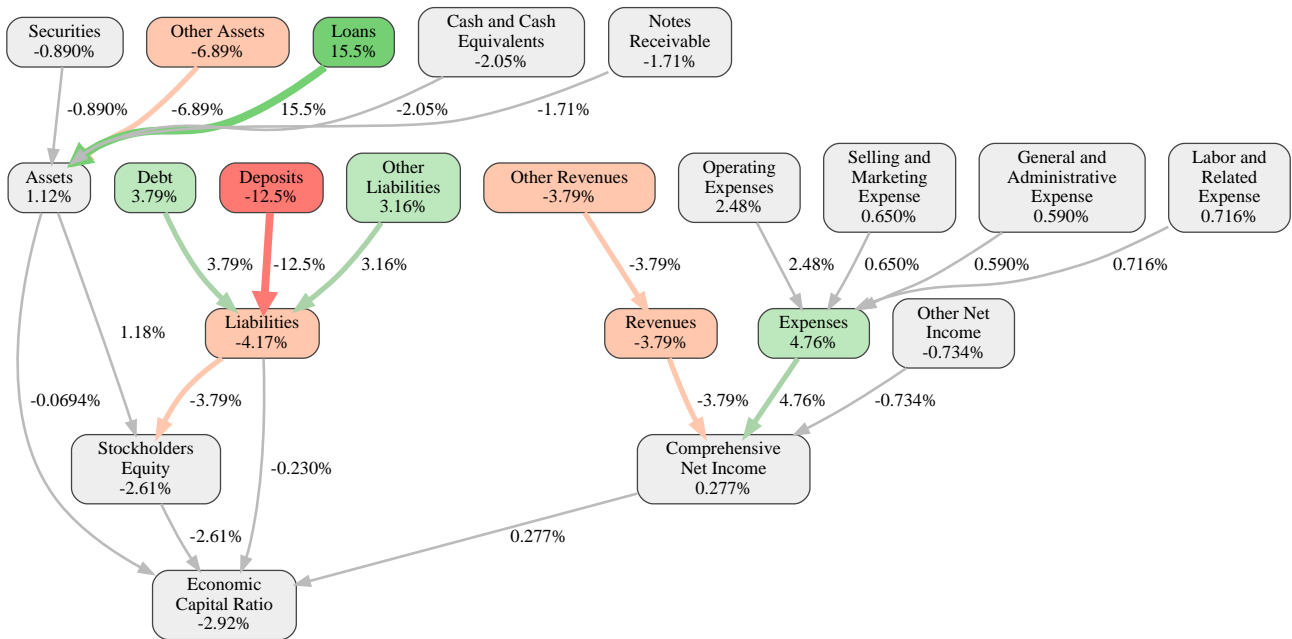




# SAVINGS & CREDIT 2018

Seneca Financial Corp.  
Rank 74 of 108





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The relative strengths and weaknesses of Seneca 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 Seneca Financial Corp. compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 15% points. The greatest weakness of Seneca Financial Corp. is the variable Deposits, reducing the Economic Capital Ratio by 13% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.8%, being 2.9% points below the market average of 8.7%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	129,596
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	141,150
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	35,024
Other Compr. Net Income	13
Other Expenses	264
Other Liabilities	28,176
Other Net Income	788
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	176,174
Liabilities	157,772
Expenses	264
Revenues	0
Stockholders Equity	18,402
Net Income	524
Comprehensive Net Income	537
Economic Capital Ratio	5.8%