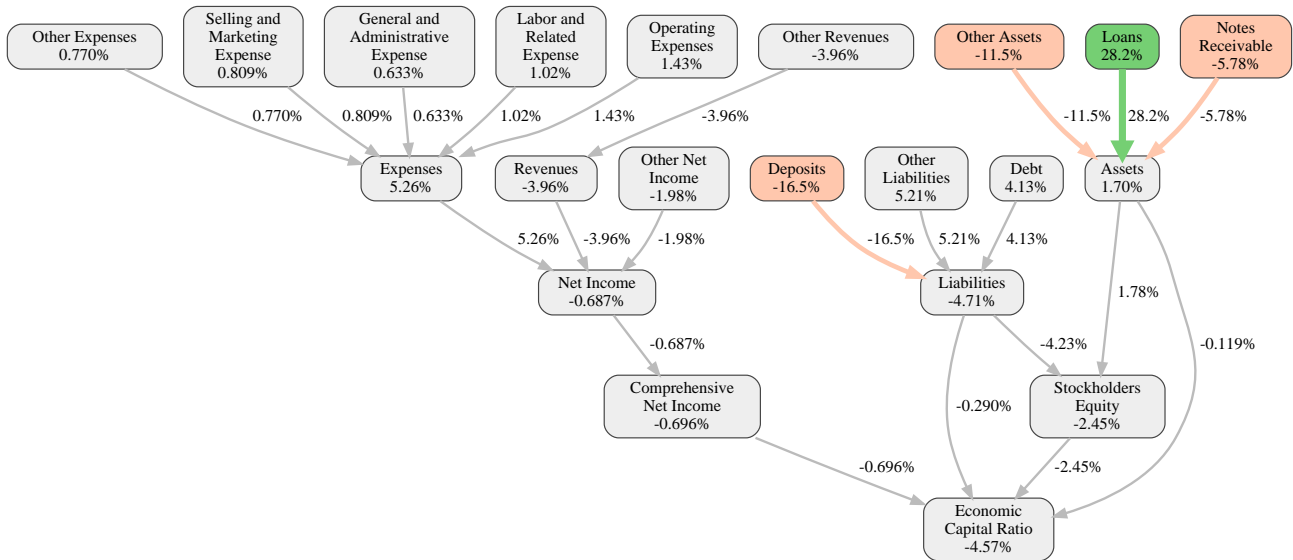




RealRate

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MALVERN BANCORP INC. Rank 56 of 90





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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 28% points. The greatest weakness of MALVERN BANCORP INC. is the variable Deposits, reducing the Economic Capital Ratio by 17% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.6%, being 4.6% points below the market average of 11%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	61,439
Debt	0
Deposits	890,906
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	728
Labor and Related Expense	0
Loans	1,030,844
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	119,738
Other Compr. Net Income	-519
Other Expenses	957
Other Liabilities	176,837
Other Net Income	4,558
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	1,212,021
Liabilities	1,068,471
Expenses	957
Revenues	0
Stockholders Equity	143,550
Net Income	3,601
Comprehensive Net Income	3,082
Economic Capital Ratio	6.6%