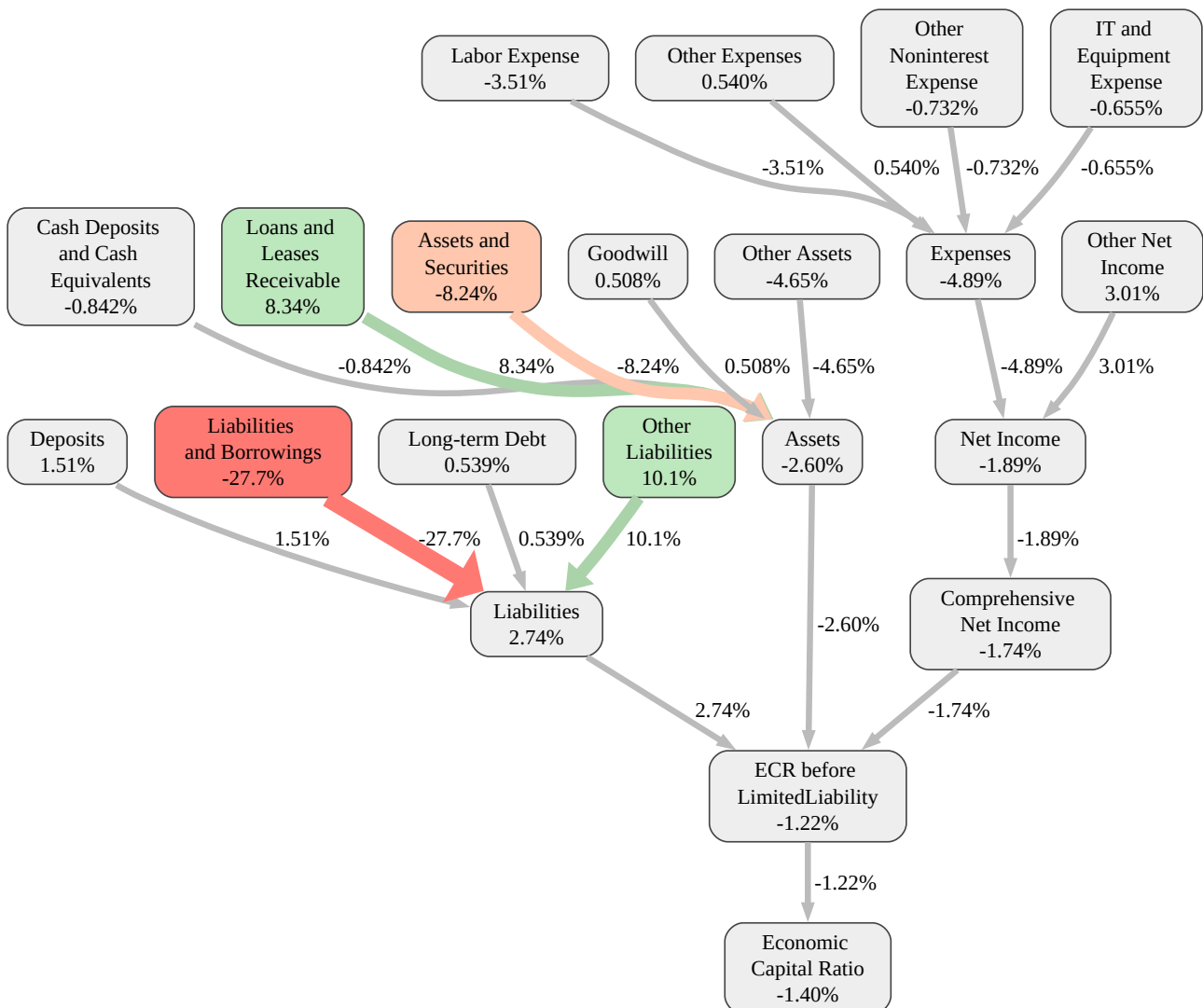




RealRate

STATE BANKS 2025

Univest Financial Corp
Rank 66 of 96



The relative strengths and weaknesses of Univest 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 Univest Financial Corp compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 10% points. The greatest weakness of Univest Financial Corp is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 28% points.

The company's Economic Capital Ratio, given in the ranking table, is 10%, being 1.4% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	357,361
Cash Deposits and Cash Equivalents	328,844
Deposits	6,759,259
Fees	10,834
Goodwill	175,510
IT and Equipment Expense	21,409
Labor Expense	123,745
Liabilities and Borrowings	5,409,554
Loans and Leases Receivable	6,739,492
Long-term Debt	0
Occupancy	11,025
Other Assets	480,539
Other Compr. Net Income	6,654
Other Expenses	22,236
Other Liabilities	-4,927,697
Other Net Income	227,604
Other Noninterest Expense	28,112
Other Revenues	7,895
Property, Plant and Equipment	46,671

Output Variable	Value in 1000 USD
Liabilities	7,241,116
Assets	8,128,417
Expenses	217,361
Revenues	7,895
Stockholders Equity	887,301
Net Income	18,138
Comprehensive Net Income	24,792
BaseVar	8,518,784
ECR before Limited Liability	10%
Economic Capital Ratio	10%