

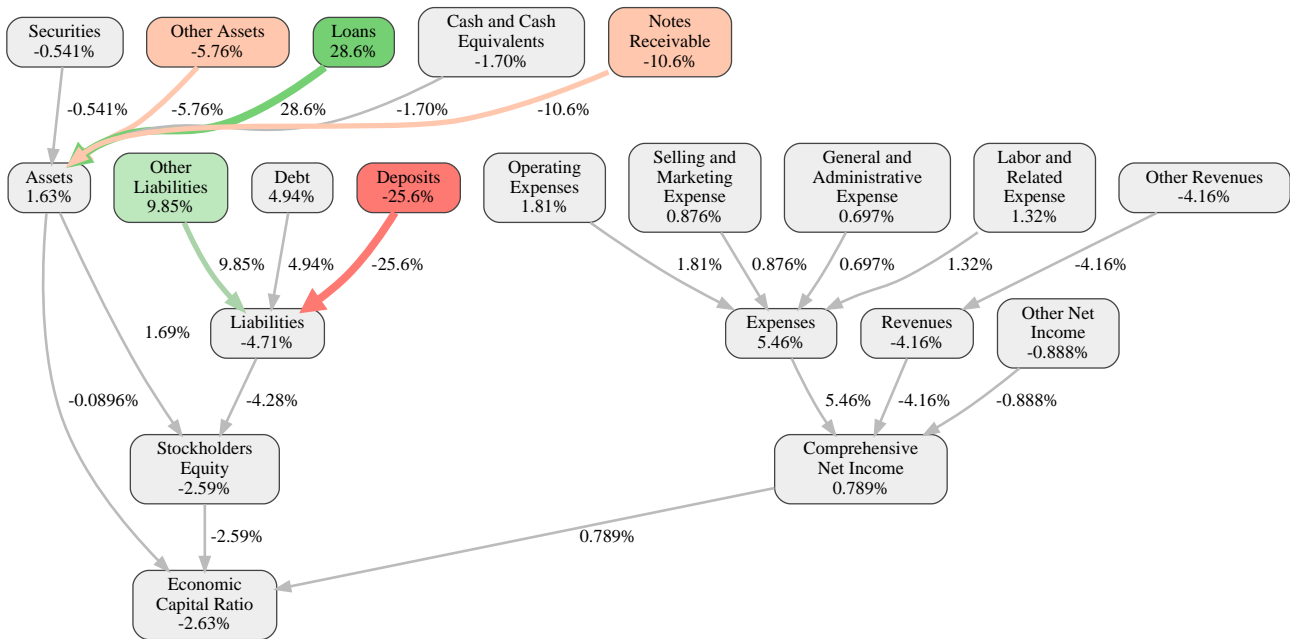
The relative strengths and weaknesses of OCWEN FINANCIAL CORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of OCWEN FINANCIAL CORP compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 44% points. The greatest weakness of OCWEN FINANCIAL CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 57% points.

The company's Economic Capital Ratio, given in the ranking table, is 2.1%, being 5.8% points below the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	66,200
Debt	0
Deposits	0
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	289,400
Loans	0
Notes Receivable	0
Occupancy	41,800
Operating Expenses	57,900
Other Assets	12,333,000
Other Compr. Net Income	-100
Other Expenses	103,600
Other Liabilities	11,942,500
Other Net Income	-386,200
Other Revenues	953,900
Professional Fees	49,300
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	12,399,200
Liabilities	11,942,500
Expenses	542,000
Revenues	953,900
Stockholders Equity	456,700
Net Income	25,700
Comprehensive Net Income	25,600
Economic Capital Ratio	2.1%



The relative strengths and weaknesses of Western New England 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.

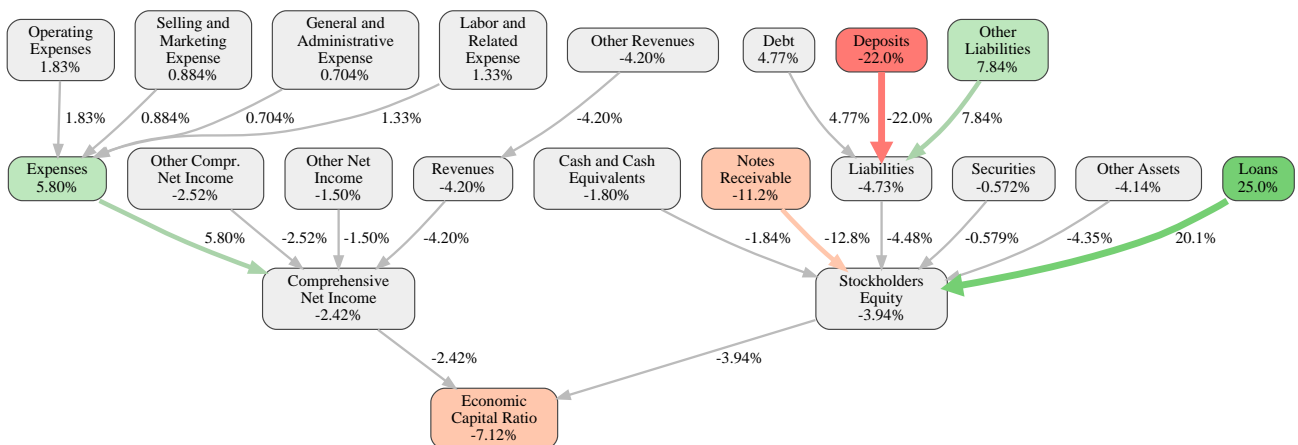
The greatest strength of Western New England Bancorp Inc. compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 29% points. The greatest weakness of Western New England Bancorp Inc. is the variable Deposits, reducing the Economic Capital Ratio by 26% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.2%, being 2.6% points below the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	2,229,443
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	1,971,469
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	581,681
Other Compr. Net Income	-12,728
Other Expenses	8,742
Other Liabilities	95,564
Other Net Income	34,629
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	2,553,150
Liabilities	2,325,007
Expenses	8,742
Revenues	0
Stockholders Equity	228,143
Net Income	25,887
Comprehensive Net Income	13,159
Economic Capital Ratio	5.2%







# SAVINGS & CREDIT 2023

Finward Bancorp  
Rank 94 of 96



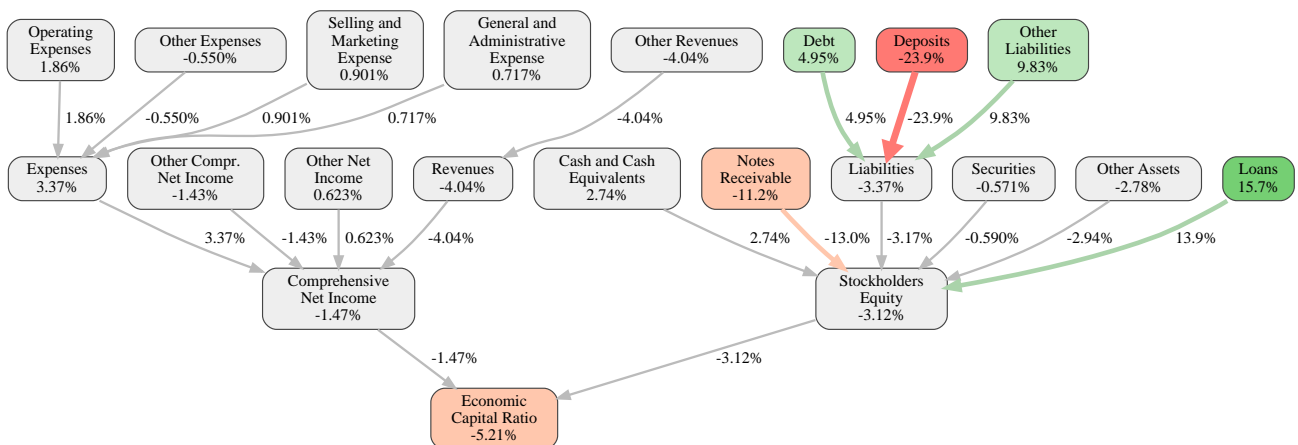
The relative strengths and weaknesses of Finward Bancorp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Finward Bancorp compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 25% points. The greatest weakness of Finward Bancorp is the variable Deposits, reducing the Economic Capital Ratio by 22% points.

The company's Economic Capital Ratio, given in the ranking table, is 0.73%, being 7.1% points below the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	1,775,017
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	1,500,734
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	569,605
Other Compr. Net Income	-68,576
Other Expenses	1,478
Other Liabilities	158,929
Other Net Income	16,558
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	2,070,339
Liabilities	1,933,946
Expenses	1,478
Revenues	0
Stockholders Equity	136,393
Net Income	15,080
Comprehensive Net Income	-53,496
Economic Capital Ratio	0.73%





# SAVINGS & CREDIT 2023

IF Bancorp Inc.  
Rank 86 of 96



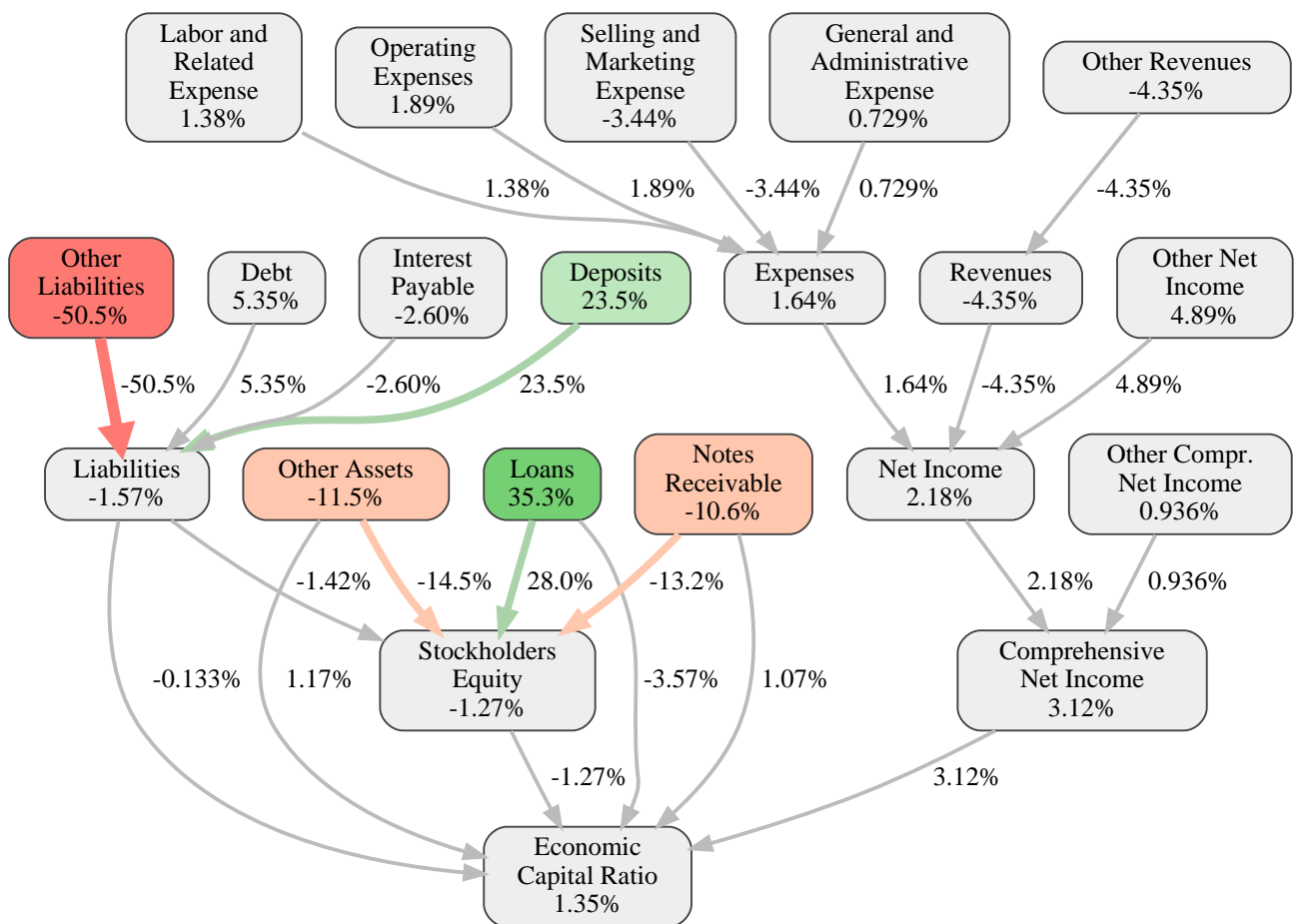
The relative strengths and weaknesses of IF Bancorp Inc. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of IF Bancorp Inc. compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 16% points. The greatest weakness of IF Bancorp Inc. is the variable Deposits, reducing the Economic Capital Ratio by 24% points.

The company's Economic Capital Ratio, given in the ranking table, is 2.6%, being 5.2% points below the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	75,811
Debt	0
Deposits	752,020
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	176
Labor and Related Expense	13,051
Loans	518,931
Notes Receivable	0
Occupancy	951
Operating Expenses	0
Other Assets	262,816
Other Compr. Net Income	-19,279
Other Expenses	7,091
Other Liabilities	33,704
Other Net Income	24,631
Other Revenues	1,983
Professional Fees	398
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	857,558
Liabilities	785,900
Expenses	21,491
Revenues	1,983
Stockholders Equity	71,658
Net Income	5,123
Comprehensive Net Income	-14,156
Economic Capital Ratio	2.6%





# SAVINGS & CREDIT 2023

Shepherd's Finance LLC  
Rank 28 of 96



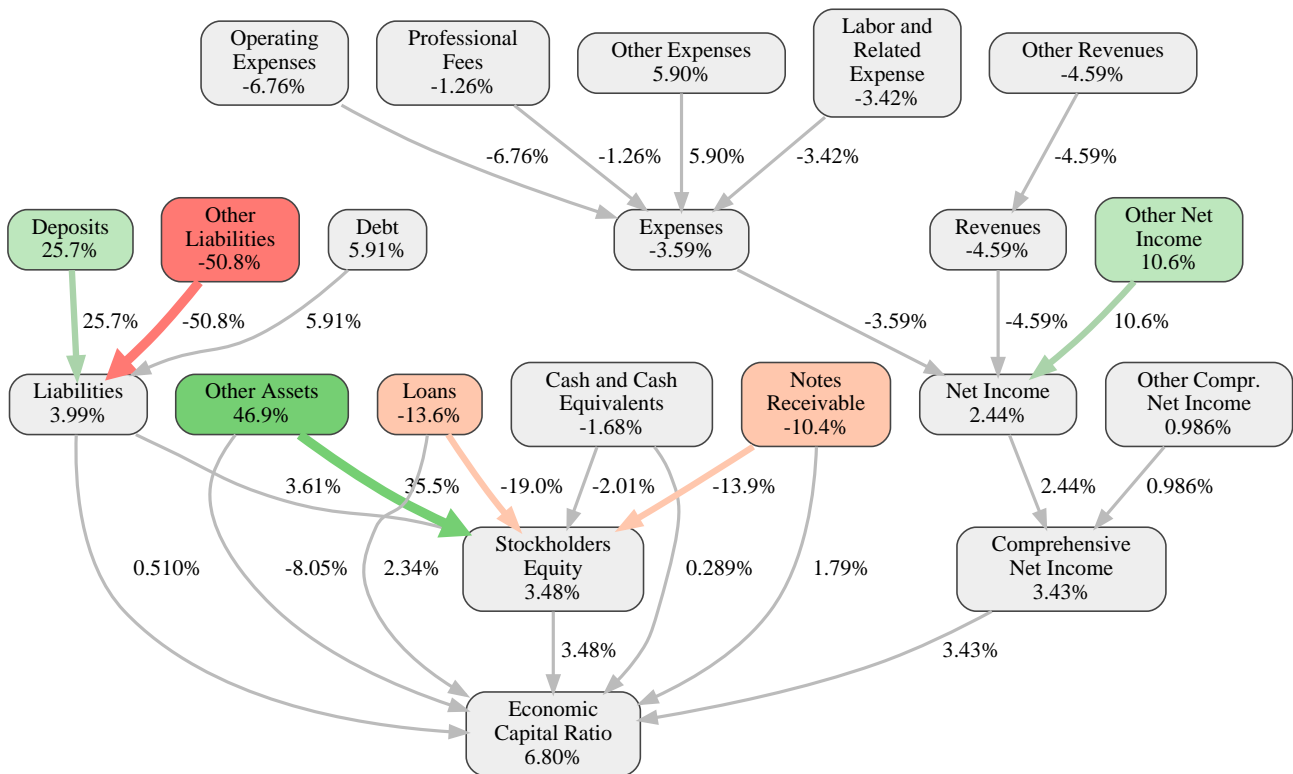
The relative strengths and weaknesses of Shepherd's Finance LLC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Shepherd's Finance LLC compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 35% points. The greatest weakness of Shepherd's Finance LLC is the variable Other Liabilities, reducing the Economic Capital Ratio by 50% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.2%, being 1.3% points above the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	2,996
Debt	0
Deposits	0
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	2,921
Labor and Related Expense	0
Loans	56,650
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	5,826
Other Compr. Net Income	0
Other Expenses	58
Other Liabilities	54,746
Other Net Income	4,501
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	2,683

Output Variable	Value in 1000 USD
Assets	65,472
Liabilities	57,667
Expenses	2,741
Revenues	0
Stockholders Equity	7,805
Net Income	1,760
Comprehensive Net Income	1,760
Economic Capital Ratio	9.2%



The relative strengths and weaknesses of PennyMac Financial Services 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.

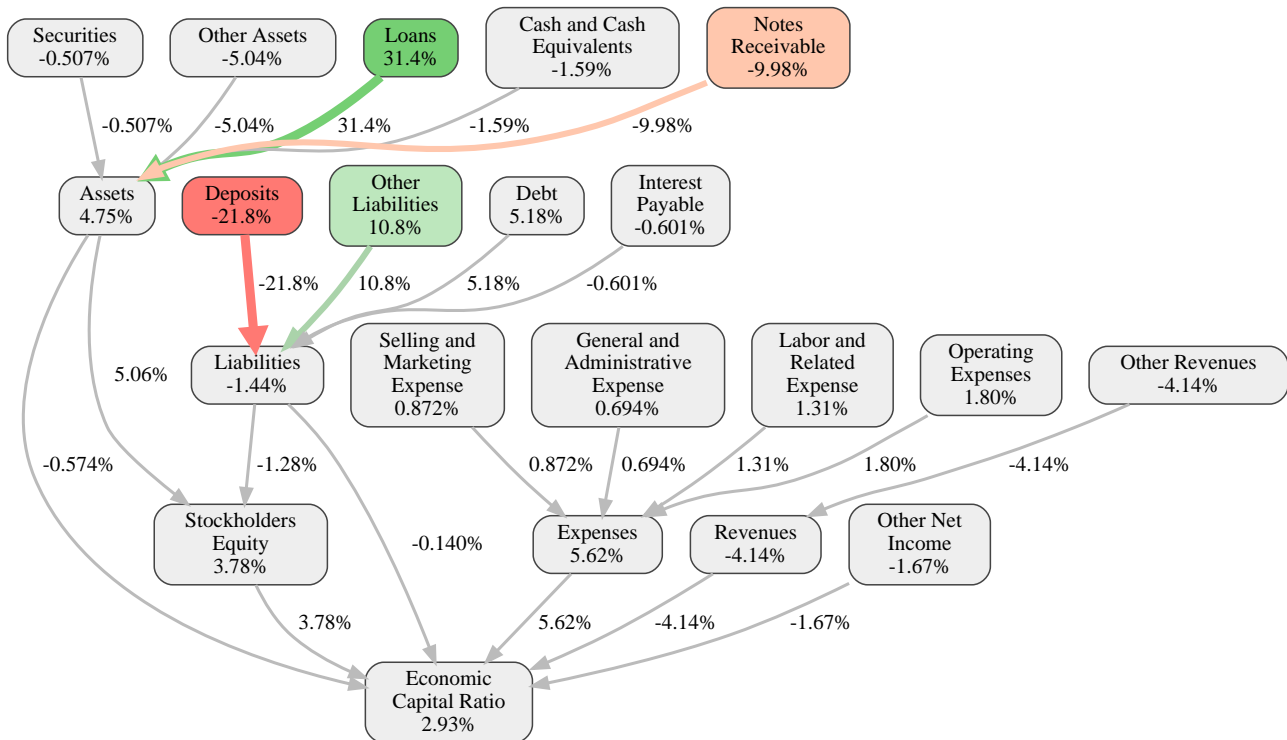
The greatest strength of PennyMac Financial Services Inc. compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 47% points. The greatest weakness of PennyMac Financial Services Inc. is the variable Other Liabilities, reducing the Economic Capital Ratio by 51% points.

The company's Economic Capital Ratio, given in the ranking table, is 15%, being 6.8% points above the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	0
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	735,231
Loans	0
Notes Receivable	0
Occupancy	0
Operating Expenses	1,320,508
Other Assets	16,822,584
Other Compr. Net Income	0
Other Expenses	-839,145
Other Liabilities	13,351,535
Other Net Income	1,985,755
Other Revenues	0
Professional Fees	246,892
Securities	0
Selling and Marketing Expense	46,762

Output Variable	Value in 1000 USD
Assets	16,822,584
Liabilities	13,351,535
Expenses	1,510,248
Revenues	0
Stockholders Equity	3,471,049
Net Income	475,507
Comprehensive Net Income	475,507
Economic Capital Ratio	15%





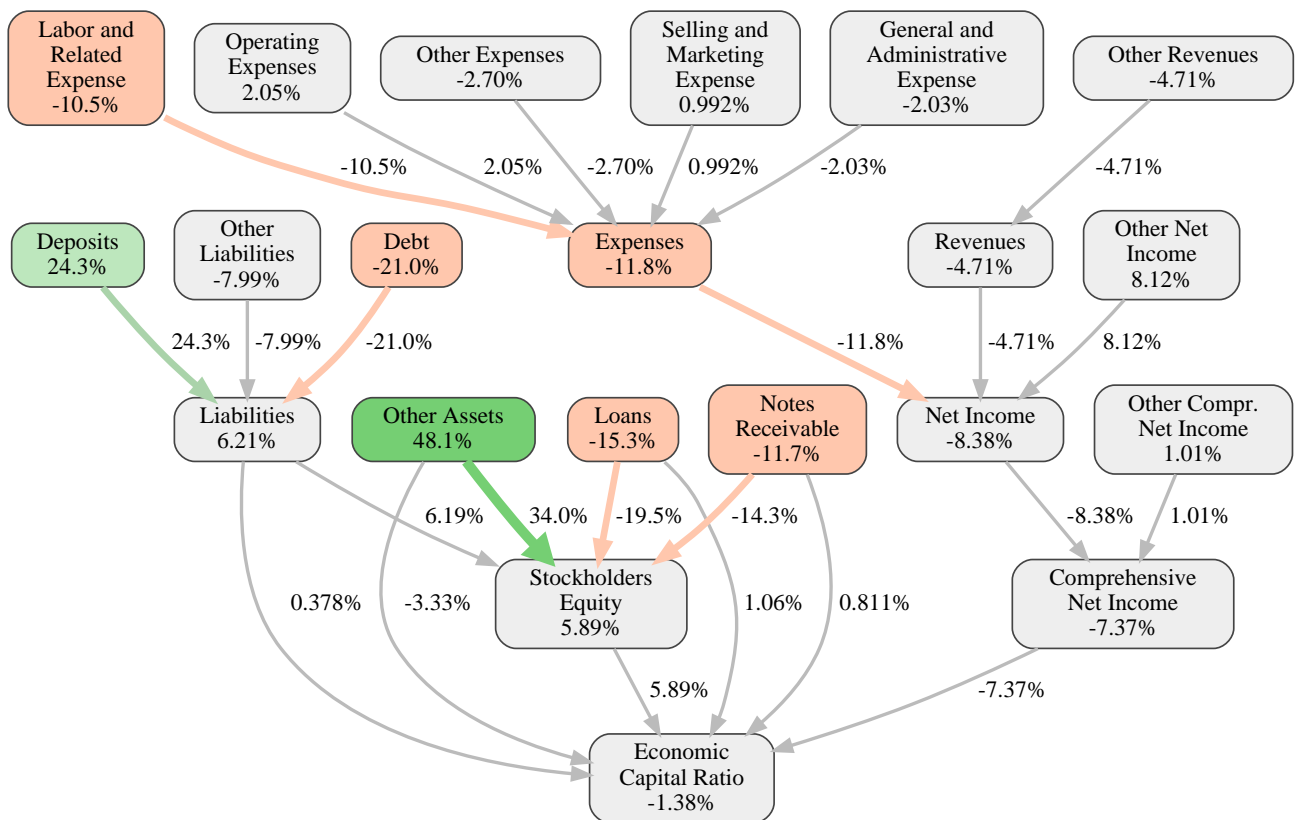
The relative strengths and weaknesses of TC Bancshares Inc. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of TC Bancshares Inc. compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 31% points. The greatest weakness of TC Bancshares 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 11%, being 2.9% points above the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	328,840
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	4,499
Labor and Related Expense	0
Loans	334,139
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	95,479
Other Compr. Net Income	-2,697
Other Expenses	675
Other Liabilities	11,000
Other Net Income	2,436
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	429,618
Liabilities	344,340
Expenses	675
Revenues	0
Stockholders Equity	85,278
Net Income	1,760
Comprehensive Net Income	-936
Economic Capital Ratio	11%





# SAVINGS & CREDIT 2023

Home Point Capital Inc.  
Rank 45 of 96



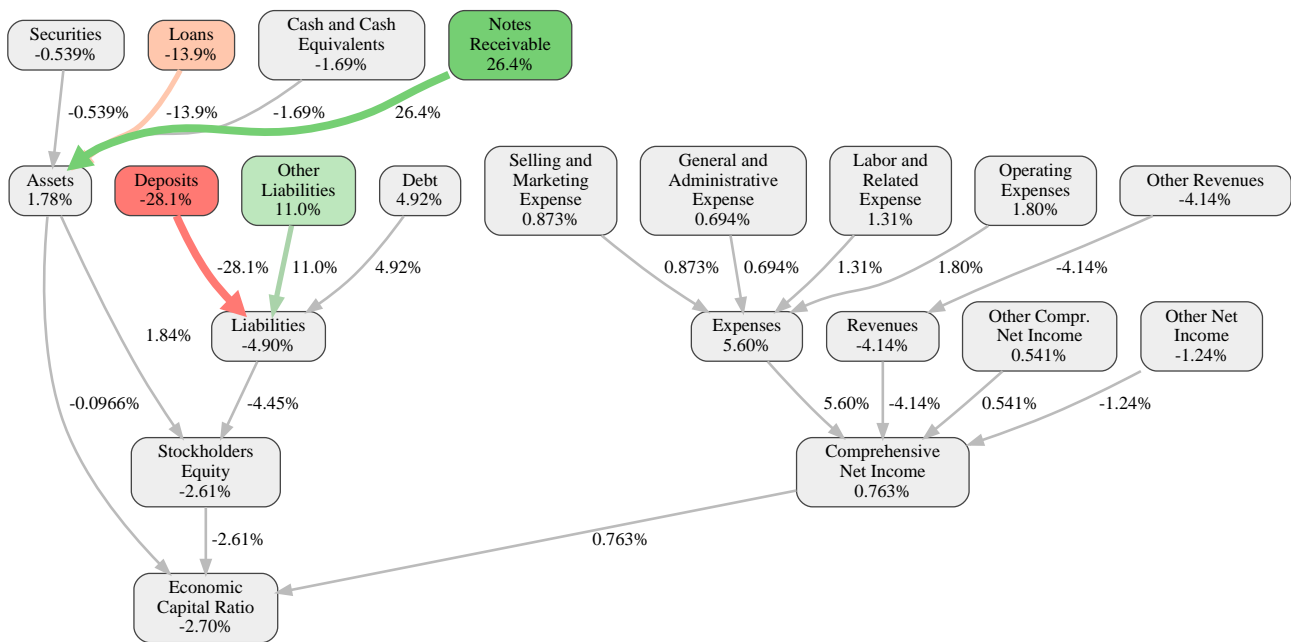
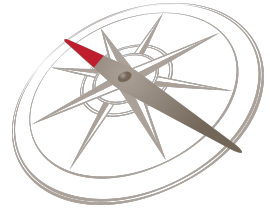
The relative strengths and weaknesses of Home Point Capital Inc. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Home Point Capital Inc. compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 48% points. The greatest weakness of Home Point Capital Inc. is the variable Debt, reducing the Economic Capital Ratio by 21% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.5%, being 1.4% points below the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	97,248
Debt	942,083
Deposits	0
Depreciation and Amortization	10,700
General and Administrative Expense	60,317
Interest Expense	0
Interest Payable	0
Labor and Related Expense	256,856
Loans	0
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	2,340,944
Other Compr. Net Income	0
Other Expenses	64,950
Other Liabilities	892,573
Other Net Income	229,369
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

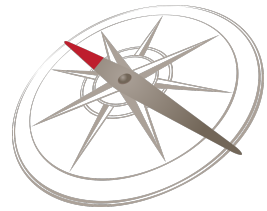
Output Variable	Value in 1000 USD
Assets	2,438,192
Liabilities	1,834,656
Expenses	392,823
Revenues	0
Stockholders Equity	603,536
Net Income	-163,454
Comprehensive Net Income	-163,454
Economic Capital Ratio	6.5%





# SAVINGS & CREDIT 2023

## Home Federal Bancorp Inc. of Louisiana Rank 63 of 96



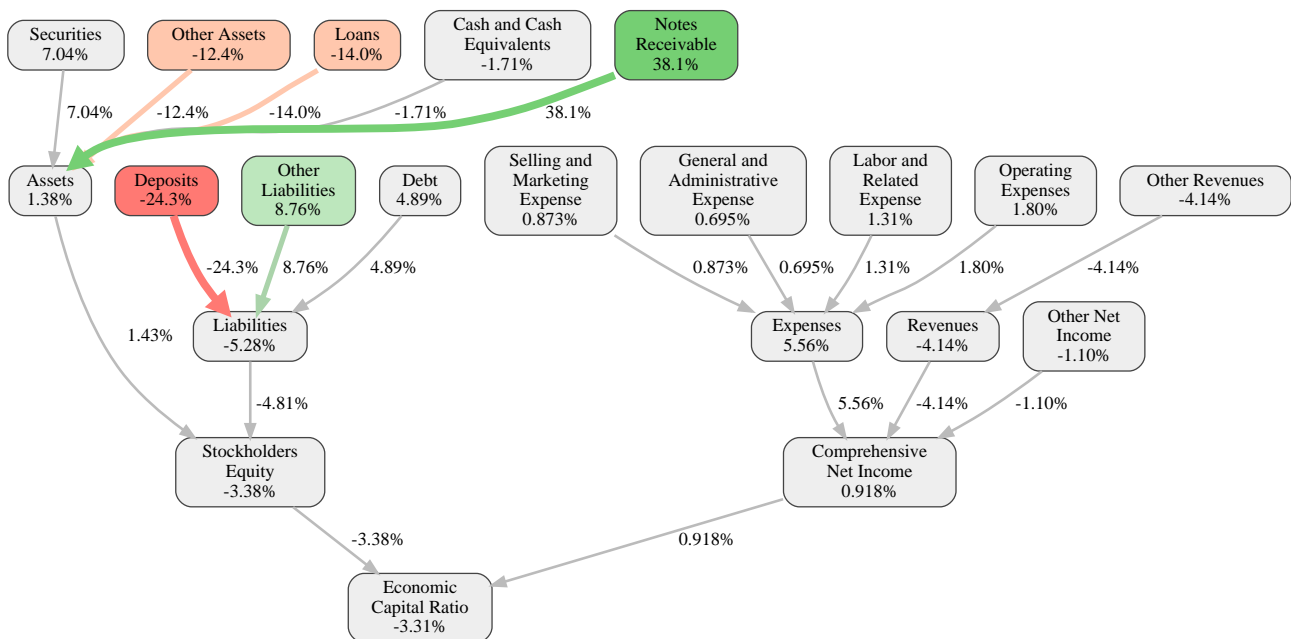
The relative strengths and weaknesses of Home Federal Bancorp Inc. of Louisiana are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Home Federal Bancorp Inc. of Louisiana compared to the market average is the variable Notes Receivable, increasing the Economic Capital Ratio by 26% points. The greatest weakness of Home Federal Bancorp Inc. of Louisiana is the variable Deposits, reducing the Economic Capital Ratio by 28% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.2%, being 2.7% points below the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	531,991
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	0
Notes Receivable	387,873
Occupancy	0
Operating Expenses	0
Other Assets	202,607
Other Compr. Net Income	-1,974
Other Expenses	1,127
Other Liabilities	6,142
Other Net Income	6,000
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	590,480
Liabilities	538,133
Expenses	1,127
Revenues	0
Stockholders Equity	52,347
Net Income	4,873
Comprehensive Net Income	2,899
Economic Capital Ratio	5.2%



The relative strengths and weaknesses of First Guaranty Bancshares 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.

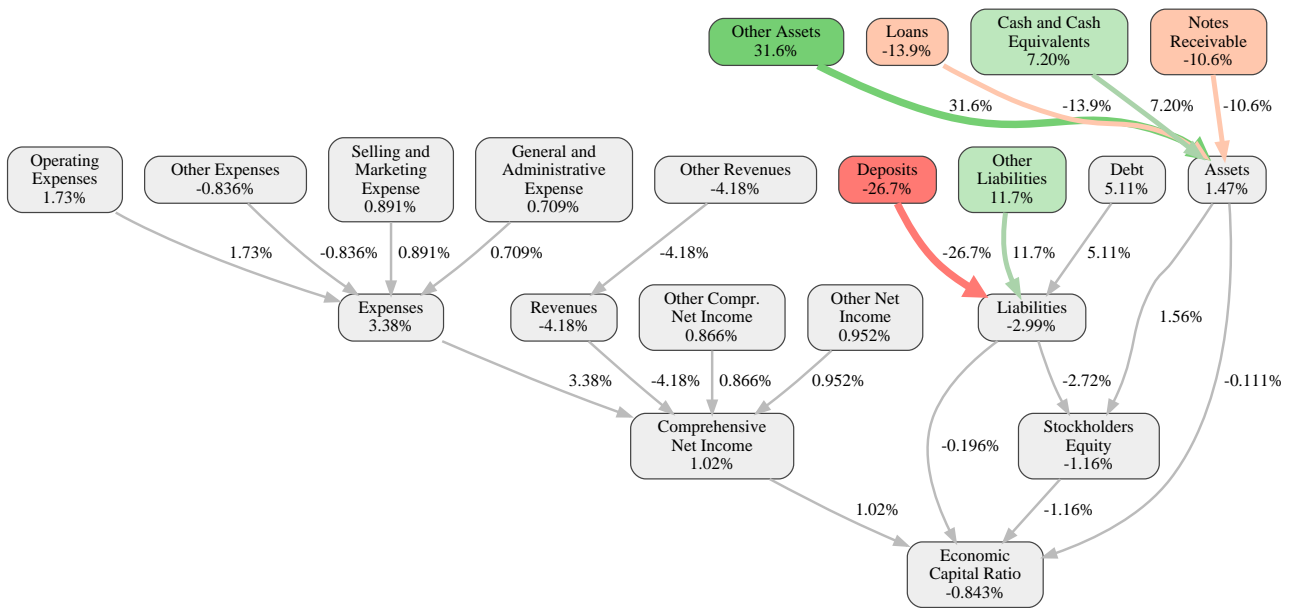
The greatest strength of First Guaranty Bancshares Inc. compared to the market average is the variable Notes Receivable, increasing the Economic Capital Ratio by 38% points. The greatest weakness of First Guaranty Bancshares Inc. is the variable Deposits, reducing the Economic Capital Ratio by 24% points.

The company's Economic Capital Ratio, given in the ranking table, is 4.5%, being 3.3% points below the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	2,723,792
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	4,289
Labor and Related Expense	0
Loans	0
Notes Receivable	2,495,559
Occupancy	0
Operating Expenses	0
Other Assets	204,262
Other Compr. Net Income	-8,595
Other Expenses	7,506
Other Liabilities	188,275
Other Net Income	36,390
Other Revenues	0
Professional Fees	0
Securities	451,526
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	3,151,347
Liabilities	2,916,356
Expenses	7,506
Revenues	0
Stockholders Equity	234,991
Net Income	28,884
Comprehensive Net Income	20,289
Economic Capital Ratio	4.5%





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# SAVINGS & CREDIT 2023

## TIMBERLAND BANCORP INC Rank 37 of 96



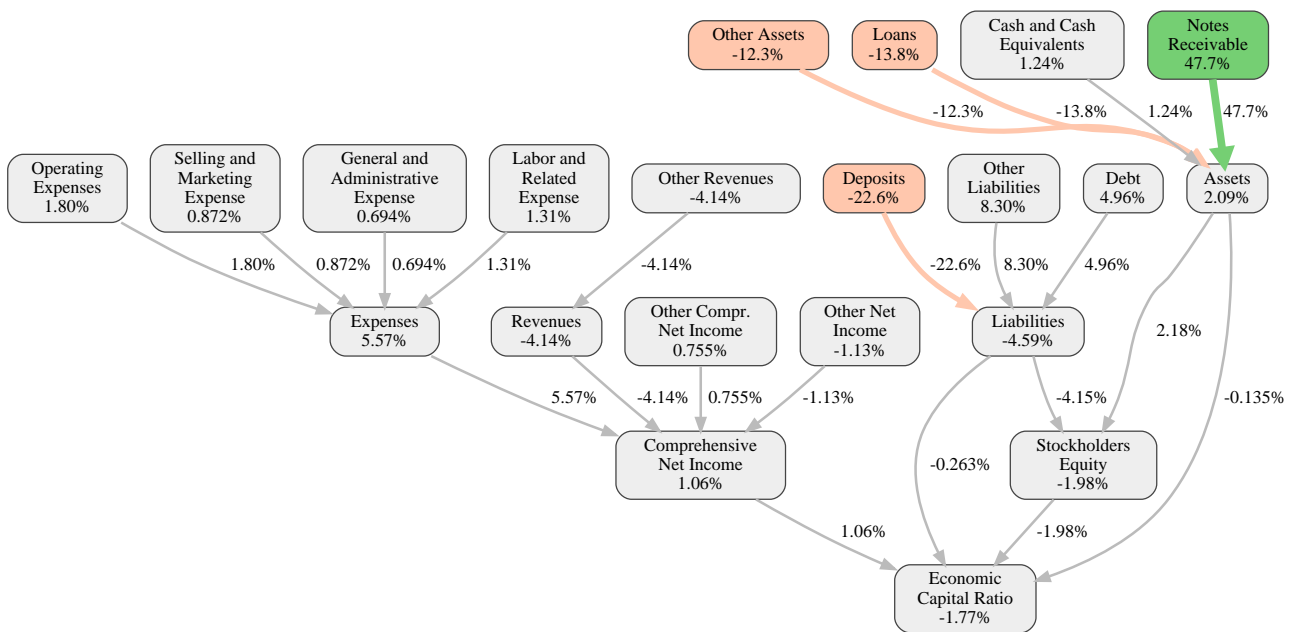
The relative strengths and weaknesses of TIMBERLAND BANCORP INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of TIMBERLAND BANCORP INC compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 32% points. The greatest weakness of TIMBERLAND BANCORP INC is the variable Deposits, reducing the Economic Capital Ratio by 27% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.0%, being 0.84% points below the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	316,755
Debt	0
Deposits	1,632,176
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	20,816
Loans	0
Notes Receivable	0
Occupancy	0
Operating Expenses	1,943
Other Assets	1,543,753
Other Compr. Net Income	-776
Other Expenses	20,060
Other Liabilities	9,763
Other Net Income	57,806
Other Revenues	975
Professional Fees	1,747
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	1,860,508
Liabilities	1,641,939
Expenses	44,566
Revenues	975
Stockholders Equity	218,569
Net Income	14,215
Comprehensive Net Income	13,439
Economic Capital Ratio	7.0%





## SAVINGS & CREDIT 2023

Sound Financial Bancorp Inc.  
Rank 51 of 96



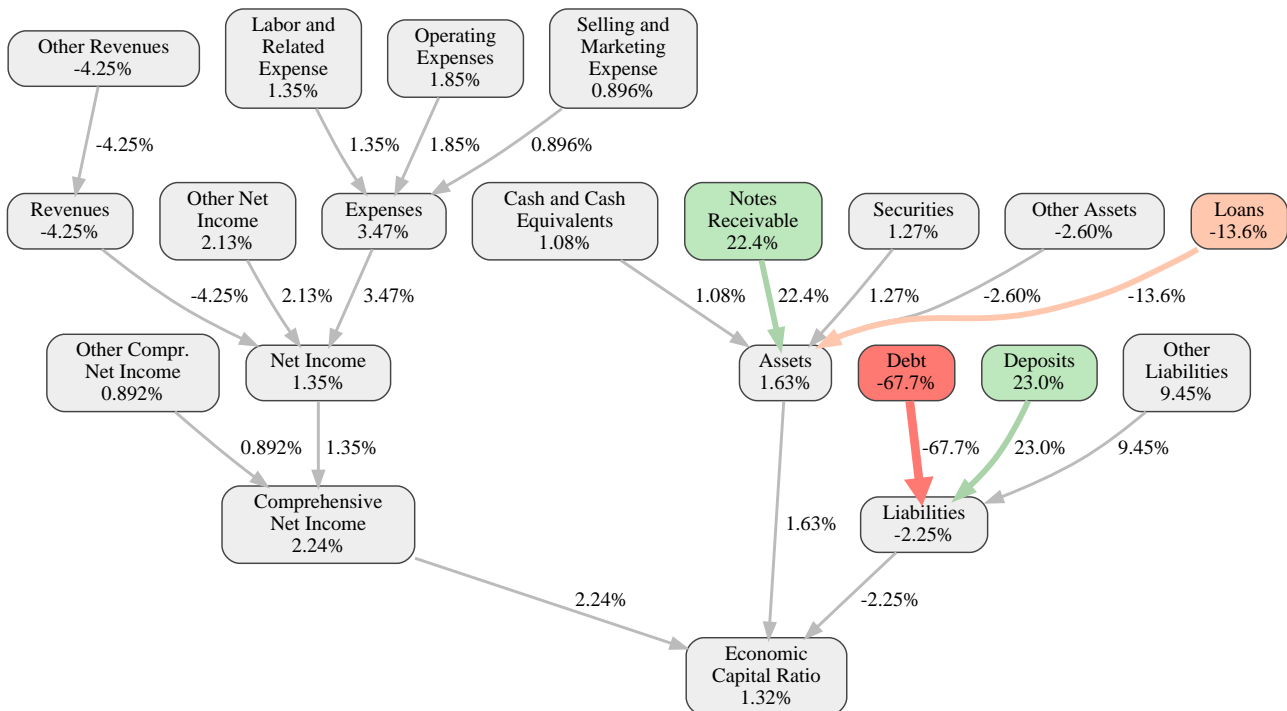
The relative strengths and weaknesses of Sound Financial Bancorp Inc. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Sound Financial Bancorp Inc. compared to the market average is the variable Notes Receivable, increasing the Economic Capital Ratio by 48% points. The greatest weakness of Sound Financial Bancorp Inc. is the variable Deposits, reducing the Economic Capital Ratio by 23% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.1%, being 1.8% points below the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	57,836
Debt	0
Deposits	808,763
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	395
Labor and Related Expense	0
Loans	0
Notes Receivable	858,382
Occupancy	0
Operating Expenses	0
Other Assets	60,133
Other Compr. Net Income	-1,256
Other Expenses	2,072
Other Liabilities	69,488
Other Net Income	10,876
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	976,351
Liabilities	878,646
Expenses	2,072
Revenues	0
Stockholders Equity	97,705
Net Income	8,804
Comprehensive Net Income	7,548
Economic Capital Ratio	6.1%



The relative strengths and weaknesses of TOYOTA MOTOR CREDIT CORP 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 TOYOTA MOTOR CREDIT CORP compared to the market average is the variable Deposits, increasing the Economic Capital Ratio by 23% points. The greatest weakness of TOYOTA MOTOR CREDIT CORP is the variable Debt, reducing the Economic Capital Ratio by 68% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.2%, being 1.3% points above the market average of 7.9%.

