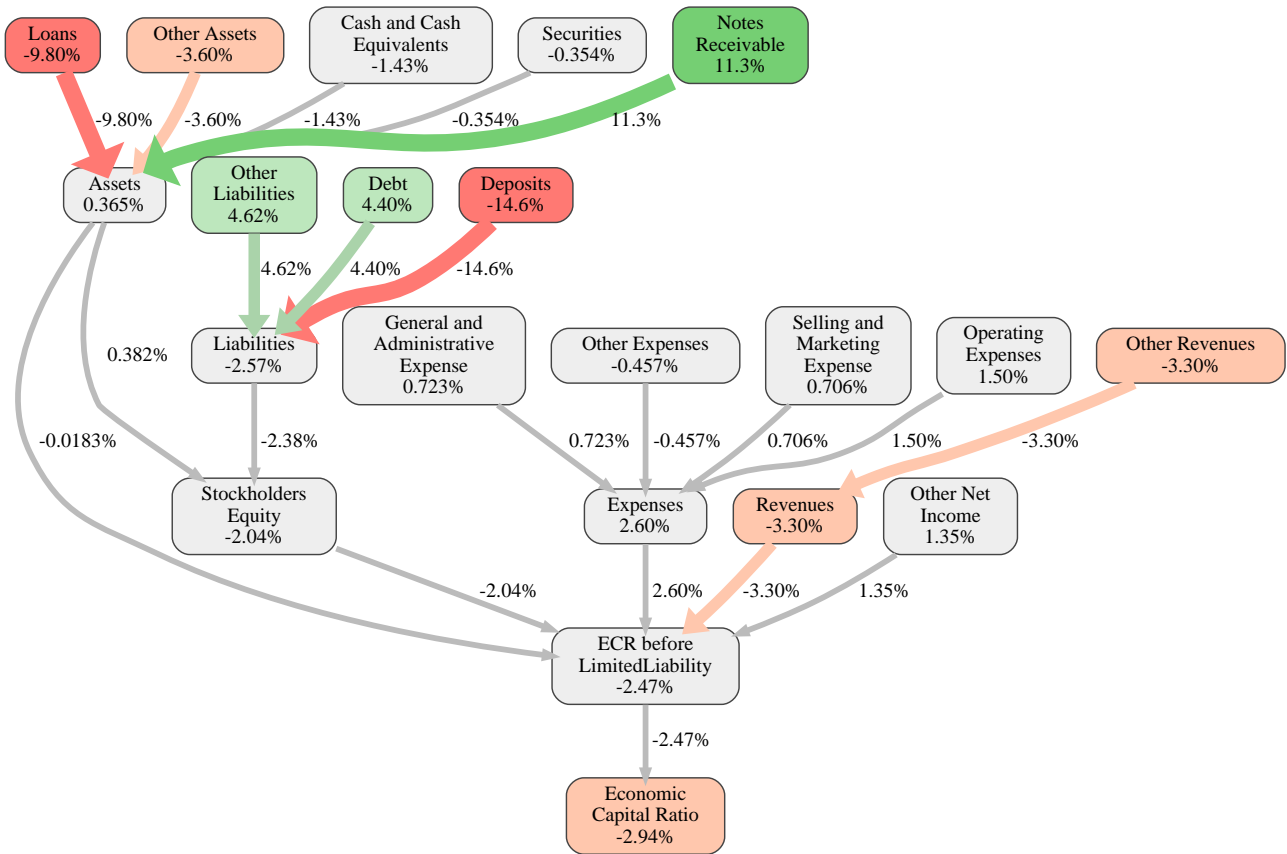




# SAVINGS & CREDIT 2023

HOME Bancorp INC  
Rank 64 of 97





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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 11% points. The greatest weakness of HOME Bancorp INC is the variable Deposits, reducing the Economic Capital Ratio by 15% points.

The company's Economic Capital Ratio, given in the ranking table, is 13%, being 2.9% points below the market average of 16%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Cash and Cash Equivalents	0	Assets	3,228,280
Debt	0	Liabilities	2,898,326
Deposits	2,633,181	Expenses	90,339
Depreciation and Amortization	0	Revenues	915
General and Administrative Expense	0	Stockholders Equity	329,954
Interest Expense	0	Net Income	22,873
Interest Payable	0	Comprehensive Net Income	-17,178
Labor and Related Expense	47,750	BaseVar	3,185,104
Loans	0	ECR before LimitedLiability	4.8%
Notes Receivable	2,401,451	Economic Capital Ratio	13%
Occupancy	8,715		
Operating Expenses	0		
Other Assets	826,829		
Other Compr. Net Income	-40,051		
Other Expenses	29,871		
Other Liabilities	265,145		
Other Net Income	112,297		
Other Revenues	915		
Professional Fees	1,740		
Securities	0		
Selling and Marketing Expense	2,263		