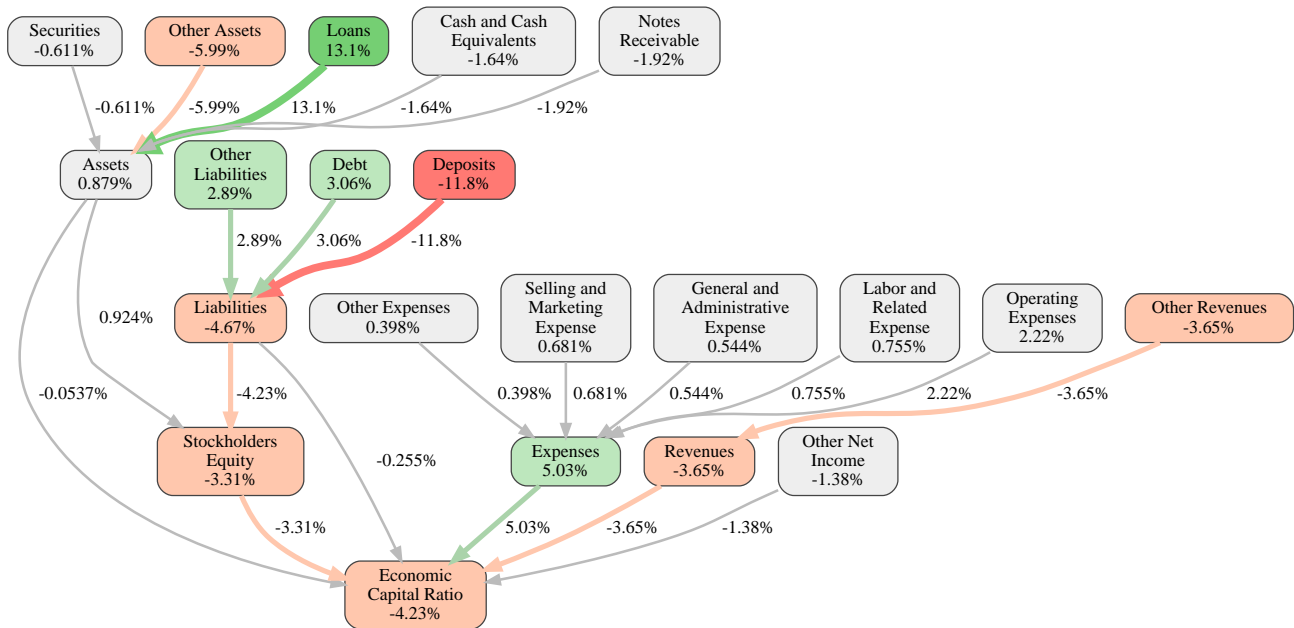




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Seneca Financial Corp.
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The relative strengths and weaknesses of Seneca Financial Corp. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables 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 13% points. The greatest weakness of Seneca Financial Corp. is the variable Deposits, reducing the Economic Capital Ratio by 12% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.8%, being 4.2% points below the market average of 10.0%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	143,975
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	154,650
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	40,657
Other Compr. Net Income	136
Other Expenses	181
Other Liabilities	31,921
Other Net Income	1,031
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	195,307
Liabilities	175,896
Expenses	181
Revenues	0
Stockholders Equity	19,411
Net Income	850
Comprehensive Net Income	986
Economic Capital Ratio	5.8%