



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 Other Assets, increasing the Economic Capital Ratio by 14% points. The greatest weakness of NSTS Bancorp Inc. is the variable Deposits, reducing the Economic Capital Ratio by 16% points.

The company's Economic Capital Ratio, given in the ranking table, is 13%, being 5.2% points above the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	13,147
Debt	0
Deposits	178,714
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	3,846
Loans	103,359
Notes Receivable	0
Occupancy	658
Operating Expenses	0
Other Assets	147,700
Other Compr. Net Income	-11,044
Other Expenses	1,933
Other Liabilities	4,950
Other Net Income	5,973
Other Revenues	1,077
Professional Fees	586
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	264,206
Liabilities	183,664
Expenses	7,023
Revenues	1,077
Stockholders Equity	80,542
Net Income	27
Comprehensive Net Income	-11,017
Economic Capital Ratio	13%