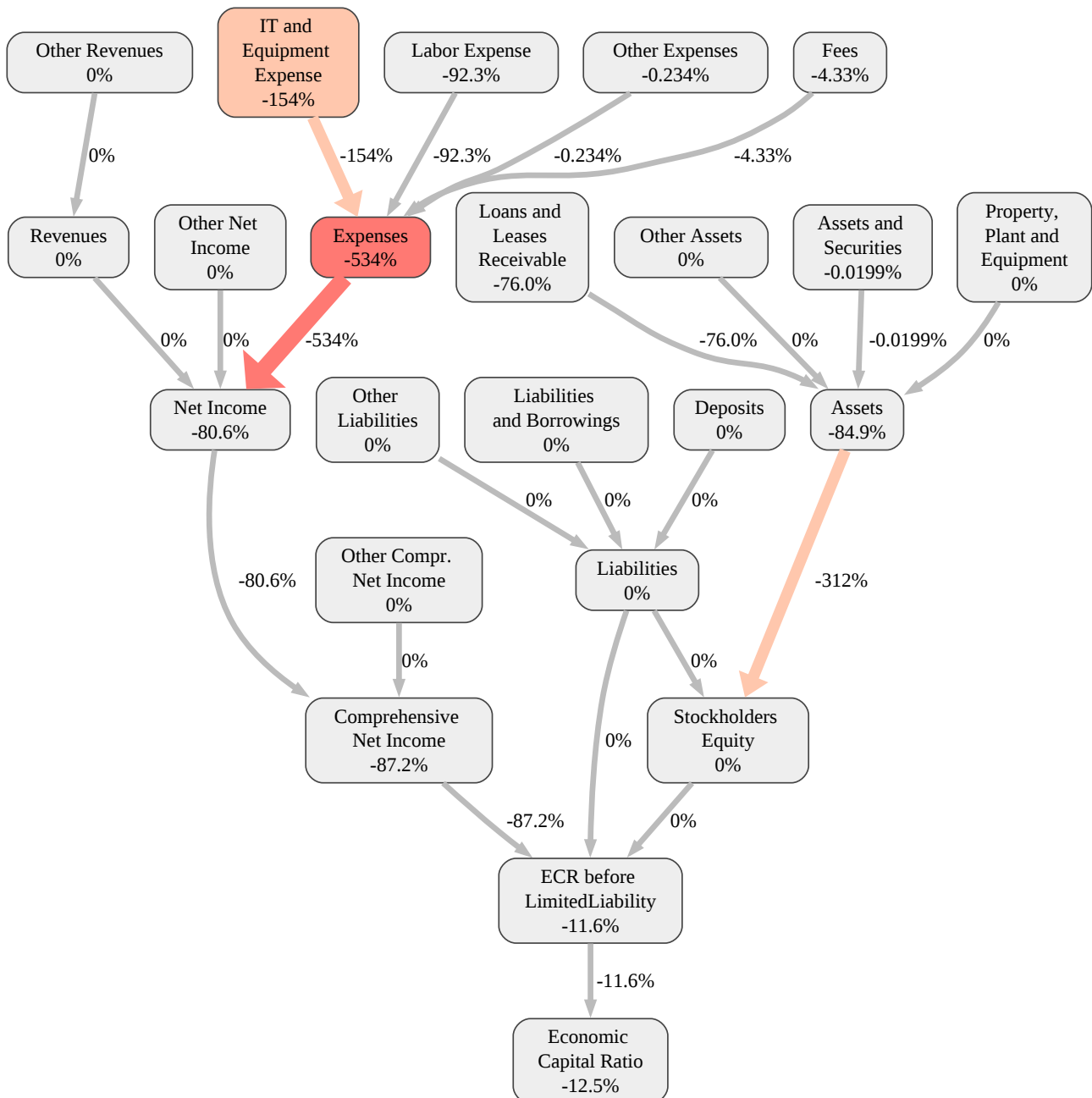




The relative strengths and weaknesses of BM Technologies Inc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

[illegible]

The company's Economic Capital Ratio, given in the ranking table, is 0%, being 12% points below the market average of 12%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Assets and Securities	0	Liabilities	23,668
Cash Deposits and Cash Equivalents	14,288	Assets	54,640
Deposits	0	Expenses	72,583
Fees	11,257	Revenues	55,252
Goodwill	5,259	Stockholders Equity	30,972
IT and Equipment Expense	27,775	Net Income	-17,331
Labor Expense	22,489	Comprehensive Net Income	-17,331
Liabilities and Borrowings	0	BaseVar	271,175
Loans and Leases Receivable	0	ECR before LimitedLiability	-100%
Long-term Debt	0	Equity Capital Ratio	18%
Occupancy	35		
Other Assets	34,558		
Other Compr. Net Income	0		
Other Expenses	11,027		
Other Liabilities	23,668		
Other Net Income	0		
Other Noninterest Expense	0		
Other Revenues	55,252		
Property, Plant and Equipment	535		