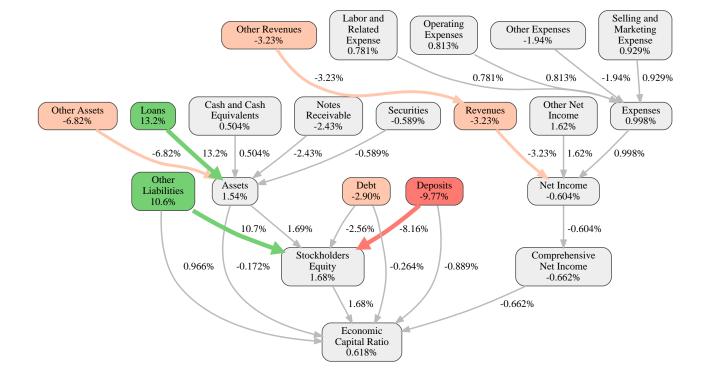


SAVINGS & CREDIT 2020

Heritage NOLA Bancorp Inc. Rank 25 of 96









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Heritage NOLA Bancorp Inc. Rank 25 of 96

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 13% points. The greatest weakness of Heritage NOLA Bancorp Inc. is the variable Deposits, reducing the Economic Capital Ratio by 9.8% points.

The company's Economic Capital Ratio, given in the ranking table, is 10%, being 0.62% points above the market average of 9.4%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	6,157
Debt	18,041
Deposits	88,939
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	102,469
Notes Receivable	0
Occupancy	433
Operating Expenses	0
Other Assets	22,806
Other Compr. Net Income	53
Other Expenses	3,479
Other Liabilities	1,268
Other Net Income	4,261
Other Revenues	255
Professional Fees	249
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	131,432
Liabilities	108,248
Expenses	4,161
Revenues	255
Stockholders Equity	23,184
Net Income	355
Comprehensive Net Income	408
Economic Capital Ratio	10%

