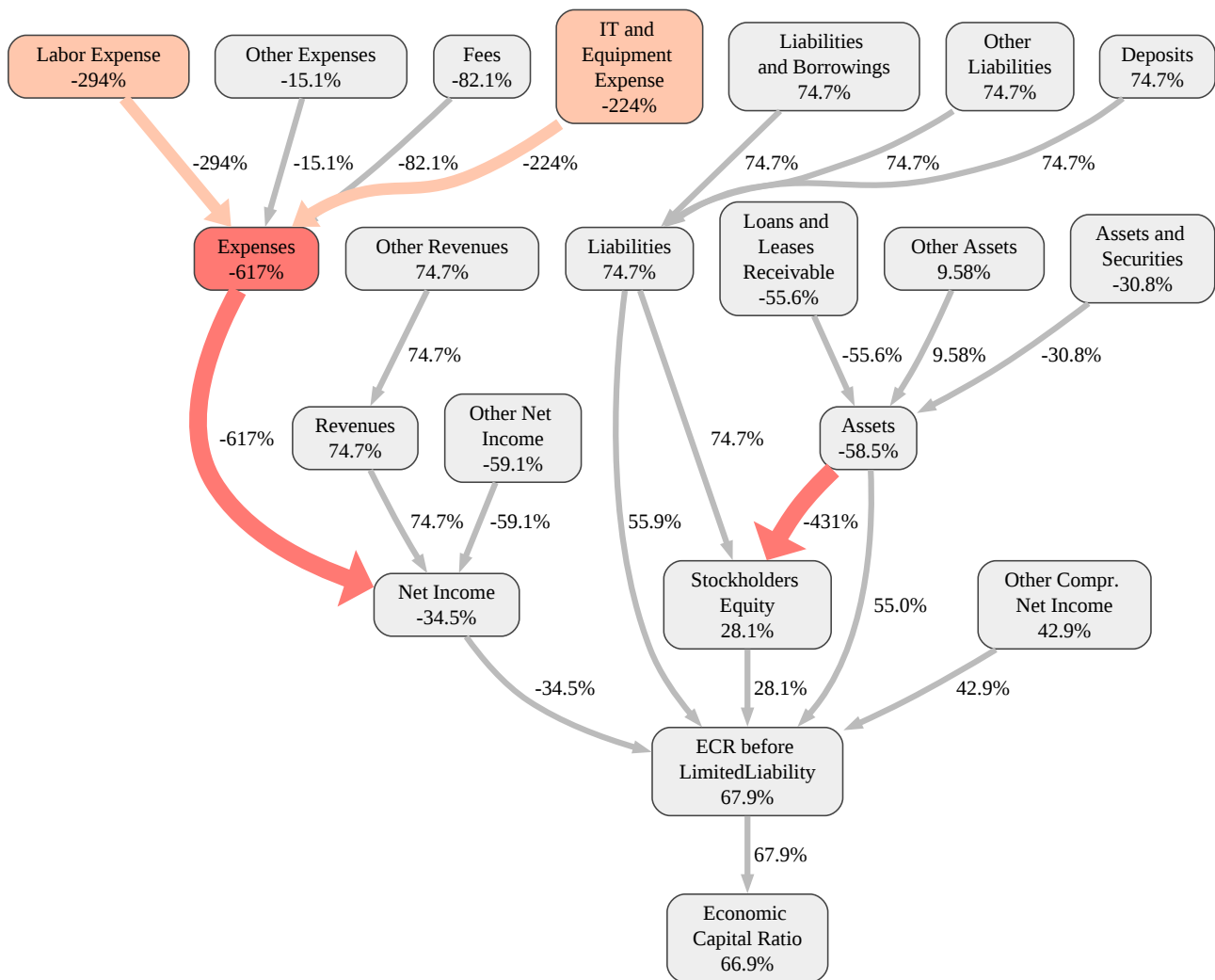




The relative strengths and weaknesses of BM Technologies Inc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of BM Technologies Inc compared to the market average is the variable Deposits, increasing the Economic Capital Ratio by 75% points. The greatest weakness of BM Technologies Inc is the variable Expenses, reducing the Economic Capital Ratio by 617% points.

The company's Economic Capital Ratio, given in the ranking table, is 75%, being 67% points above the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	0
Cash Deposits and Cash Equivalents	21,108
Deposits	0
Fees	10,747
Goodwill	5,259
IT and Equipment Expense	29,176
Labor Expense	39,926
Liabilities and Borrowings	0
Loans and Leases Receivable	0
Long-term Debt	0
Occupancy	1,022
Other Assets	44,161
Other Compr. Net Income	0
Other Expenses	3,505
Other Liabilities	22,178
Other Net Income	0
Other Noninterest Expense	0
Other Revenues	83,597
Property, Plant and Equipment	508

Output Variable	Value in 1000 USD
Liabilities	22,178
Assets	71,036
Expenses	84,376
Revenues	83,597
Stockholders Equity	48,858
Net Income	-779
Comprehensive Net Income	-779
BaseVar	351,478
ECR before Limited Liability	75%
Economic Capital Ratio	75%