



The relative strengths and weaknesses of Standard AVB Financial Corp. 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 Standard AVB Financial Corp. compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 16% points. The greatest weakness of Standard AVB Financial Corp. is the variable Other Liabilities, reducing the Economic Capital Ratio by 22% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.0%, being 1.1% points above the market average of 6.9%.

Input Variable	Value in 1000 USD
Assets and Securities	0
Cash Deposits and Cash Equivalents	16,207
Deposits	717,874
Fees	293
Goodwill	25,836
IT and Equipment Expense	644
Labor Expense	12,451
Liabilities and Borrowings	0
Loans and Leases Receivable	728,982
Long-term Debt	0
Occupancy	2,637
Other Assets	192,977
Other Compr. Net Income	-1,456
Other Expenses	4,080
Other Liabilities	116,032
Other Net Income	29,217
Other Noninterest Expense	4,694
Other Revenues	769
Property, Plant and Equipment	7,794

Output Variable	Value in 1000 USD
Liabilities	833,906
Assets	971,796
Expenses	24,799
Revenues	769
Stockholders Equity	137,890
Net Income	5,187
Comprehensive Net Income	3,731
Economic Capital Ratio	8.0%