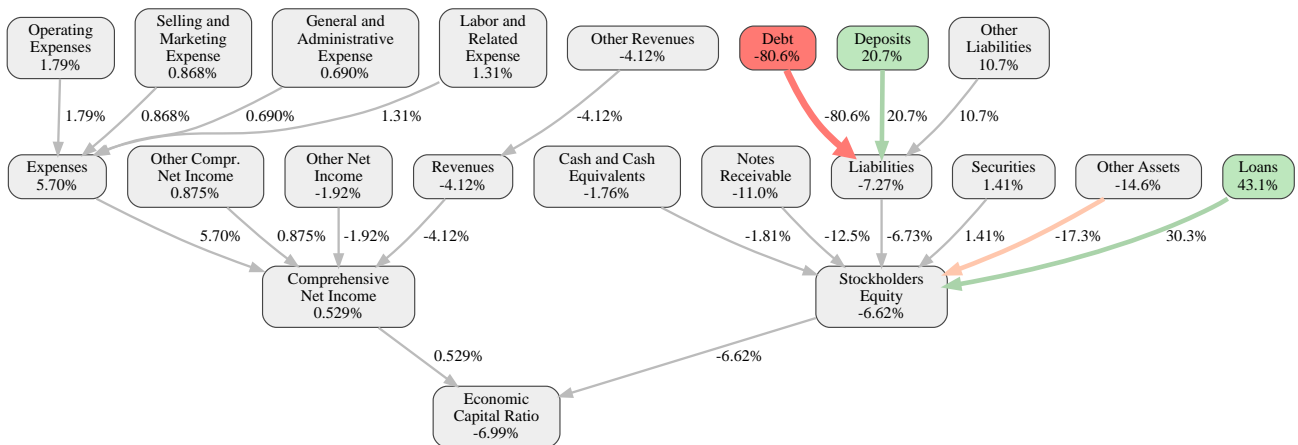
Input Variable	Value in 1000 USD
Cash and Cash Equivalents	7,670,000
Debt	109,152,000
Deposits	0
Depreciation and Amortization	0
General and Administrative Expense	1,697,000
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	0
Notes Receivable	82,432,000
Occupancy	0
Operating Expenses	0
Other Assets	39,986,000
Other Compr. Net Income	-29,000
Other Expenses	1,430,000
Other Liabilities	7,788,000
Other Net Income	5,662,000
Other Revenues	0
Professional Fees	0
Securities	4,953,000
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	135,041,000
Liabilities	116,940,000
Expenses	3,127,000
Revenues	0
Stockholders Equity	18,101,000
Net Income	2,535,000
Comprehensive Net Income	2,506,000
Economic Capital Ratio	9.2%



# SAVINGS & CREDIT 2023

FEDERAL HOME LOAN MORTGAGE  
CORP  
Rank 93 of 96





# SAVINGS & CREDIT 2023

## FEDERAL HOME LOAN MORTGAGE CORP

Rank 93 of 96



The relative strengths and weaknesses of FEDERAL HOME LOAN MORTGAGE CORP 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.

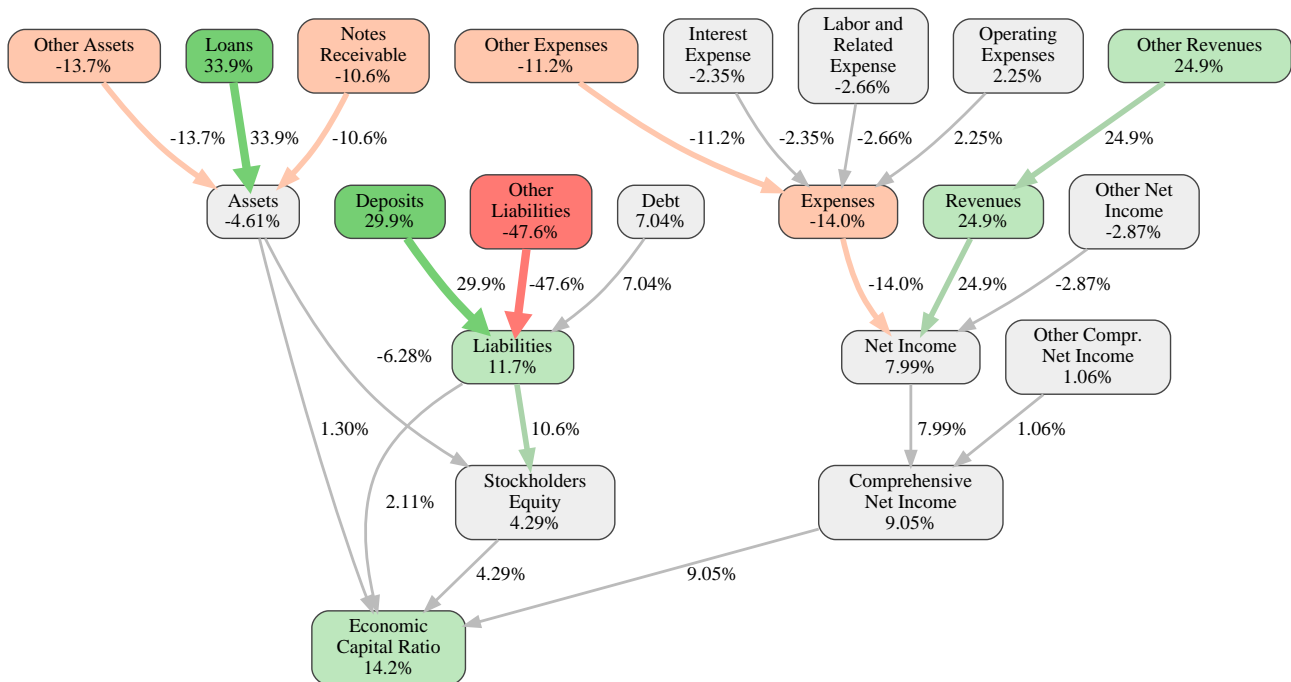
The greatest strength of FEDERAL HOME LOAN MORTGAGE CORP compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 43% points. The greatest weakness of FEDERAL HOME LOAN MORTGAGE CORP is the variable Debt, reducing the Economic Capital Ratio by 81% points.

The company's Economic Capital Ratio, given in the ranking table, is 0.86%, being 7.0% points below the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	3,145,832,000
Deposits	0
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	7,309,000
Labor and Related Expense	0
Loans	3,022,318,000
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	60,019,000
Other Compr. Net Income	-342,000
Other Expenses	2,277,000
Other Liabilities	18,174,000
Other Net Income	11,604,000
Other Revenues	0
Professional Fees	0
Securities	125,996,000
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	3,208,333,000
Liabilities	3,171,315,000
Expenses	2,277,000
Revenues	0
Stockholders Equity	37,018,000
Net Income	9,327,000
Comprehensive Net Income	8,985,000
Economic Capital Ratio	0.86%





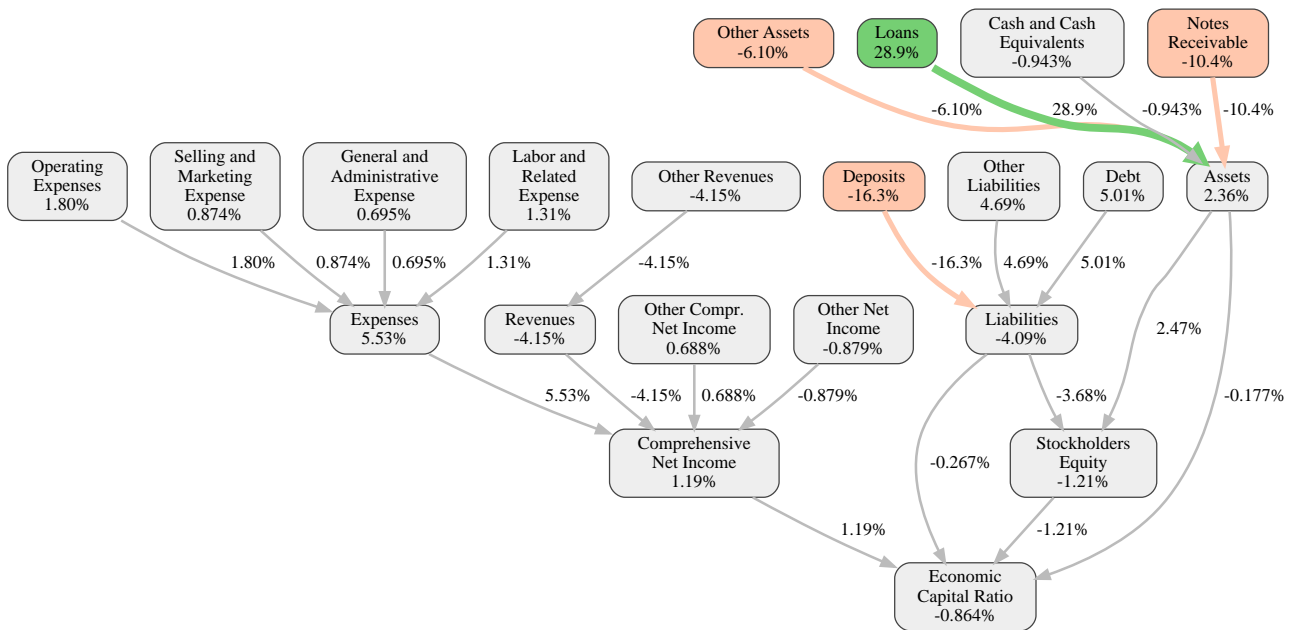
The relative strengths and weaknesses of CREDIT ACCEPTANCE CORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of CREDIT ACCEPTANCE CORP compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 34% points. The greatest weakness of CREDIT ACCEPTANCE CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 48% points.

The company's Economic Capital Ratio, given in the ranking table, is 22%, being 14% points above the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	417,700
Debt	0
Deposits	0
Depreciation and Amortization	0
General and Administrative Expense	88,700
Interest Expense	166,600
Interest Payable	0
Labor and Related Expense	262,000
Loans	6,297,700
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	189,300
Other Compr. Net Income	-3,100
Other Expenses	703,700
Other Liabilities	5,280,700
Other Net Income	0
Other Revenues	1,832,400
Professional Fees	0
Securities	0
Selling and Marketing Expense	75,600

Output Variable	Value in 1000 USD
Assets	6,904,700
Liabilities	5,280,700
Expenses	1,296,600
Revenues	1,832,400
Stockholders Equity	1,624,000
Net Income	535,800
Comprehensive Net Income	532,700
Economic Capital Ratio	22%





## SAVINGS & CREDIT 2023

ESSA Bancorp Inc.  
Rank 38 of 96



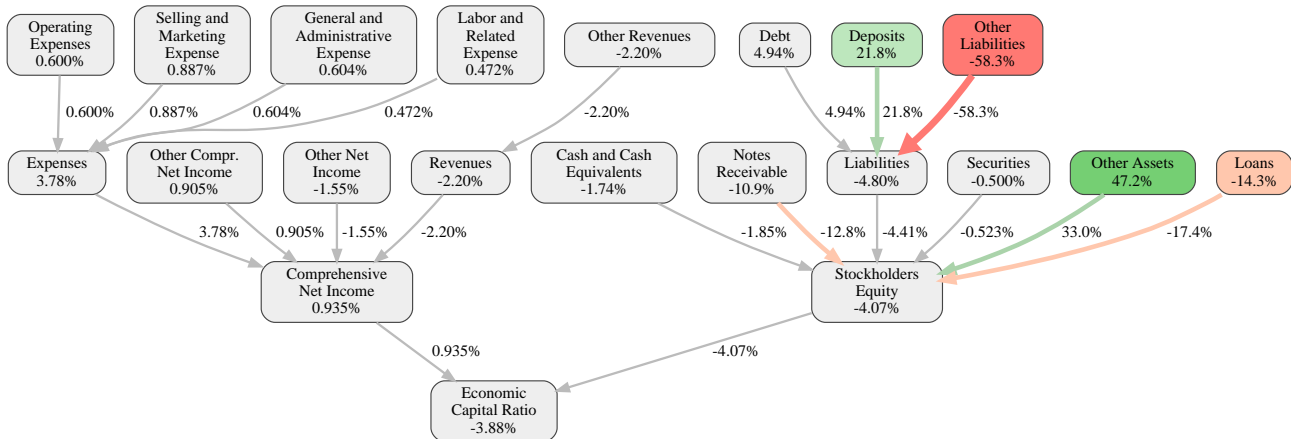
The relative strengths and weaknesses of ESSA Bancorp Inc. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of ESSA Bancorp Inc. compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 29% points. The greatest weakness of ESSA Bancorp Inc. is the variable Deposits, reducing the Economic Capital Ratio by 16% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.0%, being 0.86% points below the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	27,937
Debt	0
Deposits	1,380,021
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	1,435,783
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	398,097
Other Compr. Net Income	-3,576
Other Expenses	4,934
Other Liabilities	269,459
Other Net Income	25,004
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	1,861,817
Liabilities	1,649,480
Expenses	4,934
Revenues	0
Stockholders Equity	212,337
Net Income	20,070
Comprehensive Net Income	16,494
Economic Capital Ratio	7.0%



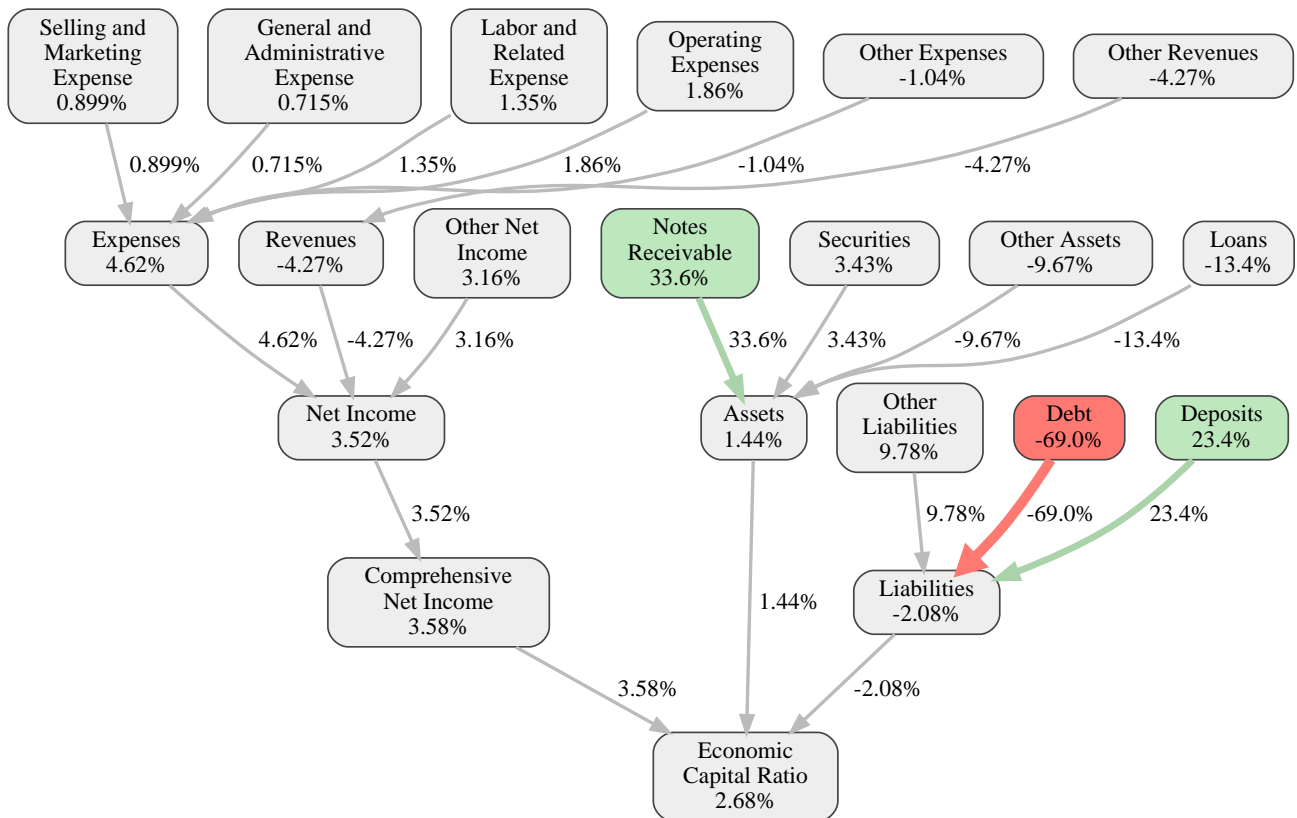
The relative strengths and weaknesses of Korth Direct Mortgage Inc. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Korth Direct Mortgage Inc. compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 47% points. The greatest weakness of Korth Direct Mortgage Inc. is the variable Other Liabilities, reducing the Economic Capital Ratio by 58% points.

The company's Economic Capital Ratio, given in the ranking table, is 4.0%, being 3.9% points below the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	0
Depreciation and Amortization	0
General and Administrative Expense	502
Interest Expense	0
Interest Payable	0
Labor and Related Expense	4,238
Loans	0
Notes Receivable	0
Occupancy	0
Operating Expenses	6,048
Other Assets	506,981
Other Compr. Net Income	0
Other Expenses	-380
Other Liabilities	475,185
Other Net Income	3,893
Other Revenues	9,862
Professional Fees	0
Securities	568
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	507,549
Liabilities	475,185
Expenses	10,407
Revenues	9,862
Stockholders Equity	32,364
Net Income	3,348
Comprehensive Net Income	3,348
Economic Capital Ratio	4.0%



The relative strengths and weaknesses of OneMain Holdings 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.

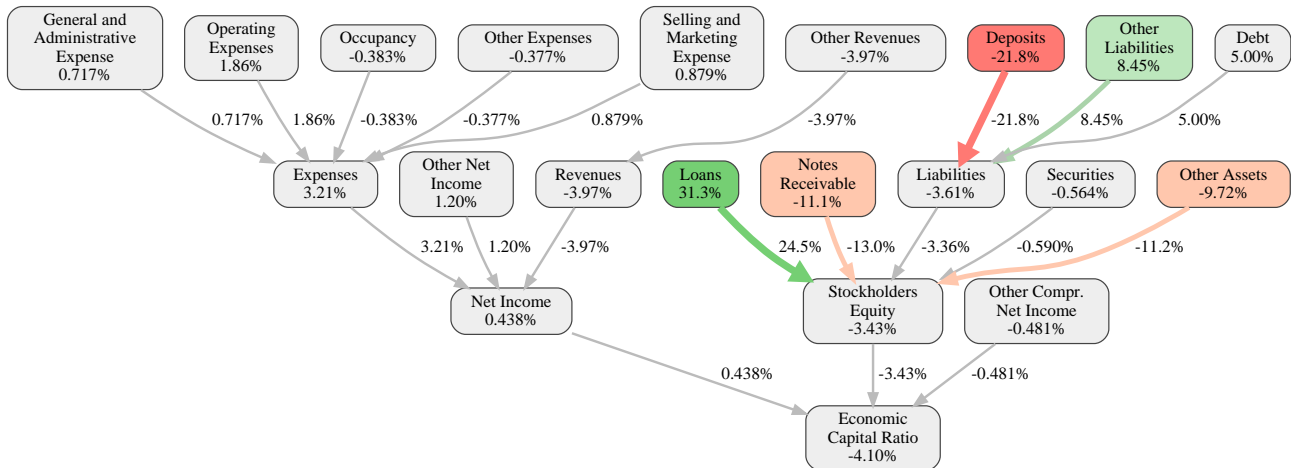
The greatest strength of OneMain Holdings Inc. compared to the market average is the variable Notes Receivable, increasing the Economic Capital Ratio by 34% points. The greatest weakness of OneMain Holdings Inc. is the variable Debt, reducing the Economic Capital Ratio by 69% points.

The company's Economic Capital Ratio, given in the ranking table, is 11%, being 2.7% points above the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	959,000
Debt	18,281,000
Deposits	0
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	0
Notes Receivable	16,926,000
Occupancy	0
Operating Expenses	0
Other Assets	2,848,000
Other Compr. Net Income	-180,000
Other Expenses	285,000
Other Liabilities	1,223,000
Other Net Income	1,163,000
Other Revenues	0
Professional Fees	0
Securities	1,800,000
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	22,533,000
Liabilities	19,504,000
Expenses	285,000
Revenues	0
Stockholders Equity	3,029,000
Net Income	878,000
Comprehensive Net Income	698,000
Economic Capital Ratio	11%







# SAVINGS & CREDIT 2023

## UMPQUA HOLDINGS CORP Rank 74 of 96



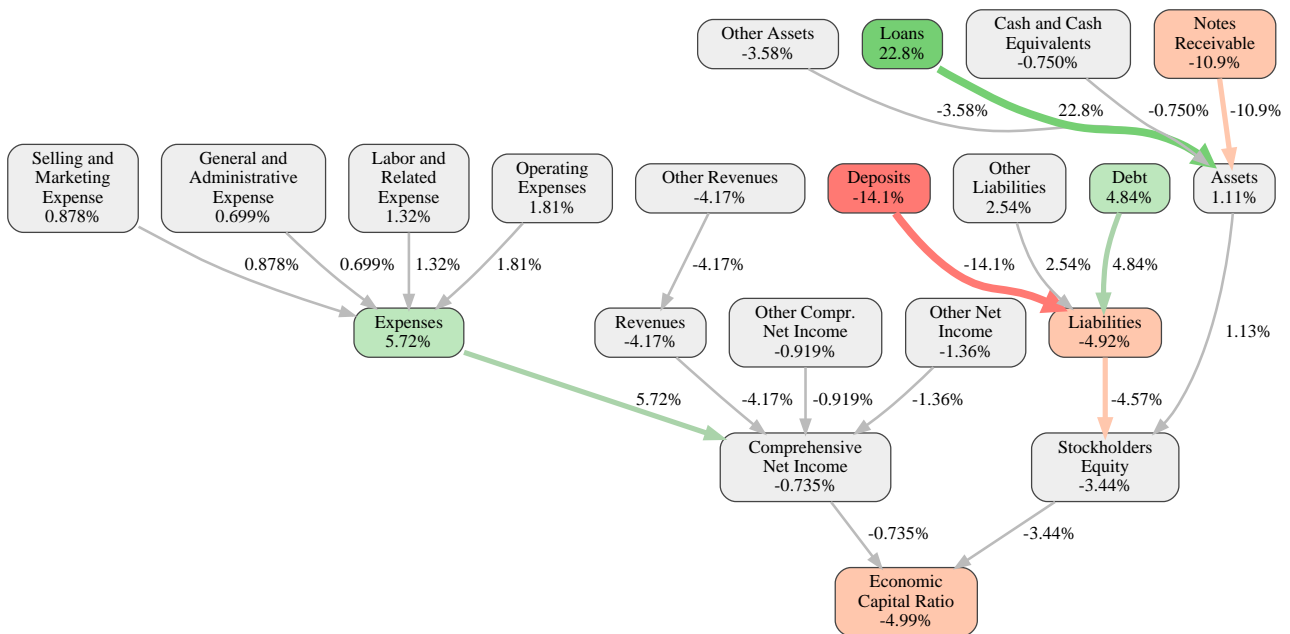
The relative strengths and weaknesses of UMPQUA HOLDINGS CORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of UMPQUA HOLDINGS CORP compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 31% points. The greatest weakness of UMPQUA HOLDINGS CORP is the variable Deposits, reducing the Economic Capital Ratio by 22% points.

The company's Economic Capital Ratio, given in the ranking table, is 3.8%, being 4.1% points below the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	1,294,643
Debt	0
Deposits	27,065,612
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	441,226
Loans	25,854,846
Notes Receivable	0
Occupancy	138,451
Operating Expenses	0
Other Assets	4,699,150
Other Compr. Net Income	-428,623
Other Expenses	211,236
Other Liabilities	2,303,201
Other Net Income	1,092,458
Other Revenues	93,070
Professional Fees	51,323
Securities	0
Selling and Marketing Expense	6,540

Output Variable	Value in 1000 USD
Assets	31,848,639
Liabilities	29,368,813
Expenses	848,776
Revenues	93,070
Stockholders Equity	2,479,826
Net Income	336,752
Comprehensive Net Income	-91,871
Economic Capital Ratio	3.8%





# SAVINGS & CREDIT 2023

First Savings Financial Group Inc.  
Rank 81 of 96



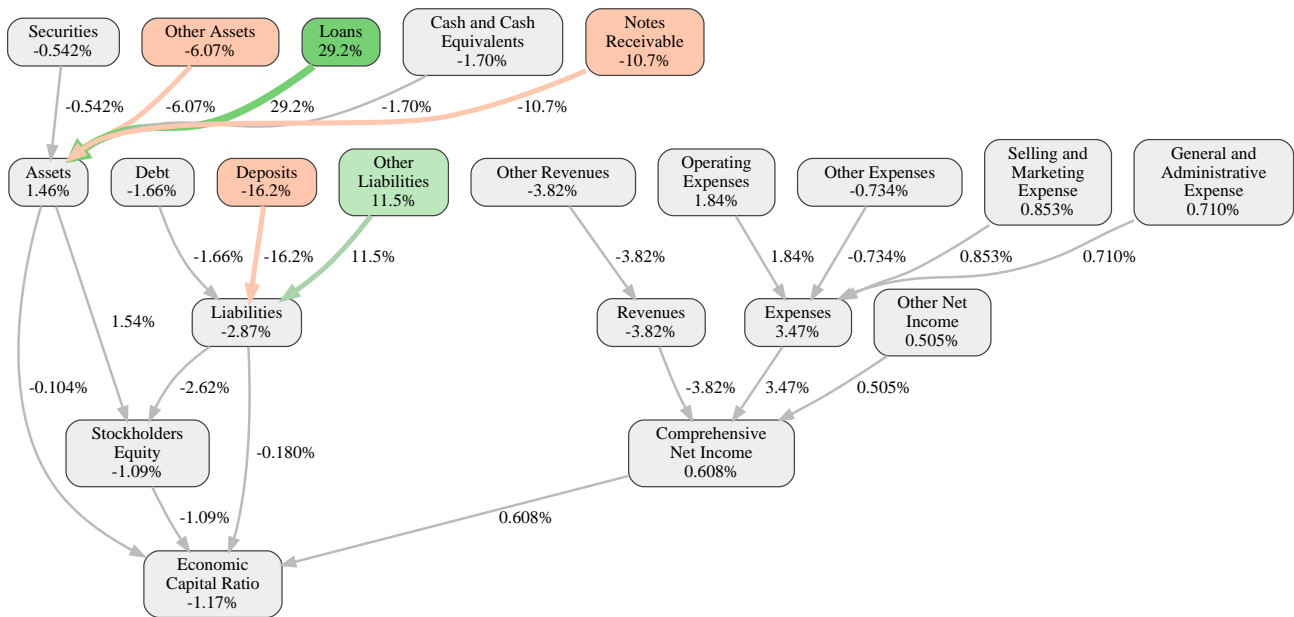
The relative strengths and weaknesses of First Savings Financial Group Inc. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of First Savings Financial Group Inc. compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 23% points. The greatest weakness of First Savings Financial Group Inc. is the variable Deposits, reducing the Economic Capital Ratio by 14% points.

The company's Economic Capital Ratio, given in the ranking table, is 2.9%, being 5.0% points below the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	41,665
Debt	0
Deposits	1,515,834
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	1,302
Labor and Related Expense	0
Loans	1,436,555
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	579,442
Other Compr. Net Income	-35,979
Other Expenses	2,378
Other Liabilities	387,903
Other Net Income	18,822
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	2,057,662
Liabilities	1,905,039
Expenses	2,378
Revenues	0
Stockholders Equity	152,623
Net Income	16,444
Comprehensive Net Income	-19,535
Economic Capital Ratio	2.9%



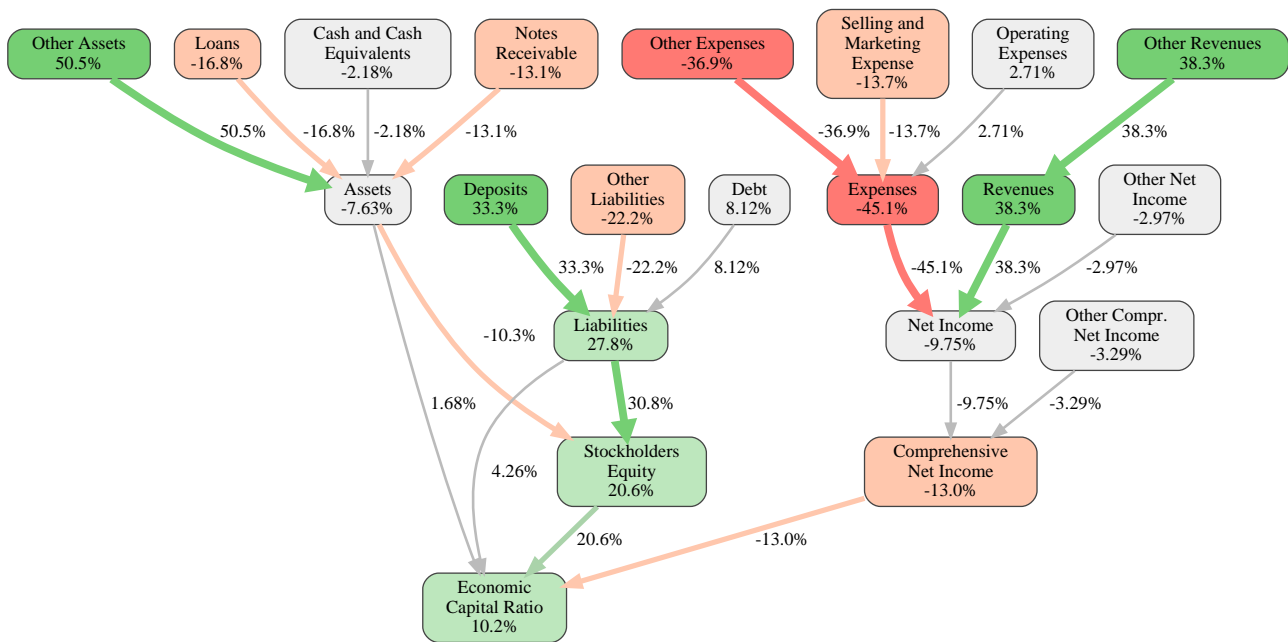
The relative strengths and weaknesses of PB Bankshares Inc. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of PB Bankshares Inc. compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 29% points. The greatest weakness of PB Bankshares Inc. is the variable Deposits, reducing the Economic Capital Ratio by 16% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.7%, being 1.2% points below the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	47,638
Deposits	289,495
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	4,285
Loans	300,855
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	85,692
Other Compr. Net Income	-1,650
Other Expenses	3,796
Other Liabilities	3,427
Other Net Income	10,386
Other Revenues	1,516
Professional Fees	741
Securities	0
Selling and Marketing Expense	145

Output Variable	Value in 1000 USD
Assets	386,547
Liabilities	340,560
Expenses	8,967
Revenues	1,516
Stockholders Equity	45,987
Net Income	2,935
Comprehensive Net Income	1,285
Economic Capital Ratio	6.7%



The relative strengths and weaknesses of LESAKA TECHNOLOGIES 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.

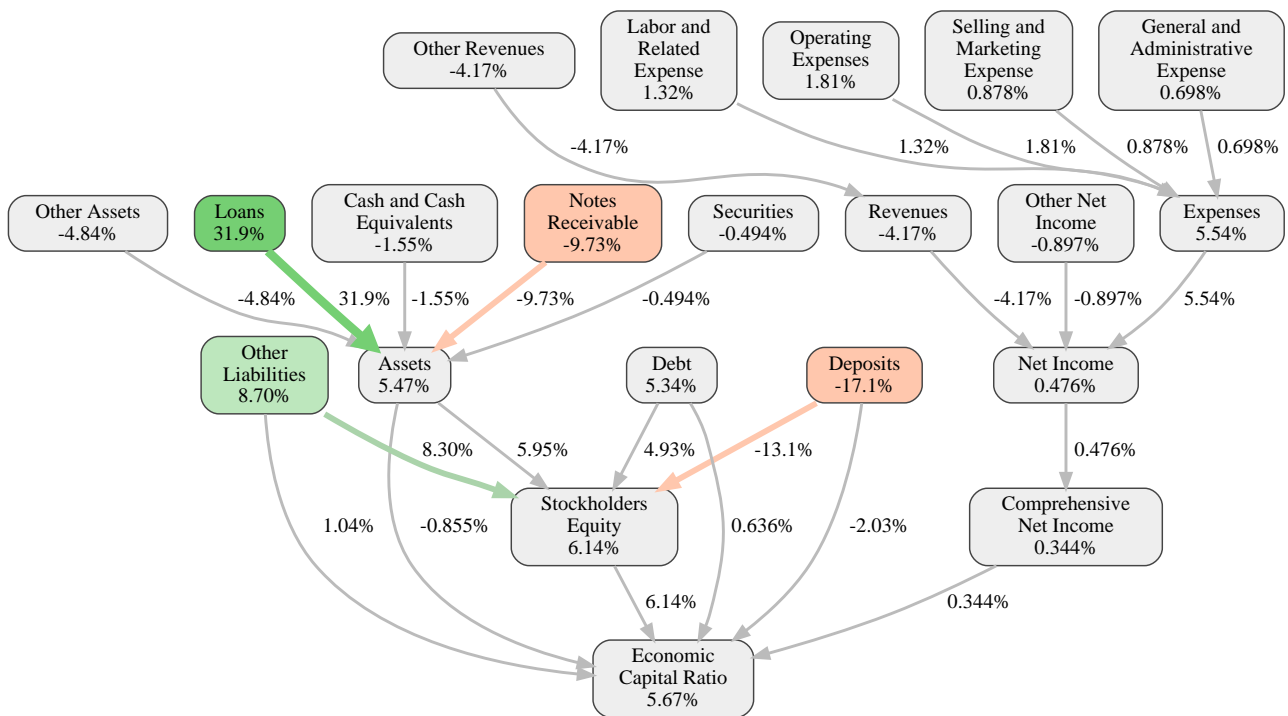
The greatest strength of LESAKA TECHNOLOGIES INC compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 51% points. The greatest weakness of LESAKA TECHNOLOGIES INC is the variable Expenses, reducing the Economic Capital Ratio by 45% points.

The company's Economic Capital Ratio, given in the ranking table, is 18%, being 10% points above the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	0
Depreciation and Amortization	7,575
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	0
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	656,565
Other Compr. Net Income	-23,119
Other Expenses	186,392
Other Liabilities	342,216
Other Net Income	2,475
Other Revenues	222,609
Professional Fees	0
Securities	0
Selling and Marketing Expense	74,993

Output Variable	Value in 1000 USD
Assets	656,565
Liabilities	342,216
Expenses	268,960
Revenues	222,609
Stockholders Equity	314,349
Net Income	-43,876
Comprehensive Net Income	-66,995
Economic Capital Ratio	18%





The relative strengths and weaknesses of Cullman Bancorp Inc. MD 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 Cullman Bancorp Inc. MD compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 32% points. The greatest weakness of Cullman Bancorp Inc. MD is the variable Deposits, reducing the Economic Capital Ratio by 17% points.

The company's Economic Capital Ratio, given in the ranking table, is 14%, being 5.7% points above the market average of 7.9%.

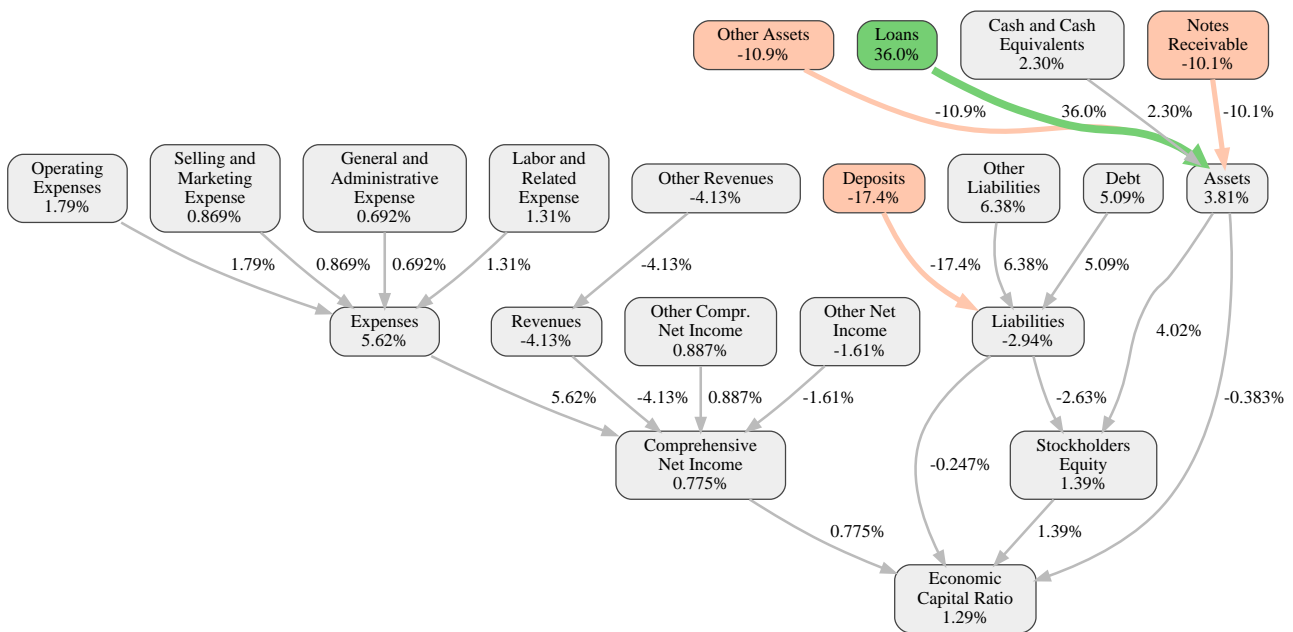
Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	292,949
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	155
Labor and Related Expense	0
Loans	329,943
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	93,286
Other Compr. Net Income	-3,835
Other Expenses	1,101
Other Liabilities	29,943
Other Net Income	5,284
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	423,229
Liabilities	323,047
Expenses	1,101
Revenues	0
Stockholders Equity	100,182
Net Income	4,183
Comprehensive Net Income	348
Economic Capital Ratio	14%



# SAVINGS & CREDIT 2023

Kentucky First Federal Bancorp  
Rank 30 of 96





## SAVINGS & CREDIT 2023

Kentucky First Federal Bancorp  
Rank 30 of 96



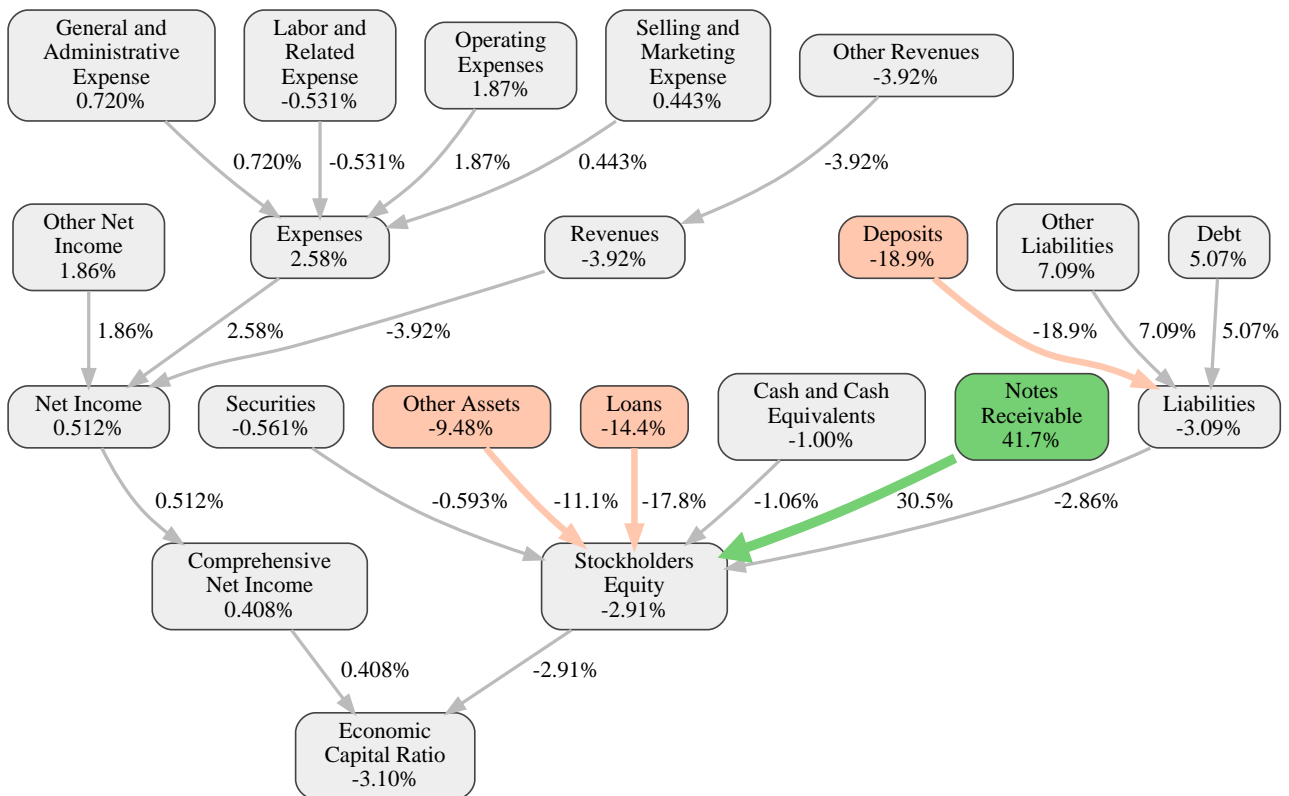
The relative strengths and weaknesses of Kentucky First Federal Bancorp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Kentucky First Federal Bancorp compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 36% points. The greatest weakness of Kentucky First Federal Bancorp is the variable Deposits, reducing the Economic Capital Ratio by 17% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.1%, being 1.3% points above the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	25,823
Debt	0
Deposits	239,857
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	12
Labor and Related Expense	0
Loans	274,583
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	27,674
Other Compr. Net Income	0
Other Expenses	477
Other Liabilities	36,186
Other Net Income	2,067
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	328,080
Liabilities	276,055
Expenses	477
Revenues	0
Stockholders Equity	52,025
Net Income	1,590
Comprehensive Net Income	1,590
Economic Capital Ratio	9.1%





# SAVINGS & CREDIT 2023

FS Bancorp Inc.  
Rank 66 of 96

FS BANCORP, INC.

