



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 13% 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 23%, being 7.6% points above the market average of 15%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	34,042
Debt	0
Deposits	181,472
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	6,266
Loans	0
Notes Receivable	128,635
Occupancy	875
Operating Expenses	0
Other Assets	103,971
Other Compr. Net Income	2,845
Other Expenses	2,301
Other Liabilities	5,202
Other Net Income	9,285
Other Revenues	642
Professional Fees	871
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	266,648
Liabilities	186,674
Expenses	10,313
Revenues	642
Stockholders Equity	79,974
Net Income	-386
Comprehensive Net Income	2,459
BaseVar	238,204
ECR before LimitedLiability	19%
Economic Capital Ratio	23%