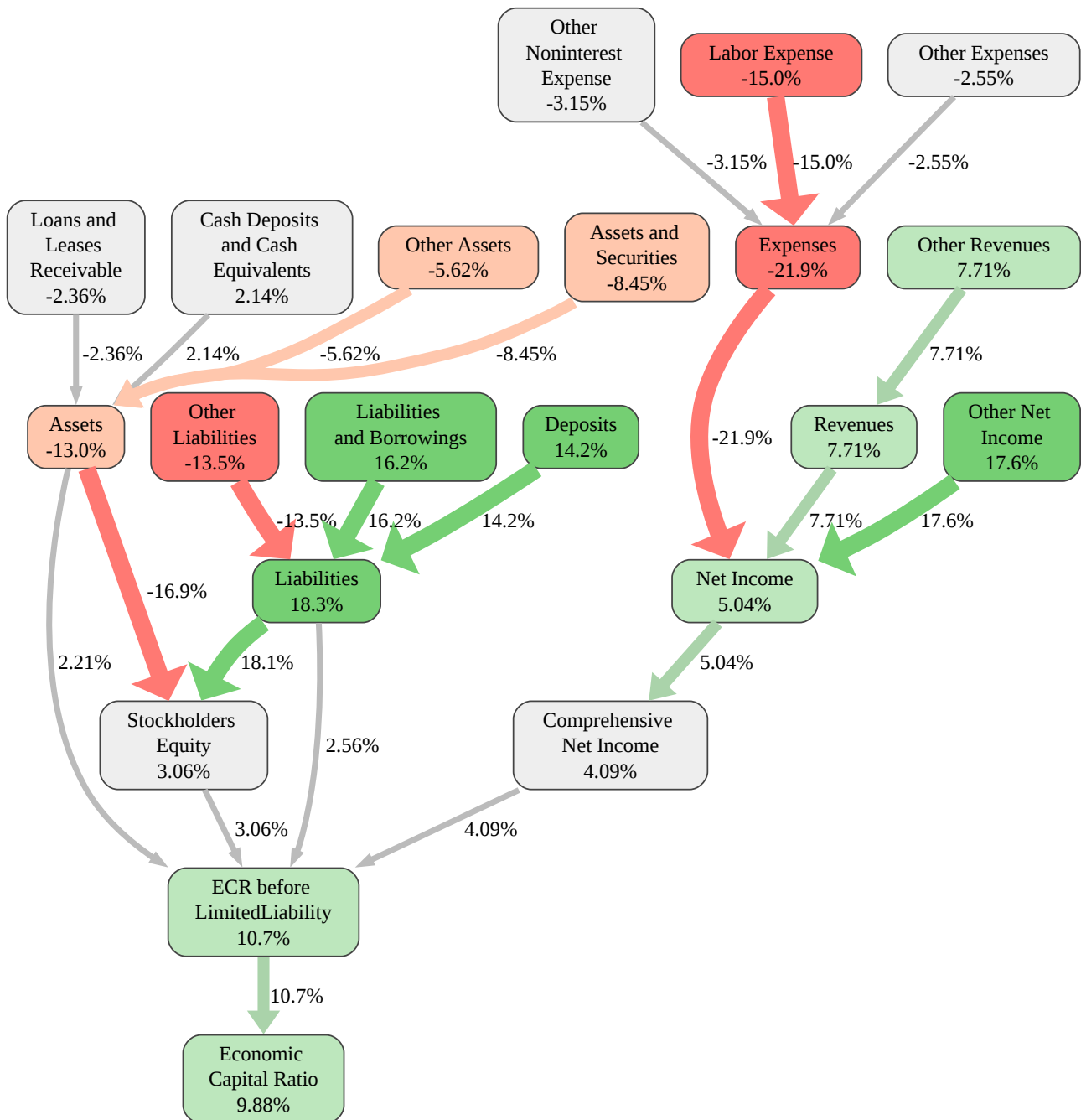




The relative strengths and weaknesses of Tectonic Financial Inc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Tectonic Financial Inc compared to the market average is the variable Liabilities, increasing the Economic Capital Ratio by 18% 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 22%, being 9.9% points above the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	41,403
Cash Deposits and Cash Equivalents	58,767
Deposits	526,891
Fees	1,813
Goodwill	21,440
IT and Equipment Expense	941
Labor Expense	31,288
Liabilities and Borrowings	160,621
Loans and Leases Receivable	521,360
Long-term Debt	0
Occupancy	1,984
Other Assets	29,618
Other Compr. Net Income	548
Other Expenses	8,037
Other Liabilities	-117,023
Other Net Income	49,398
Other Noninterest Expense	6,594
Other Revenues	16,479
Property, Plant and Equipment	4,758

Output Variable	Value in 1000 USD
Liabilities	570,489
Assets	677,346
Expenses	50,657
Revenues	16,479
Stockholders Equity	106,857
Net Income	15,220
Comprehensive Net Income	15,768
BaseVar	836,421
ECR before LimitedLiability	22%
Economic Capital Ratio	22%