





# STATE BANKS 2022

HV Bancorp Inc.  
Rank 151 of 174



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 4.6%, being 1.9% points below the market average of 6.5%.

Input Variable	Value in 1000 USD
Assets and Securities	46,579
Cash Deposits and Cash Equivalents	120,788
Deposits	463,989
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	4,484
Loans and Leases Receivable	325,203
Long-term Debt	0
Occupancy	0
Other Assets	64,394
Other Compr. Net Income	-386
Other Expenses	1,464
Other Liabilities	49,015
Other Net Income	5,516
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	3,160

Output Variable	Value in 1000 USD
Liabilities	517,488
Assets	560,124
Expenses	1,464
Revenues	0
Stockholders Equity	42,636
Net Income	4,052
Comprehensive Net Income	3,666
Economic Capital Ratio	4.6%