



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 9.8% points. The greatest weakness of NSTS Bancorp Inc is the variable Deposits, reducing the Economic Capital Ratio by 20% points.

The company's Economic Capital Ratio, given in the ranking table, is 20%, being 4.1% points above the market average of 16%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Cash and Cash Equivalents	53,481	Assets	278,688
Debt	0	Liabilities	202,198
Deposits	190,156	Expenses	9,720
Depreciation and Amortization	0	Revenues	632
General and Administrative Expense	0	Stockholders Equity	76,490
Interest Expense	0	Net Income	-789
Interest Payable	0	Comprehensive Net Income	-1,172
Labor and Related Expense	5,939	BaseVar	249,960
Loans	0	ECR before LimitedLiability	15%
Notes Receivable	130,356	Economic Capital Ratio	20%
Occupancy	782		
Operating Expenses	0		
Other Assets	94,851		
Other Compr. Net Income	-383		
Other Expenses	2,274		
Other Liabilities	12,042		
Other Net Income	8,299		
Other Revenues	632		
Professional Fees	725		
Securities	0		
Selling and Marketing Expense	0		