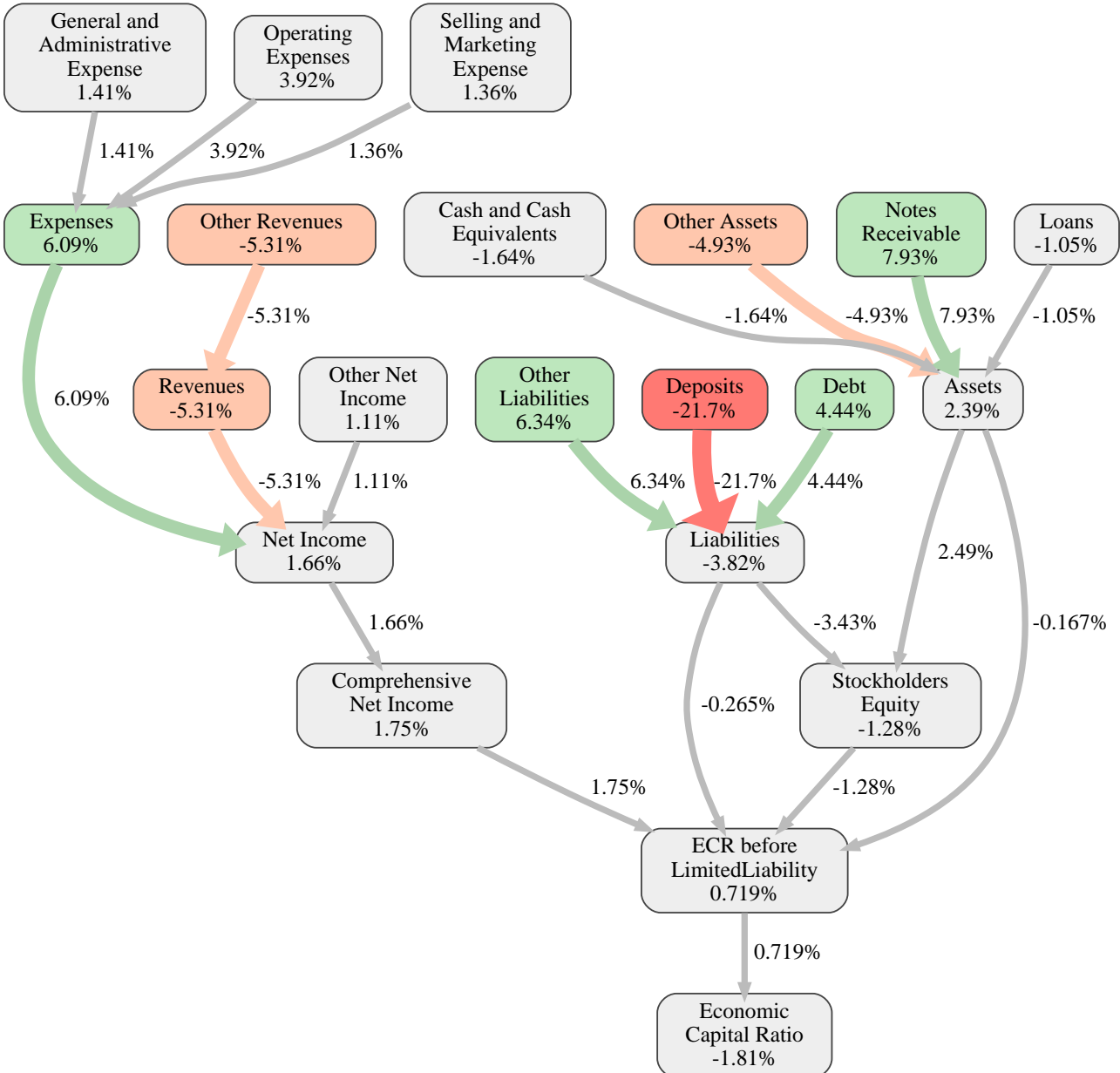




RealRate

# SAVINGS & CREDIT 2025

HOME Bancorp INC  
Rank 30 of 64





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HOME Bancorp INC  
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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 7.9% points. The greatest weakness of HOME Bancorp INC is the variable Deposits, reducing the Economic Capital Ratio by 22% points.

The company's Economic Capital Ratio, given in the ranking table, is 15%, being 1.8% 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	3,443,668
Debt	0	Liabilities	3,047,580
Deposits	2,780,696	Expenses	96,045
Depreciation and Amortization	0	Revenues	1,100
General and Administrative Expense	0	Stockholders Equity	396,088
Interest Expense	0	Net Income	24,784
Interest Payable	0	Comprehensive Net Income	26,184
Labor and Related Expense	51,330	BaseVar	3,354,761
Loans	0	ECR before LimitedLiability	6.9%
Notes Receivable	2,685,269	Economic Capital Ratio	15%
Occupancy	10,131		
Operating Expenses	0		
Other Assets	758,399		
Other Compr. Net Income	1,400		
Other Expenses	30,662		
Other Liabilities	266,884		
Other Net Income	119,729		
Other Revenues	1,100		
Professional Fees	1,922		
Securities	0		
Selling and Marketing Expense	2,000		