





RealRate

SAVINGS & CREDIT 2020

Hometryst Bancshares Inc Rank 50 of 95



HomeTrust Bank

The relative strengths and weaknesses of Hometryst Bancshares 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 Hometryst Bancshares Inc compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 6.9% points. The greatest weakness of Hometryst Bancshares Inc is the variable Deposits, reducing the Economic Capital Ratio by 6.1% points.

The company's Economic Capital Ratio, given in the ranking table, is 15%, being 1.9% points below the market average of 17%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	71,043
Debt	0
Deposits	2,327,257
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	2,683,761
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	721,374
Other Compr. Net Income	2,331
Other Expenses	6,791
Other Liabilities	740,025
Other Net Income	33,937
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	3,476,178
Liabilities	3,067,282
Expenses	6,791
Revenues	0
Stockholders Equity	408,896
Net Income	27,146
Comprehensive Net Income	29,477
BaseVar	3,293,260
ECR before LimitedLiability	7.1%
Economic Capital Ratio	15%