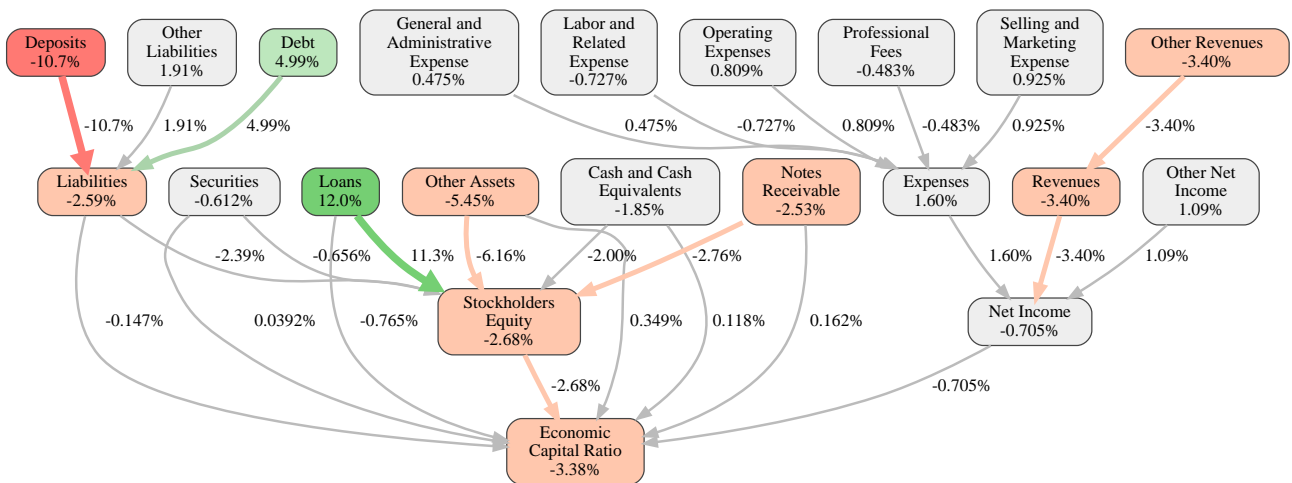




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Seneca Financial Corp.
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The relative strengths and weaknesses of Seneca Financial Corp. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables 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 12% points. The greatest weakness of Seneca Financial Corp. is the variable Deposits, reducing the Economic Capital Ratio by 11% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.0%, being 3.4% points below the market average of 9.4%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	151,911
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	3,004
Loans	164,388
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	45,850
Other Compr. Net Income	1,086
Other Expenses	1,600
Other Liabilities	37,258
Other Net Income	6,021
Other Revenues	54
Professional Fees	1,088
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	210,238
Liabilities	189,169
Expenses	5,692
Revenues	54
Stockholders Equity	21,069
Net Income	383
Comprehensive Net Income	1,469
Economic Capital Ratio	6.0%