





SAVINGS & CREDIT 2018



Oconee Federal Financial Corp. Rank 25 of 108

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 11% 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 1.9% points above the market average of 8.7%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	20,745
Debt	0
Deposits	394,505
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	306,542
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	154,030
Other Compr. Net Income	-2,010
Other Expenses	1,478
Other Liabilities	851
Other Net Income	7,003
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	481,317
Liabilities	395,356
Expenses	1,478
Revenues	0
Stockholders Equity	85,961
Net Income	5,525
Comprehensive Net Income	3,515
Economic Capital Ratio	11%