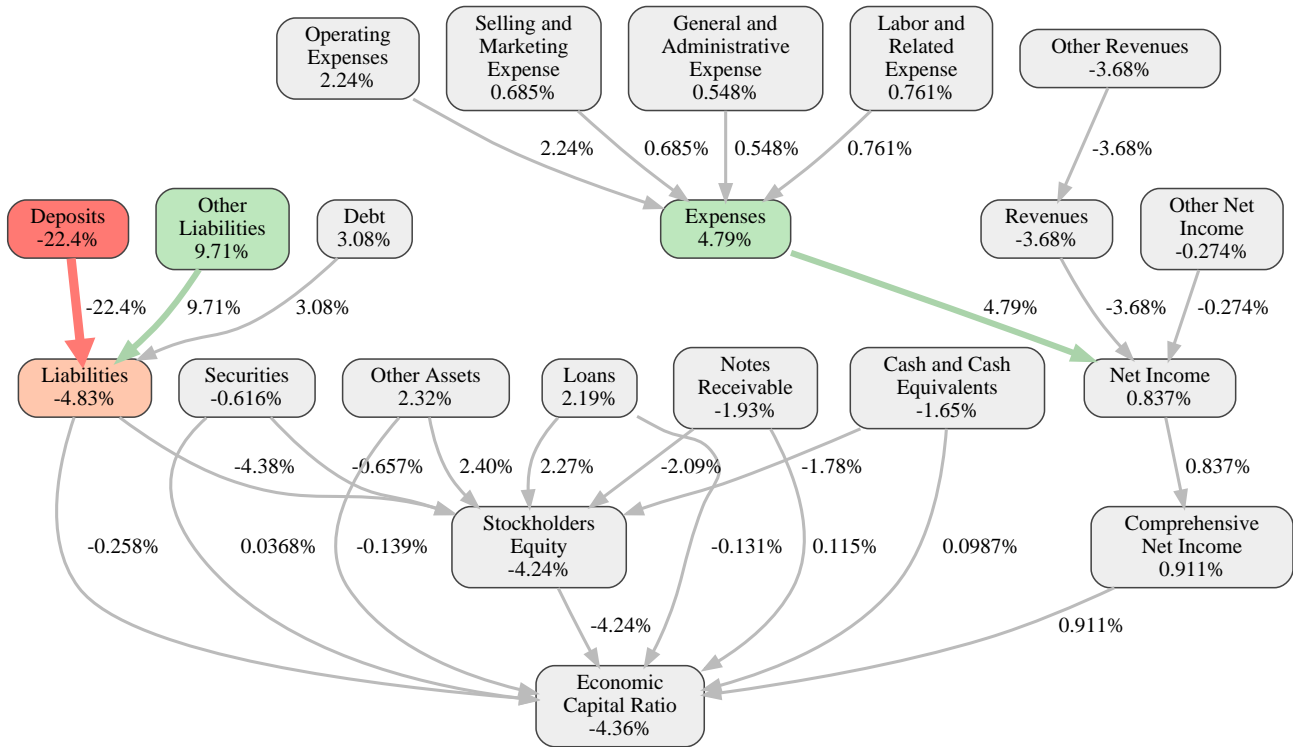




SAVINGS & CREDIT 2019

GREENE COUNTY BANCORP INC
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RealRate

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The relative strengths and weaknesses of GREENE COUNTY BANCORP INC 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 GREENE COUNTY BANCORP INC compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 9.7% points. The greatest weakness of GREENE COUNTY BANCORP INC is the variable Deposits, reducing the Economic Capital Ratio by 22% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.6%, being 4.4% points below the market average of 10.0%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	1,025,234
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	704,431
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	447,047
Other Compr. Net Income	-372
Other Expenses	4,095
Other Liabilities	30,053
Other Net Income	18,503
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	1,151,478
Liabilities	1,055,287
Expenses	4,095
Revenues	0
Stockholders Equity	96,191
Net Income	14,408
Comprehensive Net Income	14,036
Economic Capital Ratio	5.6%