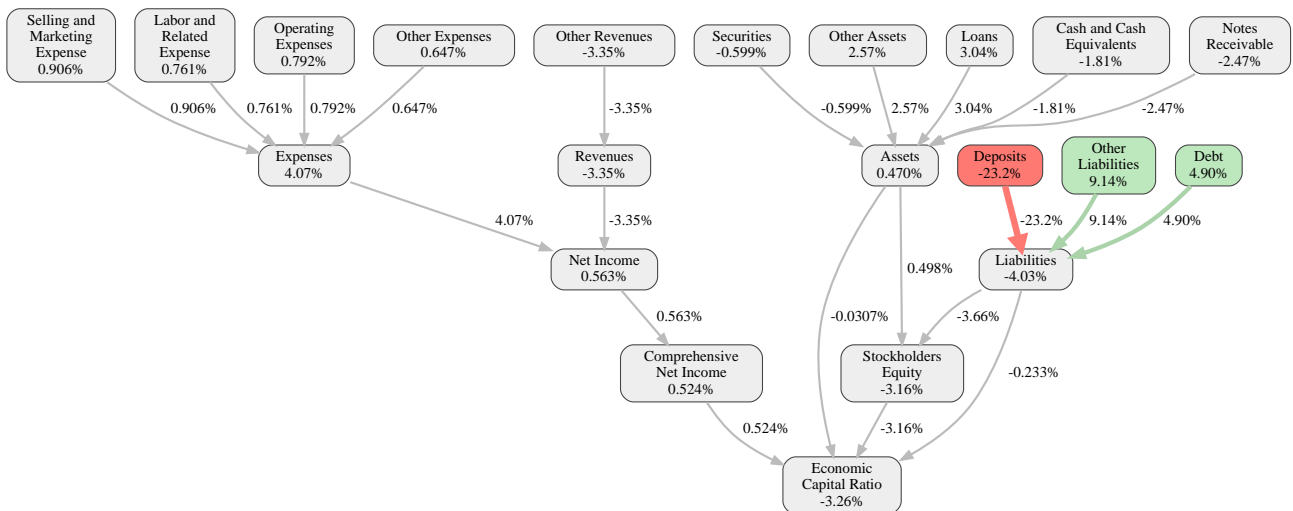




SAVINGS & CREDIT 2020

GREENE COUNTY BANCORP INC
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RealRate

SAVINGS & CREDIT 2020

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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 9.1% points. The greatest weakness of GREENE COUNTY BANCORP INC is the variable Deposits, reducing the Economic Capital Ratio by 23% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.1%, being 3.3% points below the market average of 9.4%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	1,120,569
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	785,738
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	483,724
Other Compr. Net Income	731
Other Expenses	3,542
Other Liabilities	36,524
Other Net Income	21,026
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	1,269,462
Liabilities	1,157,093
Expenses	3,542
Revenues	0
Stockholders Equity	112,369
Net Income	17,484
Comprehensive Net Income	18,215
Economic Capital Ratio	6.1%