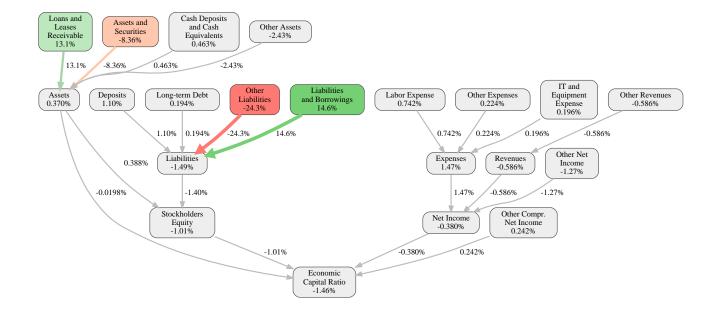


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The relative strengths and weaknesses of Hanover Bancorp Inc. NY are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Hanover Bancorp Inc. NY compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 15% points. The greatest weakness of Hanover Bancorp Inc. NY is the variable Other Liabilities, reducing the Economic Capital Ratio by 24% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.1%, being 1.5% points below the market average of 6.5%.

Input Variable	Value in 1000 USD
Assets and Securities	11,704
Cash Deposits and Cash Equivalents	166,544
Deposits	1,164,662
Fees	0
Goodwill	19,168
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	12,005
Loans and Leases Receivable	1,238,573
Long-term Debt	0
Occupancy	0
Other Assets	33,649
Other Compr. Net Income	100
Other Expenses	3,201
Other Liabilities	185,445
Other Net Income	14,052
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	15,003

Output Variable	Value in 1000 USD
Liabilities	1,362,112
Assets	1,484,641
Expenses	3,201
Revenues	0
Stockholders Equity	122,529
Net Income	10,851
Comprehensive Net Income	10,951
Economic Capital Ratio	5.1%

