





STATE BANKS 2023

HV Bancorp Inc.
Rank 113 of 165



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 19% points.

The company's Economic Capital Ratio, given in the ranking table, is 3.4%, being 1.2% points below the market average of 4.6%.

Input Variable	Value in 1000 USD
Assets and Securities	58,908
Cash Deposits and Cash Equivalents	16,280
Deposits	525,238
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	3,099
Loans and Leases Receivable	468,955
Long-term Debt	0
Occupancy	0
Other Assets	69,012
Other Compr. Net Income	-3,118
Other Expenses	575
Other Liabilities	45,327
Other Net Income	2,805
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	2,602

Output Variable	Value in 1000 USD
Liabilities	573,664
Assets	615,757
Expenses	575
Revenues	0
Stockholders Equity	42,093
Net Income	2,230
Comprehensive Net Income	-888
Economic Capital Ratio	3.4%