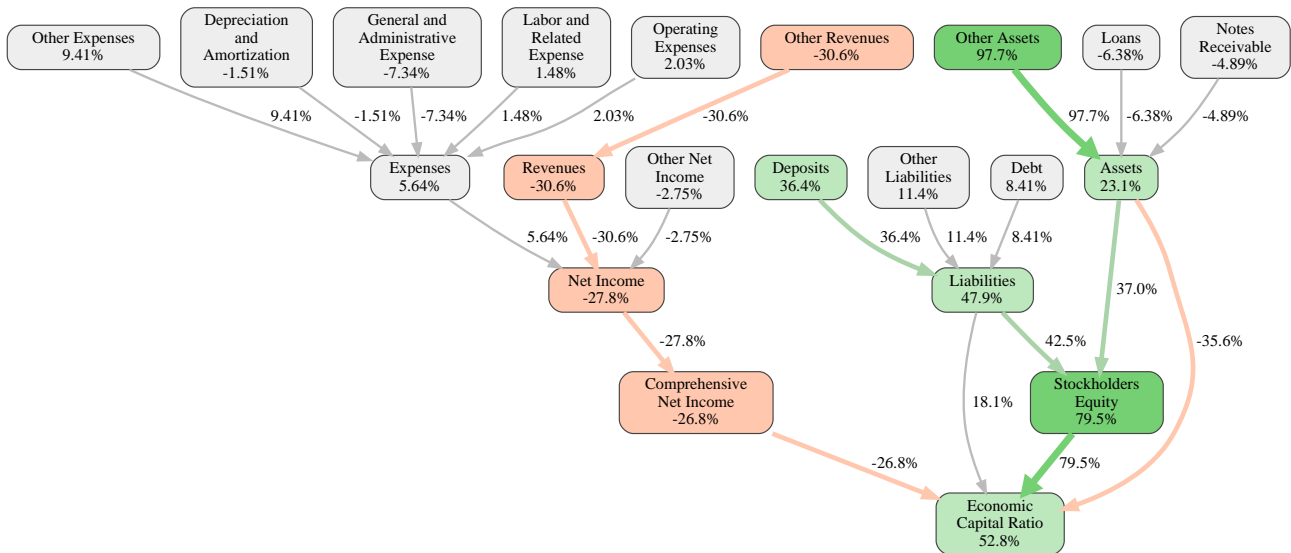
The relative strengths and weaknesses of FS Bancorp Inc. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of FS Bancorp Inc. compared to the market average is the variable Notes Receivable, increasing the Economic Capital Ratio by 42% points. The greatest weakness of FS Bancorp Inc. is the variable Deposits, reducing the Economic Capital Ratio by 19% points.

The company's Economic Capital Ratio, given in the ranking table, is 4.8%, being 3.1% points below the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	41,437
Debt	0
Deposits	2,127,741
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	47,632
Loans	0
Notes Receivable	2,190,860
Occupancy	5,165
Operating Expenses	0
Other Assets	400,601
Other Compr. Net Income	-25,884
Other Expenses	16,213
Other Liabilities	273,460
Other Net Income	106,770
Other Revenues	9,401
Professional Fees	5,872
Securities	0
Selling and Marketing Expense	11,640

Output Variable	Value in 1000 USD
Assets	2,632,898
Liabilities	2,401,201
Expenses	86,522
Revenues	9,401
Stockholders Equity	231,697
Net Income	29,649
Comprehensive Net Income	3,765
Economic Capital Ratio	4.8%



The relative strengths and weaknesses of SWK Holdings Corp 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 SWK Holdings Corp compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 98% points. The greatest weakness of SWK Holdings Corp is the variable Other Revenues, reducing the Economic Capital Ratio by 31% points.

The company's Economic Capital Ratio, given in the ranking table, is 61%, being 53% points above the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	6,156
Debt	0
Deposits	0
Depreciation and Amortization	2,599
General and Administrative Expense	12,964
Interest Expense	340
Interest Payable	0
Labor and Related Expense	0
Loans	0
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	293,465
Other Compr. Net Income	0
Other Expenses	-14,473
Other Liabilities	19,692
Other Net Income	-262
Other Revenues	-41,484
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

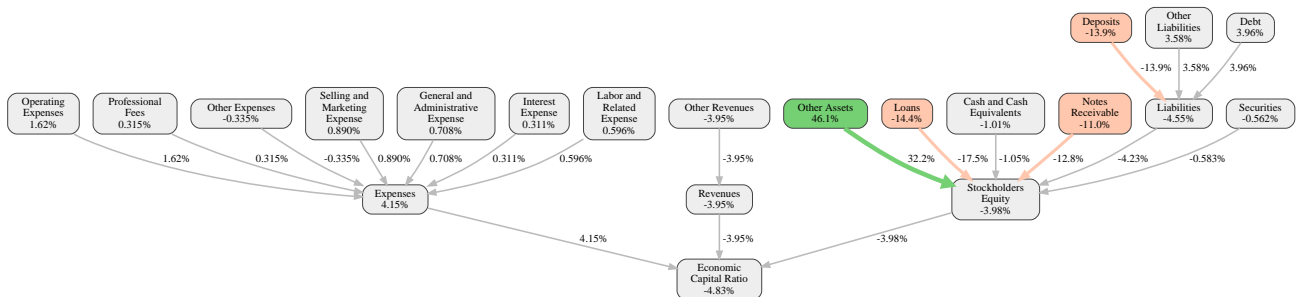
Output Variable	Value in 1000 USD
Assets	299,621
Liabilities	19,692
Expenses	1,430
Revenues	-41,484
Stockholders Equity	279,929
Net Income	-43,176
Comprehensive Net Income	-43,176
Economic Capital Ratio	61%





# SAVINGS & CREDIT 2023

BankUnited Inc.  
Rank 80 of 96





# SAVINGS & CREDIT 2023

BankUnited Inc.  
Rank 80 of 96



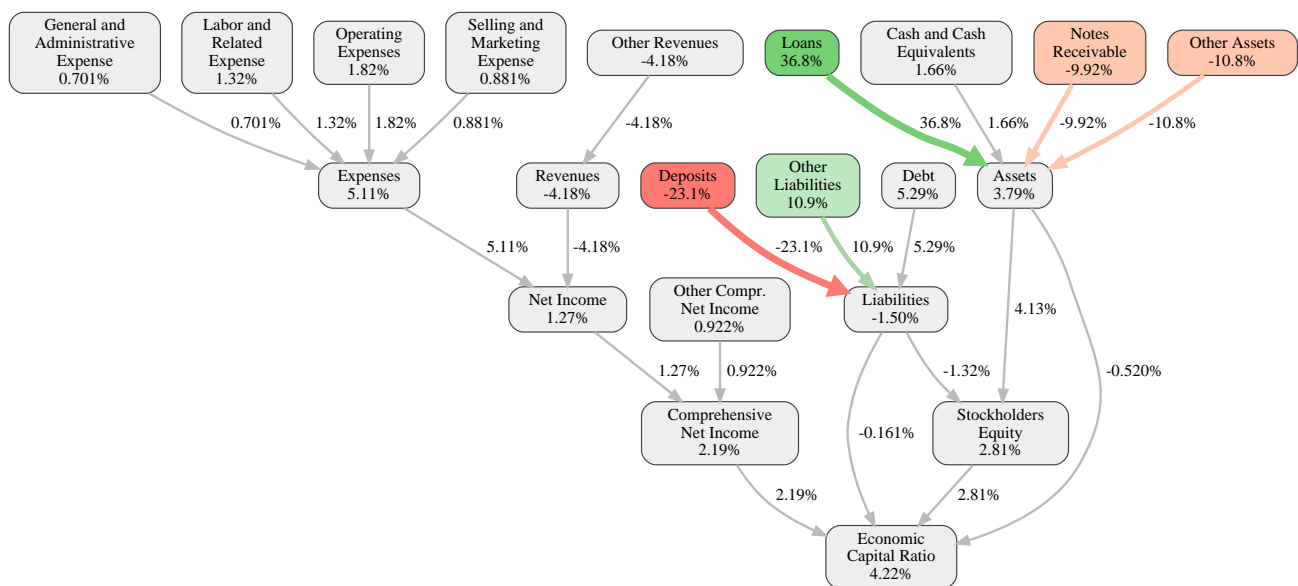
The relative strengths and weaknesses of BankUnited Inc. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of BankUnited Inc. compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 46% points. The greatest weakness of BankUnited Inc. is the variable Loans, reducing the Economic Capital Ratio by 14% points.

The company's Economic Capital Ratio, given in the ranking table, is 3.0%, being 4.8% points below the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	572,647
Debt	720,923
Deposits	27,509,334
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	265,548
Loans	0
Notes Receivable	0
Occupancy	45,400
Operating Expenses	77,103
Other Assets	36,454,065
Other Compr. Net Income	-421,965
Other Expenses	230,690
Other Liabilities	6,360,474
Other Net Income	819,431
Other Revenues	96,011
Professional Fees	11,730
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	37,026,712
Liabilities	34,590,731
Expenses	630,471
Revenues	96,011
Stockholders Equity	2,435,981
Net Income	284,971
Comprehensive Net Income	-136,994
Economic Capital Ratio	3.0%



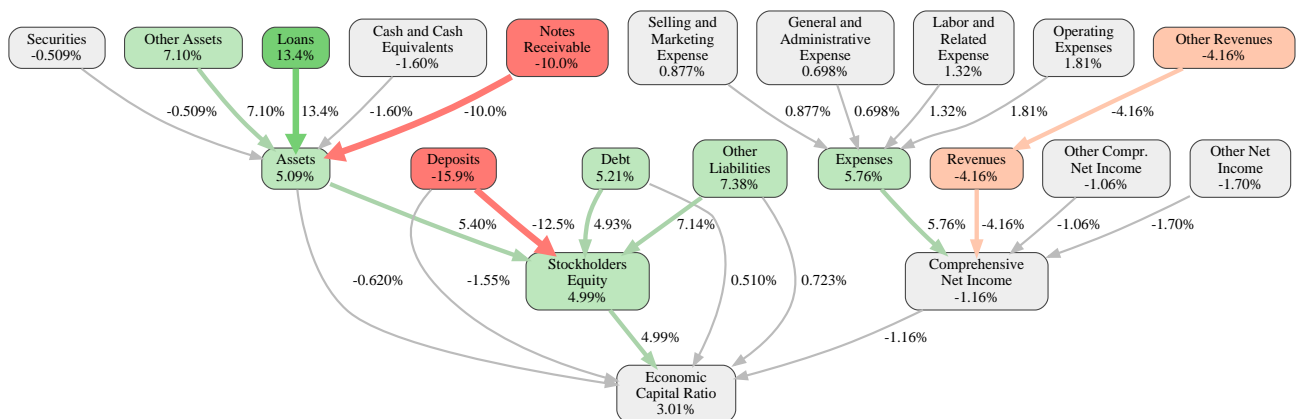
The relative strengths and weaknesses of NorthEast Community Bancorp Inc. MD are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of NorthEast Community Bancorp Inc. MD compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 37% points. The greatest weakness of NorthEast Community Bancorp Inc. MD is the variable Deposits, reducing the Economic Capital Ratio by 23% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 4.2% points above the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	95,308
Debt	0
Deposits	1,121,955
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	1,212,219
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	117,436
Other Compr. Net Income	295
Other Expenses	9,586
Other Liabilities	41,019
Other Net Income	34,429
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	1,424,963
Liabilities	1,162,974
Expenses	9,586
Revenues	0
Stockholders Equity	261,989
Net Income	24,843
Comprehensive Net Income	25,138
Economic Capital Ratio	12%



The relative strengths and weaknesses of William Penn Bancorporation 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 William Penn Bancorporation compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 13% points. The greatest weakness of William Penn Bancorporation is the variable Deposits, reducing the Economic Capital Ratio by 16% points.

The company's Economic Capital Ratio, given in the ranking table, is 11%, being 3.0% points above the market average of 7.9%.

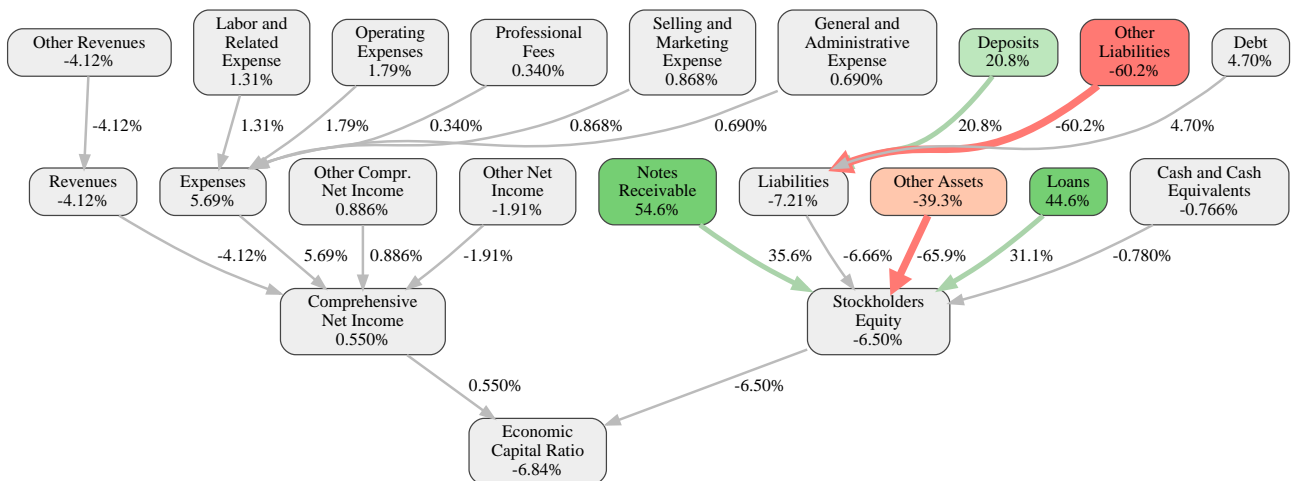
Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	606,617
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	475,511
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	404,441
Other Compr. Net Income	-15,293
Other Expenses	568
Other Liabilities	81,009
Other Net Income	4,805
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	879,952
Liabilities	687,626
Expenses	568
Revenues	0
Stockholders Equity	192,326
Net Income	4,237
Comprehensive Net Income	-11,056
Economic Capital Ratio	11%



# SAVINGS & CREDIT 2023

FEDERAL NATIONAL MORTGAGE  
ASSOCIATION FANNIE MAE  
Rank 92 of 96





# SAVINGS & CREDIT 2023

## FEDERAL NATIONAL MORTGAGE ASSOCIATION FANNIE MAE Rank 92 of 96



The relative strengths and weaknesses of FEDERAL NATIONAL MORTGAGE ASSOCIATION FANNIE MAE 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.

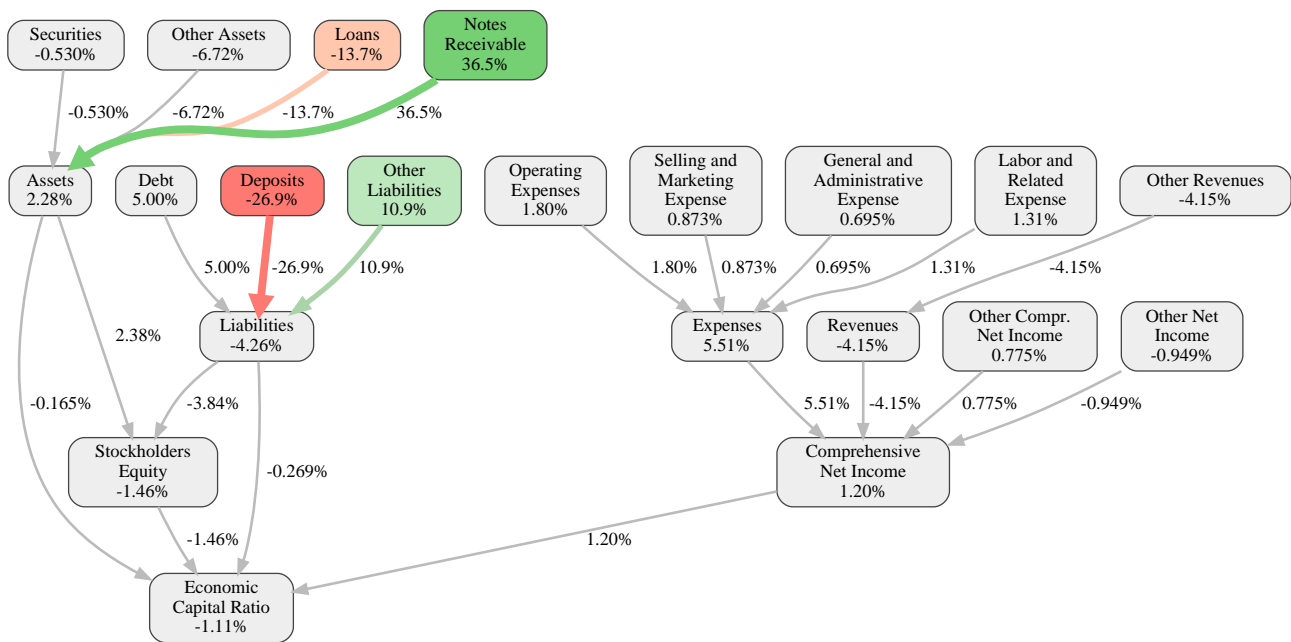
The greatest strength of FEDERAL NATIONAL MORTGAGE ASSOCIATION FANNIE MAE compared to the market average is the variable Notes Receivable, increasing the Economic Capital Ratio by 55% points. The greatest weakness of FEDERAL NATIONAL MORTGAGE ASSOCIATION FANNIE MAE is the variable Other Liabilities, reducing the Economic Capital Ratio by 60% points.

The company's Economic Capital Ratio, given in the ranking table, is 1.0%, being 6.8% points below the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	87,841,000
Debt	0
Deposits	0
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	9,917,000
Labor and Related Expense	0
Loans	4,114,436,000
Notes Receivable	4,112,403,000
Occupancy	0
Operating Expenses	0
Other Assets	-4,074,782,000
Other Compr. Net Income	-3,000
Other Expenses	3,310,000
Other Liabilities	4,235,094,000
Other Net Income	16,233,000
Other Revenues	0
Professional Fees	0
Securities	65,390,000
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	4,305,288,000
Liabilities	4,245,011,000
Expenses	3,310,000
Revenues	0
Stockholders Equity	60,277,000
Net Income	12,923,000
Comprehensive Net Income	12,920,000
Economic Capital Ratio	1.0%







## SAVINGS & CREDIT 2023

HomeTrust Bancshares Inc.  
Rank 42 of 96



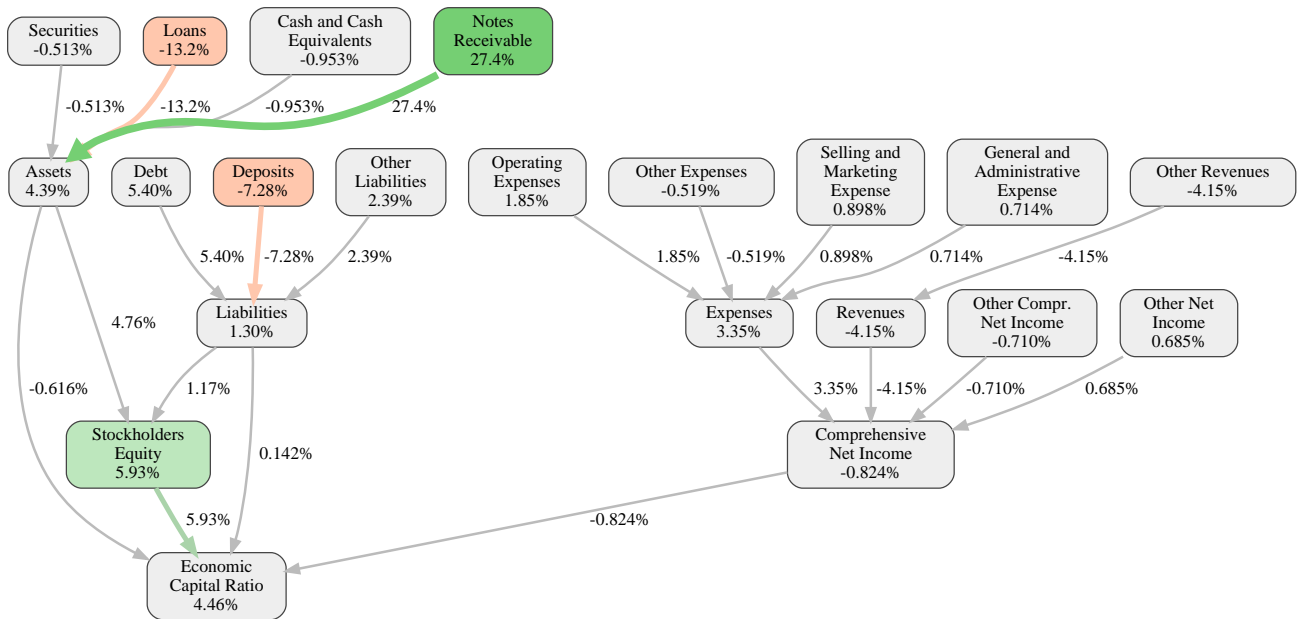
The relative strengths and weaknesses of HomeTrust Bancshares Inc. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of HomeTrust Bancshares Inc. compared to the market average is the variable Notes Receivable, increasing the Economic Capital Ratio by 37% points. The greatest weakness of HomeTrust Bancshares Inc. is the variable Deposits, reducing the Economic Capital Ratio by 27% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.7%, being 1.1% points below the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	105,119
Debt	0
Deposits	3,099,761
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	0
Notes Receivable	2,734,605
Occupancy	0
Operating Expenses	0
Other Assets	709,480
Other Compr. Net Income	-3,917
Other Expenses	9,725
Other Liabilities	60,598
Other Net Income	45,378
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	3,549,204
Liabilities	3,160,359
Expenses	9,725
Revenues	0
Stockholders Equity	388,845
Net Income	35,653
Comprehensive Net Income	31,736
Economic Capital Ratio	6.7%



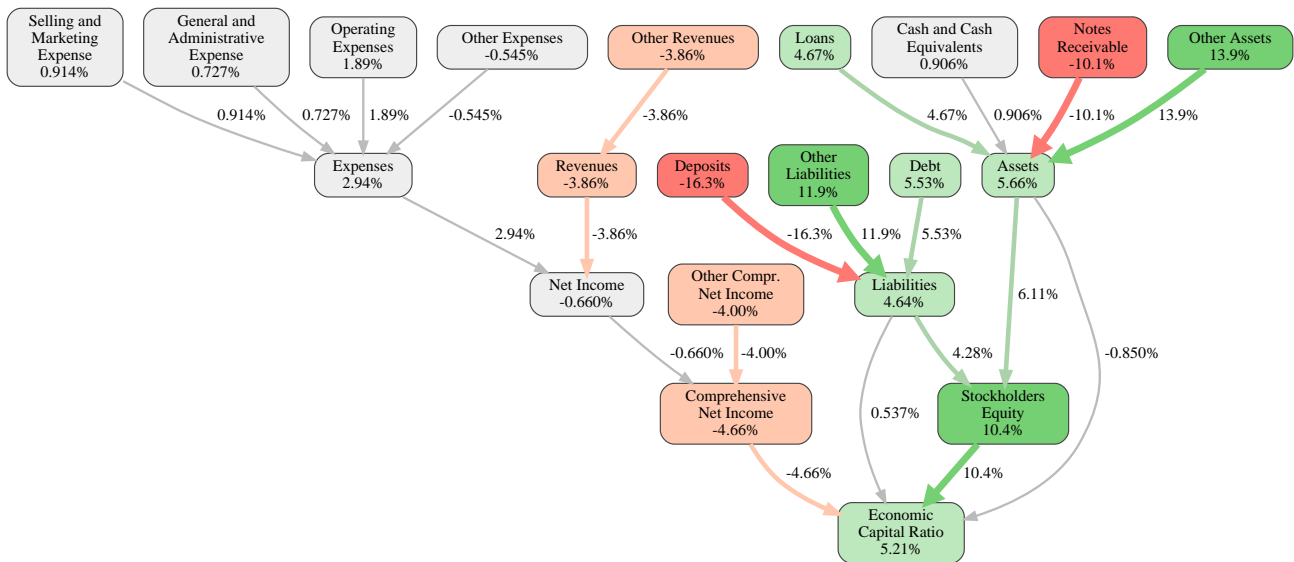
The relative strengths and weaknesses of BROADWAY FINANCIAL CORP \DE\ are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of BROADWAY FINANCIAL CORP \DE\ compared to the market average is the variable Notes Receivable, increasing the Economic Capital Ratio by 27% points. The greatest weakness of BROADWAY FINANCIAL CORP \DE\ is the variable Loans, reducing the Economic Capital Ratio by 13% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 4.5% points above the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	16,105
Debt	0
Deposits	686,916
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	14,303
Loans	0
Notes Receivable	768,046
Occupancy	1,615
Operating Expenses	0
Other Assets	400,142
Other Compr. Net Income	-16,992
Other Expenses	8,676
Other Liabilities	217,725
Other Net Income	31,863
Other Revenues	1,195
Professional Fees	2,758
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	1,184,293
Liabilities	904,641
Expenses	27,352
Revenues	1,195
Stockholders Equity	279,652
Net Income	5,706
Comprehensive Net Income	-11,286
Economic Capital Ratio	12%



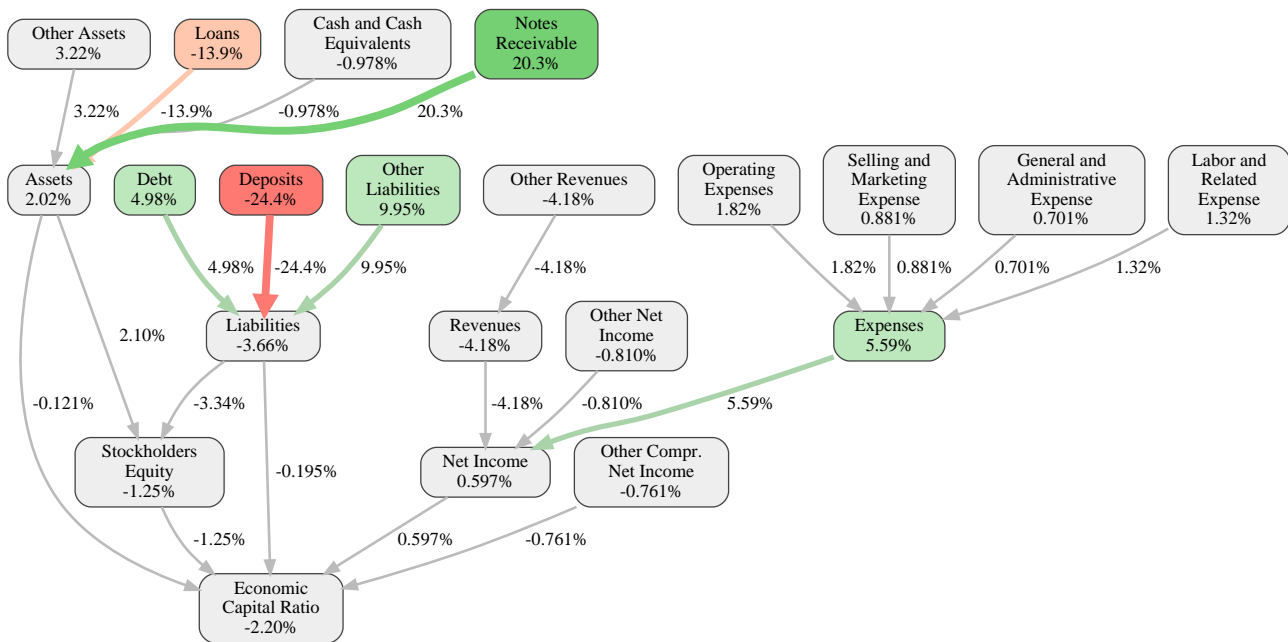
The relative strengths and weaknesses of NSTS Bancorp Inc. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of NSTS Bancorp Inc. compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 14% points. The greatest weakness of NSTS Bancorp Inc. is the variable Deposits, reducing the Economic Capital Ratio by 16% points.

The company's Economic Capital Ratio, given in the ranking table, is 13%, being 5.2% points above the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	13,147
Debt	0
Deposits	178,714
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	3,846
Loans	103,359
Notes Receivable	0
Occupancy	658
Operating Expenses	0
Other Assets	147,700
Other Compr. Net Income	-11,044
Other Expenses	1,933
Other Liabilities	4,950
Other Net Income	5,973
Other Revenues	1,077
Professional Fees	586
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	264,206
Liabilities	183,664
Expenses	7,023
Revenues	1,077
Stockholders Equity	80,542
Net Income	27
Comprehensive Net Income	-11,017
Economic Capital Ratio	13%





## SAVINGS & CREDIT 2023

### HERITAGE FINANCIAL CORP WA Rank 54 of 96



The relative strengths and weaknesses of HERITAGE FINANCIAL CORP WA 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.

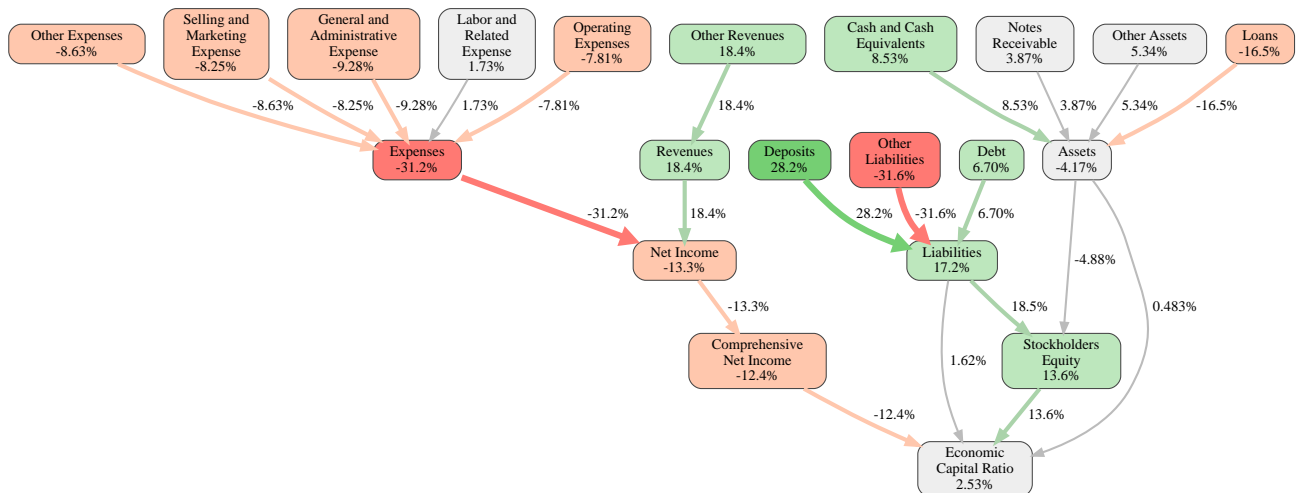
The greatest strength of HERITAGE FINANCIAL CORP WA compared to the market average is the variable Notes Receivable, increasing the Economic Capital Ratio by 20% points. The greatest weakness of HERITAGE FINANCIAL CORP WA is the variable Deposits, reducing the Economic Capital Ratio by 24% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.6%, being 2.2% points below the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	103,590
Debt	0
Deposits	5,924,840
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	0
Notes Receivable	4,007,872
Occupancy	0
Operating Expenses	0
Other Assets	2,868,638
Other Compr. Net Income	-109,246
Other Expenses	17,561
Other Liabilities	257,367
Other Net Income	99,436
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	6,980,100
Liabilities	6,182,207
Expenses	17,561
Revenues	0
Stockholders Equity	797,893
Net Income	81,875
Comprehensive Net Income	-27,371
Economic Capital Ratio	5.6%





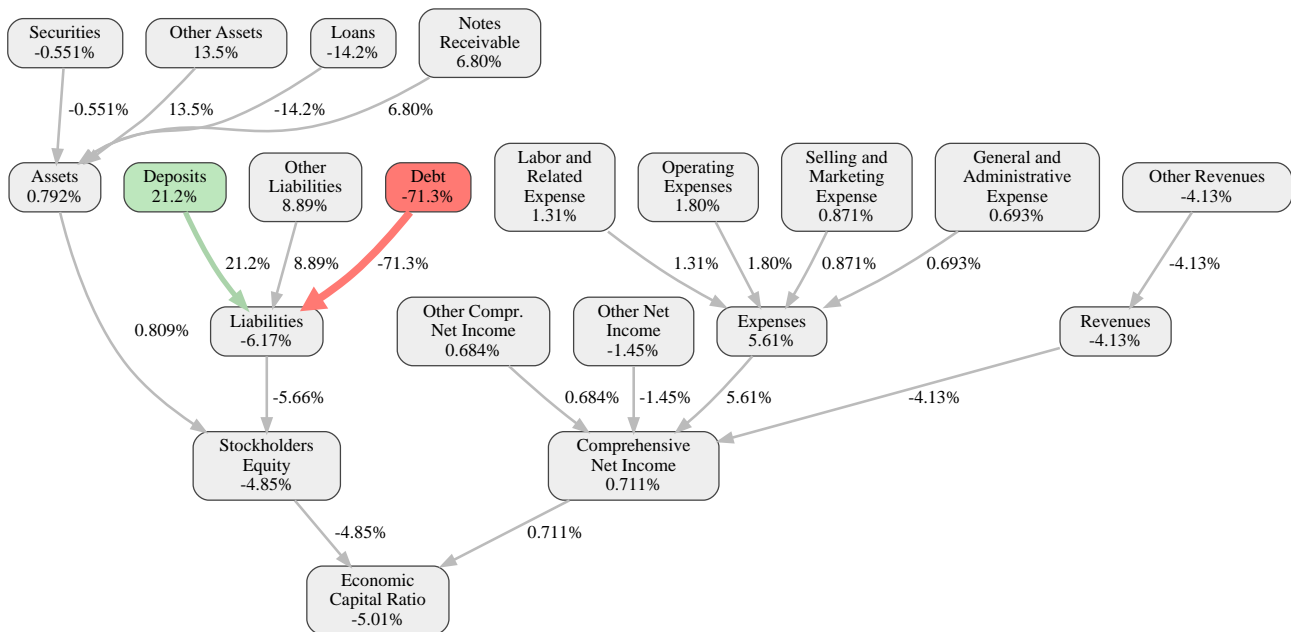
The relative strengths and weaknesses of Affirm Holdings Inc. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Affirm Holdings Inc. compared to the market average is the variable Deposits, increasing the Economic Capital Ratio by 28% points. The greatest weakness of Affirm Holdings Inc. is the variable Other Liabilities, reducing the Economic Capital Ratio by 32% points.

The company's Economic Capital Ratio, given in the ranking table, is 10%, being 2.5% points above the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	1,255,171
Debt	0
Deposits	0
Depreciation and Amortization	0
General and Administrative Expense	577,493
Interest Expense	0
Interest Payable	6,659
Labor and Related Expense	0
Loans	0
Notes Receivable	2,348,169
Occupancy	0
Operating Expenses	576,457
Other Assets	3,370,452
Other Compr. Net Income	-13,922
Other Expenses	511,633
Other Liabilities	4,348,878
Other Net Income	141,217
Other Revenues	1,349,292
Professional Fees	0
Securities	0
Selling and Marketing Expense	532,343

Output Variable	Value in 1000 USD
Assets	6,973,792
Liabilities	4,355,537
Expenses	2,197,926
Revenues	1,349,292
Stockholders Equity	2,618,255
Net Income	-707,417
Comprehensive Net Income	-721,339
Economic Capital Ratio	10%



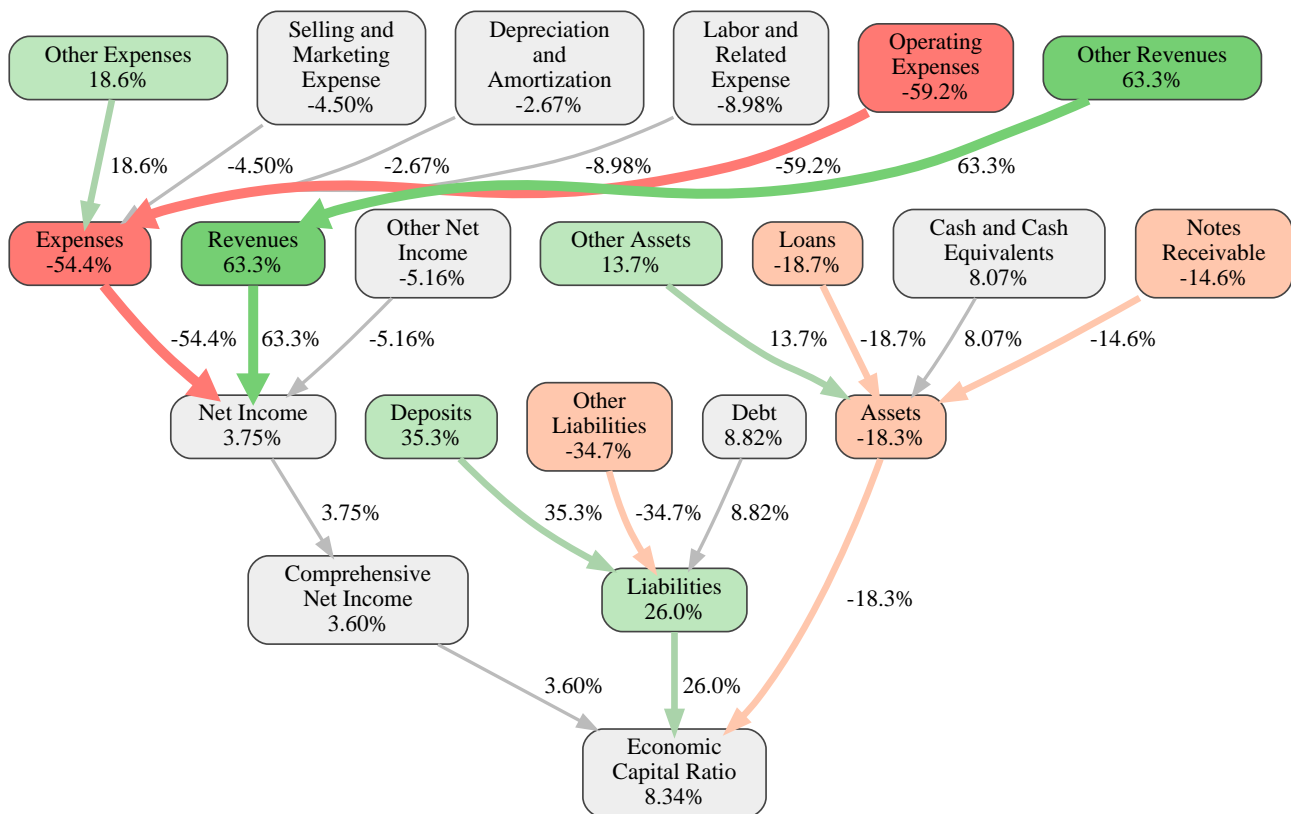
The relative strengths and weaknesses of FEDERAL AGRICULTURAL MORTGAGE CORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of FEDERAL AGRICULTURAL MORTGAGE CORP compared to the market average is the variable Deposits, increasing the Economic Capital Ratio by 21% points. The greatest weakness of FEDERAL AGRICULTURAL MORTGAGE CORP is the variable Debt, reducing the Economic Capital Ratio by 71% points.

