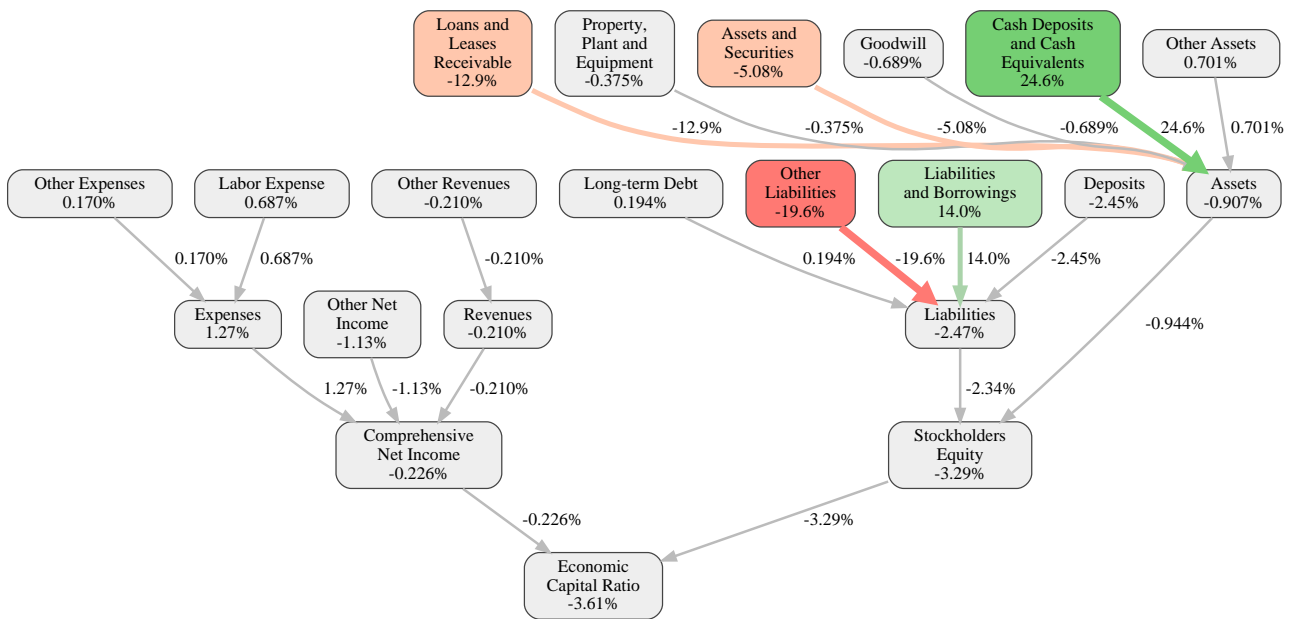




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The relative strengths and weaknesses of HV Bancorp Inc. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of HV Bancorp Inc. compared to the market average is the variable Cash Deposits and Cash Equivalents, increasing the Economic Capital Ratio by 25% 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 3.0%, being 3.6% points below the market average of 6.6%.

Input Variable	Value in 1000 USD
Assets and Securities	24,080
Cash Deposits and Cash Equivalents	414,590
Deposits	730,826
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	6,826
Loans and Leases Receivable	313,811
Long-term Debt	0
Occupancy	0
Other Assets	106,292
Other Compr. Net Income	256
Other Expenses	2,204
Other Liabilities	85,028
Other Net Income	7,972
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	2,834

Output Variable	Value in 1000 USD
Liabilities	822,680
Assets	861,607
Expenses	2,204
Revenues	0
Stockholders Equity	38,927
Net Income	5,768
Comprehensive Net Income	6,024
Economic Capital Ratio	3.0%