





SAVINGS & CREDIT 2022

HOME Bancorp INC
Rank 51 of 106



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 12% points. The greatest weakness of HOME Bancorp INC is the variable Deposits, reducing the Economic Capital Ratio by 17% points.

The company's Economic Capital Ratio, given in the ranking table, is 15%, being 3.7% points below the market average of 19%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Cash and Cash Equivalents	0	Assets	2,938,244
Debt	0	Liabilities	2,586,341
Deposits	2,535,849	Expenses	78,800
Depreciation and Amortization	0	Revenues	2,603
General and Administrative Expense	0	Stockholders Equity	351,903
Interest Expense	0	Net Income	37,984
Interest Payable	0	Comprehensive Net Income	33,454
Labor and Related Expense	39,151	BaseVar	2,862,350
Loans	0	ECR before LimitedLiability	7.6%
Notes Receivable	1,819,004	Economic Capital Ratio	15%
Occupancy	6,970		
Operating Expenses	0		
Other Assets	1,119,240		
Other Compr. Net Income	-4,530		
Other Expenses	29,630		
Other Liabilities	50,492		
Other Net Income	114,181		
Other Revenues	2,603		
Professional Fees	1,178		
Securities	0		
Selling and Marketing Expense	1,871		