The company's Economic Capital Ratio, given in the ranking table, is 2.8%, being 5.0% points below the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	861,002
Debt	24,469,113
Deposits	0
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	117,887
Labor and Related Expense	0
Loans	0
Notes Receivable	10,208,307
Occupancy	0
Operating Expenses	0
Other Assets	16,263,801
Other Compr. Net Income	-54,696
Other Expenses	47,535
Other Liabilities	1,474,152
Other Net Income	225,679
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	27,333,110
Liabilities	26,061,152
Expenses	47,535
Revenues	0
Stockholders Equity	1,271,958
Net Income	178,144
Comprehensive Net Income	123,448
Economic Capital Ratio	2.8%



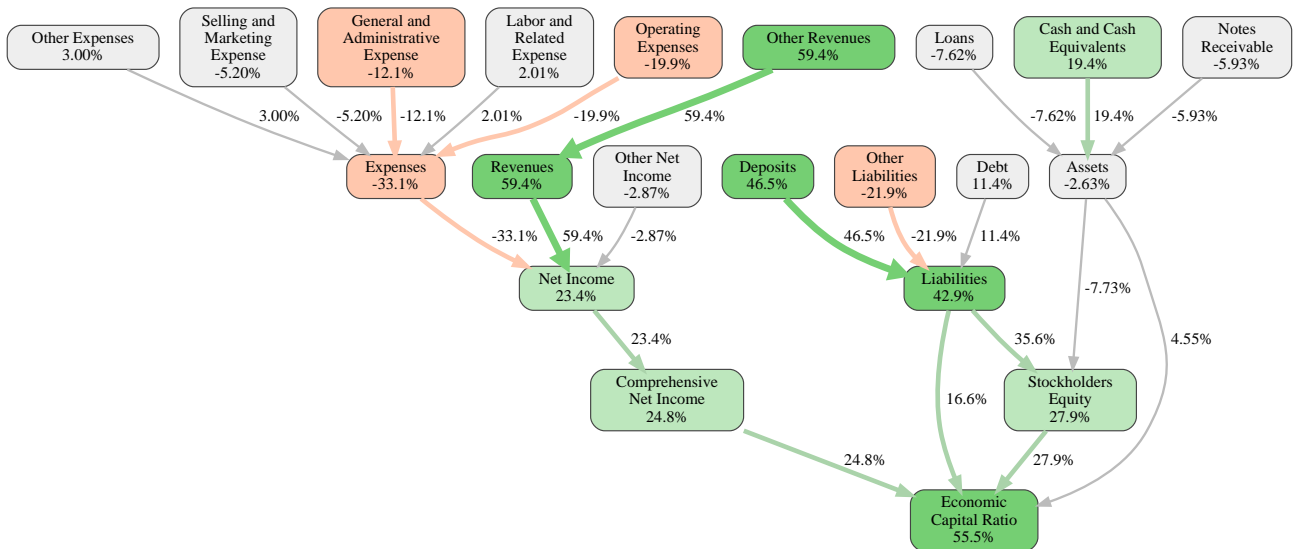
The relative strengths and weaknesses of EURONET WORLDWIDE INC. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of EURONET WORLDWIDE INC. compared to the market average is the variable Other Revenues, increasing the Economic Capital Ratio by 63% points. The greatest weakness of EURONET WORLDWIDE INC. is the variable Operating Expenses, reducing the Economic Capital Ratio by 59% points.

The company's Economic Capital Ratio, given in the ranking table, is 16%, being 8.3% points above the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	1,131,207
Debt	0
Deposits	0
Depreciation and Amortization	135,864
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	534,238
Loans	0
Notes Receivable	0
Occupancy	0
Operating Expenses	2,973,402
Other Assets	4,272,426
Other Compr. Net Income	-78,595
Other Expenses	-863,422
Other Liabilities	4,159,227
Other Net Income	-62,744
Other Revenues	3,358,741
Professional Fees	0
Securities	0
Selling and Marketing Expense	285,173

Output Variable	Value in 1000 USD
Assets	5,403,633
Liabilities	4,159,227
Expenses	3,065,255
Revenues	3,358,741
Stockholders Equity	1,244,406
Net Income	230,742
Comprehensive Net Income	152,147
Economic Capital Ratio	16%



The relative strengths and weaknesses of Open Lending Corp 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.

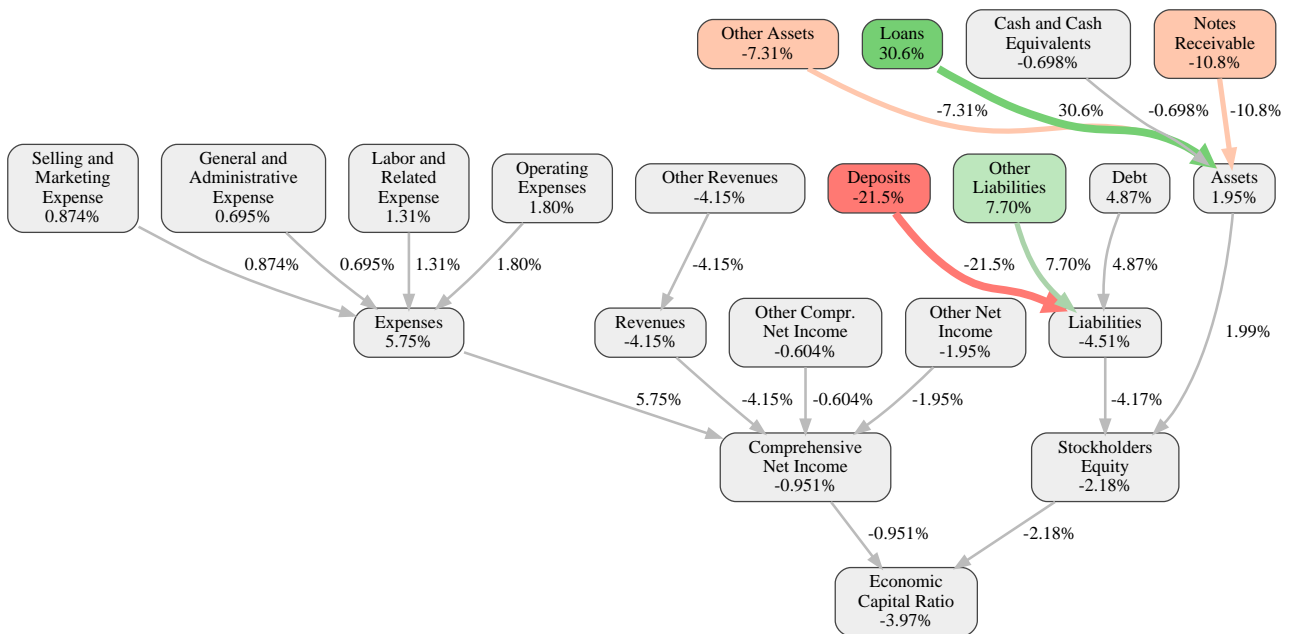
The greatest strength of Open Lending Corp compared to the market average is the variable Other Revenues, increasing the Economic Capital Ratio by 59% points. The greatest weakness of Open Lending Corp is the variable Expenses, reducing the Economic Capital Ratio by 33% points.

The company's Economic Capital Ratio, given in the ranking table, is 63%, being 55% points above the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	204,450
Debt	0
Deposits	0
Depreciation and Amortization	0
General and Administrative Expense	35,950
Interest Expense	5,832
Interest Payable	0
Labor and Related Expense	0
Loans	0
Notes Receivable	0
Occupancy	0
Operating Expenses	62,011
Other Assets	175,181
Other Compr. Net Income	0
Other Expenses	-6,918
Other Liabilities	166,807
Other Net Income	1,757
Other Revenues	179,594
Professional Fees	0
Securities	0
Selling and Marketing Expense	17,856

Output Variable	Value in 1000 USD
Assets	379,631
Liabilities	166,807
Expenses	114,731
Revenues	179,594
Stockholders Equity	212,824
Net Income	66,620
Comprehensive Net Income	66,620
Economic Capital Ratio	63%





The relative strengths and weaknesses of Generations Bancorp NY 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 Generations Bancorp NY Inc. compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 31% points. The greatest weakness of Generations Bancorp NY Inc. is the variable Deposits, reducing the Economic Capital Ratio by 21% points.

The company's Economic Capital Ratio, given in the ranking table, is 3.9%, being 4.0% points below the market average of 7.9%.

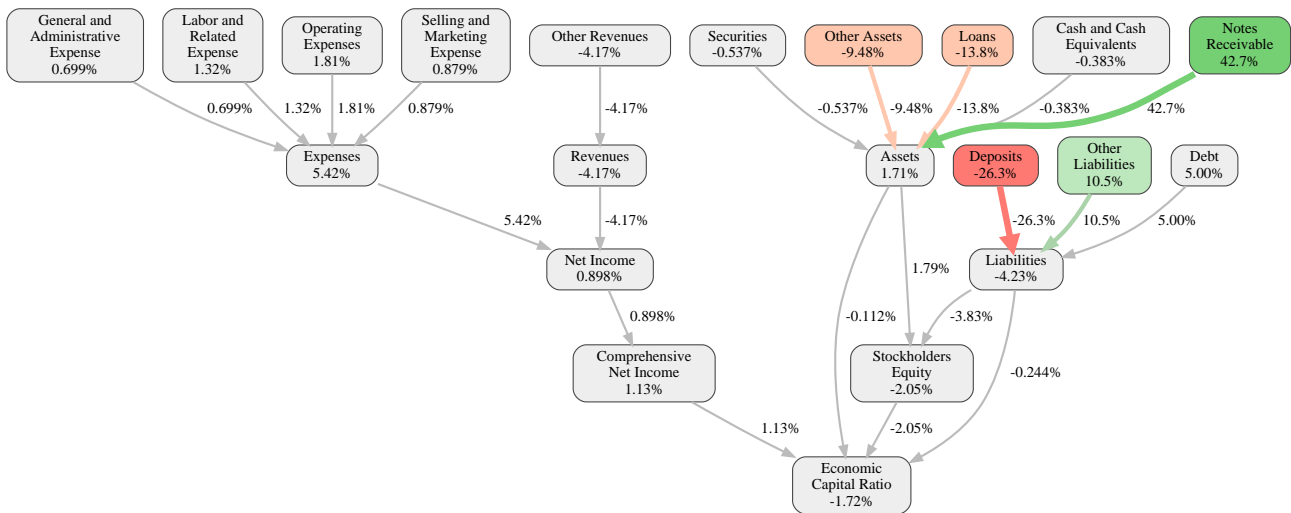
Input Variable	Value in 1000 USD
Cash and Cash Equivalents	8,004
Debt	0
Deposits	317,678
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	303,880
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	74,409
Other Compr. Net Income	-5,501
Other Expenses	216
Other Liabilities	31,287
Other Net Income	1,303
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	386,293
Liabilities	348,965
Expenses	216
Revenues	0
Stockholders Equity	37,328
Net Income	1,087
Comprehensive Net Income	-4,414
Economic Capital Ratio	3.9%



# SAVINGS & CREDIT 2023

SOUTHERN MISSOURI BANCORP  
INC.  
Rank 49 of 96





# SAVINGS & CREDIT 2023

## SOUTHERN MISSOURI BANCORP INC. Rank 49 of 96



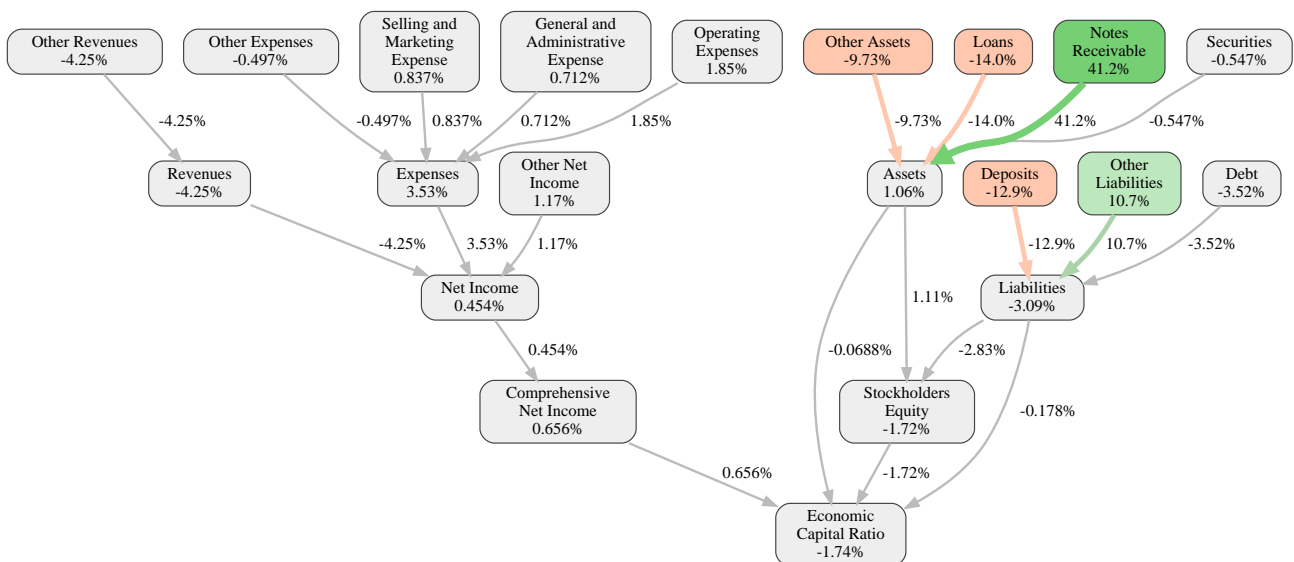
The relative strengths and weaknesses of SOUTHERN MISSOURI BANCORP INC. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of SOUTHERN MISSOURI BANCORP INC. compared to the market average is the variable Notes Receivable, increasing the Economic Capital Ratio by 43% points. The greatest weakness of SOUTHERN MISSOURI BANCORP INC. is the variable Deposits, reducing the Economic Capital Ratio by 26% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.1%, being 1.7% points below the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	86,792
Debt	0
Deposits	2,815,075
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	0
Notes Receivable	2,686,198
Occupancy	0
Operating Expenses	0
Other Assets	441,792
Other Compr. Net Income	-20,369
Other Expenses	12,735
Other Liabilities	78,935
Other Net Income	59,904
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	3,214,782
Liabilities	2,894,010
Expenses	12,735
Revenues	0
Stockholders Equity	320,772
Net Income	47,169
Comprehensive Net Income	26,800
Economic Capital Ratio	6.1%





## SAVINGS & CREDIT 2023

### BROOKLINE BANCORP INC Rank 50 of 96



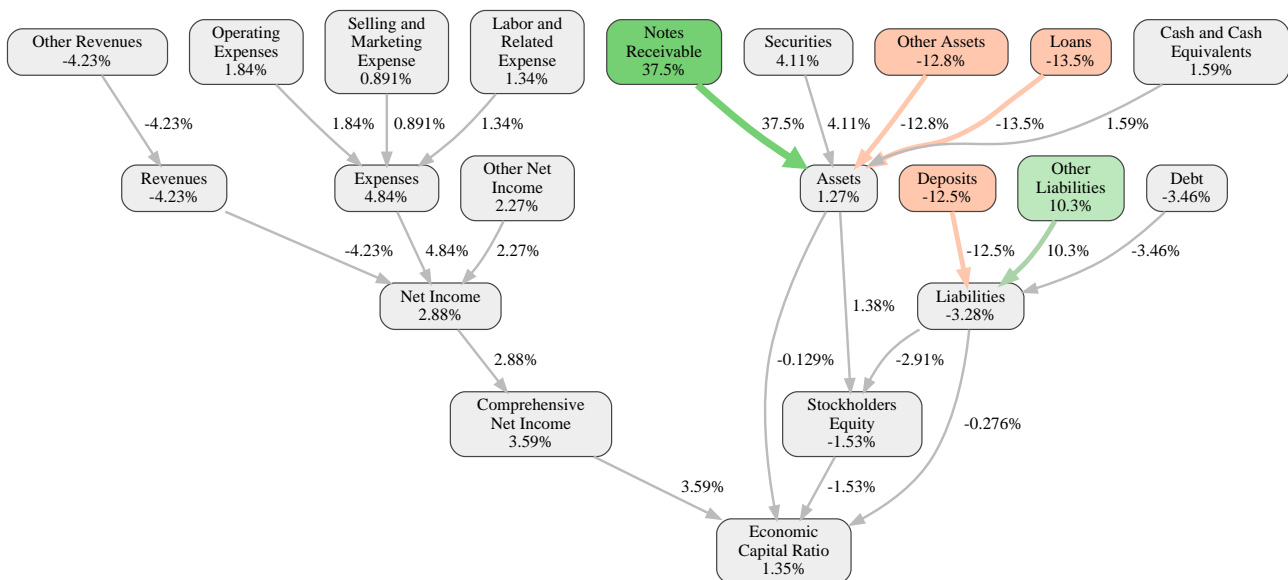
The relative strengths and weaknesses of BROOKLINE BANCORP INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of BROOKLINE BANCORP INC compared to the market average is the variable Notes Receivable, increasing the Economic Capital Ratio by 41% points. The greatest weakness of BROOKLINE BANCORP INC is the variable Loans, reducing the Economic Capital Ratio by 14% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.1%, being 1.7% points below the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	382,959
Debt	1,432,652
Deposits	6,522,146
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	113,487
Loans	0
Notes Receivable	7,545,906
Occupancy	16,002
Operating Expenses	0
Other Assets	1,256,971
Other Compr. Net Income	-61,837
Other Expenses	70,218
Other Liabilities	238,913
Other Net Income	306,364
Other Revenues	0
Professional Fees	5,060
Securities	0
Selling and Marketing Expense	4,980

Output Variable	Value in 1000 USD
Assets	9,185,836
Liabilities	8,193,711
Expenses	209,747
Revenues	0
Stockholders Equity	992,125
Net Income	96,617
Comprehensive Net Income	34,780
Economic Capital Ratio	6.1%





## SAVINGS & CREDIT 2023

Discover Financial Services  
Rank 27 of 96



The relative strengths and weaknesses of Discover Financial Services 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.

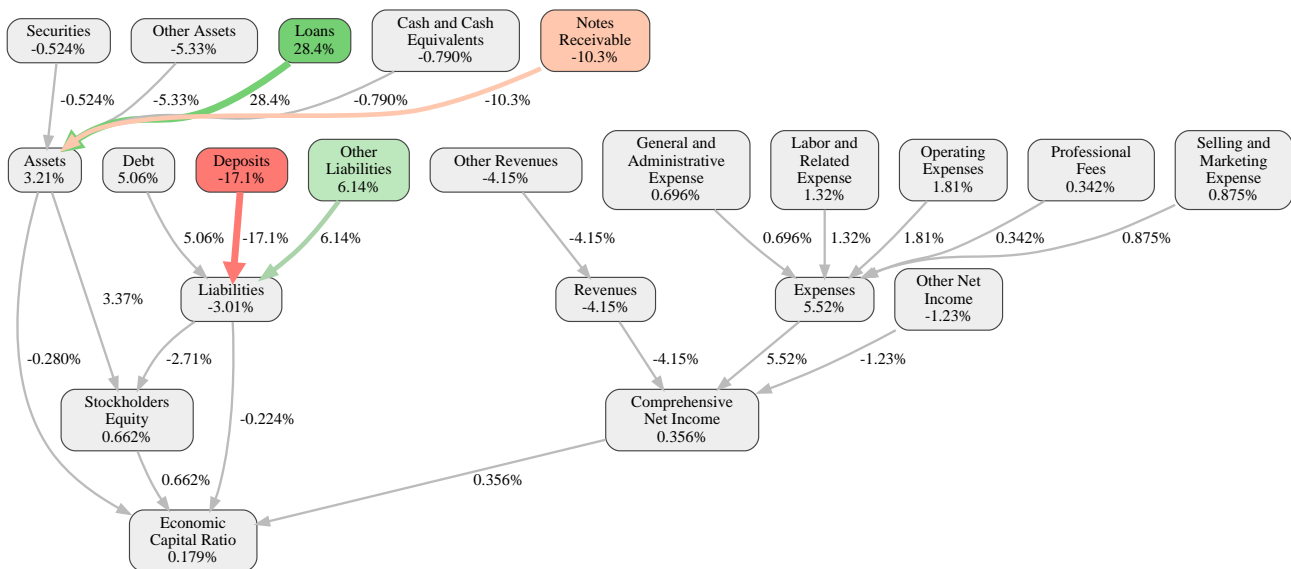
The greatest strength of Discover Financial Services compared to the market average is the variable Notes Receivable, increasing the Economic Capital Ratio by 38% points. The greatest weakness of Discover Financial Services is the variable Loans, reducing the Economic Capital Ratio by 14% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.2%, being 1.4% points above the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	8,897,000
Debt	20,108,000
Deposits	91,636,000
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	0
Notes Receivable	104,746,000
Occupancy	0
Operating Expenses	0
Other Assets	5,777,000
Other Compr. Net Income	-245,000
Other Expenses	1,350,000
Other Liabilities	5,294,000
Other Net Income	5,742,000
Other Revenues	0
Professional Fees	0
Securities	12,208,000
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	131,628,000
Liabilities	117,038,000
Expenses	1,350,000
Revenues	0
Stockholders Equity	14,590,000
Net Income	4,392,000
Comprehensive Net Income	4,147,000
Economic Capital Ratio	9.2%





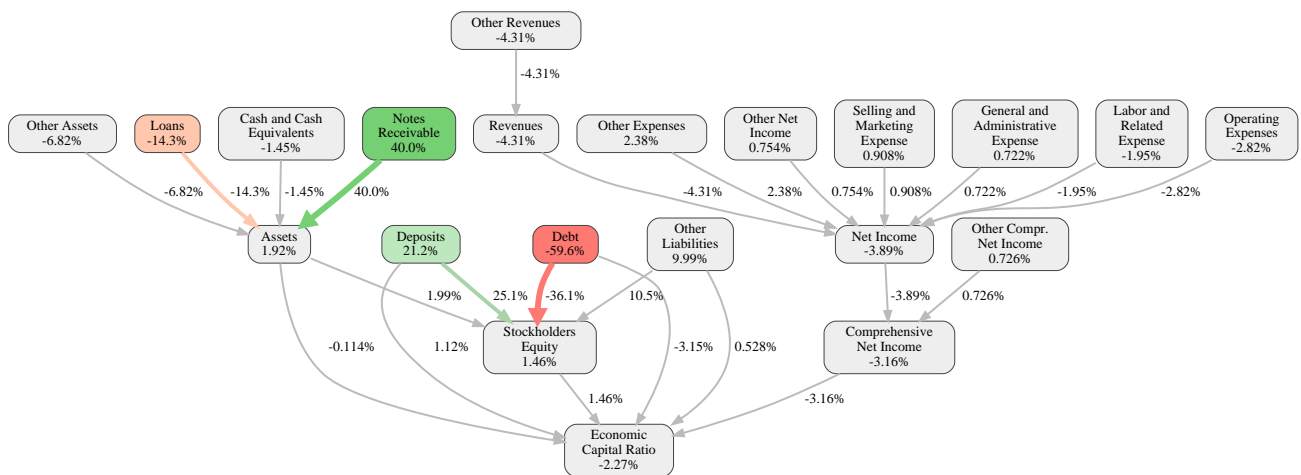
The relative strengths and weaknesses of Bogota Financial Corp. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Bogota Financial Corp. compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 28% points. The greatest weakness of Bogota Financial Corp. is the variable Deposits, reducing the Economic Capital Ratio by 17% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.0%, being 0.18% points above the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	16,841
Debt	0
Deposits	701,411
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	719,026
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	215,232
Other Compr. Net Income	-5,938
Other Expenses	2,615
Other Liabilities	110,028
Other Net Income	9,491
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	951,099
Liabilities	811,440
Expenses	2,615
Revenues	0
Stockholders Equity	139,659
Net Income	6,877
Comprehensive Net Income	939
Economic Capital Ratio	8.0%



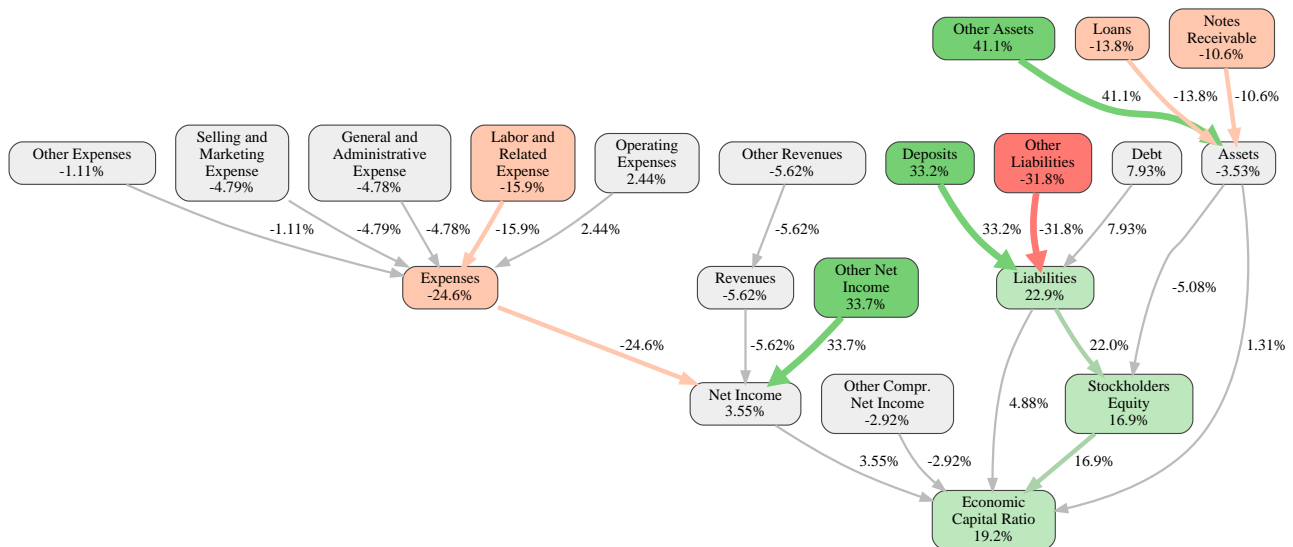
The relative strengths and weaknesses of NELNET INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of NELNET INC compared to the market average is the variable Notes Receivable, increasing the Economic Capital Ratio by 40% points. The greatest weakness of NELNET INC is the variable Debt, reducing the Economic Capital Ratio by 60% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.6%, being 2.3% points below the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	118,146
Debt	14,637,195
Deposits	691,322
Depreciation and Amortization	74,077
General and Administrative Expense	0
Interest Expense	0
Interest Payable	36,049
Labor and Related Expense	589,579
Loans	0
Notes Receivable	15,243,889
Occupancy	0
Operating Expenses	834,434
Other Assets	4,012,009
Other Compr. Net Income	-35,564
Other Expenses	-366,535
Other Liabilities	809,576
Other Net Income	559,251
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	19,374,044
Liabilities	16,174,142
Expenses	1,131,555
Revenues	0
Stockholders Equity	3,199,902
Net Income	-572,304
Comprehensive Net Income	-607,868
Economic Capital Ratio	5.6%



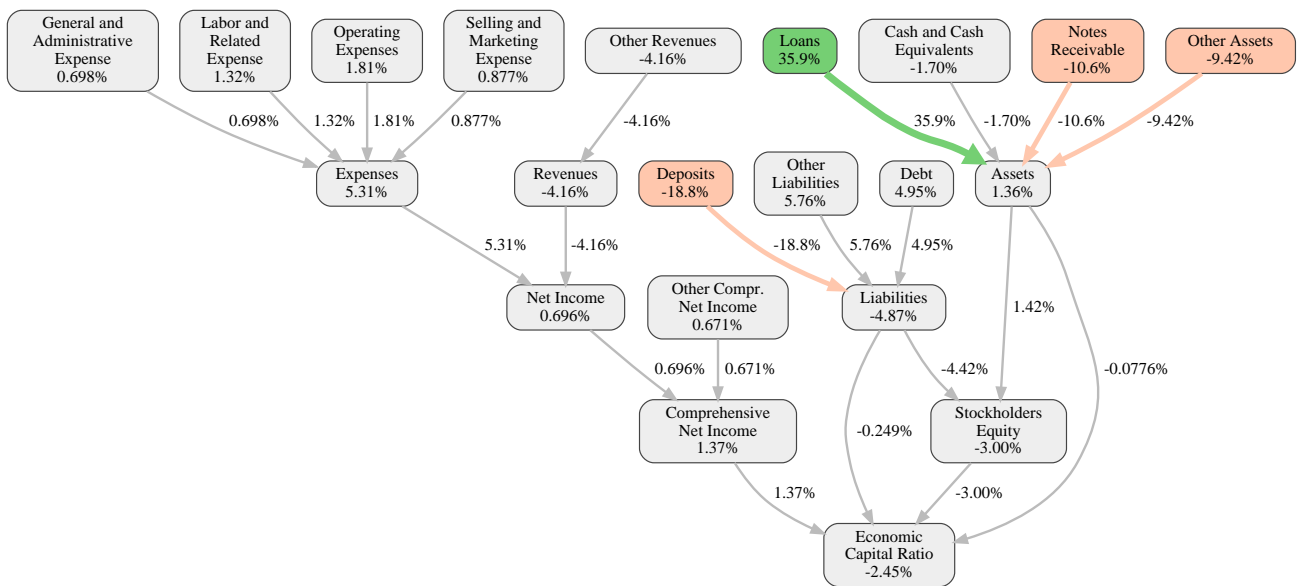
The relative strengths and weaknesses of Rocket Companies Inc. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Rocket Companies Inc. compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 41% points. The greatest weakness of Rocket Companies Inc. is the variable Other Liabilities, reducing the Economic Capital Ratio by 32% points.

The company's Economic Capital Ratio, given in the ranking table, is 27%, being 19% points above the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	789,099
Debt	0
Deposits	0
Depreciation and Amortization	94,020
General and Administrative Expense	906,195
Interest Expense	153,596
Interest Payable	0
Labor and Related Expense	2,797,868
Loans	0
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	19,293,113
Other Compr. Net Income	-653,535
Other Expenses	241,187
Other Liabilities	11,606,663
Other Net Income	5,838,493
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	945,694

Output Variable	Value in 1000 USD
Assets	20,082,212
Liabilities	11,606,663
Expenses	5,138,560
Revenues	0
Stockholders Equity	8,475,549
Net Income	699,933
Comprehensive Net Income	46,398
Economic Capital Ratio	27%



The relative strengths and weaknesses of BCB 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.

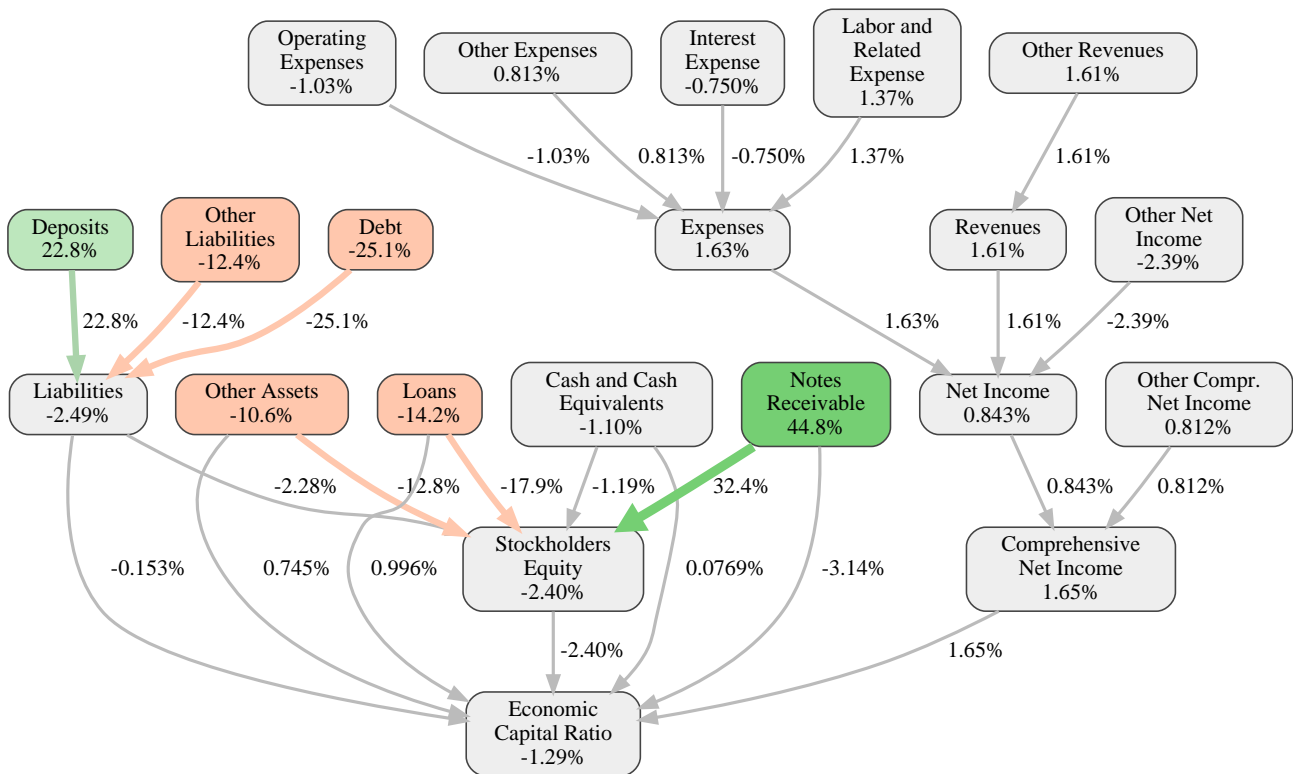
The greatest strength of BCB BANCORP INC compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 36% points. The greatest weakness of BCB BANCORP INC is the variable Deposits, reducing the Economic Capital Ratio by 19% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.4%, being 2.5% points below the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	2,811,607
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	3,045,331
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	500,862
Other Compr. Net Income	-7,619
Other Expenses	17,531
Other Liabilities	443,332
Other Net Income	63,110
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	3,546,193
Liabilities	3,254,939
Expenses	17,531
Revenues	0
Stockholders Equity	291,254
Net Income	45,579
Comprehensive Net Income	37,960
Economic Capital Ratio	5.4%





**RealRate**

# SAVINGS & CREDIT 2023

## DEERE JOHN CAPITAL CORP Rank 44 of 96

**JOHN DEERE**

The relative strengths and weaknesses of DEERE JOHN CAPITAL CORP 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 DEERE JOHN CAPITAL CORP compared to the market average is the variable Notes Receivable, increasing the Economic Capital Ratio by 45% points. The greatest weakness of DEERE JOHN CAPITAL CORP is the variable Debt, reducing the Economic Capital Ratio by 25% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.6%, being 1.3% points below the market average of 7.9%.

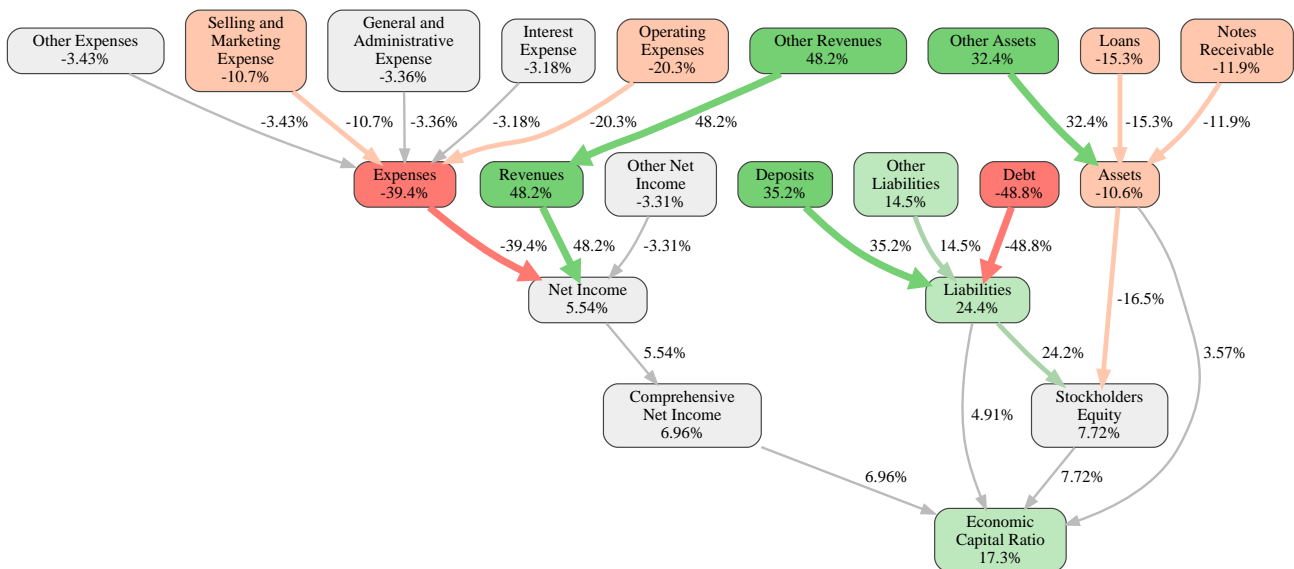
Input Variable	Value in 1000 USD
Cash and Cash Equivalents	661,800
Debt	22,527,800
Deposits	0
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	497,300
Interest Payable	0
Labor and Related Expense	0
Loans	0
Notes Receivable	42,374,500
Occupancy	0
Operating Expenses	1,353,400
Other Assets	5,890,600
Other Compr. Net Income	-55,000
Other Expenses	-231,100
Other Liabilities	21,595,300
Other Net Income	4,500
Other Revenues	2,759,200
Professional Fees	0
Securities	1,100
Selling and Marketing Expense	440,100

Output Variable	Value in 1000 USD
Assets	48,928,000
Liabilities	44,123,100
Expenses	2,059,700
Revenues	2,759,200
Stockholders Equity	4,804,900
Net Income	704,000
Comprehensive Net Income	649,000
Economic Capital Ratio	6.6%

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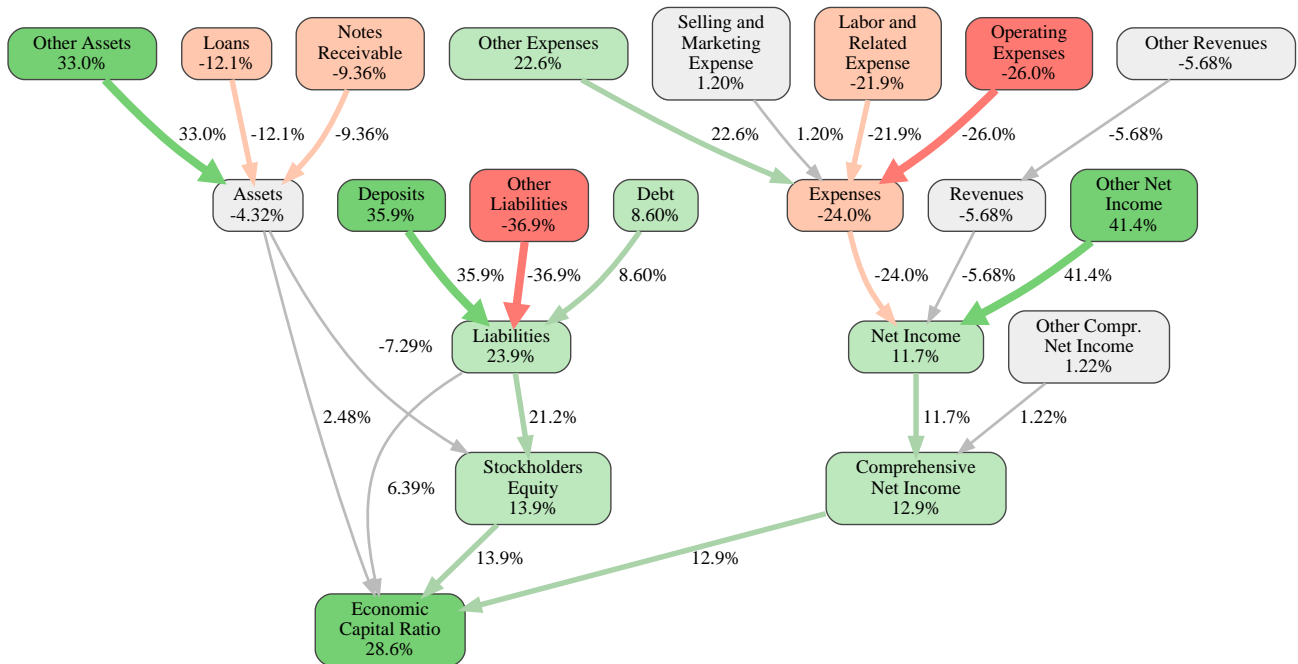
The relative strengths and weaknesses of Enova International Inc. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Enova International Inc. compared to the market average is the variable Other Revenues, increasing the Economic Capital Ratio by 48% points. The greatest weakness of Enova International Inc. is the variable Debt, reducing the Economic Capital Ratio by 49% points.

