



The relative strengths and weaknesses of Heritage NOLA 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 Heritage NOLA Bancorp Inc. compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 16% points. The greatest weakness of Heritage NOLA Bancorp Inc. is the variable Other Assets, reducing the Economic Capital Ratio by 8.2% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 1.6% points above the market average of 10.0%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	4,415
Debt	16,822
Deposits	77,297
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	97,533
Notes Receivable	0
Occupancy	403
Operating Expenses	59
Other Assets	17,473
Other Compr. Net Income	-38
Other Expenses	3,090
Other Liabilities	1,185
Other Net Income	4,063
Other Revenues	168
Professional Fees	261
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	119,421
Liabilities	95,304
Expenses	3,813
Revenues	168
Stockholders Equity	24,117
Net Income	418
Comprehensive Net Income	380
Economic Capital Ratio	12%