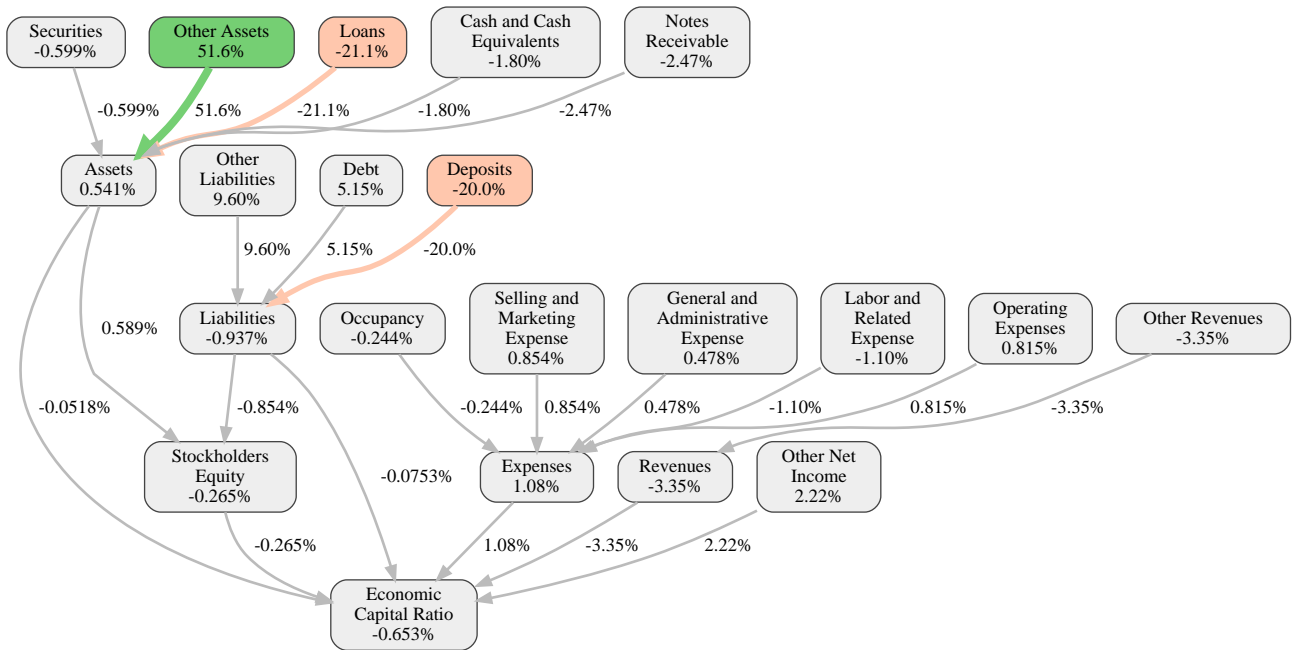




SAVINGS & CREDIT 2020

HOME BANCORP INC.
Rank 30 of 96





RealRate

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The relative strengths and weaknesses of HOME 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 HOME BANCORP INC. compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 52% points. The greatest weakness of HOME BANCORP INC. is the variable Loans, reducing the Economic Capital Ratio by 21% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.7%, being 0.65% points below the market average of 9.4%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	1,820,975
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	38,415
Loans	0
Notes Receivable	0
Occupancy	7,118
Operating Expenses	0
Other Assets	2,200,465
Other Compr. Net Income	2,898
Other Expenses	21,500
Other Liabilities	63,161
Other Net Income	84,872
Other Revenues	2,069
Professional Fees	856
Securities	0
Selling and Marketing Expense	1,576

Output Variable	Value in 1000 USD
Assets	2,200,465
Liabilities	1,884,136
Expenses	69,465
Revenues	2,069
Stockholders Equity	316,329
Net Income	17,476
Comprehensive Net Income	20,374
Economic Capital Ratio	8.7%