The company's Economic Capital Ratio, given in the ranking table, is 25%, being 17% points above the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	100,165
Debt	2,258,660
Deposits	0
Depreciation and Amortization	36,867
General and Administrative Expense	140,464
Interest Expense	115,887
Interest Payable	0
Labor and Related Expense	0
Loans	0
Notes Receivable	0
Occupancy	0
Operating Expenses	733,572
Other Assets	3,680,724
Other Compr. Net Income	2,550
Other Expenses	123,767
Other Liabilities	336,084
Other Net Income	4,469
Other Revenues	1,736,085
Professional Fees	0
Securities	0
Selling and Marketing Expense	382,573

Output Variable	Value in 1000 USD
Assets	3,780,889
Liabilities	2,594,744
Expenses	1,533,130
Revenues	1,736,085
Stockholders Equity	1,186,145
Net Income	207,424
Comprehensive Net Income	209,974
Economic Capital Ratio	25%



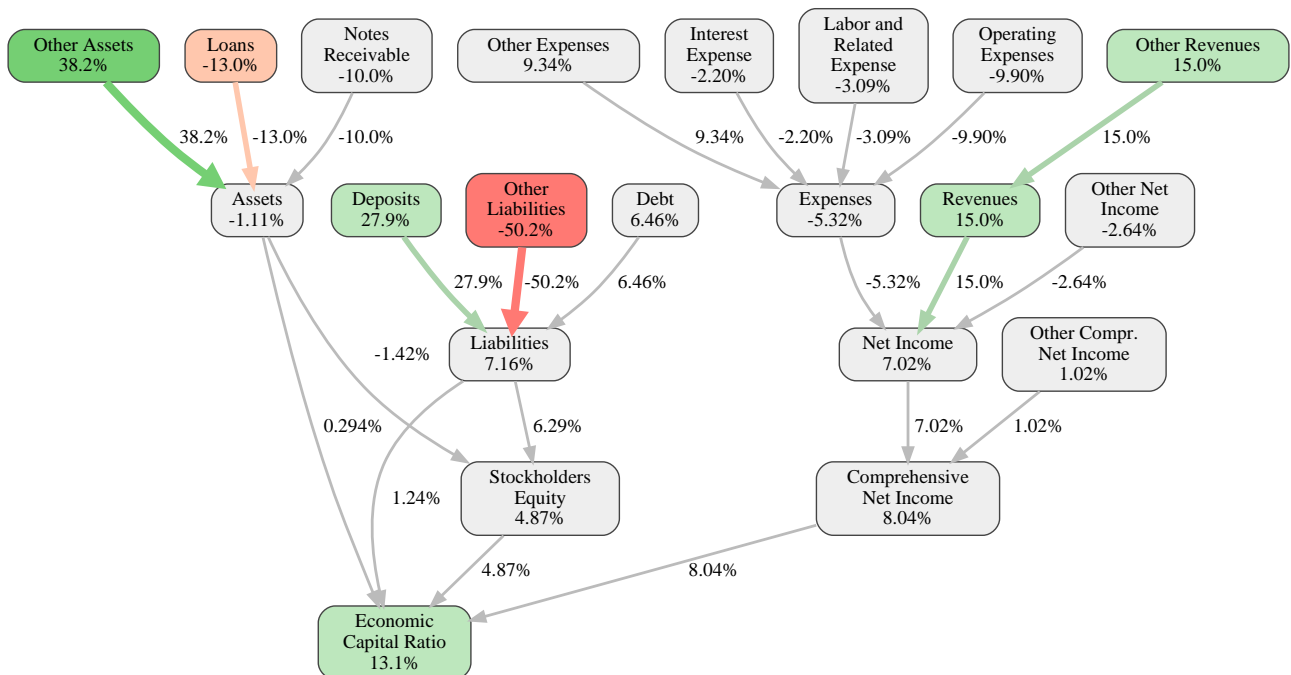
The relative strengths and weaknesses of Guild Holdings Co are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Guild Holdings Co compared to the market average is the variable Other Net Income, increasing the Economic Capital Ratio by 41% points. The greatest weakness of Guild Holdings Co is the variable Other Liabilities, reducing the Economic Capital Ratio by 37% points.

The company's Economic Capital Ratio, given in the ranking table, is 36%, being 29% points above the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	137,891
Debt	0
Deposits	0
Depreciation and Amortization	15,525
General and Administrative Expense	38,085
Interest Expense	0
Interest Payable	0
Labor and Related Expense	619,185
Loans	0
Notes Receivable	0
Occupancy	0
Operating Expenses	744,802
Other Assets	3,101,700
Other Compr. Net Income	0
Other Expenses	-581,406
Other Liabilities	1,990,304
Other Net Income	1,164,821
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	3,239,591
Liabilities	1,990,304
Expenses	836,191
Revenues	0
Stockholders Equity	1,249,287
Net Income	328,630
Comprehensive Net Income	328,630
Economic Capital Ratio	36%



The relative strengths and weaknesses of UWM Holdings Corp 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.

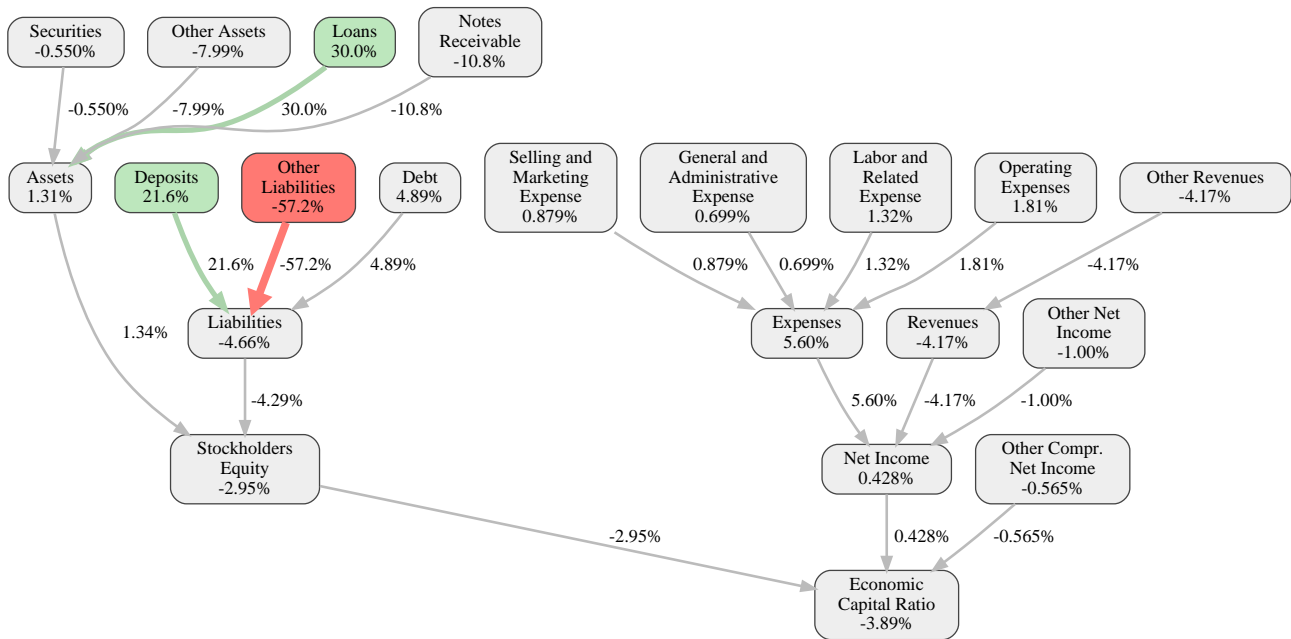
The greatest strength of UWM Holdings Corp compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 38% points. The greatest weakness of UWM Holdings Corp is the variable Other Liabilities, reducing the Economic Capital Ratio by 50% points.

The company's Economic Capital Ratio, given in the ranking table, is 21%, being 13% points above the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	704,898
Debt	0
Deposits	0
Depreciation and Amortization	45,235
General and Administrative Expense	179,549
Interest Expense	305,987
Interest Payable	0
Labor and Related Expense	552,886
Loans	0
Notes Receivable	0
Occupancy	0
Operating Expenses	1,437,957
Other Assets	12,895,727
Other Compr. Net Income	0
Other Expenses	-1,080,846
Other Liabilities	10,428,932
Other Net Income	0
Other Revenues	2,372,626
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	13,600,625
Liabilities	10,428,932
Expenses	1,440,768
Revenues	2,372,626
Stockholders Equity	3,171,693
Net Income	931,858
Comprehensive Net Income	931,858
Economic Capital Ratio	21%







## SAVINGS & CREDIT 2023

### SALISBURY BANCORP INC. Rank 72 of 96



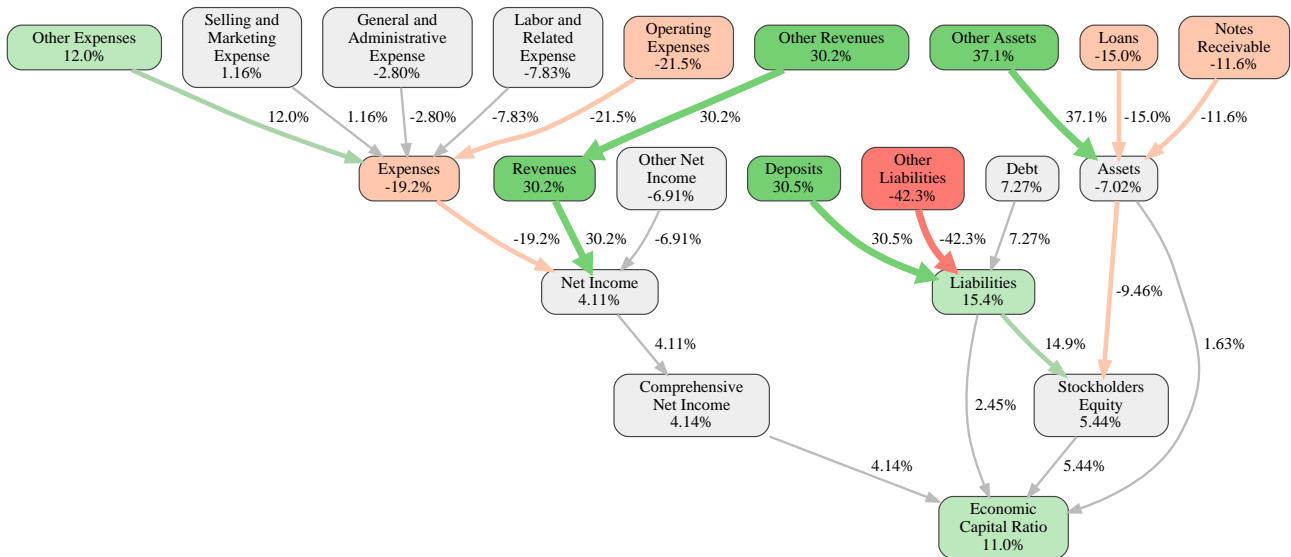
The relative strengths and weaknesses of SALISBURY BANCORP INC. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of SALISBURY BANCORP INC. compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 30% points. The greatest weakness of SALISBURY BANCORP INC. is the variable Other Liabilities, reducing the Economic Capital Ratio by 57% points.

The company's Economic Capital Ratio, given in the ranking table, is 4.0%, being 3.9% points below the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	50,539
Debt	0
Deposits	0
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	1,213,671
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	277,372
Other Compr. Net Income	-21,595
Other Expenses	3,539
Other Liabilities	1,413,227
Other Net Income	19,413
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	1,541,582
Liabilities	1,413,227
Expenses	3,539
Revenues	0
Stockholders Equity	128,355
Net Income	15,874
Comprehensive Net Income	-5,721
Economic Capital Ratio	4.0%



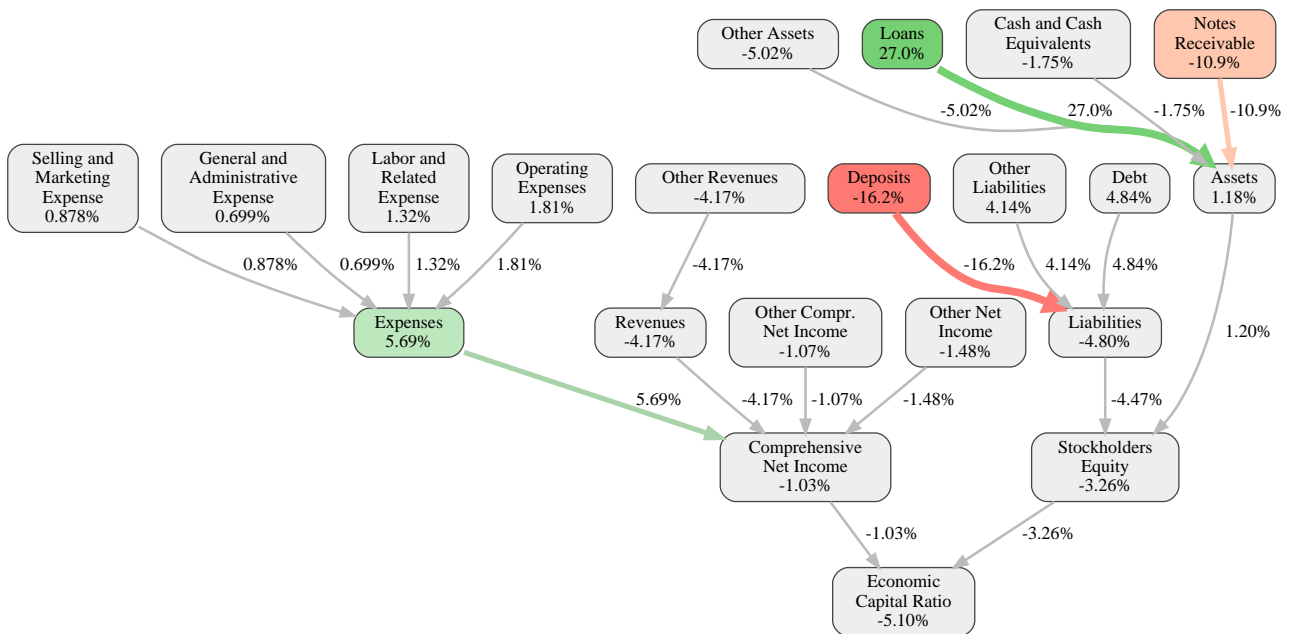
The relative strengths and weaknesses of ENCORE CAPITAL GROUP INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of ENCORE CAPITAL GROUP INC compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 37% points. The greatest weakness of ENCORE CAPITAL GROUP INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 42% points.

The company's Economic Capital Ratio, given in the ranking table, is 19%, being 11% points above the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	143,912
Debt	0
Deposits	0
Depreciation and Amortization	50,494
General and Administrative Expense	145,798
Interest Expense	0
Interest Payable	0
Labor and Related Expense	375,135
Loans	0
Notes Receivable	0
Occupancy	0
Operating Expenses	936,173
Other Assets	4,364,448
Other Compr. Net Income	-45,268
Other Expenses	-455,002
Other Liabilities	3,328,733
Other Net Income	-151,185
Other Revenues	1,398,347
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	4,508,360
Liabilities	3,328,733
Expenses	1,052,598
Revenues	1,398,347
Stockholders Equity	1,179,627
Net Income	194,564
Comprehensive Net Income	149,296
Economic Capital Ratio	19%





# SAVINGS & CREDIT 2023

First Northwest Bancorp  
Rank 84 of 96



The relative strengths and weaknesses of First Northwest Bancorp 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 First Northwest Bancorp compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 27% points. The greatest weakness of First Northwest Bancorp is the variable Deposits, reducing the Economic Capital Ratio by 16% points.

The company's Economic Capital Ratio, given in the ranking table, is 2.7%, being 5.1% points below the market average of 7.9%.

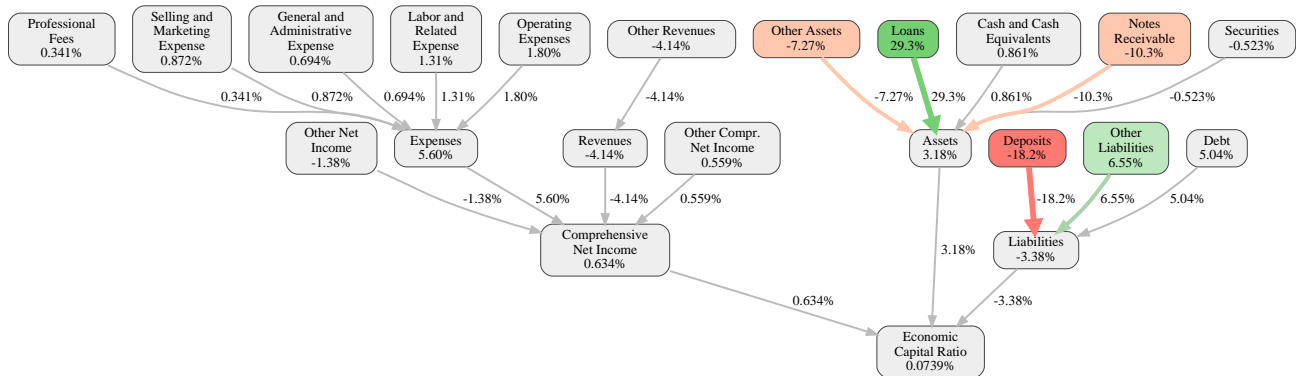
Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	1,564,255
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	455
Labor and Related Expense	0
Loans	1,531,435
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	510,635
Other Compr. Net Income	-38,682
Other Expenses	2,847
Other Liabilities	319,078
Other Net Income	16,343
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	2,042,070
Liabilities	1,883,788
Expenses	2,847
Revenues	0
Stockholders Equity	158,282
Net Income	13,496
Comprehensive Net Income	-25,186
Economic Capital Ratio	2.7%



# SAVINGS & CREDIT 2023

MALVERN BANCORP INC.  
Rank 34 of 96





## SAVINGS & CREDIT 2023

### MALVERN BANCORP INC. Rank 34 of 96



The relative strengths and weaknesses of MALVERN 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.

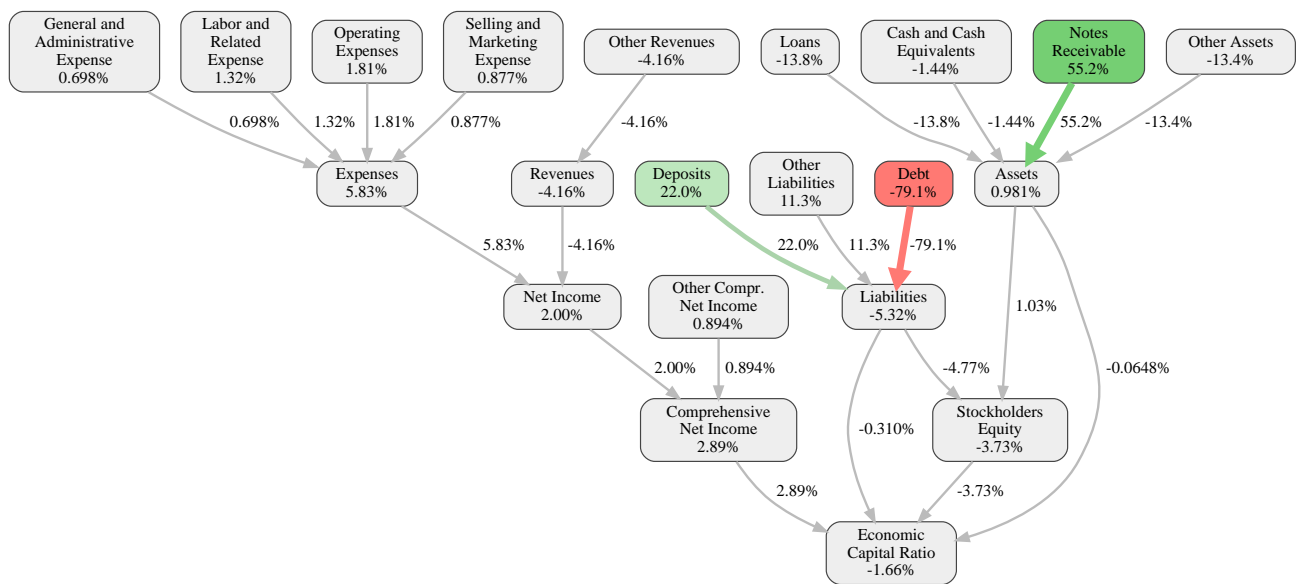
The greatest strength of MALVERN BANCORP INC. compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 29% points. The greatest weakness of MALVERN BANCORP INC. is the variable Deposits, reducing the Economic Capital Ratio by 18% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.9%, being 0.074% points above the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	53,267
Debt	0
Deposits	785,323
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	543
Labor and Related Expense	0
Loans	801,854
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	189,239
Other Compr. Net Income	-3,212
Other Expenses	1,924
Other Liabilities	112,049
Other Net Income	8,875
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	1,044,360
Liabilities	897,915
Expenses	1,924
Revenues	0
Stockholders Equity	146,445
Net Income	6,951
Comprehensive Net Income	3,739
Economic Capital Ratio	7.9%







## SAVINGS & CREDIT 2023

### NATIONAL RURAL UTILITIES COOPERATIVE FINANCE CORP DC Rank 47 of 96



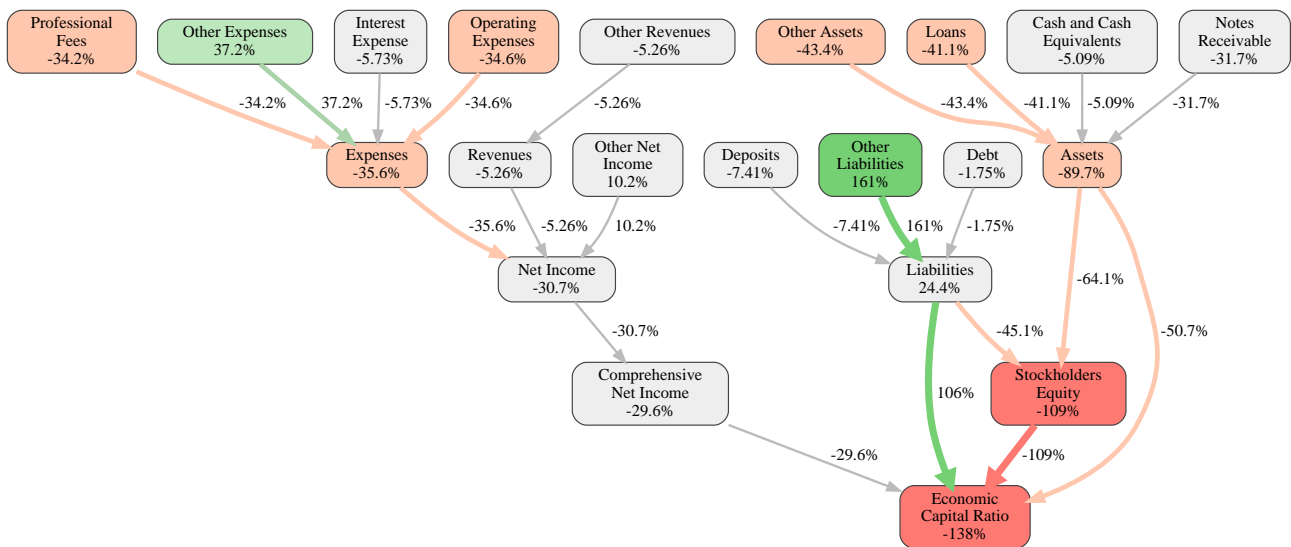
The relative strengths and weaknesses of NATIONAL RURAL UTILITIES COOPERATIVE FINANCE CORP DC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of NATIONAL RURAL UTILITIES COOPERATIVE FINANCE CORP DC compared to the market average is the variable Notes Receivable, increasing the Economic Capital Ratio by 55% points. The greatest weakness of NATIONAL RURAL UTILITIES COOPERATIVE FINANCE CORP DC is the variable Debt, reducing the Economic Capital Ratio by 79% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.2%, being 1.7% points below the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	161,114
Debt	28,747,286
Deposits	0
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	131,950
Labor and Related Expense	0
Loans	0
Notes Receivable	29,995,826
Occupancy	0
Operating Expenses	0
Other Assets	1,094,442
Other Compr. Net Income	-409
Other Expenses	1,148
Other Liabilities	230,177
Other Net Income	799,685
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	31,251,382
Liabilities	29,109,413
Expenses	1,148
Revenues	0
Stockholders Equity	2,141,969
Net Income	798,537
Comprehensive Net Income	798,128
Economic Capital Ratio	6.2%



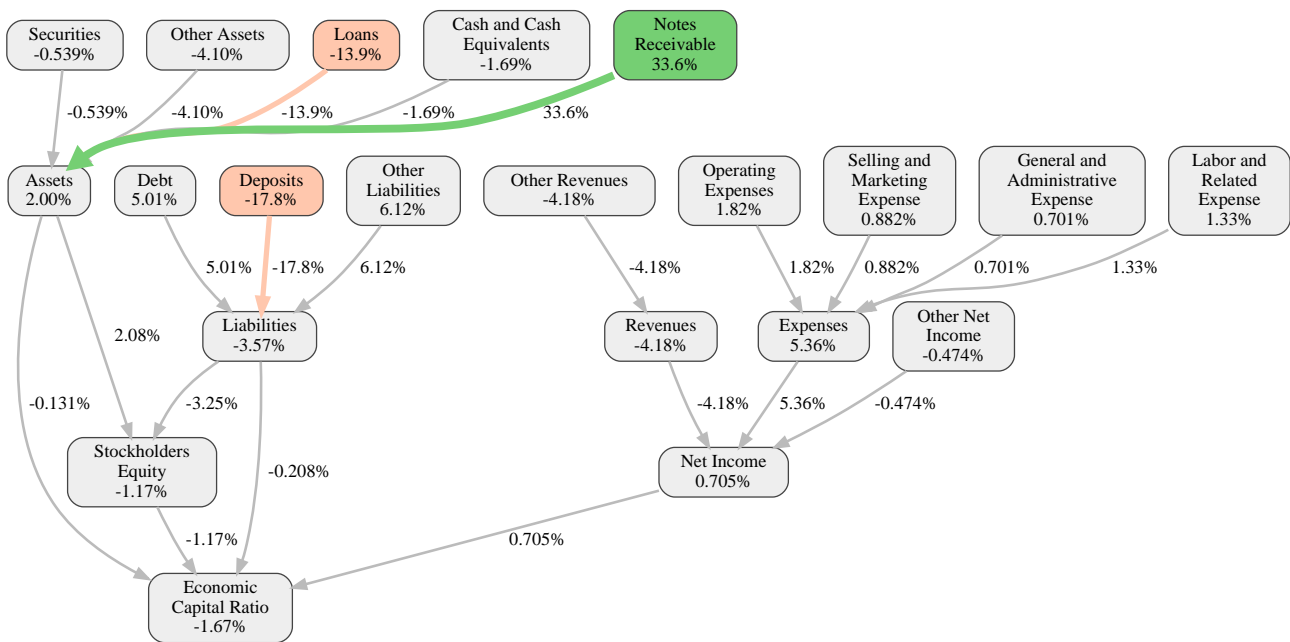
The relative strengths and weaknesses of Freedom Holdings Inc. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Freedom Holdings Inc. compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 161% points. The greatest weakness of Freedom Holdings Inc. is the variable Other Assets, reducing the Economic Capital Ratio by 43% points.

The company's Economic Capital Ratio, given in the ranking table, is -130%, being 138% points below the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0.18
Debt	0
Deposits	0
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	13
Interest Payable	0
Labor and Related Expense	0
Loans	0
Notes Receivable	0
Occupancy	0
Operating Expenses	76
Other Assets	0
Other Compr. Net Income	0
Other Expenses	-76
Other Liabilities	413
Other Net Income	27
Other Revenues	0
Professional Fees	72
Securities	0
Selling and Marketing Expense	4.6

Output Variable	Value in 1000 USD
Assets	0.18
Liabilities	413
Expenses	89
Revenues	0
Stockholders Equity	-412
Net Income	-62
Comprehensive Net Income	-62
Economic Capital Ratio	-130%





# SAVINGS & CREDIT 2023

## PROVIDENT FINANCIAL SERVICES INC Rank 48 of 96



The relative strengths and weaknesses of PROVIDENT FINANCIAL SERVICES 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 PROVIDENT FINANCIAL SERVICES INC compared to the market average is the variable Notes Receivable, increasing the Economic Capital Ratio by 34% points. The greatest weakness of PROVIDENT FINANCIAL SERVICES 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 6.2%, being 1.7% points below the market average of 7.9%.

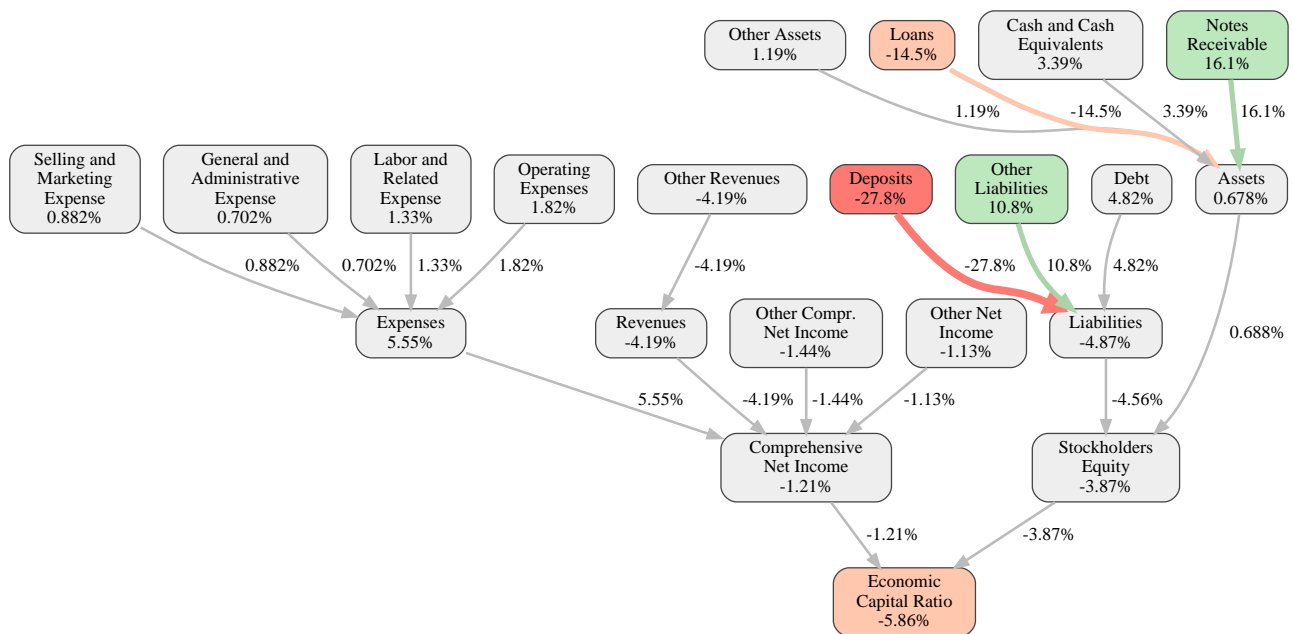
Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	10,563,024
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	0
Notes Receivable	10,160,860
Occupancy	0
Operating Expenses	0
Other Assets	3,622,576
Other Compr. Net Income	-171,908
Other Expenses	64,458
Other Liabilities	1,622,709
Other Net Income	240,106
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	13,783,436
Liabilities	12,185,733
Expenses	64,458
Revenues	0
Stockholders Equity	1,597,703
Net Income	175,648
Comprehensive Net Income	3,740
Economic Capital Ratio	6.2%



# SAVINGS & CREDIT 2023

FIRST NORTHERN COMMUNITY  
BANCORP  
Rank 90 of 96





# SAVINGS & CREDIT 2023

## FIRST NORTHERN COMMUNITY BANCORP Rank 90 of 96



The relative strengths and weaknesses of FIRST NORTHERN COMMUNITY BANCORP 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.

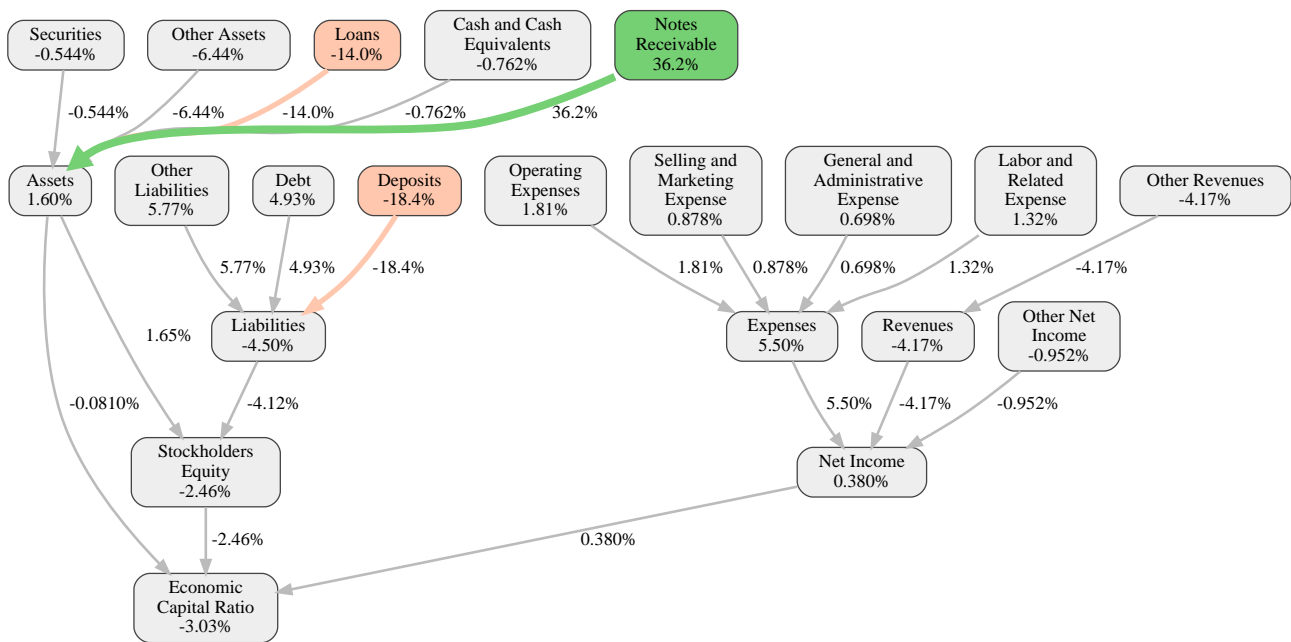
The greatest strength of FIRST NORTHERN COMMUNITY BANCORP compared to the market average is the variable Notes Receivable, increasing the Economic Capital Ratio by 16% points. The greatest weakness of FIRST NORTHERN COMMUNITY BANCORP is the variable Deposits, reducing the Economic Capital Ratio by 28% points.

The company's Economic Capital Ratio, given in the ranking table, is 2.0%, being 5.9% points below the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	187,417
Debt	0
Deposits	1,726,874
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	0
Notes Receivable	970,138
Occupancy	0
Operating Expenses	0
Other Assets	713,806
Other Compr. Net Income	-42,331
Other Expenses	5,782
Other Liabilities	19,447
Other Net Income	21,666
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	1,871,361
Liabilities	1,746,321
Expenses	5,782
Revenues	0
Stockholders Equity	125,040
Net Income	15,884
Comprehensive Net Income	-26,447
Economic Capital Ratio	2.0%







## SAVINGS & CREDIT 2023

Citizens Community Bancorp Inc.  
Rank 65 of 96



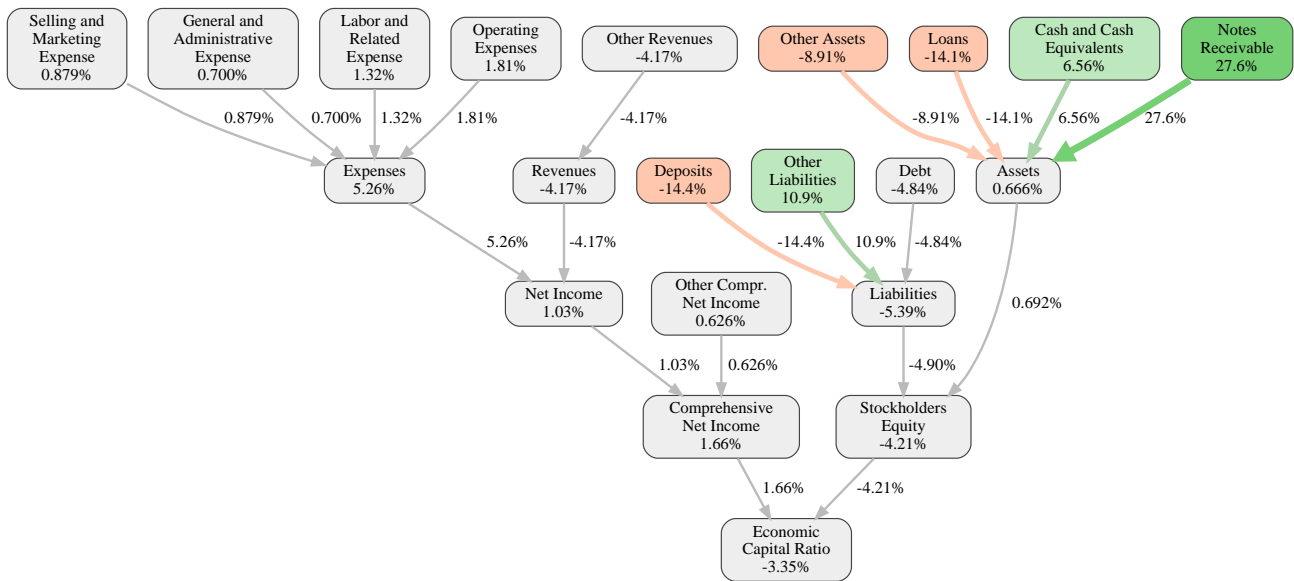
The relative strengths and weaknesses of Citizens Community Bancorp Inc. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Citizens Community Bancorp Inc. compared to the market average is the variable Notes Receivable, increasing the Economic Capital Ratio by 36% points. The greatest weakness of Citizens Community 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 4.8%, being 3.0% points below the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	35,363
Debt	0
Deposits	1,424,720
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	0
Notes Receivable	1,393,845
Occupancy	0
Operating Expenses	0
Other Assets	387,178
Other Compr. Net Income	-17,817
Other Expenses	5,820
Other Liabilities	224,578
Other Net Income	23,581
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	1,816,386
Liabilities	1,649,298
Expenses	5,820
Revenues	0
Stockholders Equity	167,088
Net Income	17,761
Comprehensive Net Income	-56
Economic Capital Ratio	4.8%



The relative strengths and weaknesses of SLM Corp 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 SLM Corp compared to the market average is the variable Notes Receivable, increasing the Economic Capital Ratio by 28% points. The greatest weakness of SLM Corp is the variable Deposits, reducing the Economic Capital Ratio by 14% points.

