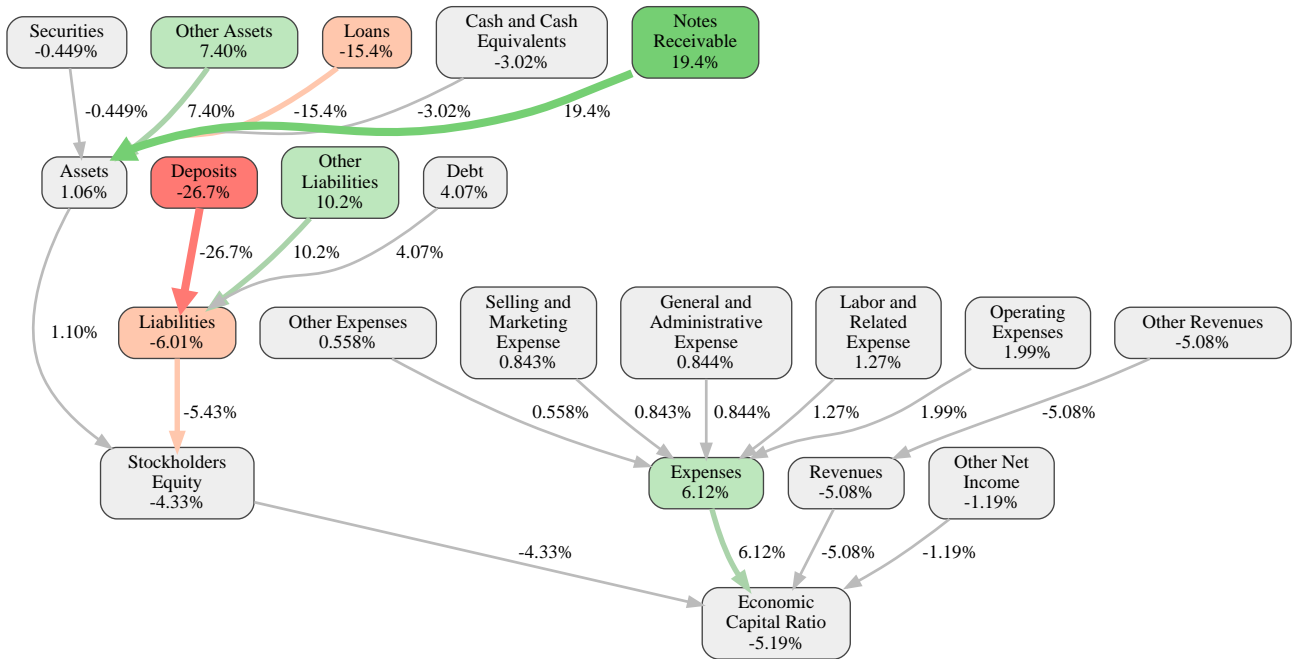




SAVINGS & CREDIT 2022

GREENE COUNTY BANCORP INC
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RealRate

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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 Notes Receivable, increasing the Economic Capital Ratio by 19% points. The greatest weakness of GREENE COUNTY BANCORP INC is the variable Deposits, reducing the Economic Capital Ratio by 27% points.

The company's Economic Capital Ratio, given in the ranking table, is 4.6%, being 5.2% points below the market average of 9.8%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	2,005,108
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	0
Notes Receivable	1,085,947
Occupancy	0
Operating Expenses	0
Other Assets	1,114,388
Other Compr. Net Income	-733
Other Expenses	3,673
Other Liabilities	45,643
Other Net Income	27,615
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	2,200,335
Liabilities	2,050,751
Expenses	3,673
Revenues	0
Stockholders Equity	149,584
Net Income	23,942
Comprehensive Net Income	23,209
Economic Capital Ratio	4.6%