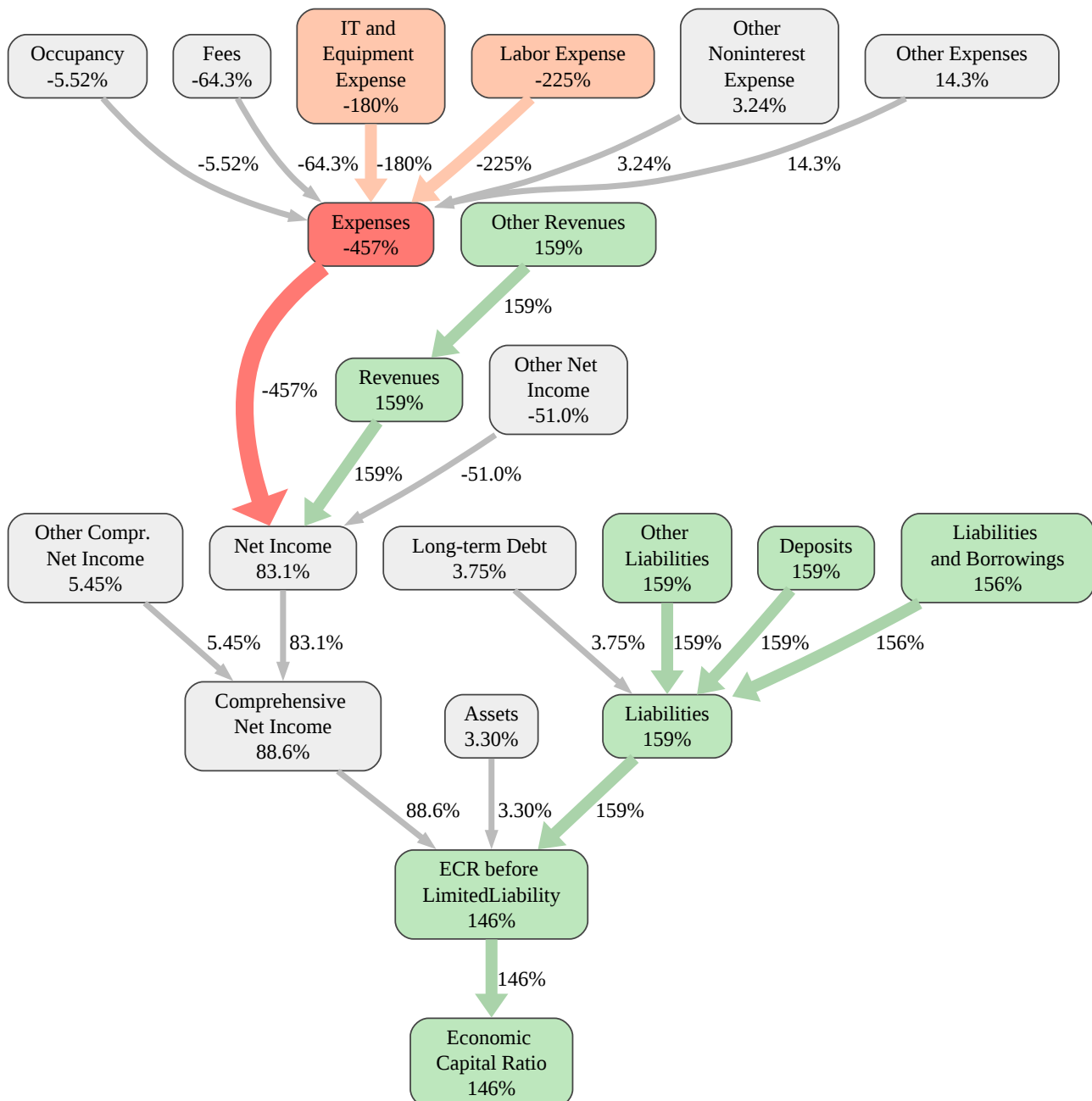




The relative strengths and weaknesses of BM Technologies Inc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of BM Technologies Inc compared to the market average is the variable Deposits, increasing the Economic Capital Ratio by 159% points. The greatest weakness of BM Technologies Inc is the variable Expenses, reducing the Economic Capital Ratio by 457% points.

The company's Economic Capital Ratio, given in the ranking table, is 159%, being 146% points above the market average of 13%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Assets and Securities	0	Liabilities	38,447
Cash Deposits and Cash Equivalents	25,704	Assets	76,428
Deposits	0	Expenses	77,944
Fees	10,395	Revenues	94,987
Goodwill	5,259	Stockholders Equity	37,981
IT and Equipment Expense	28,973	Net Income	17,043
Labor Expense	38,036	Comprehensive Net Income	17,043
Liabilities and Borrowings	0	BaseVar	371,307
Loans and Leases Receivable	0	ECR before Limited Liability	159%
Long-term Debt	0	Economic Capital Ratio	159%
Occupancy	1,197		
Other Assets	45,119		
Other Compr. Net Income	0		
Other Expenses	-657		
Other Liabilities	38,447		
Other Net Income	0		
Other Noninterest Expense	0		
Other Revenues	94,987		
Property, Plant and Equipment	346		