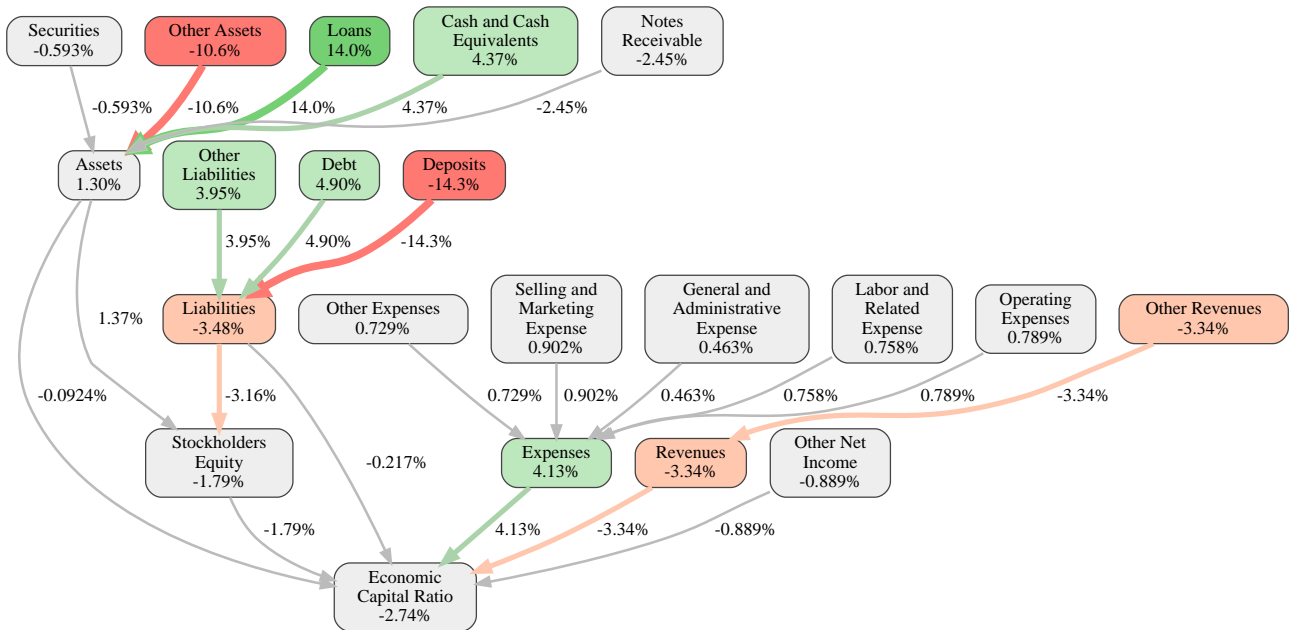




SAVINGS & CREDIT 2020

MALVERN BANCORP INC.
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RealRate

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The relative strengths and weaknesses of MALVERN 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 MALVERN BANCORP INC. compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 14% points. The greatest weakness of MALVERN BANCORP INC. is the variable Deposits, reducing the Economic Capital Ratio by 14% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.7%, being 2.7% points below the market average of 9.4%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	153,543
Debt	0
Deposits	953,811
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	978
Labor and Related Expense	0
Loans	1,007,714
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	103,965
Other Compr. Net Income	-1,153
Other Expenses	2,469
Other Liabilities	167,925
Other Net Income	11,801
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	1,265,222
Liabilities	1,122,714
Expenses	2,469
Revenues	0
Stockholders Equity	142,508
Net Income	9,332
Comprehensive Net Income	8,179
Economic Capital Ratio	6.7%