



The relative strengths and weaknesses of NSTS Bancorp 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 NSTS Bancorp Inc compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 8.7% points. The greatest weakness of NSTS Bancorp Inc is the variable Deposits, reducing the Economic Capital Ratio by 16% points.

The company's Economic Capital Ratio, given in the ranking table, is 22%, being 6.6% points above the market average of 15%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Cash and Cash Equivalents	31,388	Assets	256,776
Debt	0	Liabilities	179,231
Deposits	168,826	Expenses	8,851
Depreciation and Amortization	0	Revenues	548
General and Administrative Expense	0	Stockholders Equity	77,545
Interest Expense	0	Net Income	-3,957
Interest Payable	0	Comprehensive Net Income	-1,055
Labor and Related Expense	4,554	BaseVar	226,327
Loans	0	ECR before Limited Liability	17%
Notes Receivable	120,623	Economic Capital Ratio	22%
Occupancy	739		
Operating Expenses	0		
Other Assets	104,765		
Other Compr. Net Income	2,902		
Other Expenses	2,840		
Other Liabilities	10,405		
Other Net Income	4,346		
Other Revenues	548		
Professional Fees	718		
Securities	0		
Selling and Marketing Expense	0		