TOP RATED 2022

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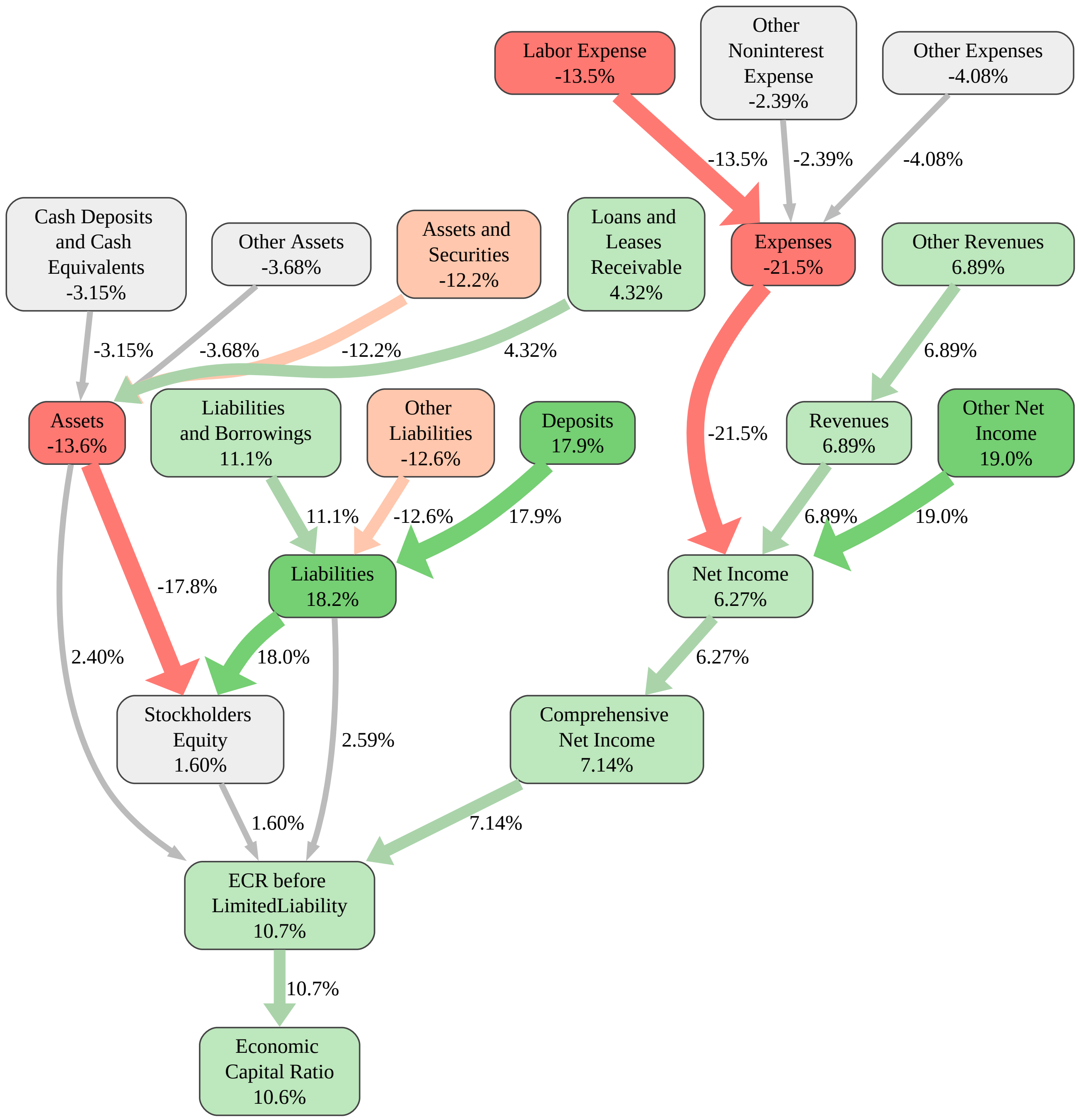
STATE BANKS 2022

Tectonic Financial Inc
Rank 3 of 152

Tectonic FINANCIAL



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Tectonic FINANCIAL

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 Other Net Income, increasing the Economic Capital Ratio by 19% points.The greatest weakness of Tectonic Financial Inc is the variable Expenses, reducing the Economic Capital Ratio by 22% points.

The company's Economic Capital Ratio, given in the ranking table, is 23%, being 11% points above the market average of 13%.

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
Other Revenues	13,042
Property, Plant and Equipment	4,729

Output Variable	Value in 1000 USD
Liabilities	500,224
Assets	585,011
Expenses	43,133
Revenues	13,042
Stockholders Equity	84,787
Net Income	17,034
Comprehensive Net Income	16,638
BaseVar	730,826
ECR before LimitedLiability	23%
Economic Capital Ratio	23%