





# SAVINGS & CREDIT 2021

HOME Bancorp INC  
Rank 37 of 92



The relative strengths and weaknesses of HOME 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 HOME Bancorp INC compared to the market average is the variable Notes Receivable, increasing the Economic Capital Ratio by 14% points. The greatest weakness of HOME Bancorp INC is the variable Deposits, reducing the Economic Capital Ratio by 18% points.

The company's Economic Capital Ratio, given in the ranking table, is 15%, being 2.9% points below the market average of 18%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	2,213,821
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	37,935
Loans	0
Notes Receivable	1,946,991
Occupancy	6,794
Operating Expenses	0
Other Assets	644,859
Other Compr. Net Income	4,582
Other Expenses	22,310
Other Liabilities	56,187
Other Net Income	83,280
Other Revenues	994
Professional Fees	852
Securities	0
Selling and Marketing Expense	1,132

Output Variable	Value in 1000 USD
Assets	2,591,850
Liabilities	2,270,008
Expenses	69,023
Revenues	994
Stockholders Equity	321,842
Net Income	15,251
Comprehensive Net Income	19,833
BaseVar	2,509,868
ECR before LimitedLiability	7.4%
Economic Capital Ratio	15%