
Net Income	10,925
Comprehensive Net Income	10,939
BaseVar	636,164
ECR before LimitedLiability	18%
Economic Capital Ratio	18%