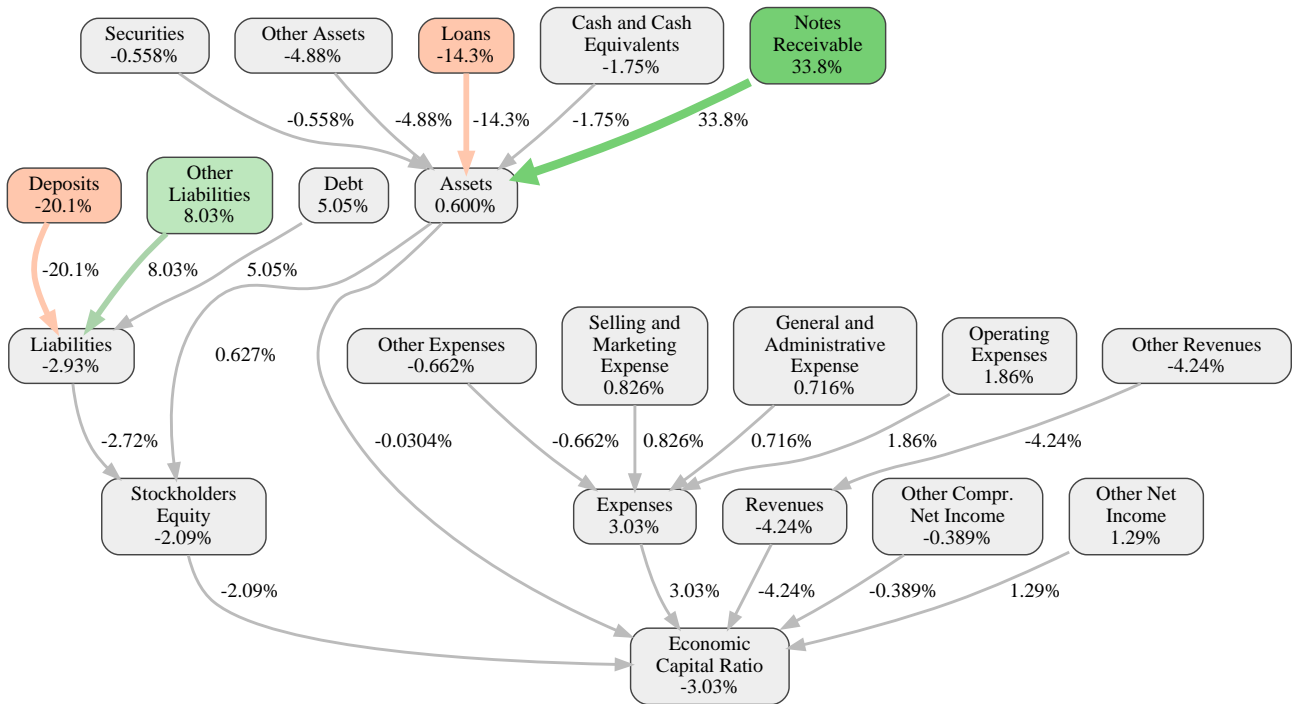




SAVINGS & CREDIT 2023

HOME BANCORP INC.
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RealRate

SAVINGS & CREDIT 2023

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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 Notes Receivable, increasing the Economic Capital Ratio by 34% points. The greatest weakness of HOME BANCORP INC. is the variable Deposits, reducing the Economic Capital Ratio by 20% points.

The company's Economic Capital Ratio, given in the ranking table, is 4.8%, being 3.0% points below the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	2,633,181
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	47,750
Loans	0
Notes Receivable	2,401,451
Occupancy	8,715
Operating Expenses	0
Other Assets	826,829
Other Compr. Net Income	-40,051
Other Expenses	29,871
Other Liabilities	265,145
Other Net Income	112,297
Other Revenues	915
Professional Fees	1,740
Securities	0
Selling and Marketing Expense	2,263

Output Variable	Value in 1000 USD
Assets	3,228,280
Liabilities	2,898,326
Expenses	90,339
Revenues	915
Stockholders Equity	329,954
Net Income	22,873
Comprehensive Net Income	-17,178
Economic Capital Ratio	4.8%