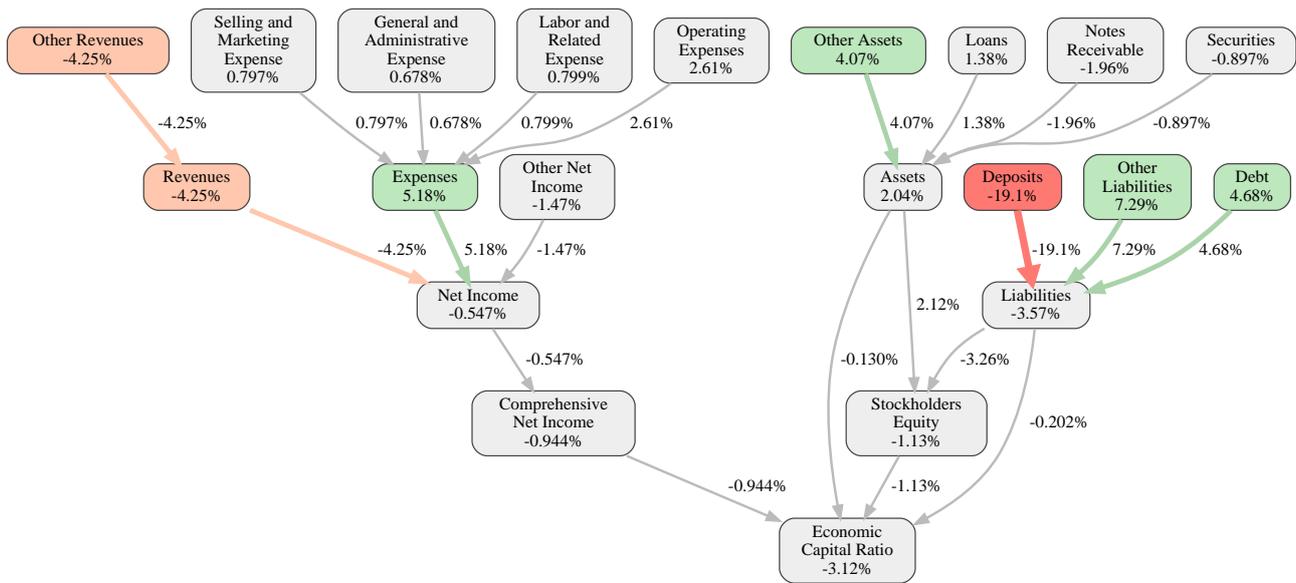




RealRate

SAVINGS & CREDIT 2017

VECTA INC.
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The relative strengths and weaknesses of VECTA 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 VECTA INC. compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 7.3% points. The greatest weakness of VECTA INC. is the variable Deposits, reducing the Economic Capital Ratio by 19% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.0%, being 3.1% points below the market average of 9.1%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	2,923
Debt	0
Deposits	74,288
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	48,045
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	39,306
Other Compr. Net Income	-431
Other Expenses	78
Other Liabilities	4,755
Other Net Income	-39
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	90,274
Liabilities	79,043
Expenses	78
Revenues	0
Stockholders Equity	11,232
Net Income	-117
Comprehensive Net Income	-549
Economic Capital Ratio	6.0%