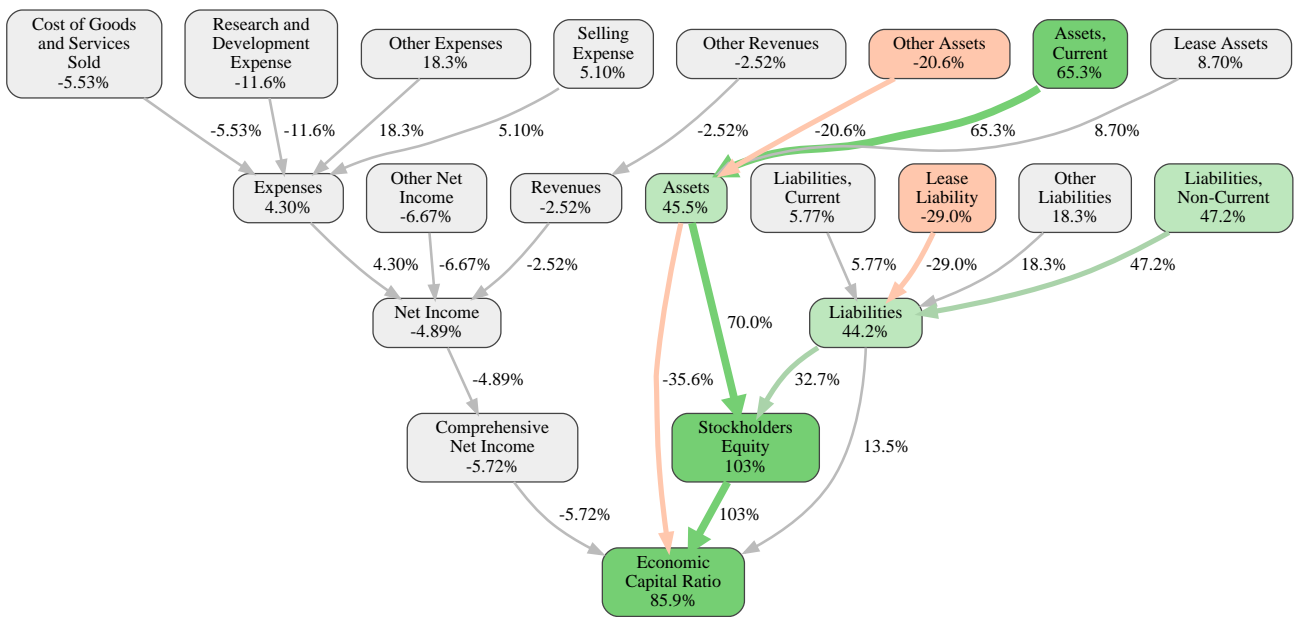




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The relative strengths and weaknesses of BTRS Holdings Inc. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of BTRS Holdings Inc. compared to the market average is the variable Assets, Current, increasing the Economic Capital Ratio by 65% points. The greatest weakness of BTRS Holdings Inc. is the variable Lease Liability, reducing the Economic Capital Ratio by 29% points.

The company's Economic Capital Ratio, given in the ranking table, is 225%, being 86% points above the market average of 139%.

Input Variable	Value in 1000 USD
Assets, Current	299,663
Assets, Non-Current	5,122
Cost of Goods and Services Sold	71,874
General and Administrative Expense	48,282
Intangible Assets	0
Lease Assets	28,623
Lease Liability	32,461
Liabilities, Current	93,163
Liabilities, Non-Current	2,958
Other Assets	137,241
Other Compr. Net Income	-1,292
Other Expenses	5,403
Other Liabilities	32,433
Other Net Income	-12,295
Other Revenues	166,405
Property Plant and Equipment	0
Research and Development Expense	50,127
Selling Expense	39,624

Output Variable	Value in 1000 USD
Assets	470,649
Liabilities	161,015
Expenses	215,310
Revenues	166,405
Stockholders Equity	309,634
Net Income	-61,200
Comprehensive Net Income	-62,492
Economic Capital Ratio	225%