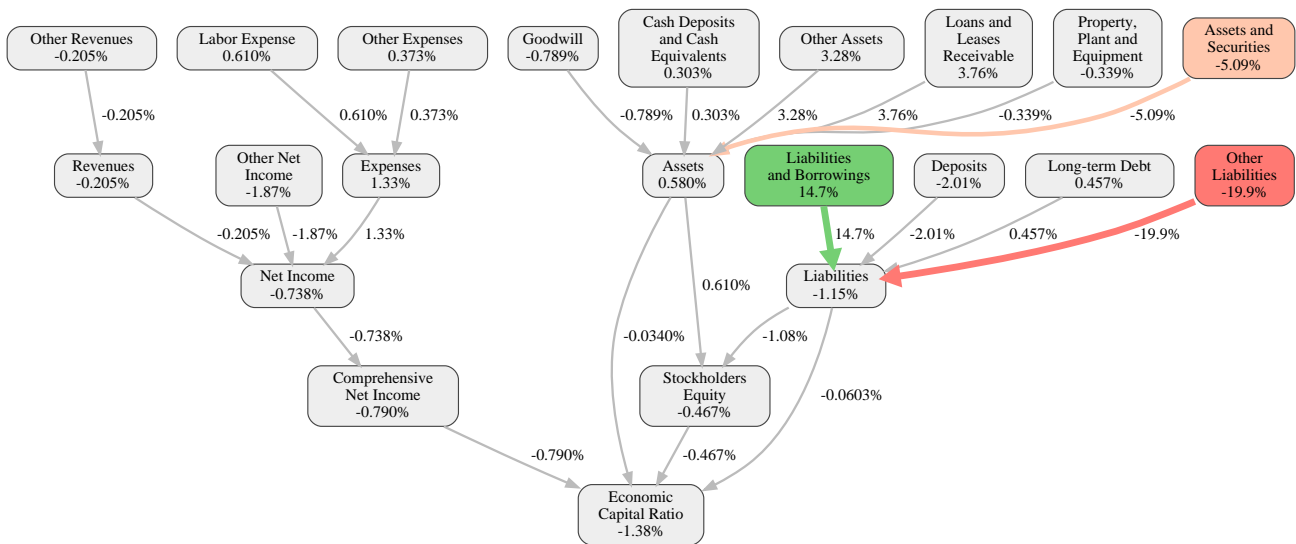




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The relative strengths and weaknesses of HV Bancorp Inc. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of HV Bancorp Inc. compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 15% points. The greatest weakness of HV Bancorp Inc. is the variable Other Liabilities, reducing the Economic Capital Ratio by 20% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.5%, being 1.4% points below the market average of 6.9%.

Input Variable	Value in 1000 USD
Assets and Securities	128
Cash Deposits and Cash Equivalents	14,745
Deposits	235,403
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,329
Loans and Leases Receivable	212,696
Long-term Debt	0
Occupancy	0
Other Assets	68,320
Other Compr. Net Income	-486
Other Expenses	244
Other Liabilities	30,309
Other Net Income	1,014
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	1,873

Output Variable	Value in 1000 USD
Liabilities	267,041
Assets	297,762
Expenses	244
Revenues	0
Stockholders Equity	30,721
Net Income	770
Comprehensive Net Income	284
Economic Capital Ratio	5.5%