





SAVINGS & CREDIT 2020



Oconee Federal Financial Corp.
Rank 20 of 96

The relative strengths and weaknesses of Oconee Federal 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 Oconee Federal Financial Corp. compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 8.9% points. The greatest weakness of Oconee Federal Financial Corp. is the variable Deposits, reducing the Economic Capital Ratio by 20% points.

The company's Economic Capital Ratio, given in the ranking table, is 11%, being 1.1% points above the market average of 9.4%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	36,690
Debt	0
Deposits	419,106
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	358,791
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	132,345
Other Compr. Net Income	3,031
Other Expenses	874
Other Liabilities	20,423
Other Net Income	4,594
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	527,826
Liabilities	439,529
Expenses	874
Revenues	0
Stockholders Equity	88,297
Net Income	3,720
Comprehensive Net Income	6,751
Economic Capital Ratio	11%