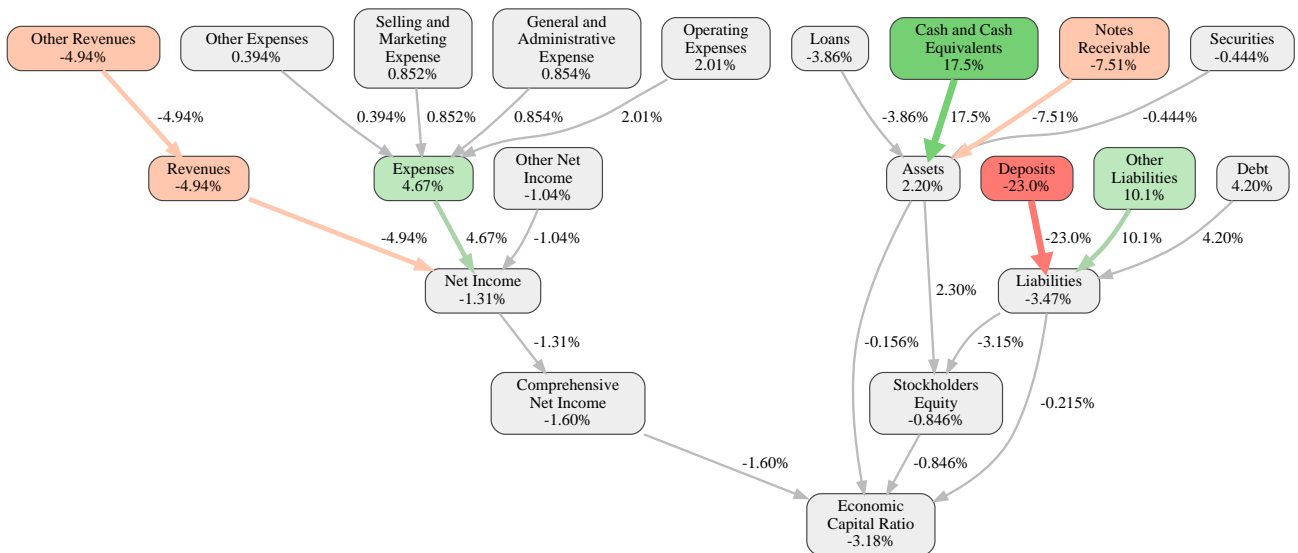




SAVINGS & CREDIT 2022

NSTS Bancorp Inc.
Rank 66 of 104





SAVINGS & CREDIT 2022

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Rank 66 of 104



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 Cash and Cash Equivalents, increasing the Economic Capital Ratio by 18% points. The greatest weakness of NSTS Bancorp 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 6.6%, being 3.2% points below the market average of 9.8%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	121,611
Debt	0
Deposits	285,621
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	3,352
Loans	96,534
Notes Receivable	0
Occupancy	665
Operating Expenses	0
Other Assets	122,724
Other Compr. Net Income	-1,487
Other Expenses	1,100
Other Liabilities	10,065
Other Net Income	4,704
Other Revenues	626
Professional Fees	268
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	340,869
Liabilities	295,686
Expenses	5,385
Revenues	626
Stockholders Equity	45,183
Net Income	-55
Comprehensive Net Income	-1,542
Economic Capital Ratio	6.6%