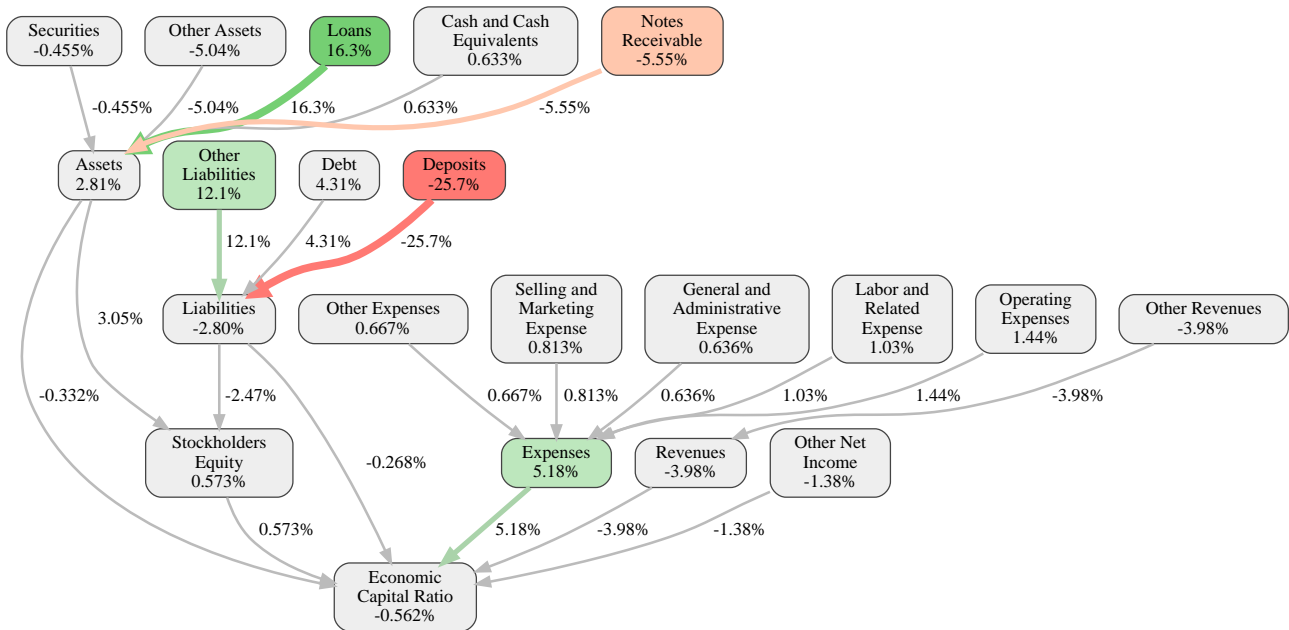




SAVINGS & CREDIT 2021

Oconee Federal Financial Corp.
Rank 25 of 90





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Oconee Federal Financial Corp.
Rank 25 of 90



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 Loans, increasing the Economic Capital Ratio by 16% points. The greatest weakness of Oconee Federal Financial Corp. is the variable Deposits, reducing the Economic Capital Ratio by 26% points.

The company's Economic Capital Ratio, given in the ranking table, is 11%, being 0.56% points below the market average of 11%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	34,582
Debt	0
Deposits	421,092
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	354,321
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	126,679
Other Compr. Net Income	1,849
Other Expenses	900
Other Liabilities	6,185
Other Net Income	4,764
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	515,582
Liabilities	427,277
Expenses	900
Revenues	0
Stockholders Equity	88,305
Net Income	3,864
Comprehensive Net Income	5,713
Economic Capital Ratio	11%