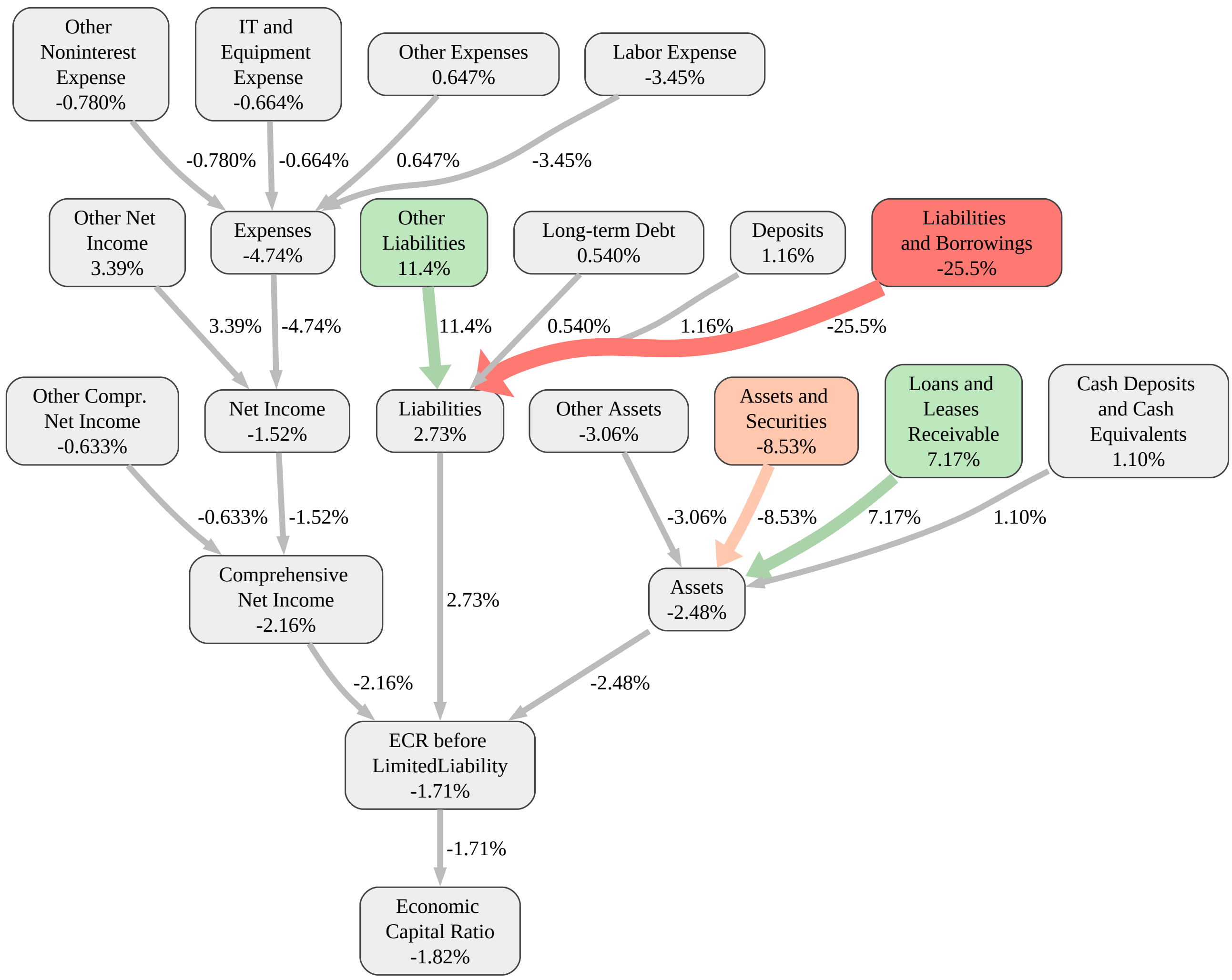
STATE BANKS 2026

Univest Financial Corp
Rank 65 of 87



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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 11% points.The greatest weakness of Univest Financial Corp is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 25% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 1.8% points below the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	371,251
Cash Deposits and Cash Equivalents	553,712
Deposits	7,087,313
Fees	11,743
Goodwill	175,510
IT and Equipment Expense	21,718
Labor Expense	127,023
Liabilities and Borrowings	5,709,796
Loans and Leases Receivable	6,826,639
Long-term Debt	0
Occupancy	11,149
Other Assets	464,231
Other Compr. Net Income	18,525
Other Expenses	24,715
Other Liabilities	-5,303,530
Other Net Income	250,971
Other Noninterest Expense	29,284
Other Revenues	10,475
Property, Plant and Equipment	45,554

Output Variable	Value in 1000 USD
Liabilities	7,493,579
Assets	8,436,897
Expenses	225,632
Revenues	10,475
Stockholders Equity	943,318
Net Income	35,814
Comprehensive Net Income	54,339
BaseVar	8,882,907
ECR before LimitedLiability	12%
Economic Capital Ratio	12%