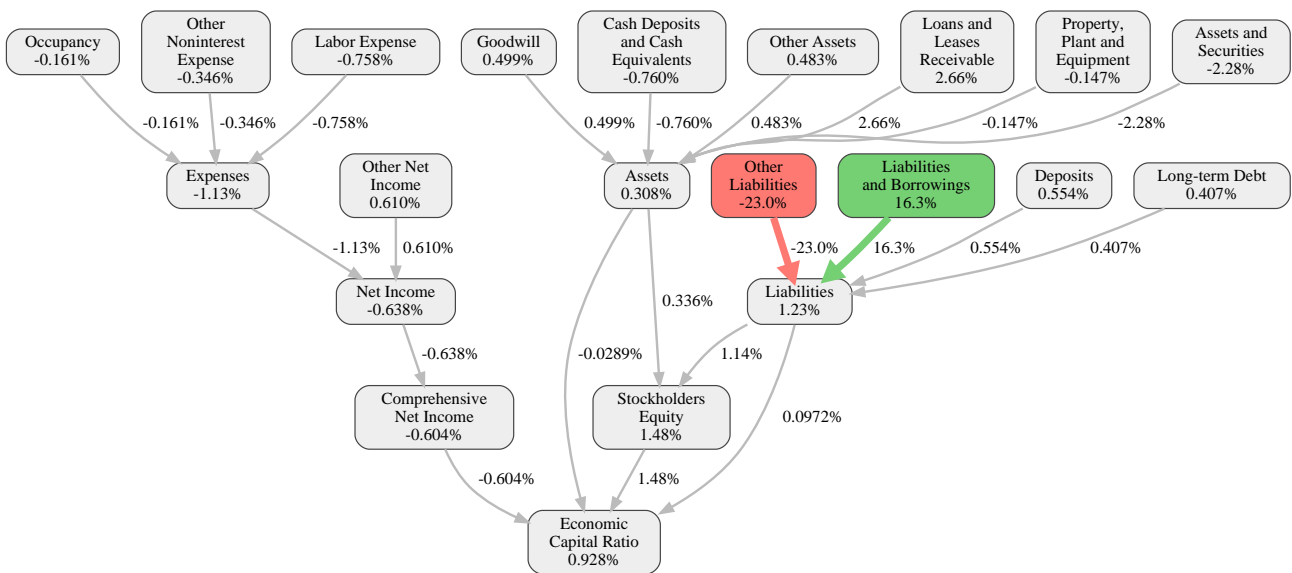




STATE BANKS 2020

Standard AVB Financial Corp.
Rank 50 of 190





RealRate

STATE BANKS 2020

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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 23% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.6%, being 0.93% points above the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	69,884
Cash Deposits and Cash Equivalents	32,427
Deposits	734,406
Fees	105
Goodwill	25,836
IT and Equipment Expense	717
Labor Expense	12,812
Liabilities and Borrowings	0
Loans and Leases Receivable	713,338
Long-term Debt	0
Occupancy	2,427
Other Assets	132,972
Other Compr. Net Income	2,486
Other Expenses	3,560
Other Liabilities	108,133
Other Net Income	28,219
Other Noninterest Expense	4,342
Other Revenues	809
Property, Plant and Equipment	9,930

Output Variable	Value in 1000 USD
Liabilities	842,539
Assets	984,387
Expenses	23,963
Revenues	809
Stockholders Equity	141,848
Net Income	5,065
Comprehensive Net Income	7,551
Economic Capital Ratio	8.6%