





SAVINGS & CREDIT 2017



Oconee Federal Financial Corp. Rank 18 of 93

The relative strengths and weaknesses of Oconee Federal 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 Oconee Federal Financial Corp. compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 10% points. The greatest weakness of Oconee Federal Financial 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 11%, being 2.1% points above the market average of 9.1%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	27,676
Debt	0
Deposits	399,634
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	291,141
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	166,823
Other Compr. Net Income	1,834
Other Expenses	2,032
Other Liabilities	605
Other Net Income	7,278
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	485,640
Liabilities	400,239
Expenses	2,032
Revenues	0
Stockholders Equity	85,401
Net Income	5,246
Comprehensive Net Income	7,080
Economic Capital Ratio	11%