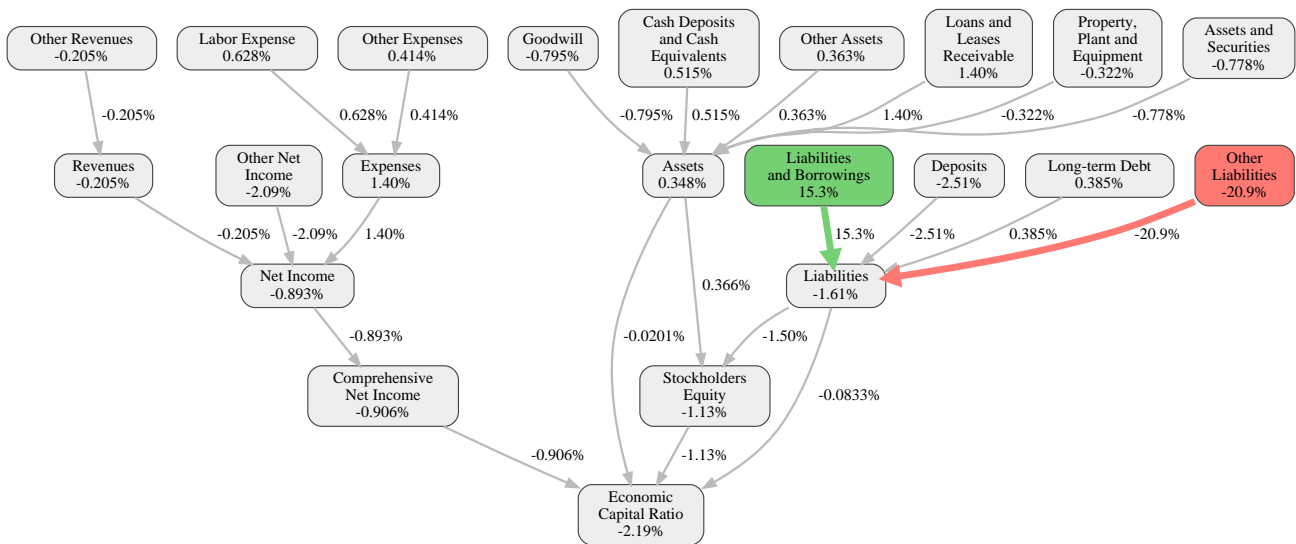




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The relative strengths and weaknesses of HV Bancorp Inc. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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 21% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.5%, being 2.2% points below the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	35,305
Cash Deposits and Cash Equivalents	20,234
Deposits	275,130
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,606
Loans and Leases Receivable	240,786
Long-term Debt	0
Occupancy	0
Other Assets	45,616
Other Compr. Net Income	718
Other Expenses	194
Other Liabilities	34,779
Other Net Income	1,073
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	2,254

Output Variable	Value in 1000 USD
Liabilities	311,515
Assets	344,195
Expenses	194
Revenues	0
Stockholders Equity	32,680
Net Income	879
Comprehensive Net Income	1,597
Economic Capital Ratio	5.5%