The company's Economic Capital Ratio, given in the ranking table, is 4.5%, being 3.4% points below the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	4,616,117
Debt	5,235,114
Deposits	21,448,071
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	0
Notes Receivable	19,626,868
Occupancy	0
Operating Expenses	0
Other Assets	4,568,044
Other Compr. Net Income	-75,973
Other Expenses	161,711
Other Liabilities	400,874
Other Net Income	630,725
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

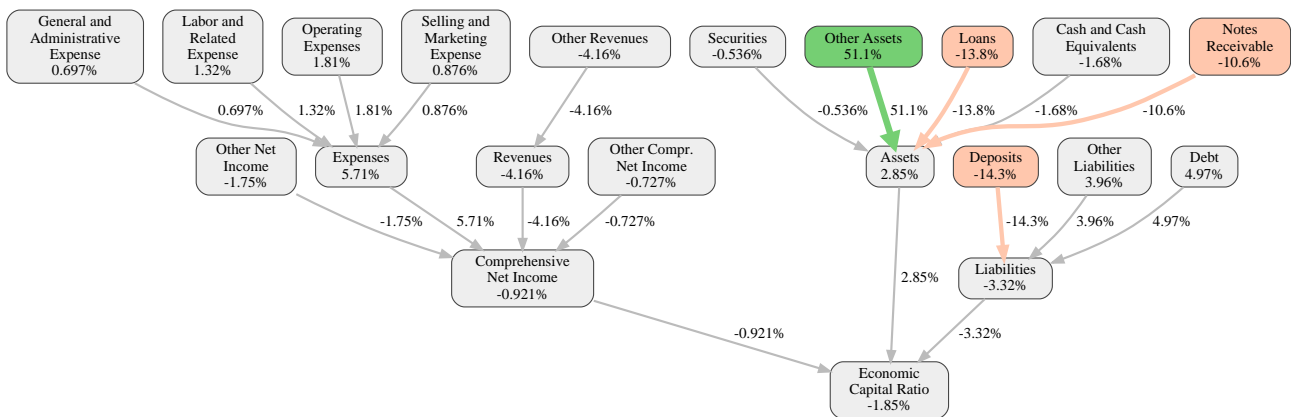
Output Variable	Value in 1000 USD
Assets	28,811,029
Liabilities	27,084,059
Expenses	161,711
Revenues	0
Stockholders Equity	1,726,970
Net Income	469,014
Comprehensive Net Income	393,041
Economic Capital Ratio	4.5%



# SAVINGS & CREDIT 2023

Texas Community Bancshares Inc.  
Rank 52 of 96

Texas  
Community  
Bancshares





## SAVINGS & CREDIT 2023

Texas Community Bancshares Inc.  
Rank 52 of 96

Texas  
**Community**  
Bancshares

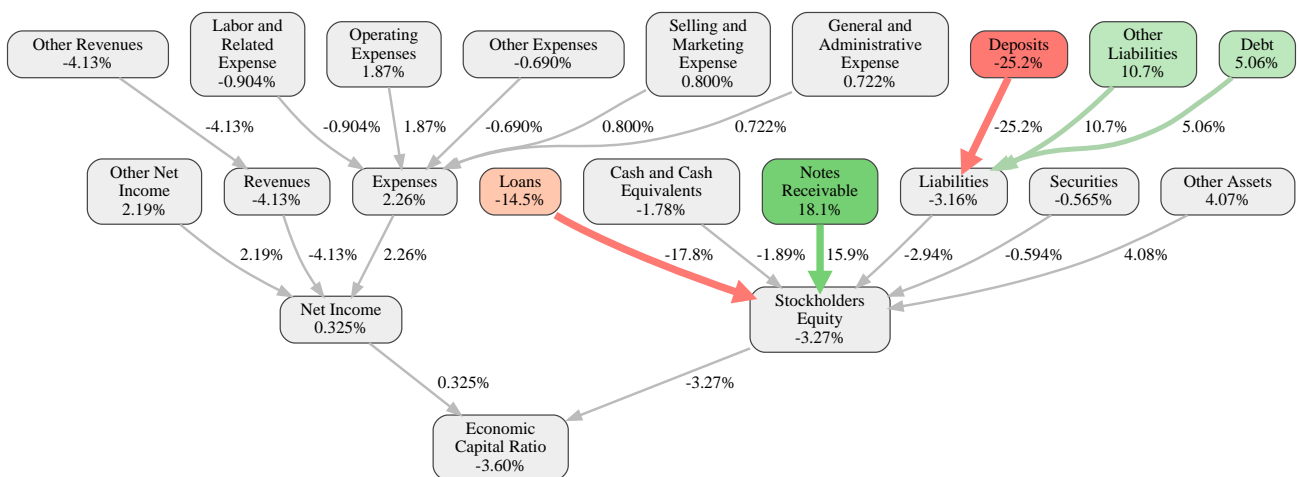
The relative strengths and weaknesses of Texas Community Bancshares Inc. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Texas Community Bancshares Inc. compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 51% points. The greatest weakness of Texas Community Bancshares Inc. is the variable Deposits, reducing the Economic Capital Ratio by 14% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.0%, being 1.8% points below the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	296,077
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	0
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	417,346
Other Compr. Net Income	-6,313
Other Expenses	423
Other Liabilities	65,399
Other Net Income	2,177
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	417,346
Liabilities	361,476
Expenses	423
Revenues	0
Stockholders Equity	55,870
Net Income	1,754
Comprehensive Net Income	-4,559
Economic Capital Ratio	6.0%



The relative strengths and weaknesses of NORTHRIM 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.

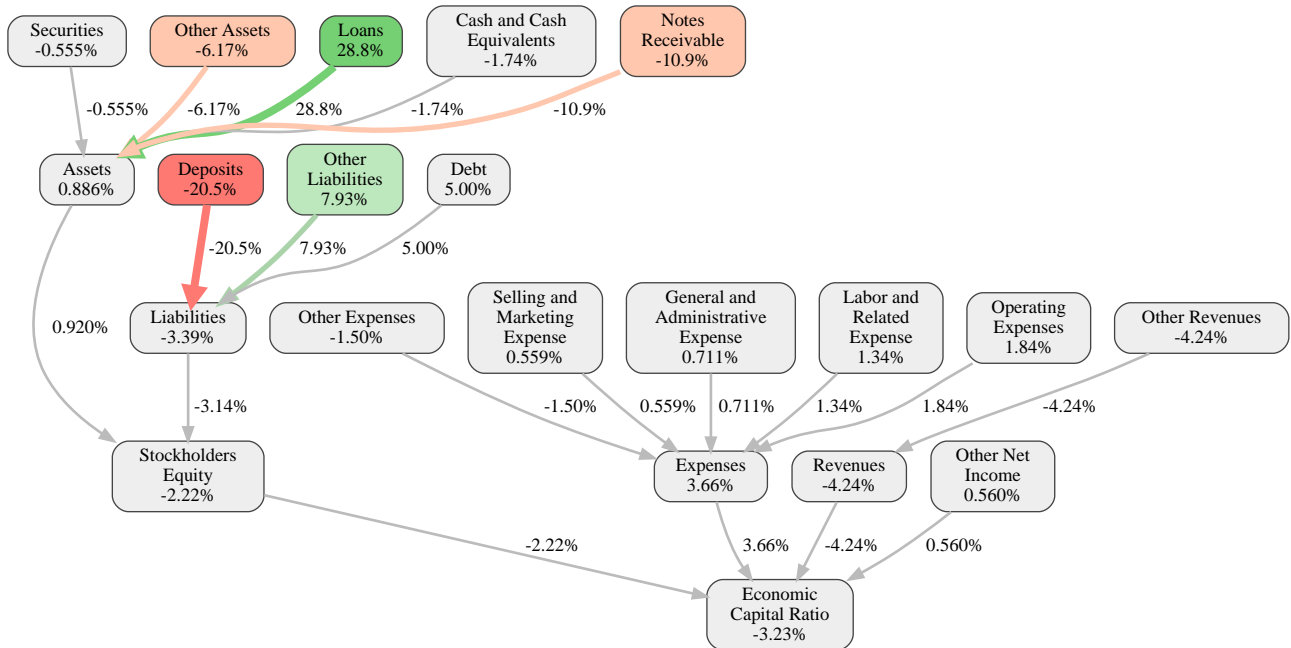
The greatest strength of NORTHRIM BANCORP INC compared to the market average is the variable Notes Receivable, increasing the Economic Capital Ratio by 18% points. The greatest weakness of NORTHRIM BANCORP INC is the variable Deposits, reducing the Economic Capital Ratio by 25% points.

The company's Economic Capital Ratio, given in the ranking table, is 4.3%, being 3.6% points below the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	2,387,211
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	58,172
Loans	0
Notes Receivable	1,487,947
Occupancy	6,915
Operating Expenses	0
Other Assets	1,186,371
Other Compr. Net Income	-25,675
Other Expenses	25,778
Other Liabilities	68,478
Other Net Income	117,509
Other Revenues	4,529
Professional Fees	2,993
Securities	0
Selling and Marketing Expense	2,747

Output Variable	Value in 1000 USD
Assets	2,674,318
Liabilities	2,455,689
Expenses	96,605
Revenues	4,529
Stockholders Equity	218,629
Net Income	25,433
Comprehensive Net Income	-242
Economic Capital Ratio	4.3%





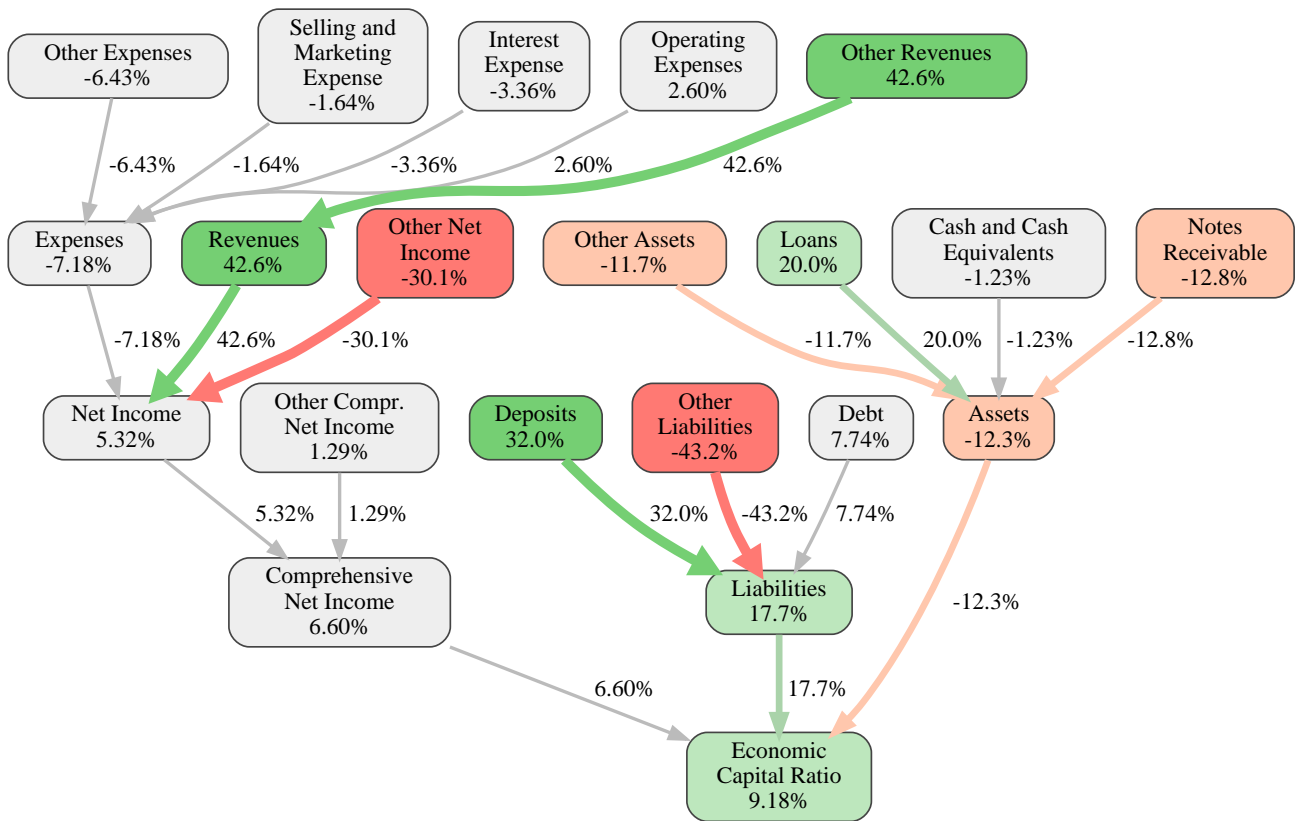
The relative strengths and weaknesses of FARMERS & MERCHANTS BANCORP INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of FARMERS & MERCHANTS BANCORP INC compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 29% points. The greatest weakness of FARMERS & MERCHANTS BANCORP INC is the variable Deposits, reducing the Economic Capital Ratio by 21% points.

The company's Economic Capital Ratio, given in the ranking table, is 4.6%, being 3.2% points below the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	2,468,864
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	2,336,074
Notes Receivable	0
Occupancy	2,566
Operating Expenses	0
Other Assets	679,277
Other Compr. Net Income	-35,049
Other Expenses	51,764
Other Liabilities	248,347
Other Net Income	83,540
Other Revenues	0
Professional Fees	1,302
Securities	0
Selling and Marketing Expense	9,577

Output Variable	Value in 1000 USD
Assets	3,015,351
Liabilities	2,717,211
Expenses	65,209
Revenues	0
Stockholders Equity	298,140
Net Income	18,331
Comprehensive Net Income	-16,718
Economic Capital Ratio	4.6%



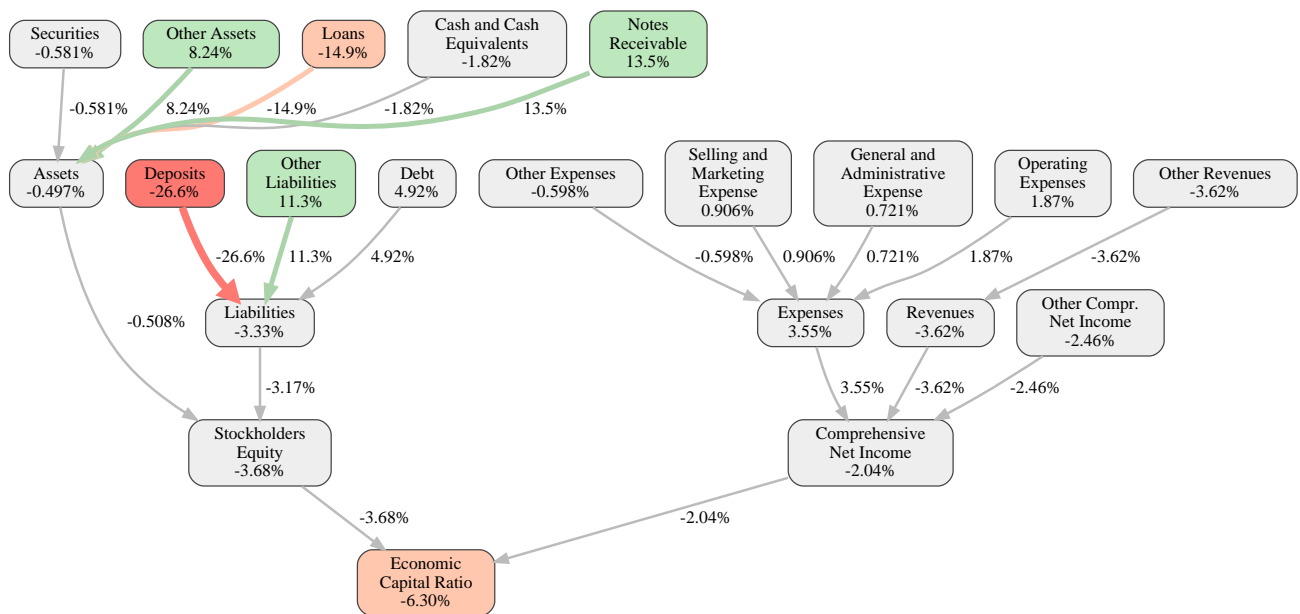
The relative strengths and weaknesses of Atlanticus Holdings Corp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Atlanticus Holdings Corp compared to the market average is the variable Other Revenues, increasing the Economic Capital Ratio by 43% points. The greatest weakness of Atlanticus Holdings Corp is the variable Other Liabilities, reducing the Economic Capital Ratio by 43% points.

The company's Economic Capital Ratio, given in the ranking table, is 17%, being 9.2% points above the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	48,208
Debt	0
Deposits	0
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	81,851
Interest Payable	0
Labor and Related Expense	43,063
Loans	1,905,410
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	434,196
Other Compr. Net Income	0
Other Expenses	147,915
Other Liabilities	1,922,824
Other Net Income	-577,069
Other Revenues	1,046,913
Professional Fees	0
Securities	0
Selling and Marketing Expense	62,403

Output Variable	Value in 1000 USD
Assets	2,387,814
Liabilities	1,922,824
Expenses	335,232
Revenues	1,046,913
Stockholders Equity	464,990
Net Income	134,612
Comprehensive Net Income	134,612
Economic Capital Ratio	17%



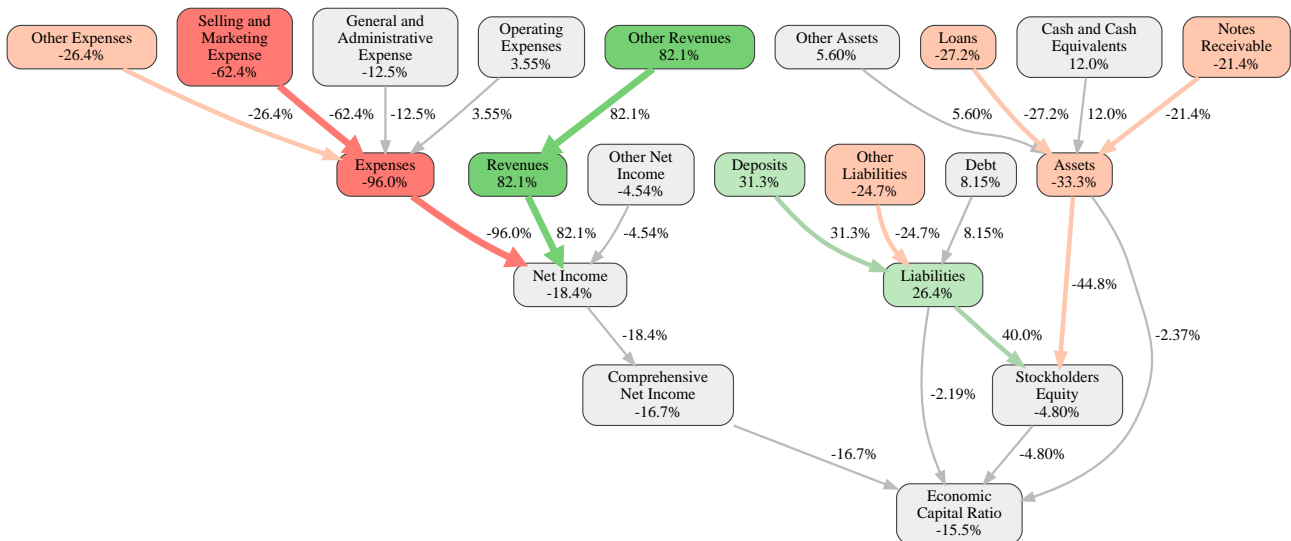
The relative strengths and weaknesses of FIRST CAPITAL INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of FIRST CAPITAL INC compared to the market average is the variable Notes Receivable, increasing the Economic Capital Ratio by 14% points. The greatest weakness of FIRST CAPITAL INC is the variable Deposits, reducing the Economic Capital Ratio by 27% points.

The company's Economic Capital Ratio, given in the ranking table, is 1.5%, being 6.3% points below the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	1,060,396
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	123
Labor and Related Expense	14,697
Loans	0
Notes Receivable	557,958
Occupancy	1,839
Operating Expenses	0
Other Assets	593,442
Other Compr. Net Income	-37,488
Other Expenses	10,126
Other Liabilities	5,611
Other Net Income	31,815
Other Revenues	7,608
Professional Fees	746
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	1,151,400
Liabilities	1,066,130
Expenses	27,408
Revenues	7,608
Stockholders Equity	85,270
Net Income	12,015
Comprehensive Net Income	-25,473
Economic Capital Ratio	1.5%





# SAVINGS & CREDIT 2023

LendingTree Inc.  
Rank 95 of 96



The relative strengths and weaknesses of LendingTree 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.

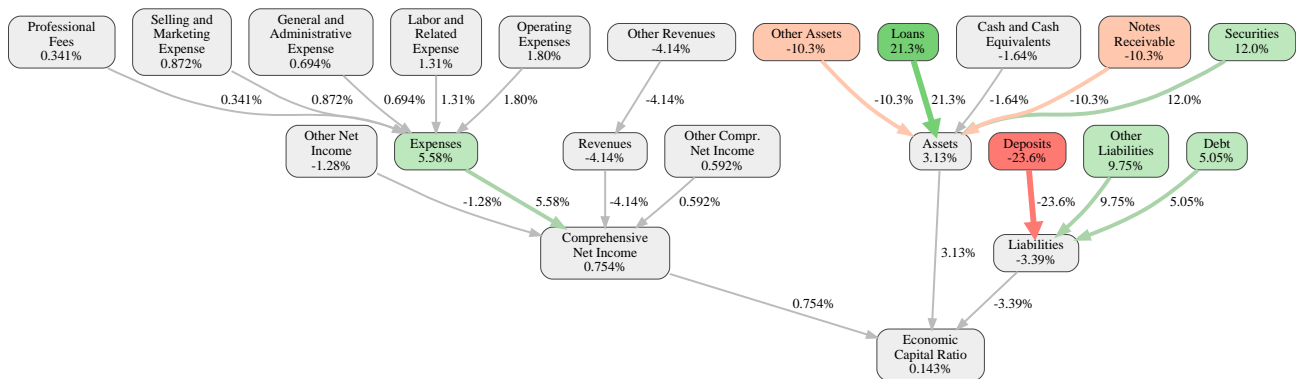
The greatest strength of LendingTree Inc. compared to the market average is the variable Other Revenues, increasing the Economic Capital Ratio by 82% points. The greatest weakness of LendingTree Inc. is the variable Expenses, reducing the Economic Capital Ratio by 96% points.

The company's Economic Capital Ratio, given in the ranking table, is -7.7%, being 16% points below the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	298,845
Debt	0
Deposits	0
Depreciation and Amortization	0
General and Administrative Expense	152,377
Interest Expense	26,014
Interest Payable	0
Labor and Related Expense	0
Loans	0
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	900,468
Other Compr. Net Income	0
Other Expenses	296,152
Other Liabilities	991,373
Other Net Income	-6.0
Other Revenues	988,835
Professional Fees	0
Securities	0
Selling and Marketing Expense	702,238

Output Variable	Value in 1000 USD
Assets	1,199,313
Liabilities	991,373
Expenses	1,176,781
Revenues	988,835
Stockholders Equity	207,940
Net Income	-187,952
Comprehensive Net Income	-187,952
Economic Capital Ratio	-7.7%







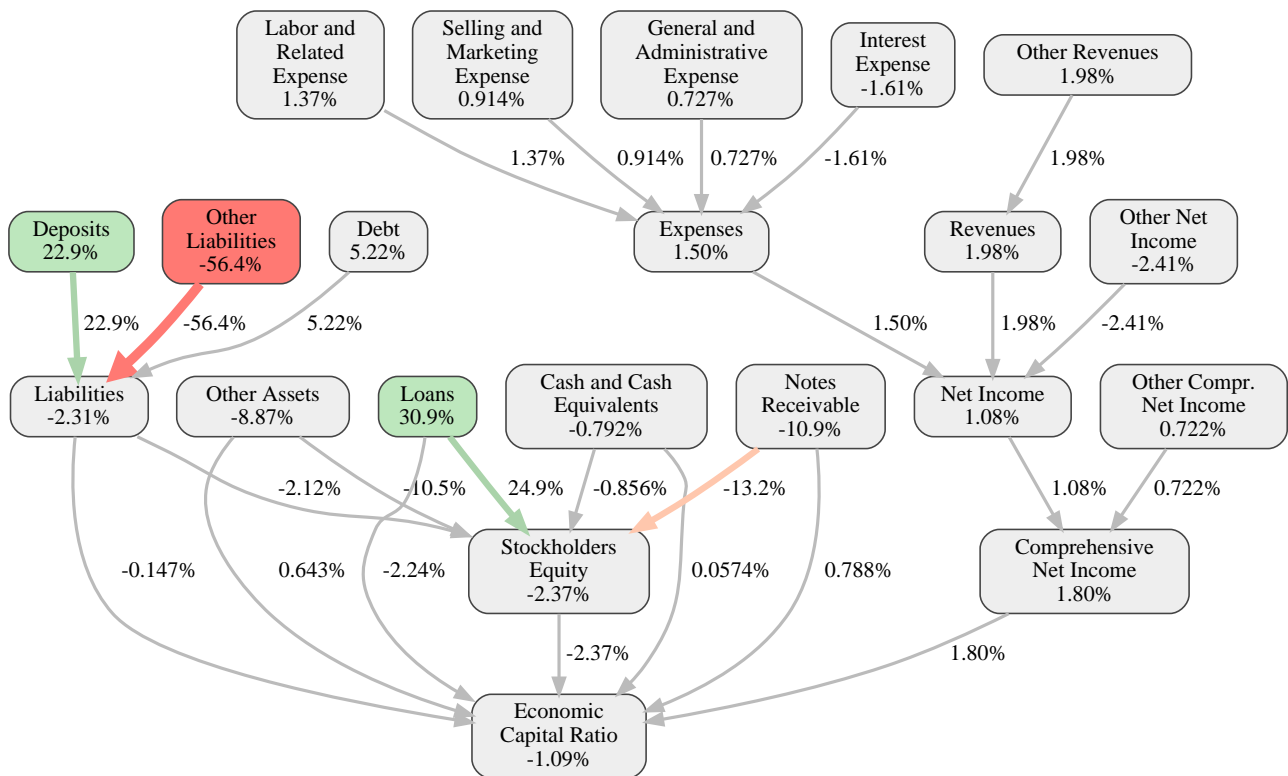
The relative strengths and weaknesses of PCSB Financial Corp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of PCSB Financial Corp compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 21% points. The greatest weakness of PCSB Financial Corp is the variable Deposits, reducing the Economic Capital Ratio by 24% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.0%, being 0.14% points above the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	1,626,250
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	1,329,372
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	212,690
Other Compr. Net Income	-5,530
Other Expenses	3,954
Other Liabilities	85,720
Other Net Income	18,833
Other Revenues	0
Professional Fees	0
Securities	447,070
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	1,989,132
Liabilities	1,711,970
Expenses	3,954
Revenues	0
Stockholders Equity	277,162
Net Income	14,879
Comprehensive Net Income	9,349
Economic Capital Ratio	8.0%





## SAVINGS & CREDIT 2023

CNH Industrial Capital LLC  
Rank 41 of 96



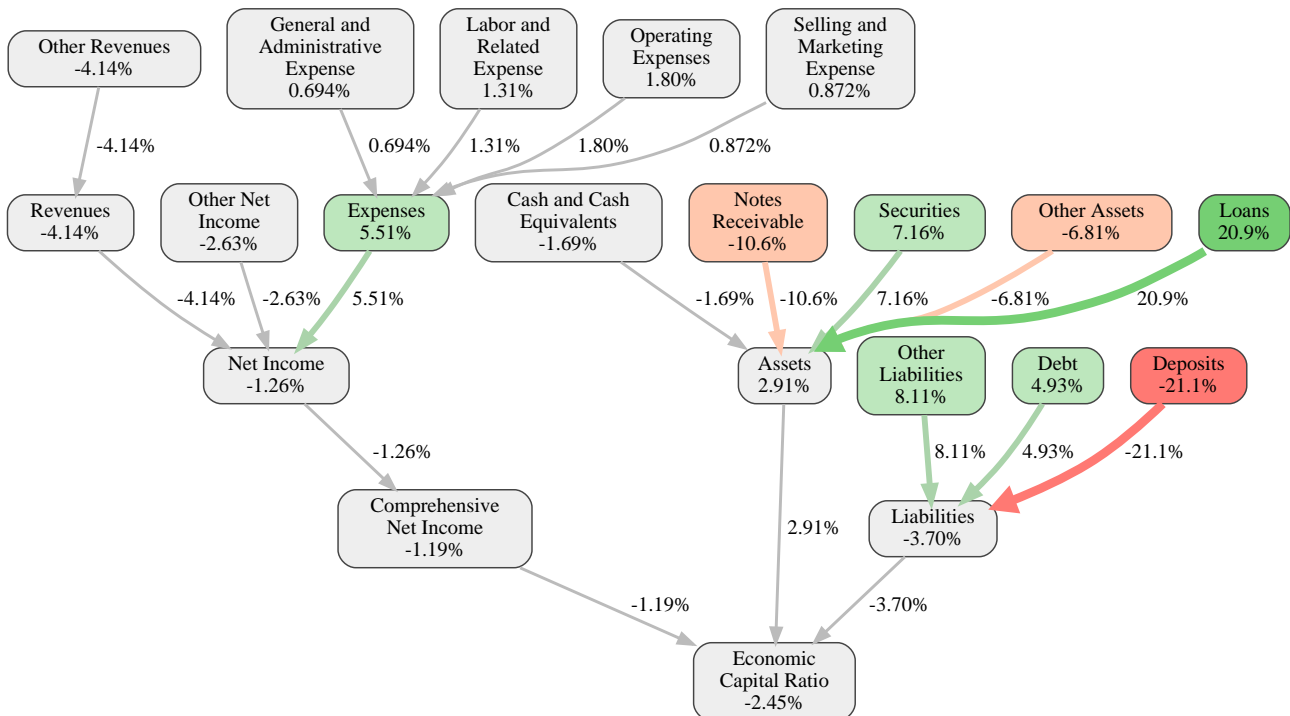
The relative strengths and weaknesses of CNH Industrial Capital LLC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of CNH Industrial Capital LLC compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 31% points. The greatest weakness of CNH Industrial Capital LLC is the variable Other Liabilities, reducing the Economic Capital Ratio by 56% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.8%, being 1.1% points below the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	262,244
Debt	0
Deposits	0
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	241,807
Interest Payable	0
Labor and Related Expense	0
Loans	10,741,820
Notes Receivable	0
Occupancy	0
Operating Expenses	260,026
Other Assets	2,175,415
Other Compr. Net Income	-26,376
Other Expenses	70,880
Other Liabilities	11,871,780
Other Net Income	0
Other Revenues	791,835
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	13,179,479
Liabilities	11,871,780
Expenses	572,713
Revenues	791,835
Stockholders Equity	1,307,699
Net Income	219,122
Comprehensive Net Income	192,746
Economic Capital Ratio	6.8%





## SAVINGS & CREDIT 2023

Sterling Bancorp Inc.  
Rank 58 of 96



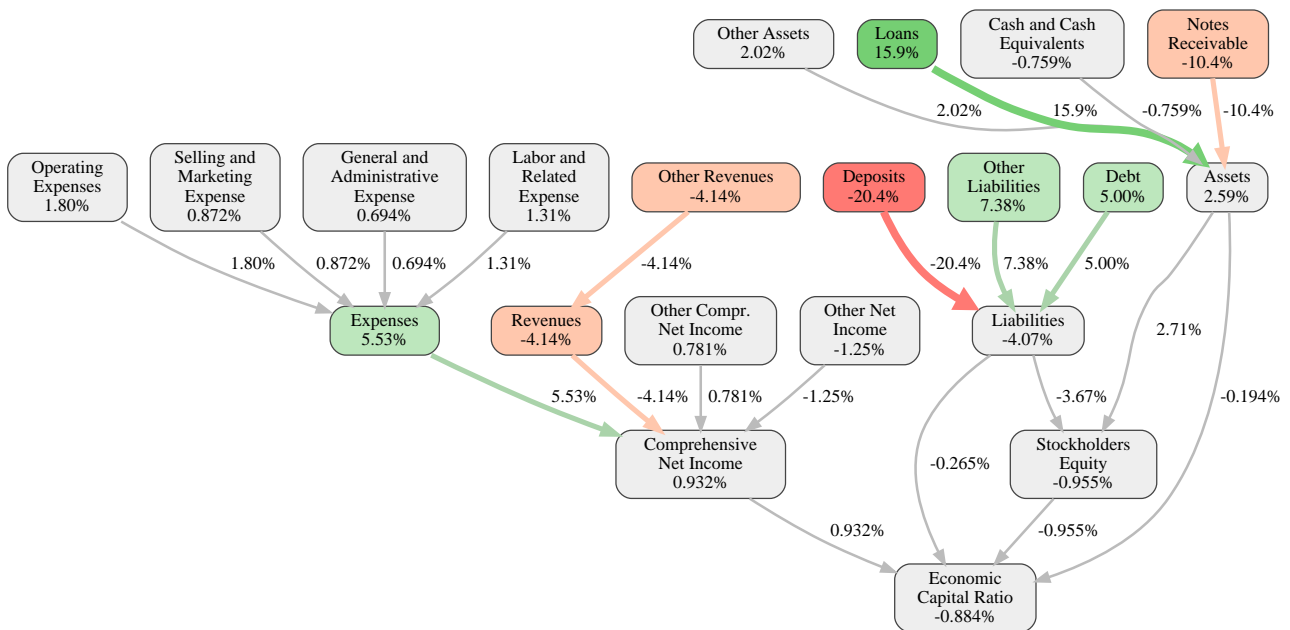
The relative strengths and weaknesses of Sterling Bancorp Inc. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Sterling Bancorp Inc. compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 21% points. The greatest weakness of Sterling Bancorp Inc. is the variable Deposits, reducing the Economic Capital Ratio by 21% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.4%, being 2.5% points below the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	1,954,037
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	1,613,385
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	483,150
Other Compr. Net Income	-18,628
Other Expenses	6,629
Other Liabilities	178,071
Other Net Income	-7,565
Other Revenues	0
Professional Fees	0
Securities	348,200
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	2,444,735
Liabilities	2,132,108
Expenses	6,629
Revenues	0
Stockholders Equity	312,627
Net Income	-14,194
Comprehensive Net Income	-32,822
Economic Capital Ratio	5.4%



The relative strengths and weaknesses of Territorial 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.

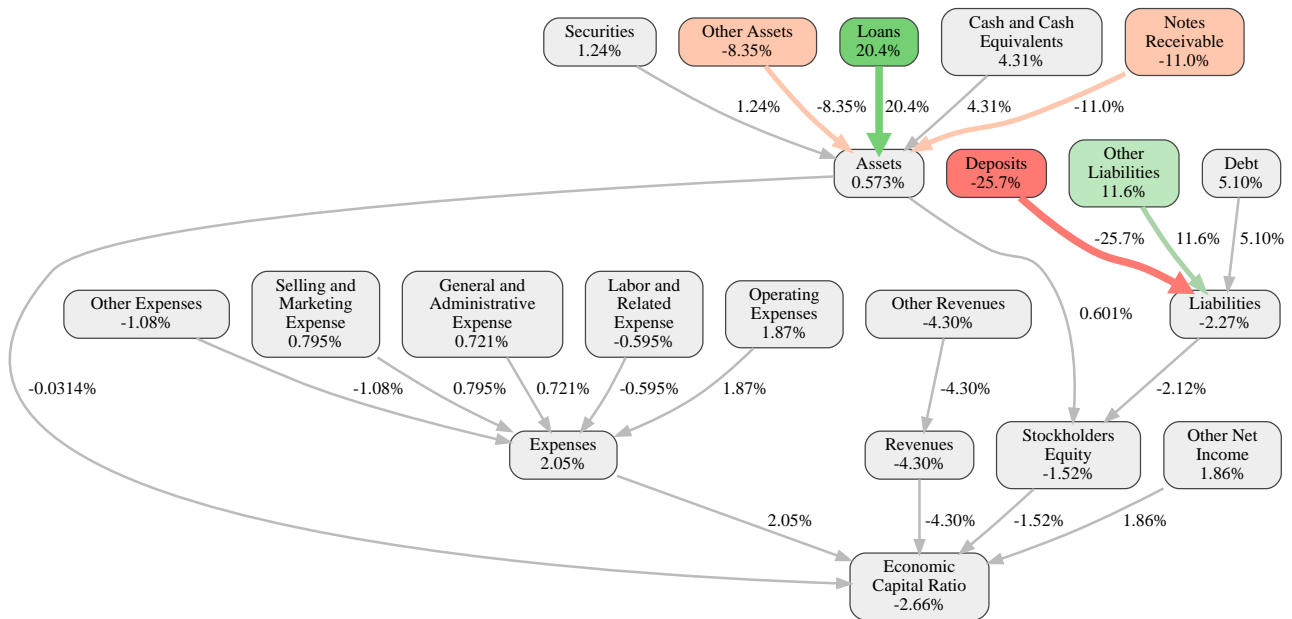
The greatest strength of Territorial Bancorp Inc. compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 16% points. The greatest weakness of Territorial Bancorp Inc. is the variable Deposits, reducing the Economic Capital Ratio by 20% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.0%, being 0.88% points below the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	40,553
Debt	0
Deposits	1,716,152
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	1,294,764
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	834,275
Other Compr. Net Income	-2,220
Other Expenses	5,318
Other Liabilities	196,890
Other Net Income	21,474
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	2,169,592
Liabilities	1,913,042
Expenses	5,318
Revenues	0
Stockholders Equity	256,550
Net Income	16,156
Comprehensive Net Income	13,936
Economic Capital Ratio	7.0%





The relative strengths and weaknesses of Esquire Financial Holdings 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 Esquire Financial Holdings Inc. compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 20% points. The greatest weakness of Esquire Financial Holdings Inc. is the variable Deposits, reducing the Economic Capital Ratio by 26% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.2%, being 2.7% points below the market average of 7.9%.

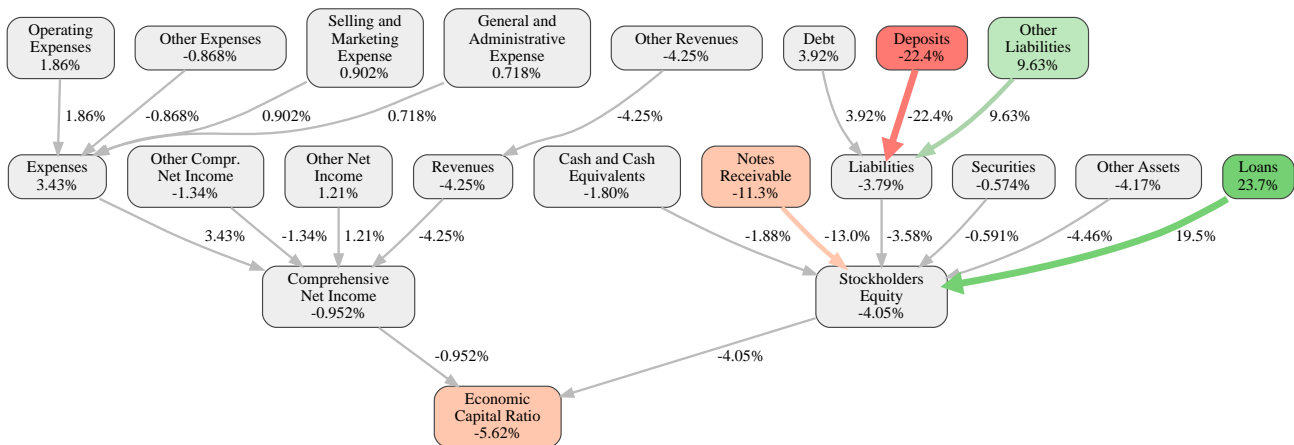
Input Variable	Value in 1000 USD
Cash and Cash Equivalents	164,122
Debt	0
Deposits	1,228,236
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	25,774
Loans	935,072
Notes Receivable	0
Occupancy	3,236
Operating Expenses	0
Other Assets	246,878
Other Compr. Net Income	-14,267
Other Expenses	18,415
Other Liabilities	9,245
Other Net Income	55,856
Other Revenues	0
Professional Fees	3,376
Securities	49,567
Selling and Marketing Expense	1,462

Output Variable	Value in 1000 USD
Assets	1,395,639
Liabilities	1,237,481
Expenses	52,263
Revenues	0
Stockholders Equity	158,158
Net Income	3,593
Comprehensive Net Income	-10,674
Economic Capital Ratio	5.2%



# SAVINGS & CREDIT 2023

Farmers & Merchants Bancshares Inc.  
Rank 88 of 96





## SAVINGS & CREDIT 2023

### Farmers & Merchants Bancshares Inc. Rank 88 of 96



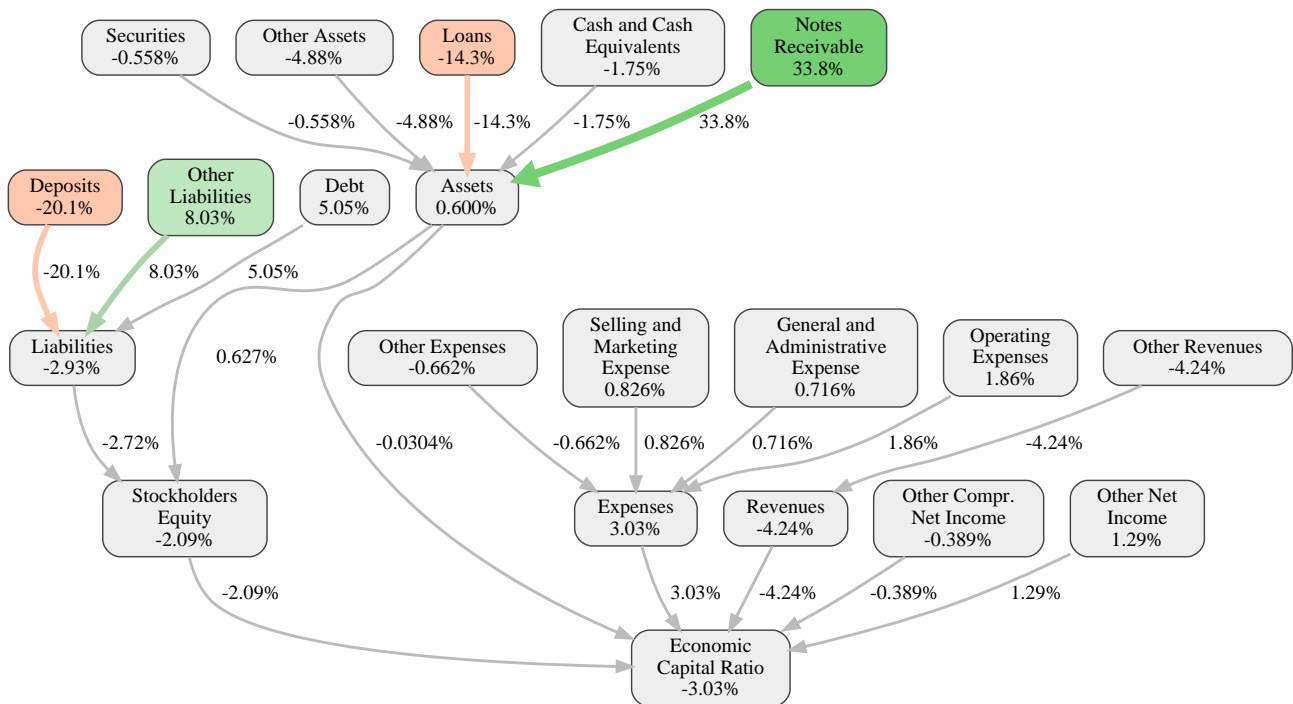
The relative strengths and weaknesses of Farmers & Merchants Bancshares Inc. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Farmers & Merchants Bancshares Inc. compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 24% points. The greatest weakness of Farmers & Merchants Bancshares 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 2.2%, being 5.6% points below the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	15,096
Deposits	623,611
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	350
Labor and Related Expense	7,865
Loans	516,921
Notes Receivable	0
Occupancy	891
Operating Expenses	0
Other Assets	201,290
Other Compr. Net Income	-15,711
Other Expenses	8,201
Other Liabilities	31,379
Other Net Income	24,935
Other Revenues	229
Professional Fees	895
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	718,211
Liabilities	670,436
Expenses	17,852
Revenues	229
Stockholders Equity	47,775
Net Income	7,312
Comprehensive Net Income	-8,399
Economic Capital Ratio	2.2%



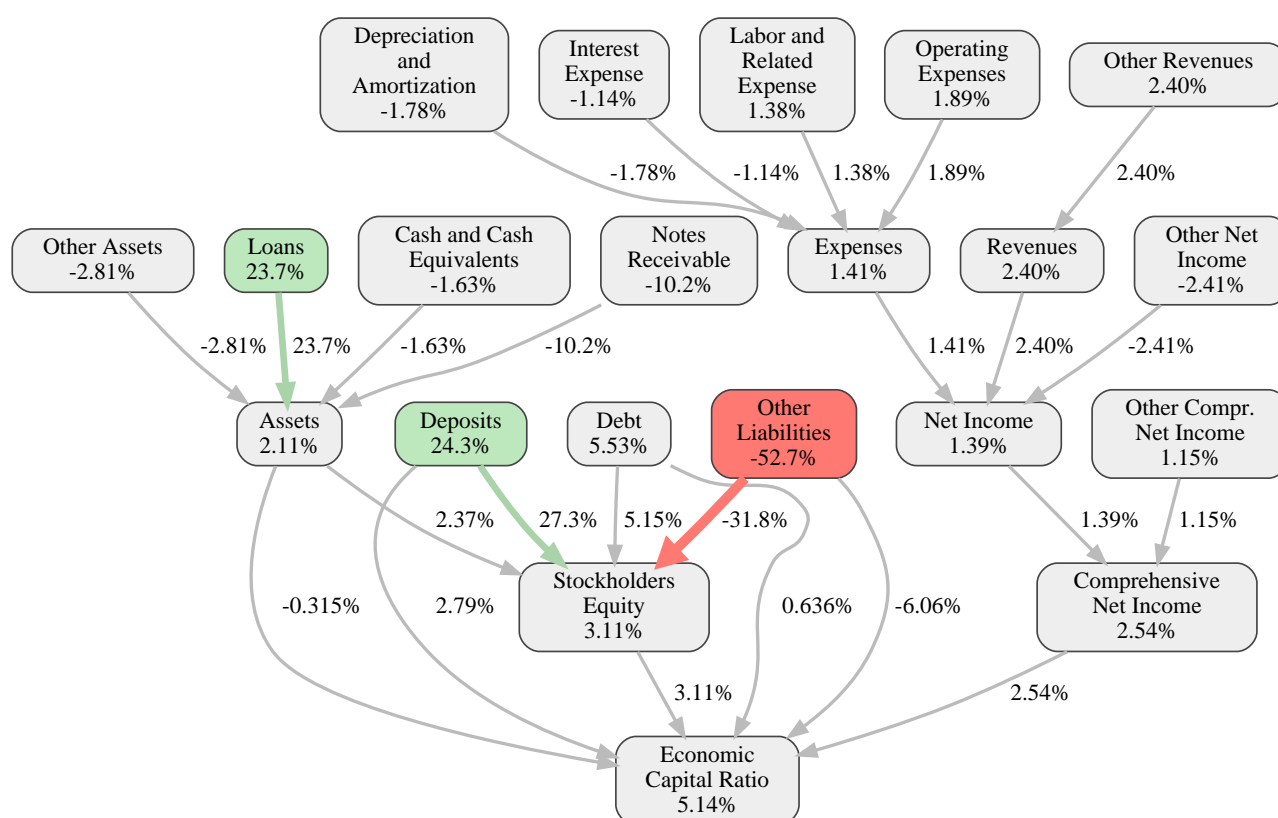
The relative strengths and weaknesses of HOME BANCORP INC. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of HOME BANCORP INC. compared to the market average is the variable Notes Receivable, increasing the Economic Capital Ratio by 34% points. The greatest weakness of HOME BANCORP INC. is the variable Deposits, reducing the Economic Capital Ratio by 20% points.

