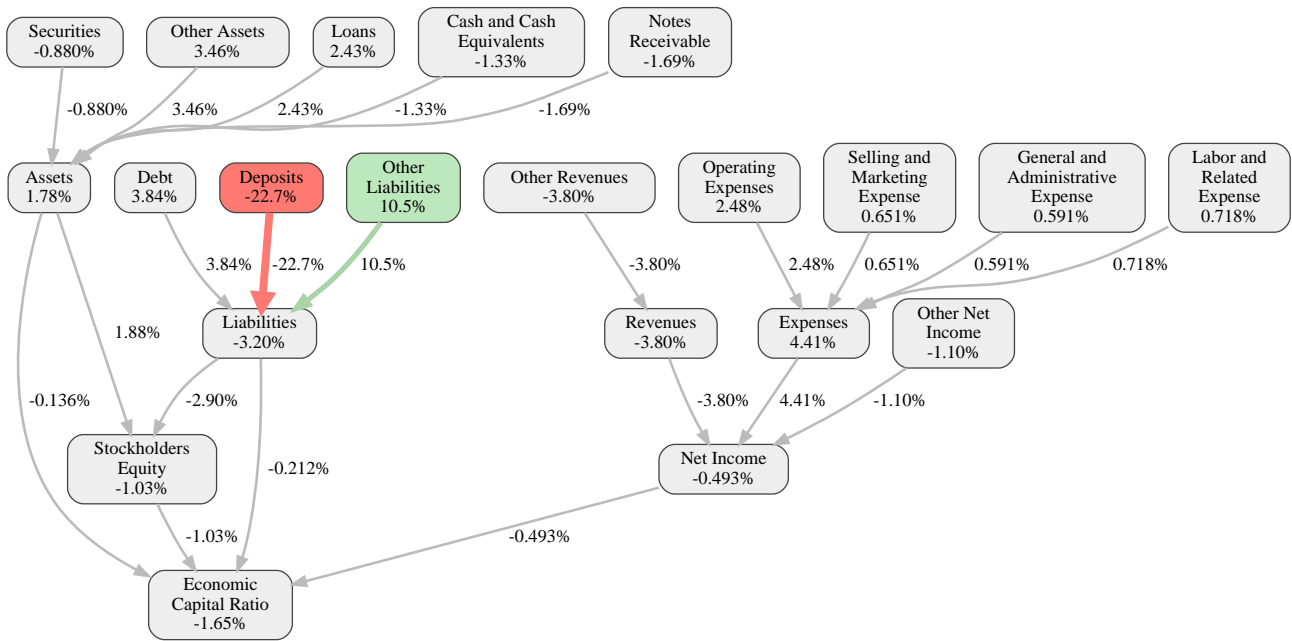




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VECTA INC.
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RealRate

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The relative strengths and weaknesses of VECTA 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 VECTA INC. compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 10% points. The greatest weakness of VECTA INC. is the variable Deposits, reducing the Economic Capital Ratio by 23% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.1%, being 1.7% points below the market average of 8.7%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	1,229
Debt	0
Deposits	72,559
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	48,798
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	34,908
Other Compr. Net Income	317
Other Expenses	412
Other Liabilities	1,101
Other Net Income	85
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	84,935
Liabilities	73,659
Expenses	412
Revenues	0
Stockholders Equity	11,276
Net Income	-327
Comprehensive Net Income	-10
Economic Capital Ratio	7.1%