



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 15% points. The greatest weakness of Standard AVB Financial Corp. 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 7.9%, being 1.3% points above the market average of 6.6%.

Input Variable	Value in 1000 USD
Assets and Securities	89,953
Cash Deposits and Cash Equivalents	50,513
Deposits	809,240
Fees	155
Goodwill	25,836
IT and Equipment Expense	710
Labor Expense	12,986
Liabilities and Borrowings	0
Loans and Leases Receivable	735,123
Long-term Debt	0
Occupancy	2,420
Other Assets	140,806
Other Compr. Net Income	1,065
Other Expenses	3,067
Other Liabilities	96,397
Other Net Income	26,218
Other Noninterest Expense	4,211
Other Revenues	637
Property, Plant and Equipment	9,357

Output Variable	Value in 1000 USD
Liabilities	905,637
Assets	1,051,588
Expenses	23,549
Revenues	637
Stockholders Equity	145,951
Net Income	3,306
Comprehensive Net Income	4,371
Economic Capital Ratio	7.9%