The company's Economic Capital Ratio, given in the ranking table, is 4.8%, being 3.0% points below the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	2,633,181
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	47,750
Loans	0
Notes Receivable	2,401,451
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

Output Variable	Value in 1000 USD
Assets	3,228,280
Liabilities	2,898,326
Expenses	90,339
Revenues	915
Stockholders Equity	329,954
Net Income	22,873
Comprehensive Net Income	-17,178
Economic Capital Ratio	4.8%



The relative strengths and weaknesses of PACCAR FINANCIAL CORP 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.

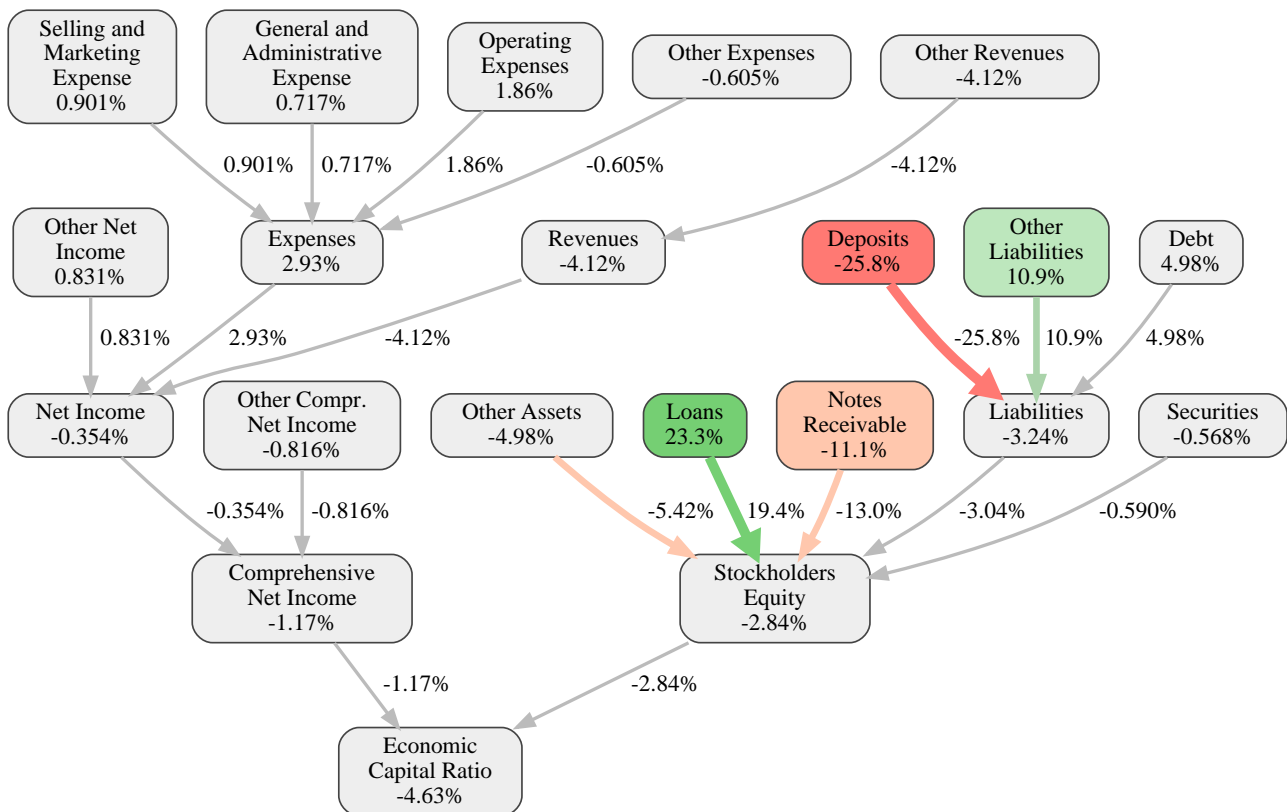
The greatest strength of PACCAR FINANCIAL CORP compared to the market average is the variable Deposits, increasing the Economic Capital Ratio by 24% points. The greatest weakness of PACCAR FINANCIAL CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 53% points.

The company's Economic Capital Ratio, given in the ranking table, is 13%, being 5.1% points above the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	0
Depreciation and Amortization	179,600
General and Administrative Expense	0
Interest Expense	138,800
Interest Payable	0
Labor and Related Expense	0
Loans	7,518,400
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	3,032,000
Other Compr. Net Income	20,300
Other Expenses	67,000
Other Liabilities	8,508,300
Other Net Income	0
Other Revenues	642,900
Professional Fees	0
Securities	0
Selling and Marketing Expense	60,700

Output Variable	Value in 1000 USD
Assets	10,550,400
Liabilities	8,508,300
Expenses	446,100
Revenues	642,900
Stockholders Equity	2,042,100
Net Income	196,800
Comprehensive Net Income	217,100
Economic Capital Ratio	13%





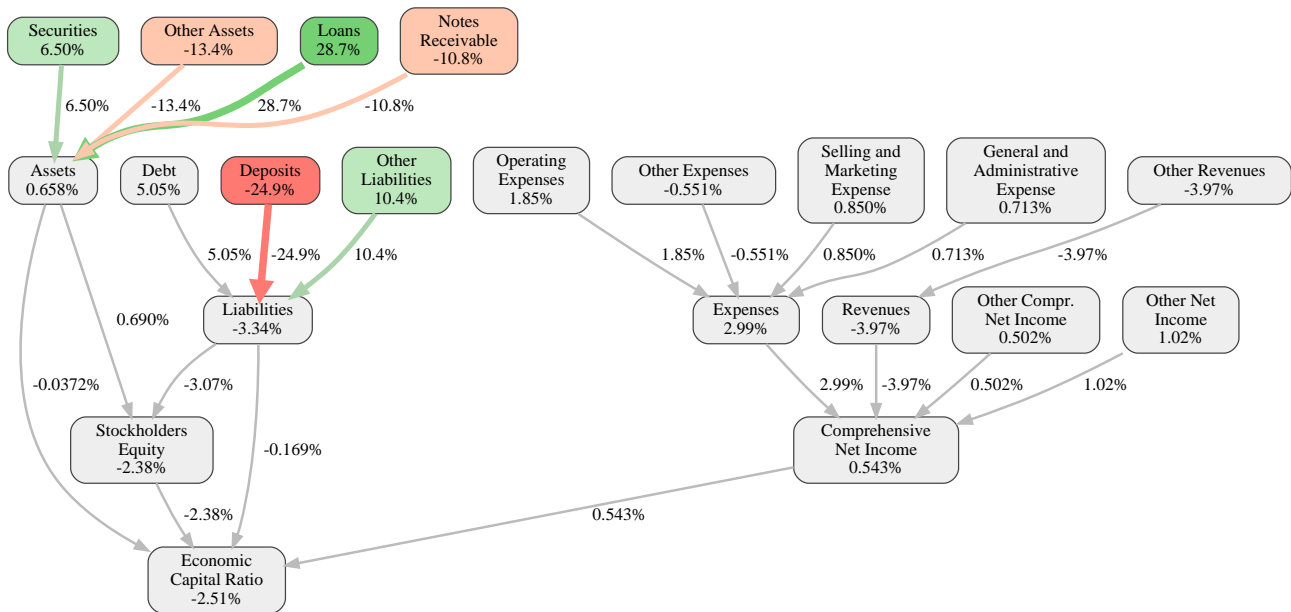
The relative strengths and weaknesses of HMN FINANCIAL INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of HMN FINANCIAL INC compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 23% points. The greatest weakness of HMN FINANCIAL INC is the variable Deposits, reducing the Economic Capital Ratio by 26% points.

The company's Economic Capital Ratio, given in the ranking table, is 3.2%, being 4.6% points below the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	36,259
Debt	0
Deposits	981,926
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	298
Labor and Related Expense	17,211
Loans	777,078
Notes Receivable	0
Occupancy	3,812
Operating Expenses	0
Other Assets	282,865
Other Compr. Net Income	-18,178
Other Expenses	9,618
Other Liabilities	16,642
Other Net Income	33,578
Other Revenues	1,682
Professional Fees	1,386
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	1,096,202
Liabilities	998,866
Expenses	32,027
Revenues	1,682
Stockholders Equity	97,336
Net Income	3,233
Comprehensive Net Income	-14,945
Economic Capital Ratio	3.2%





# SAVINGS & CREDIT 2023

BankFinancial CORP  
Rank 59 of 96

BankFinancial™

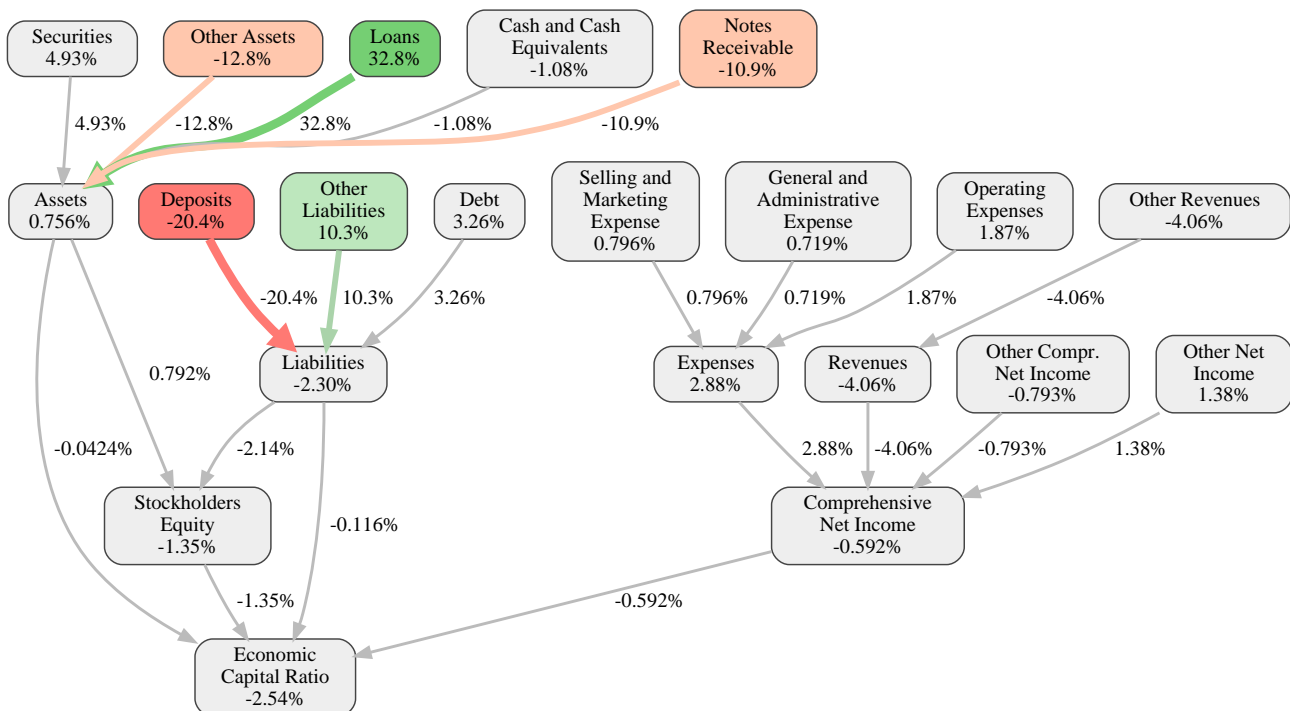
The relative strengths and weaknesses of BankFinancial CORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of BankFinancial CORP compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 29% points. The greatest weakness of BankFinancial CORP is the variable Deposits, reducing the Economic Capital Ratio by 25% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.3%, being 2.5% points below the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	66,771
Debt	0
Deposits	1,374,934
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	21,576
Loans	1,226,743
Notes Receivable	0
Occupancy	7,981
Operating Expenses	0
Other Assets	71,285
Other Compr. Net Income	-6,192
Other Expenses	12,930
Other Liabilities	48,532
Other Net Income	50,729
Other Revenues	4,234
Professional Fees	1,292
Securities	210,338
Selling and Marketing Expense	690

Output Variable	Value in 1000 USD
Assets	1,575,137
Liabilities	1,423,466
Expenses	44,469
Revenues	4,234
Stockholders Equity	151,671
Net Income	10,494
Comprehensive Net Income	4,302
Economic Capital Ratio	5.3%



The relative strengths and weaknesses of LAKE SHORE 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 LAKE SHORE BANCORP INC. compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 33% points. The greatest weakness of LAKE SHORE BANCORP INC. is the variable Deposits, reducing the Economic Capital Ratio by 20% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.3%, being 2.5% points below the market average of 7.9%.

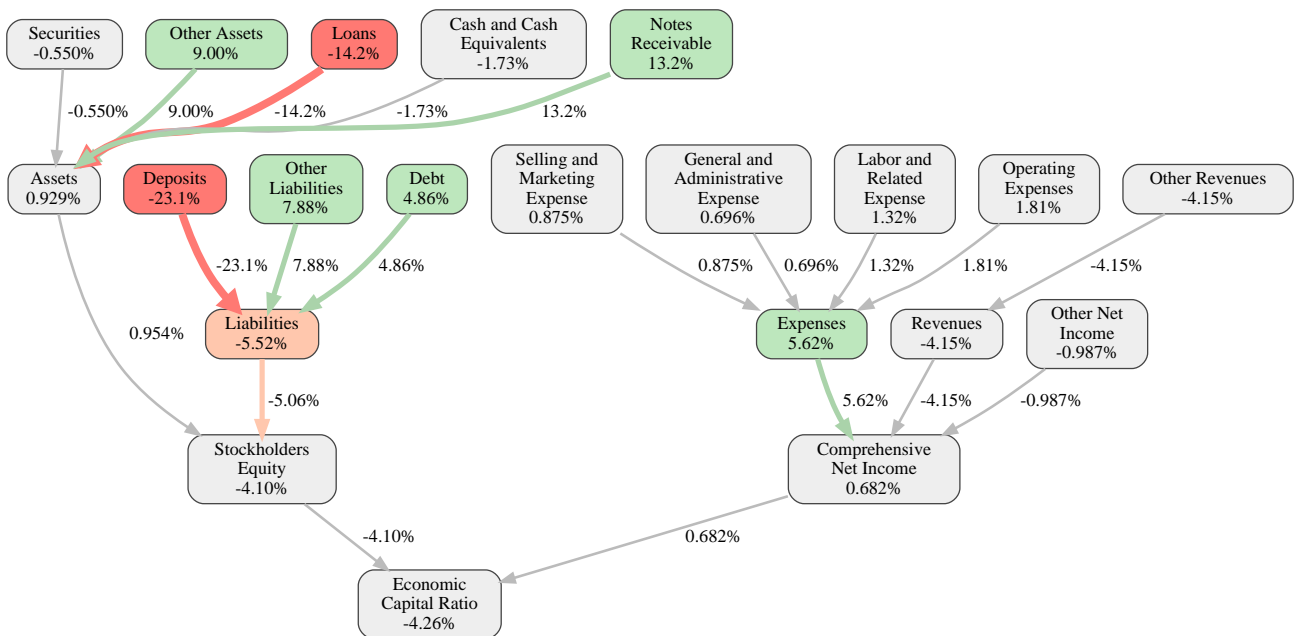
Input Variable	Value in 1000 USD
Cash and Cash Equivalents	9,633
Debt	24,950
Deposits	570,119
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	9,854
Loans	573,537
Notes Receivable	0
Occupancy	3,054
Operating Expenses	0
Other Assets	43,697
Other Compr. Net Income	-11,310
Other Expenses	4,880
Other Liabilities	23,661
Other Net Income	24,778
Other Revenues	1,540
Professional Fees	2,108
Securities	73,047
Selling and Marketing Expense	714

Output Variable	Value in 1000 USD
Assets	699,914
Liabilities	618,730
Expenses	20,610
Revenues	1,540
Stockholders Equity	81,184
Net Income	5,708
Comprehensive Net Income	-5,602
Economic Capital Ratio	5.3%



# SAVINGS & CREDIT 2023

GREENE COUNTY BANCORP INC  
Rank 75 of 96





## SAVINGS & CREDIT 2023

### GREENE COUNTY BANCORP INC Rank 75 of 96



The relative strengths and weaknesses of GREENE COUNTY 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 GREENE COUNTY BANCORP INC compared to the market average is the variable Notes Receivable, increasing the Economic Capital Ratio by 13% points. The greatest weakness of GREENE COUNTY BANCORP INC is the variable Deposits, reducing the Economic Capital Ratio by 23% points.

The company's Economic Capital Ratio, given in the ranking table, is 3.6%, being 4.3% points below the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	2,212,604
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	0
Notes Receivable	1,229,355
Occupancy	0
Operating Expenses	0
Other Assets	1,342,385
Other Compr. Net Income	-17,222
Other Expenses	4,919
Other Liabilities	201,422
Other Net Income	32,905
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	2,571,740
Liabilities	2,414,026
Expenses	4,919
Revenues	0
Stockholders Equity	157,714
Net Income	27,986
Comprehensive Net Income	10,764
Economic Capital Ratio	3.6%

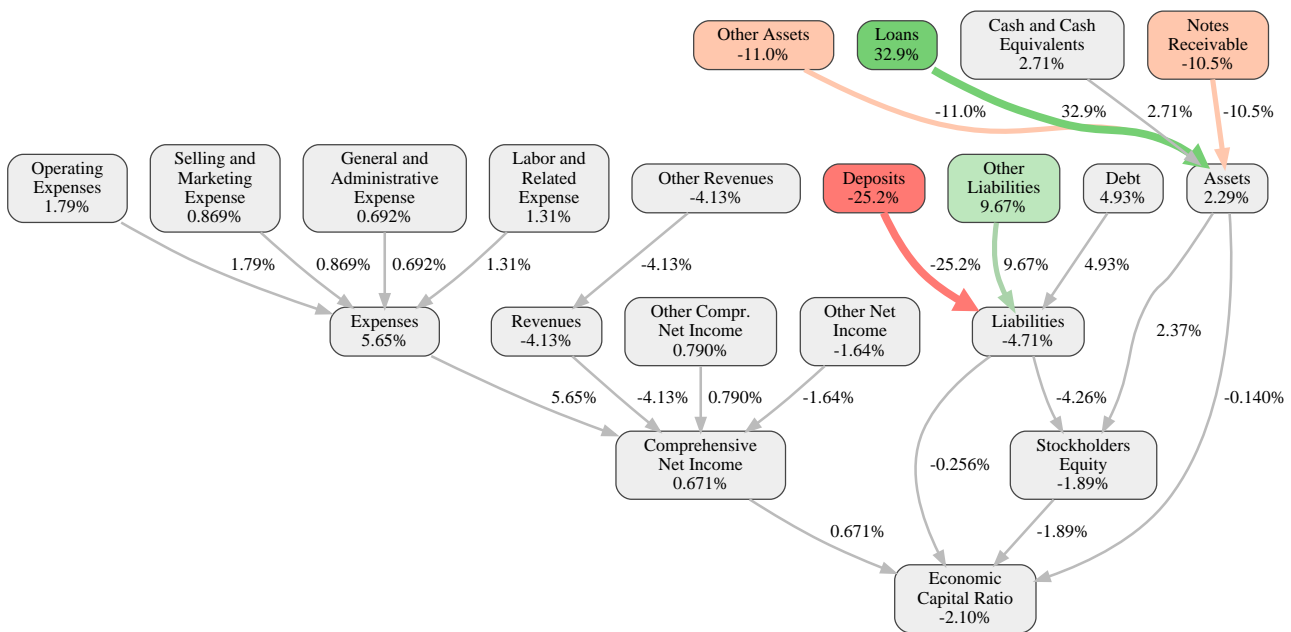




RealRate

# SAVINGS & CREDIT 2023

Third Coast Bancshares Inc.  
Rank 53 of 96





# SAVINGS & CREDIT 2023

Third Coast Bancshares Inc.  
Rank 53 of 96



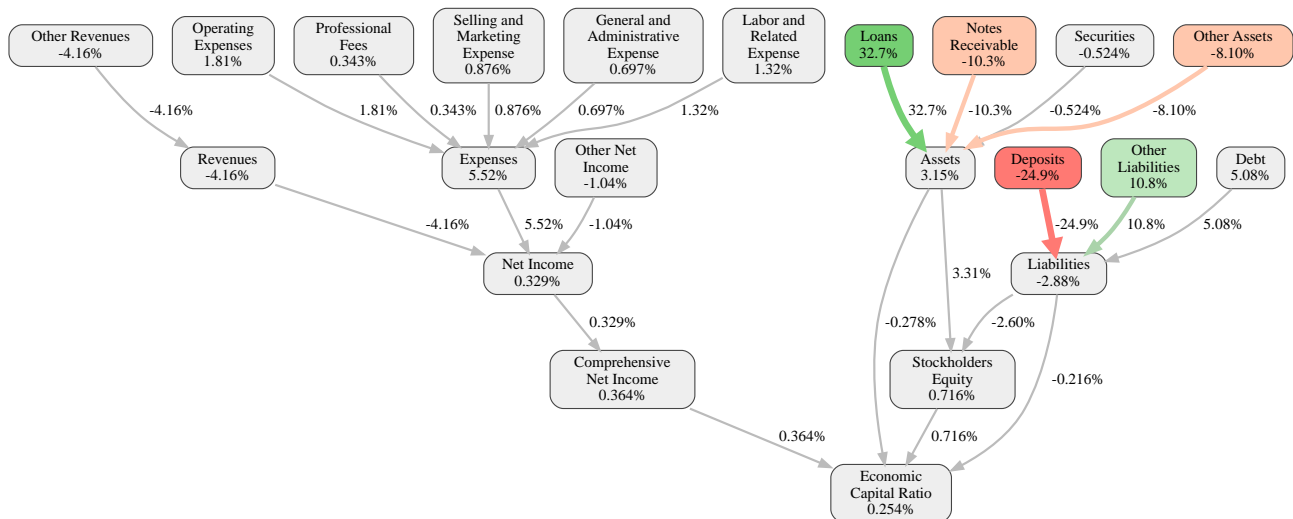
The relative strengths and weaknesses of Third Coast Bancshares Inc. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Third Coast Bancshares Inc. compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 33% points. The greatest weakness of Third Coast Bancshares Inc. is the variable Deposits, reducing the Economic Capital Ratio by 25% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.8%, being 2.1% points below the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	329,864
Debt	0
Deposits	3,236,146
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	2,545
Labor and Related Expense	0
Loans	3,077,200
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	366,084
Other Compr. Net Income	-3,496
Other Expenses	4,509
Other Liabilities	152,677
Other Net Income	23,168
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	3,773,148
Liabilities	3,391,368
Expenses	4,509
Revenues	0
Stockholders Equity	381,780
Net Income	18,659
Comprehensive Net Income	15,163
Economic Capital Ratio	5.8%





## SAVINGS & CREDIT 2023

Affinity Bancshares Inc.  
Rank 31 of 96



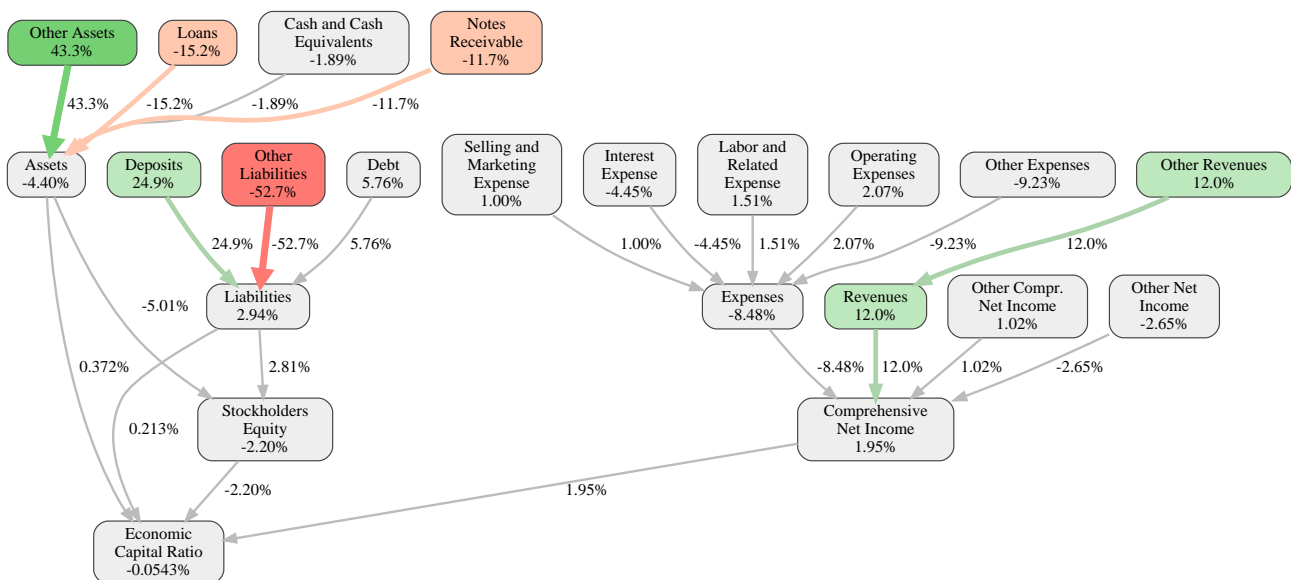
The relative strengths and weaknesses of Affinity Bancshares Inc. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Affinity Bancshares Inc. compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 33% points. The greatest weakness of Affinity Bancshares Inc. is the variable Deposits, reducing the Economic Capital Ratio by 25% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.1%, being 0.25% points above the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	26,324
Debt	0
Deposits	657,172
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	636,909
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	128,050
Other Compr. Net Income	-6,297
Other Expenses	2,193
Other Liabilities	17,008
Other Net Income	9,327
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	791,283
Liabilities	674,180
Expenses	2,193
Revenues	0
Stockholders Equity	117,103
Net Income	7,134
Comprehensive Net Income	837
Economic Capital Ratio	8.1%



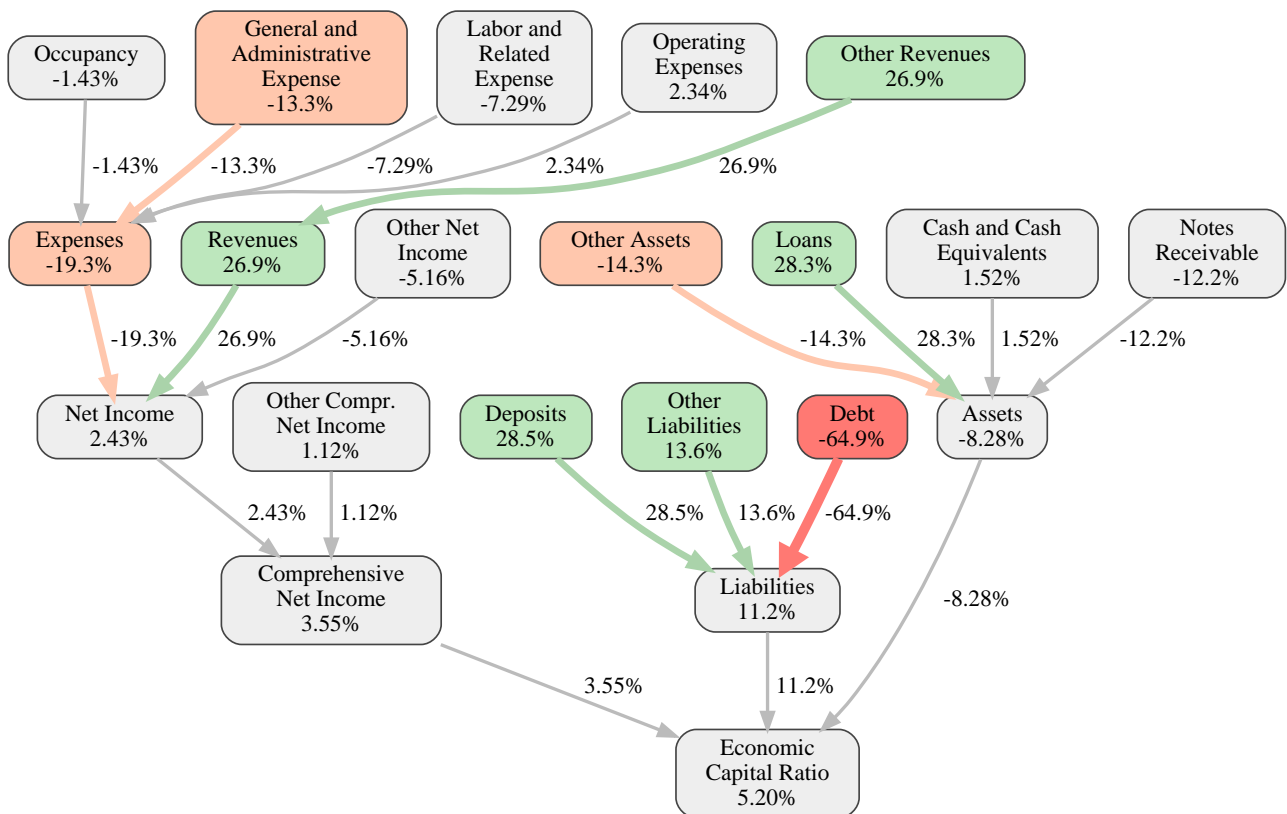
The relative strengths and weaknesses of STANDARD PREMIUM FINANCE HOLDINGS INC. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of STANDARD PREMIUM FINANCE HOLDINGS INC. compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 43% points. The greatest weakness of STANDARD PREMIUM FINANCE HOLDINGS INC. is the variable Other Liabilities, reducing the Economic Capital Ratio by 53% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.8%, being 0.054% points below the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	0
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	2,328
Interest Payable	0
Labor and Related Expense	0
Loans	0
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	51,489
Other Compr. Net Income	0
Other Expenses	4,648
Other Liabilities	45,536
Other Net Income	0
Other Revenues	8,157
Professional Fees	374
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	51,489
Liabilities	45,536
Expenses	7,350
Revenues	8,157
Stockholders Equity	5,952
Net Income	806
Comprehensive Net Income	806
Economic Capital Ratio	7.8%



The relative strengths and weaknesses of Regional Management Corp. 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.

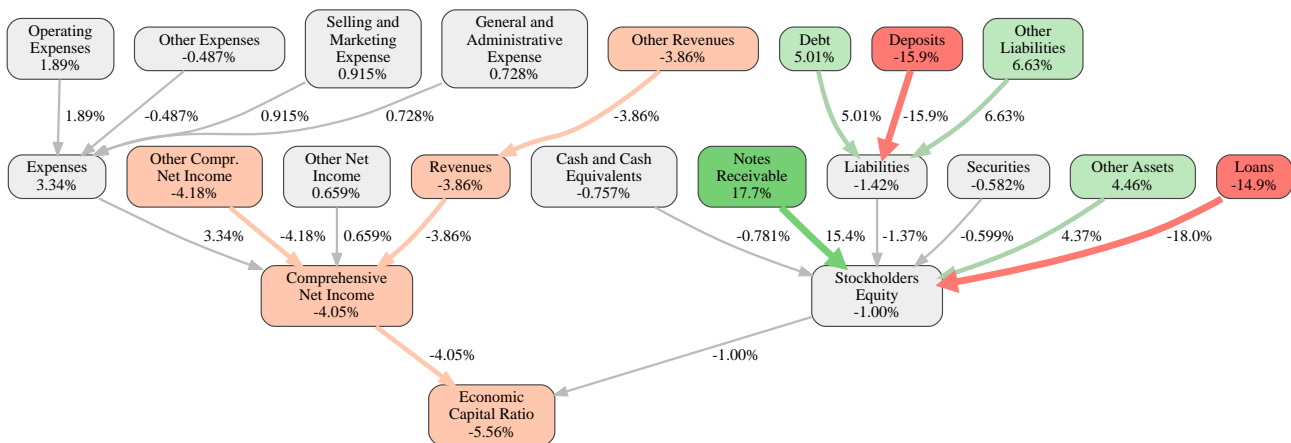
The greatest strength of Regional Management Corp. compared to the market average is the variable Deposits, increasing the Economic Capital Ratio by 29% points. The greatest weakness of Regional Management Corp. is the variable Debt, reducing the Economic Capital Ratio by 65% points.

The company's Economic Capital Ratio, given in the ranking table, is 13%, being 5.2% points above the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	127,926
Debt	1,345,847
Deposits	0
Depreciation and Amortization	0
General and Administrative Expense	222,528
Interest Expense	0
Interest Payable	0
Labor and Related Expense	141,243
Loans	1,469,585
Notes Receivable	0
Occupancy	23,809
Operating Expenses	0
Other Assets	127,476
Other Compr. Net Income	-586
Other Expenses	18,782
Other Liabilities	70,507
Other Net Income	-34,223
Other Revenues	507,187
Professional Fees	0
Securities	0
Selling and Marketing Expense	15,378

Output Variable	Value in 1000 USD
Assets	1,724,987
Liabilities	1,416,354
Expenses	421,740
Revenues	507,187
Stockholders Equity	308,633
Net Income	51,224
Comprehensive Net Income	50,638
Economic Capital Ratio	13%







## SAVINGS & CREDIT 2023

Mid-Southern Bancorp Inc.  
Rank 87 of 96



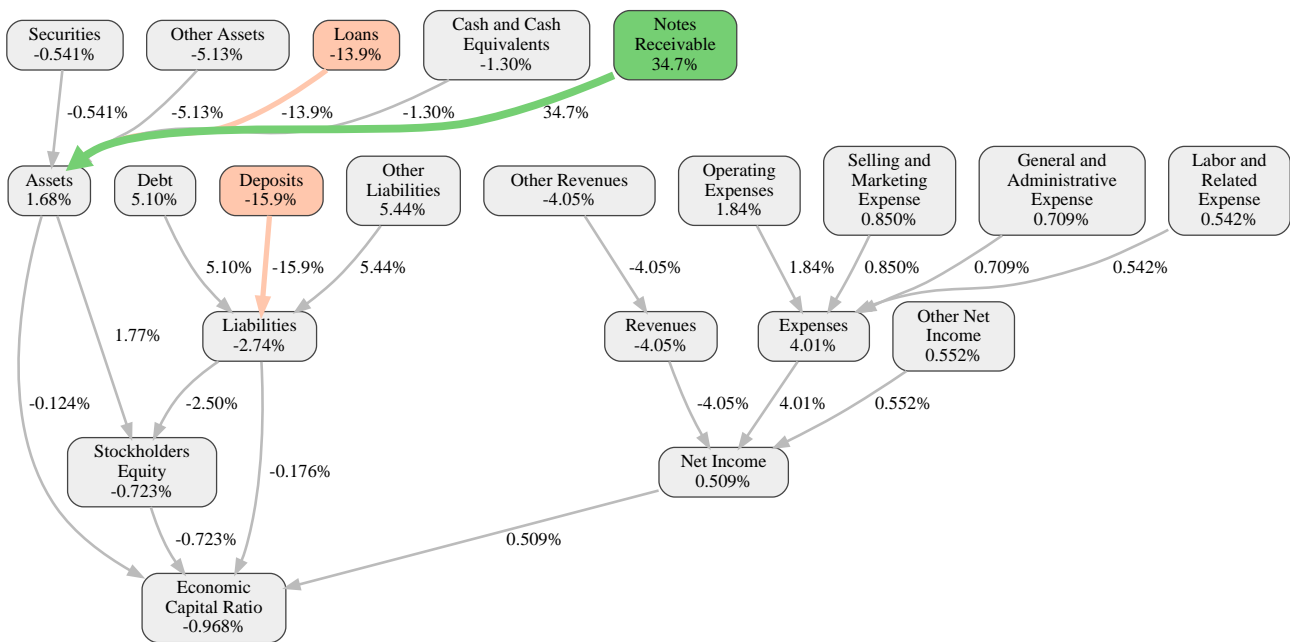
The relative strengths and weaknesses of Mid-Southern Bancorp Inc. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Mid-Southern Bancorp Inc. compared to the market average is the variable Notes Receivable, increasing the Economic Capital Ratio by 18% points. The greatest weakness of Mid-Southern Bancorp Inc. is the variable Deposits, reducing the Economic Capital Ratio by 16% points.

