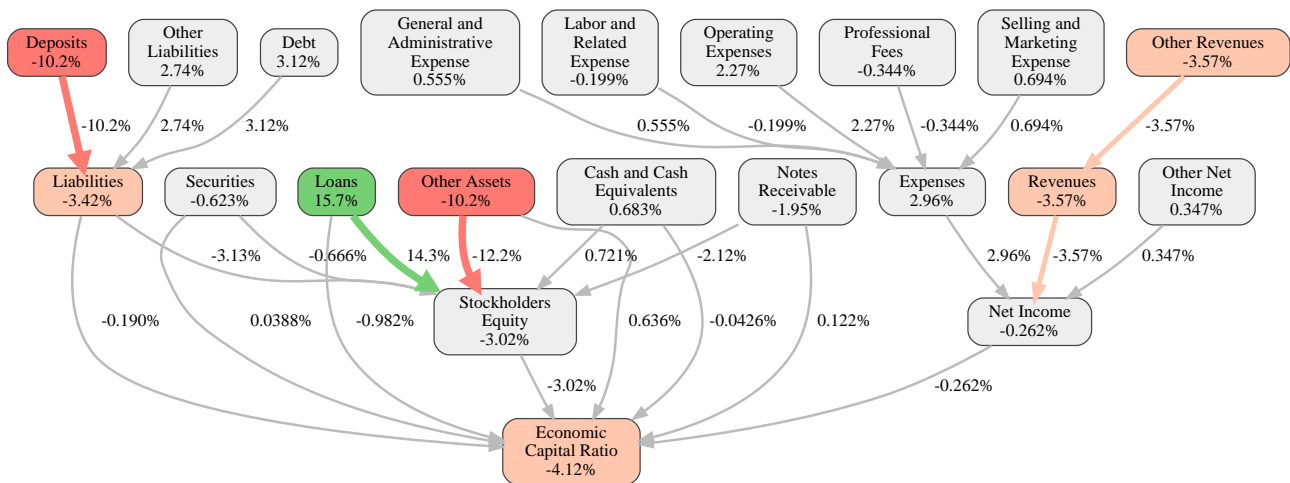




RealRate

SAVINGS & CREDIT 2019

SSB Bancorp Inc.
Rank 74 of 103





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The relative strengths and weaknesses of SSB 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 SSB Bancorp Inc. compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 16% points. The greatest weakness of SSB Bancorp Inc. is the variable Other Assets, reducing the Economic Capital Ratio by 10% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.9%, being 4.1% points below the market average of 10.0%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	9,034
Debt	0
Deposits	136,109
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	255
Labor and Related Expense	1,733
Loans	158,530
Notes Receivable	0
Occupancy	375
Operating Expenses	0
Other Assets	21,229
Other Compr. Net Income	-51
Other Expenses	1,239
Other Liabilities	32,109
Other Net Income	4,150
Other Revenues	278
Professional Fees	701
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	188,792
Liabilities	168,473
Expenses	4,048
Revenues	278
Stockholders Equity	20,319
Net Income	380
Comprehensive Net Income	329
Economic Capital Ratio	5.9%