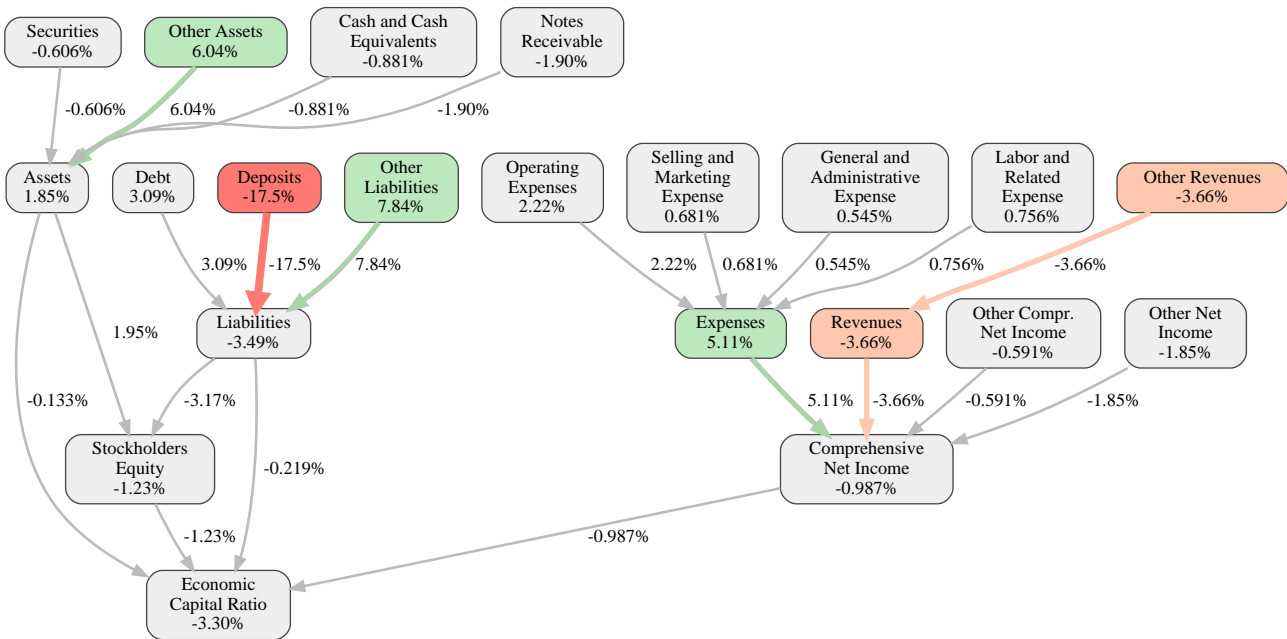




RealRate

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VECTA INC.
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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 7.8% points. The greatest weakness of VECTA INC. is the variable Deposits, reducing the Economic Capital Ratio by 18% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.7%, being 3.3% points below the market average of 10.0%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	1,218
Debt	0
Deposits	63,658
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	43,102
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	35,382
Other Compr. Net Income	-518
Other Expenses	14
Other Liabilities	5,177
Other Net Income	66
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	79,701
Liabilities	68,836
Expenses	14
Revenues	0
Stockholders Equity	10,865
Net Income	52
Comprehensive Net Income	-466
Economic Capital Ratio	6.7%