The company's Economic Capital Ratio, given in the ranking table, is 2.3%, being 5.6% points below the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	5,684
Debt	0
Deposits	206,064
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	12
Labor and Related Expense	3,710
Loans	0
Notes Receivable	144,379
Occupancy	594
Operating Expenses	0
Other Assets	119,155
Other Compr. Net Income	-12,927
Other Expenses	2,034
Other Liabilities	29,820
Other Net Income	7,755
Other Revenues	1,226
Professional Fees	593
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	269,218
Liabilities	235,896
Expenses	6,931
Revenues	1,226
Stockholders Equity	33,322
Net Income	2,050
Comprehensive Net Income	-10,877
Economic Capital Ratio	2.3%





# SAVINGS & CREDIT 2023

Northfield Bancorp Inc.  
Rank 40 of 96



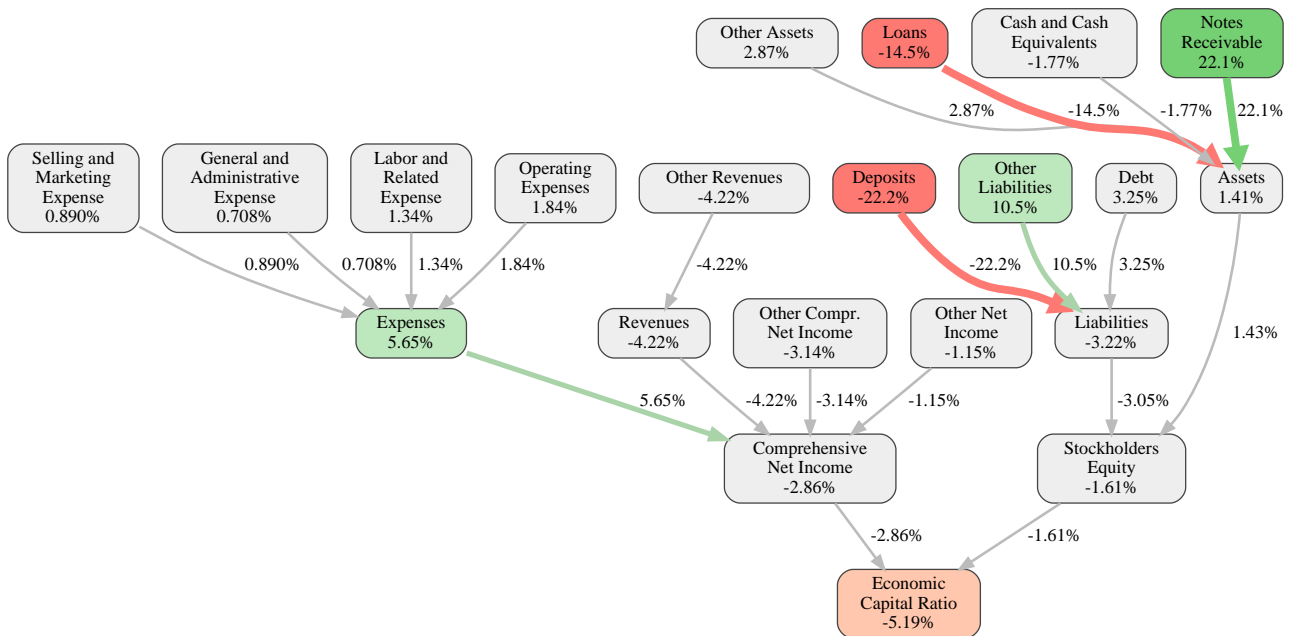
The relative strengths and weaknesses of Northfield Bancorp Inc. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Northfield Bancorp Inc. compared to the market average is the variable Notes Receivable, increasing the Economic Capital Ratio by 35% points. The greatest weakness of Northfield Bancorp Inc. is the variable Deposits, reducing the Economic Capital Ratio by 16% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.9%, being 0.97% points below the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	45,799
Debt	0
Deposits	4,150,219
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	41,961
Loans	0
Notes Receivable	4,201,076
Occupancy	13,241
Operating Expenses	0
Other Assets	1,354,418
Other Compr. Net Income	-50,394
Other Expenses	39,481
Other Liabilities	749,684
Other Net Income	152,350
Other Revenues	9,457
Professional Fees	3,846
Securities	0
Selling and Marketing Expense	2,159

Output Variable	Value in 1000 USD
Assets	5,601,293
Liabilities	4,899,903
Expenses	100,688
Revenues	9,457
Stockholders Equity	701,390
Net Income	61,119
Comprehensive Net Income	10,725
Economic Capital Ratio	6.9%





# SAVINGS & CREDIT 2023

Eastern Bankshares Inc.  
Rank 85 of 96



The relative strengths and weaknesses of Eastern Bankshares 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 Eastern Bankshares Inc. compared to the market average is the variable Notes Receivable, increasing the Economic Capital Ratio by 22% points. The greatest weakness of Eastern Bankshares 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 2.7%, being 5.2% points below the market average of 7.9%.

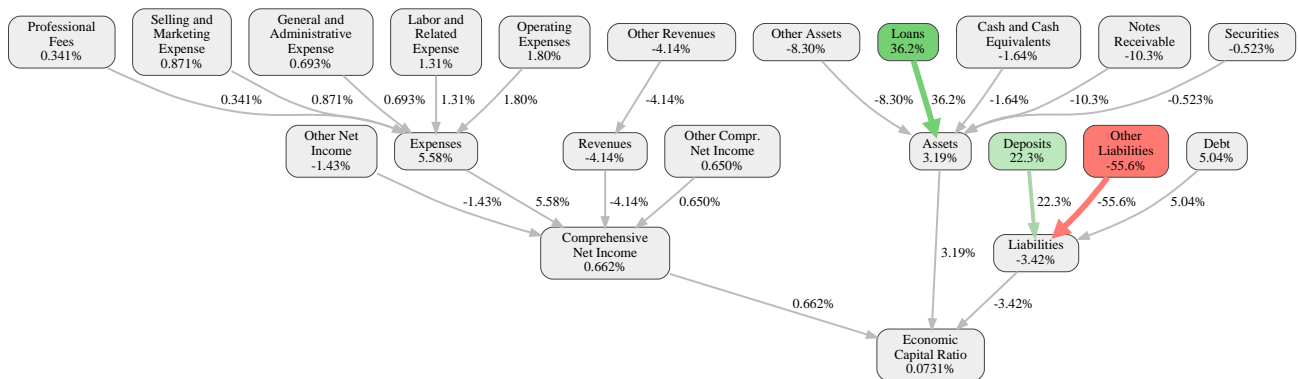
Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	740,828
Deposits	18,974,359
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	0
Notes Receivable	13,420,317
Occupancy	0
Operating Expenses	0
Other Assets	9,226,541
Other Compr. Net Income	-866,496
Other Expenses	56,929
Other Liabilities	459,881
Other Net Income	256,688
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	22,646,858
Liabilities	20,175,068
Expenses	56,929
Revenues	0
Stockholders Equity	2,471,790
Net Income	199,759
Comprehensive Net Income	-666,737
Economic Capital Ratio	2.7%



# SAVINGS & CREDIT 2023

Marathon Bancorp Inc. MD  
Rank 35 of 96





## SAVINGS & CREDIT 2023

Marathon Bancorp Inc. MD  
Rank 35 of 96



The relative strengths and weaknesses of Marathon Bancorp Inc. MD 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.

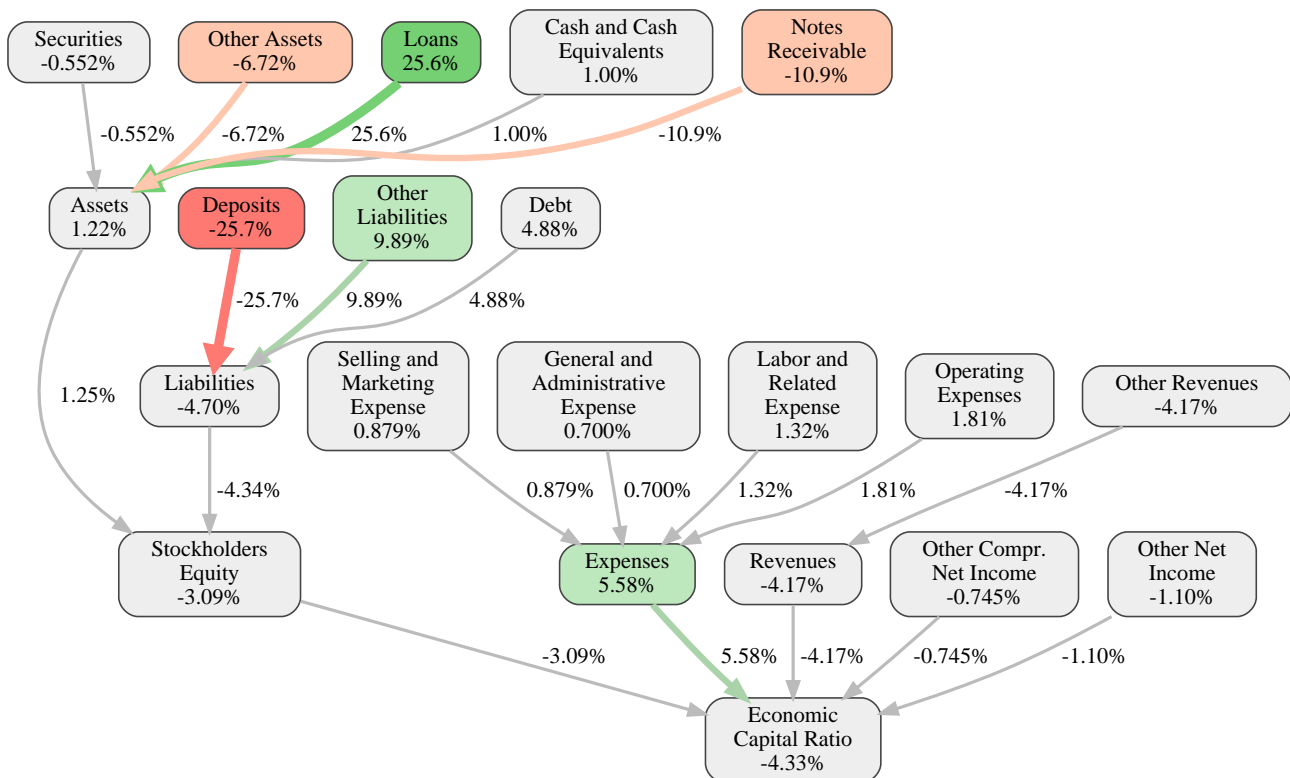
The greatest strength of Marathon Bancorp Inc. MD compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 36% points. The greatest weakness of Marathon Bancorp Inc. MD is the variable Other Liabilities, reducing the Economic Capital Ratio by 56% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.9%, being 0.073% points above the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	0
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	185,630
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	34,389
Other Compr. Net Income	-490
Other Expenses	437
Other Liabilities	189,276
Other Net Income	1,772
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	220,019
Liabilities	189,276
Expenses	437
Revenues	0
Stockholders Equity	30,743
Net Income	1,335
Comprehensive Net Income	845
Economic Capital Ratio	7.9%





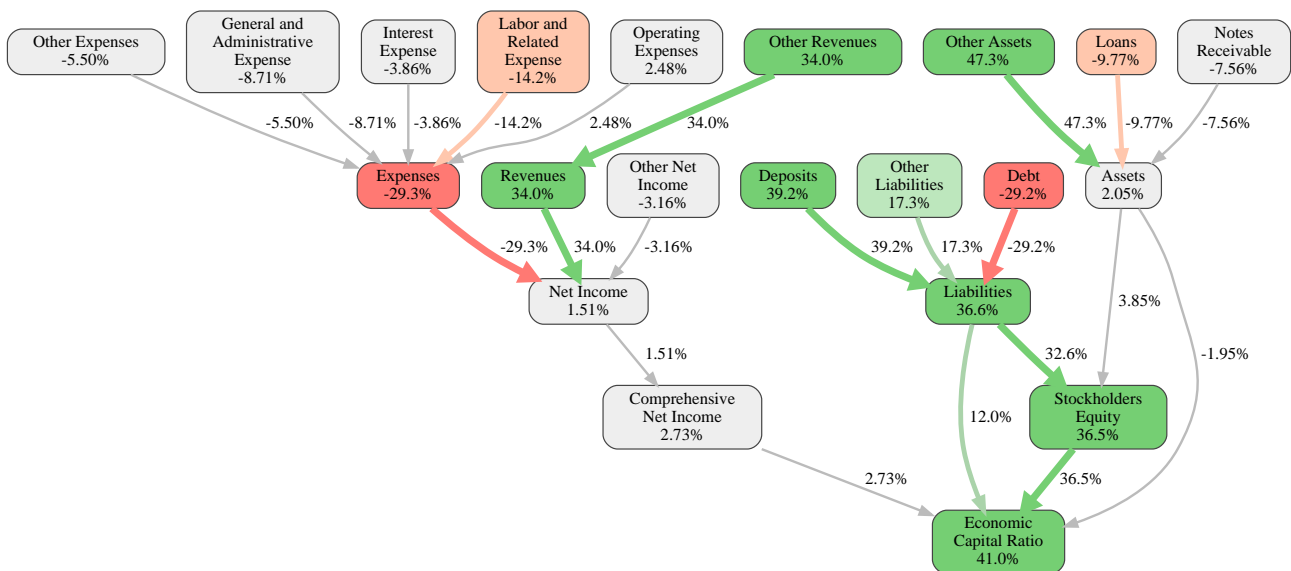
The relative strengths and weaknesses of CODORUS VALLEY BANCORP INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of CODORUS VALLEY BANCORP INC compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 26% points. The greatest weakness of CODORUS VALLEY BANCORP INC is the variable Deposits, reducing the Economic Capital Ratio by 26% points.

The company's Economic Capital Ratio, given in the ranking table, is 3.5%, being 4.3% points below the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	120,439
Debt	0
Deposits	1,943,219
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	1,612,121
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	462,492
Other Compr. Net Income	-34,600
Other Expenses	5,556
Other Liabilities	74,533
Other Net Income	25,648
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	2,195,052
Liabilities	2,017,752
Expenses	5,556
Revenues	0
Stockholders Equity	177,300
Net Income	20,092
Comprehensive Net Income	-14,508
Economic Capital Ratio	3.5%



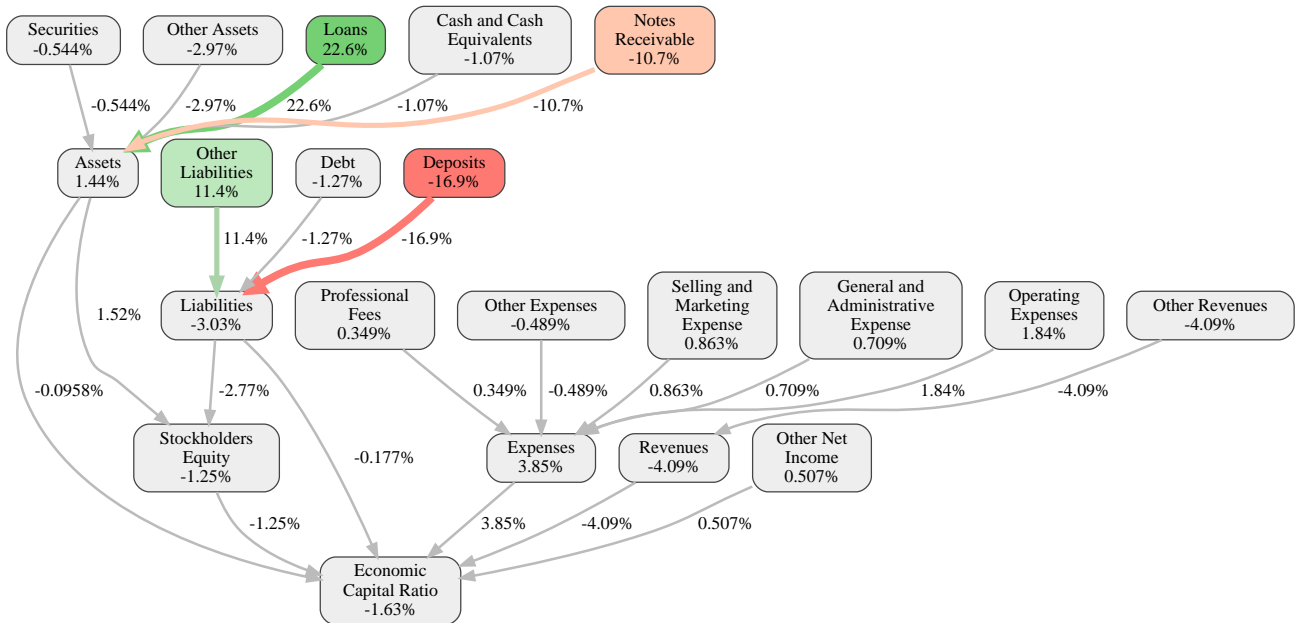
The relative strengths and weaknesses of NICHOLAS FINANCIAL INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of NICHOLAS FINANCIAL INC compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 47% points. The greatest weakness of NICHOLAS FINANCIAL INC is the variable Expenses, reducing the Economic Capital Ratio by 29% points.

The company's Economic Capital Ratio, given in the ranking table, is 49%, being 41% points above the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	58,057
Deposits	0
Depreciation and Amortization	0
General and Administrative Expense	12,120
Interest Expense	5,366
Interest Payable	0
Labor and Related Expense	20,050
Loans	0
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	183,570
Other Compr. Net Income	0
Other Expenses	7,414
Other Liabilities	9,127
Other Net Income	0
Other Revenues	49,779
Professional Fees	0
Securities	0
Selling and Marketing Expense	1,831

Output Variable	Value in 1000 USD
Assets	183,570
Liabilities	67,184
Expenses	46,781
Revenues	49,779
Stockholders Equity	116,386
Net Income	2,998
Comprehensive Net Income	2,998
Economic Capital Ratio	49%



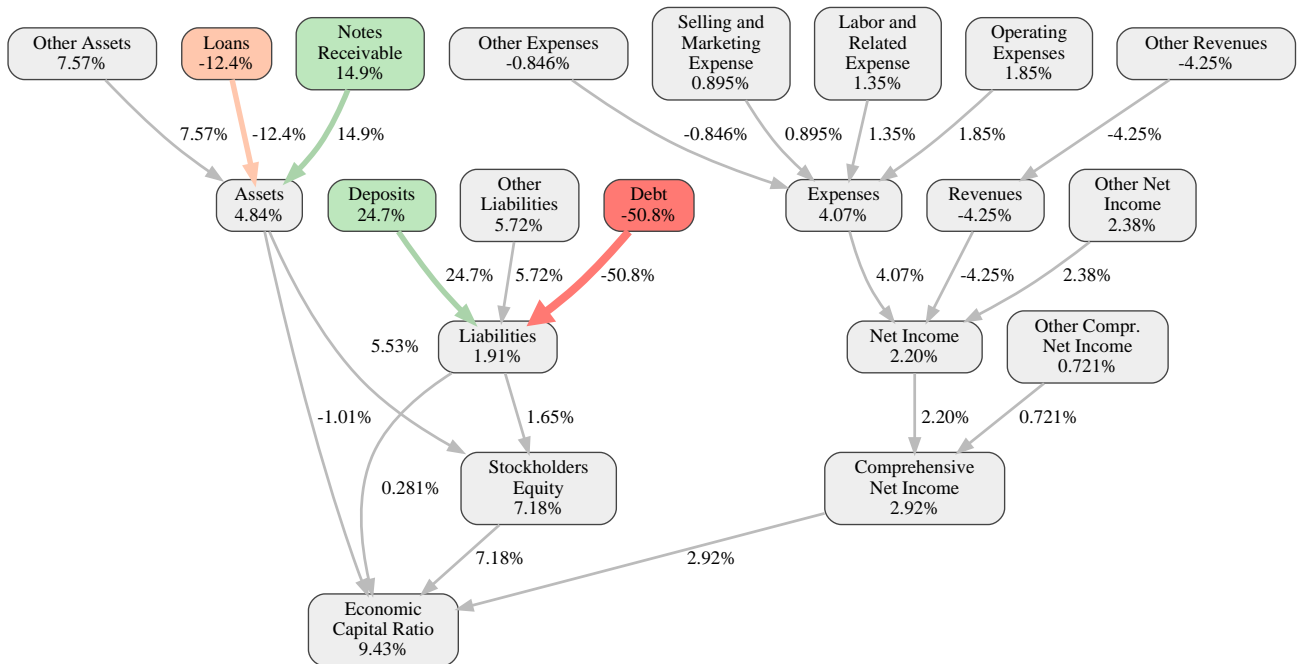
The relative strengths and weaknesses of Kearny Financial Corp. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Kearny Financial Corp. compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 23% points. The greatest weakness of Kearny Financial Corp. is the variable Deposits, reducing the Economic Capital Ratio by 17% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.2%, being 1.6% points below the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	101,615
Debt	901,337
Deposits	5,862,256
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	76,264
Loans	5,370,787
Notes Receivable	0
Occupancy	14,114
Operating Expenses	0
Other Assets	2,247,481
Other Compr. Net Income	-61,871
Other Expenses	58,071
Other Liabilities	62,290
Other Net Income	207,732
Other Revenues	10,323
Professional Fees	0
Securities	0
Selling and Marketing Expense	2,059

Output Variable	Value in 1000 USD
Assets	7,719,883
Liabilities	6,825,883
Expenses	150,508
Revenues	10,323
Stockholders Equity	894,000
Net Income	67,547
Comprehensive Net Income	5,676
Economic Capital Ratio	6.2%



The relative strengths and weaknesses of AMERICAN HONDA FINANCE CORP 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.

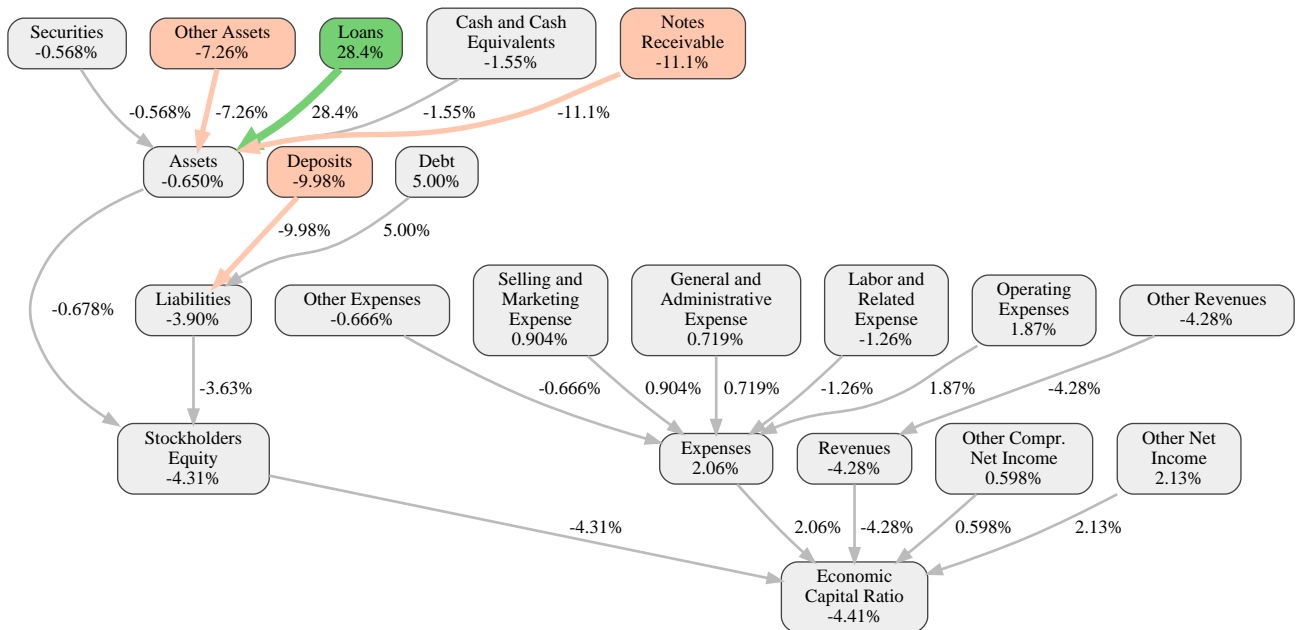
The greatest strength of AMERICAN HONDA FINANCE CORP compared to the market average is the variable Deposits, increasing the Economic Capital Ratio by 25% points. The greatest weakness of AMERICAN HONDA FINANCE CORP is the variable Debt, reducing the Economic Capital Ratio by 51% points.

The company's Economic Capital Ratio, given in the ranking table, is 17%, being 9.4% points above the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	2,607,000
Debt	46,939,000
Deposits	0
Depreciation and Amortization	0
General and Administrative Expense	479,000
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	0
Notes Receivable	37,481,000
Occupancy	0
Operating Expenses	0
Other Assets	36,190,000
Other Compr. Net Income	-128,000
Other Expenses	770,000
Other Liabilities	9,887,000
Other Net Income	3,151,000
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	76,278,000
Liabilities	56,826,000
Expenses	1,249,000
Revenues	0
Stockholders Equity	19,452,000
Net Income	1,902,000
Comprehensive Net Income	1,774,000
Economic Capital Ratio	17%





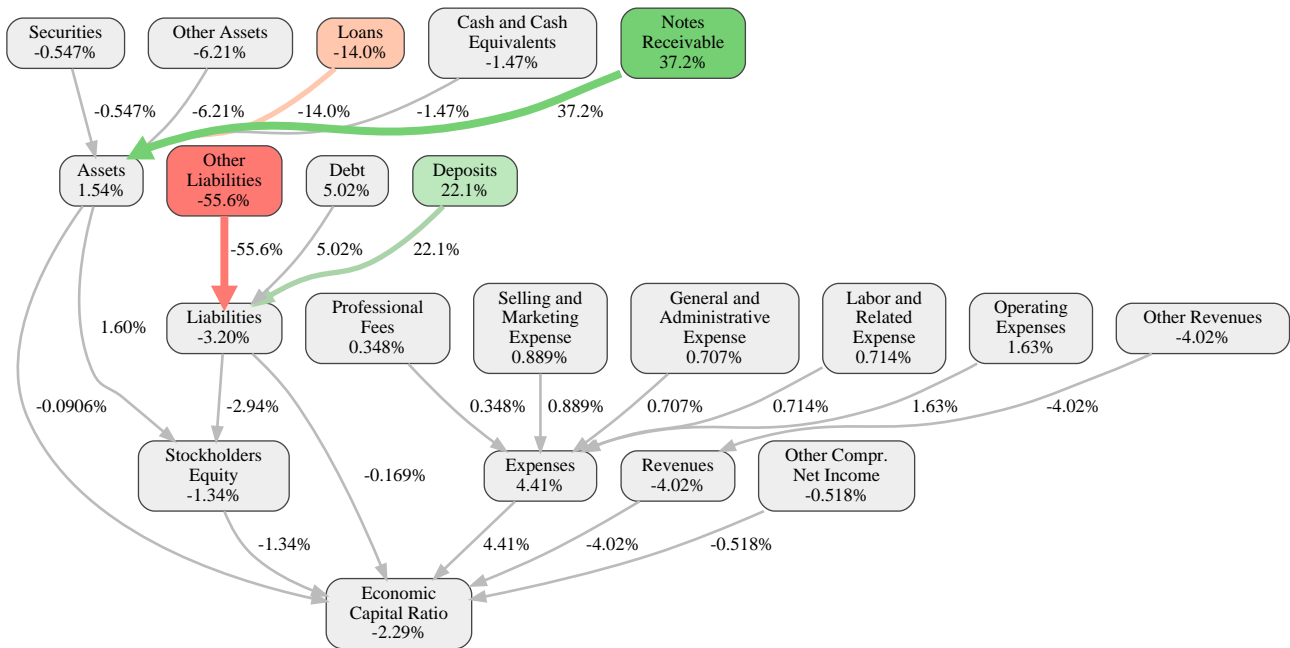
The relative strengths and weaknesses of QUAINT OAK BANCORP INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of QUAINT OAK BANCORP INC compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 28% points. The greatest weakness of QUAINT OAK BANCORP INC is the variable Notes Receivable, reducing the Economic Capital Ratio by 11% points.

The company's Economic Capital Ratio, given in the ranking table, is 3.4%, being 4.4% points below the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	3,893
Debt	0
Deposits	549,248
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	584
Labor and Related Expense	20,137
Loans	621,864
Notes Receivable	0
Occupancy	1,904
Operating Expenses	0
Other Assets	166,593
Other Compr. Net Income	-2,495
Other Expenses	7,525
Other Liabilities	193,436
Other Net Income	34,617
Other Revenues	89
Professional Fees	748
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	792,350
Liabilities	743,268
Expenses	30,314
Revenues	89
Stockholders Equity	49,082
Net Income	4,392
Comprehensive Net Income	1,897
Economic Capital Ratio	3.4%





# SAVINGS & CREDIT 2023

Capitol Federal Financial Inc.  
Rank 56 of 96



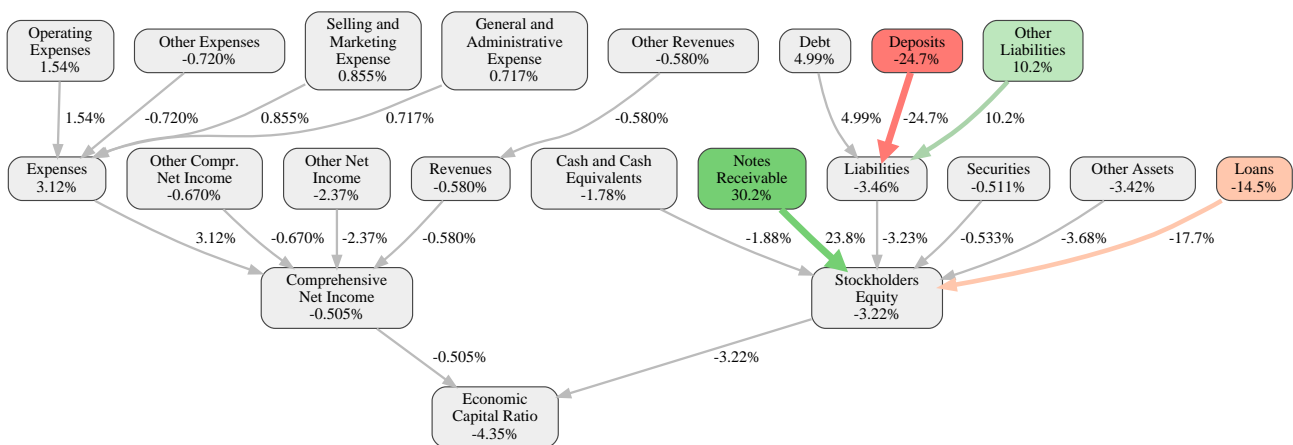
The relative strengths and weaknesses of Capitol Federal Financial Inc. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Capitol Federal Financial Inc. compared to the market average is the variable Notes Receivable, increasing the Economic Capital Ratio by 37% points. The greatest weakness of Capitol Federal Financial Inc. is the variable Other Liabilities, reducing the Economic Capital Ratio by 56% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.6%, being 2.3% points below the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	49,194
Debt	0
Deposits	0
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	56,600
Loans	0
Notes Receivable	7,464,208
Occupancy	14,370
Operating Expenses	18,311
Other Assets	2,111,495
Other Compr. Net Income	-129,328
Other Expenses	46,320
Other Liabilities	8,528,398
Other Net Income	203,309
Other Revenues	18,100
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	9,624,897
Liabilities	8,528,398
Expenses	135,601
Revenues	18,100
Stockholders Equity	1,096,499
Net Income	85,808
Comprehensive Net Income	-43,520
Economic Capital Ratio	5.6%





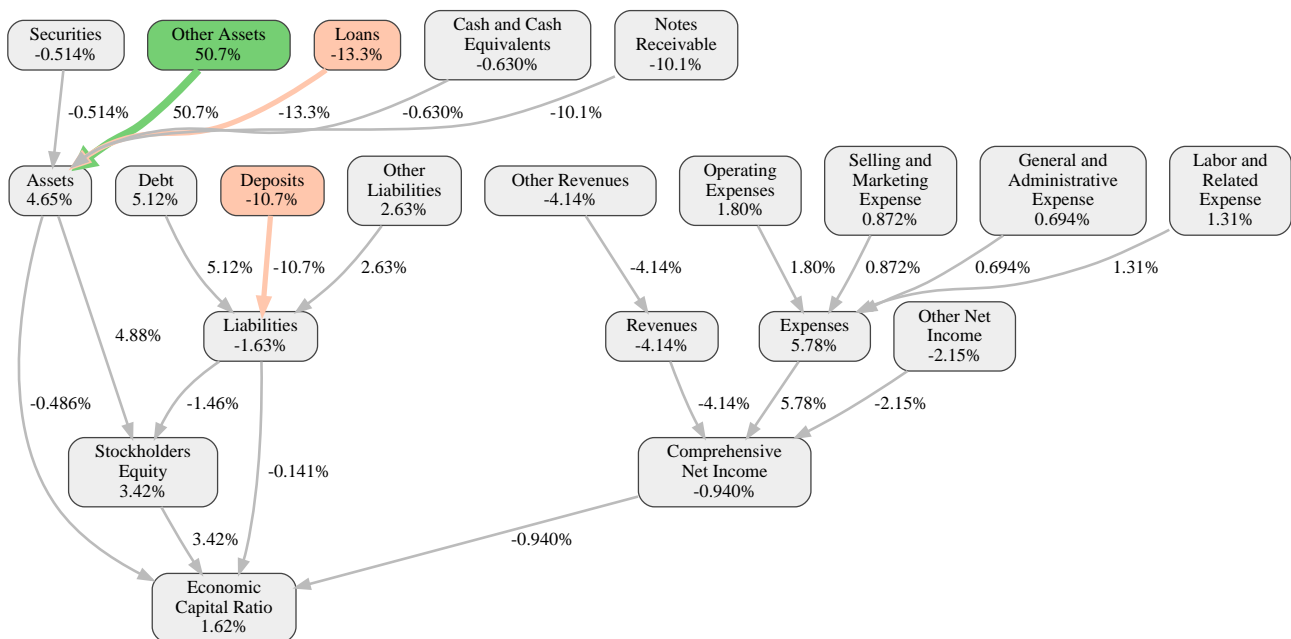
The relative strengths and weaknesses of BERKSHIRE HILLS BANCORP INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of BERKSHIRE HILLS BANCORP INC compared to the market average is the variable Notes Receivable, increasing the Economic Capital Ratio by 30% points. The greatest weakness of BERKSHIRE HILLS BANCORP INC is the variable Deposits, reducing the Economic Capital Ratio by 25% points.

The company's Economic Capital Ratio, given in the ranking table, is 3.5%, being 4.3% points below the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	10,327,269
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	152,741
Loans	0
Notes Receivable	8,239,039
Occupancy	0
Operating Expenses	35,586
Other Assets	3,410,969
Other Compr. Net Income	-177,809
Other Expenses	115,528
Other Liabilities	381,533
Other Net Income	0
Other Revenues	413,534
Professional Fees	12,043
Securities	12,856
Selling and Marketing Expense	5,103

Output Variable	Value in 1000 USD
Assets	11,662,864
Liabilities	10,708,802
Expenses	321,001
Revenues	413,534
Stockholders Equity	954,062
Net Income	92,533
Comprehensive Net Income	-85,276
Economic Capital Ratio	3.5%



The relative strengths and weaknesses of Blue Foundry Bancorp 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.

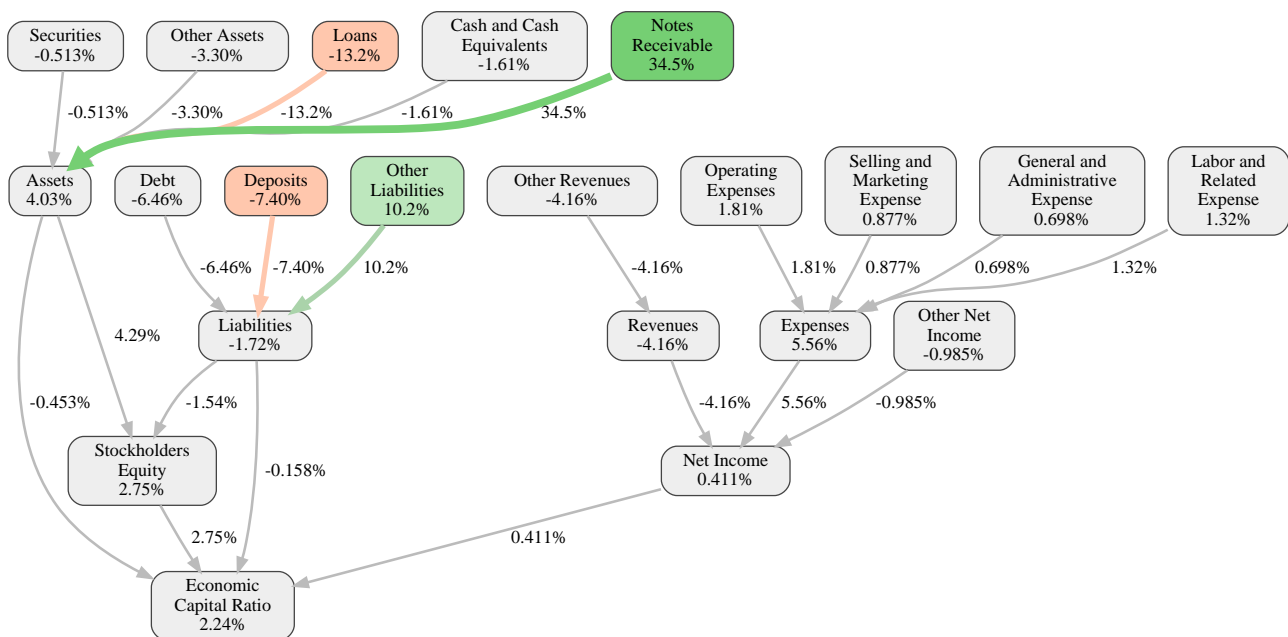
The greatest strength of Blue Foundry Bancorp compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 51% points. The greatest weakness of Blue Foundry Bancorp is the variable Loans, reducing the Economic Capital Ratio by 13% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.5%, being 1.6% points above the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	41,182
Debt	0
Deposits	1,288,862
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	0
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	2,002,156
Other Compr. Net Income	-24,347
Other Expenses	338
Other Liabilities	360,758
Other Net Income	2,734
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	2,043,338
Liabilities	1,649,620
Expenses	338
Revenues	0
Stockholders Equity	393,718
Net Income	2,396
Comprehensive Net Income	-21,951
Economic Capital Ratio	9.5%







## SAVINGS & CREDIT 2023

Waterstone Financial Inc.  
Rank 25 of 96



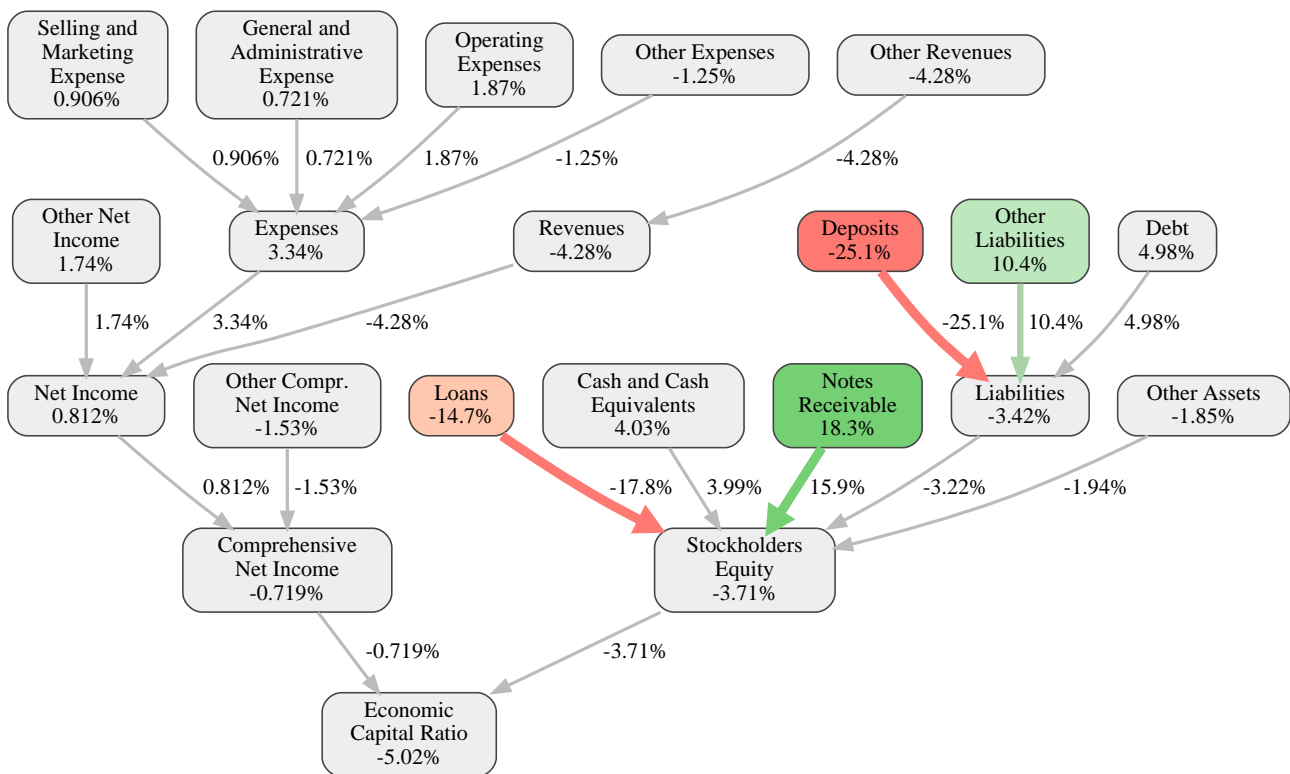
The relative strengths and weaknesses of Waterstone Financial Inc. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Waterstone Financial Inc. compared to the market average is the variable Notes Receivable, increasing the Economic Capital Ratio by 35% points. The greatest weakness of Waterstone Financial Inc. is the variable Loans, reducing the Economic Capital Ratio by 13% points.

The company's Economic Capital Ratio, given in the ranking table, is 10%, being 2.2% points above the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	386,784
Deposits	1,199,012
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	0
Notes Receivable	1,492,421
Occupancy	0
Operating Expenses	0
Other Assets	539,251
Other Compr. Net Income	-18,341
Other Expenses	4,992
Other Liabilities	75,390
Other Net Income	24,479
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	2,031,672
Liabilities	1,661,186
Expenses	4,992
Revenues	0
Stockholders Equity	370,486
Net Income	19,487
Comprehensive Net Income	1,146
Economic Capital Ratio	10%



The relative strengths and weaknesses of PLUMAS BANCORP 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 PLUMAS BANCORP compared to the market average is the variable Notes Receivable, increasing the Economic Capital Ratio by 18% points. The greatest weakness of PLUMAS BANCORP is the variable Deposits, reducing the Economic Capital Ratio by 25% points.

The company's Economic Capital Ratio, given in the ranking table, is 2.8%, being 5.0% points below the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	183,426
Debt	0
Deposits	1,457,809
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	17,451
Loans	0
Notes Receivable	903,968
Occupancy	0
Operating Expenses	0
Other Assets	533,650
Other Compr. Net Income	-38,356
Other Expenses	24,364
Other Liabilities	44,231
Other Net Income	64,511
Other Revenues	391
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	1,621,044
Liabilities	1,502,040
Expenses	41,815
Revenues	391
Stockholders Equity	119,004
Net Income	23,087
Comprehensive Net Income	-15,269
Economic Capital Ratio	2.8%