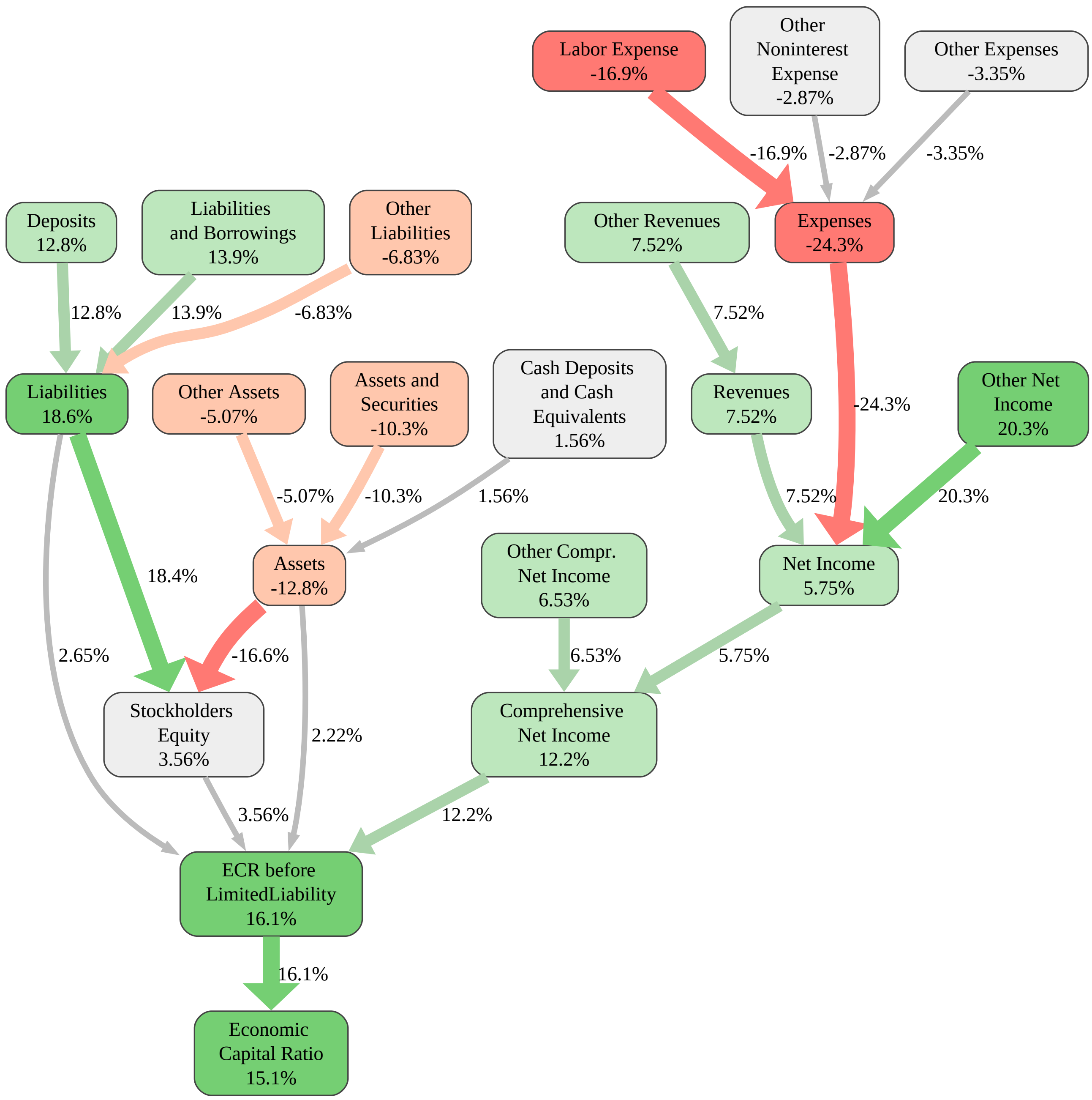
STATE BANKS 2023

Tectonic Financial Inc
Rank 4 of 157



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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 Other Net Income, increasing the Economic Capital Ratio by 20% points.The greatest weakness of Tectonic Financial Inc is the variable Expenses, reducing the Economic Capital Ratio by 24% points.

The company's Economic Capital Ratio, given in the ranking table, is 23%, being 15% points above the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	34,528
Cash Deposits and Cash Equivalents	42,155
Deposits	493,025
Fees	1,480
Goodwill	21,440
IT and Equipment Expense	794
Labor Expense	31,093
Liabilities and Borrowings	148,161
Loans and Leases Receivable	479,721
Long-term Debt	0
Occupancy	1,707
Other Assets	30,063
Other Compr. Net Income	-2,040
Other Expenses	8,680
Other Liabilities	-125,148
Other Net Income	51,866
Other Noninterest Expense	5,473
Other Revenues	14,391
Property, Plant and Equipment	4,629

Output Variable	Value in 1000 USD
Liabilities	516,038
Assets	612,536
Expenses	49,227
Revenues	14,391
Stockholders Equity	96,498
Net Income	17,030
Comprehensive Net Income	14,990
BaseVar	777,593
ECR before LimitedLiability	23%
Economic Capital Ratio	23%