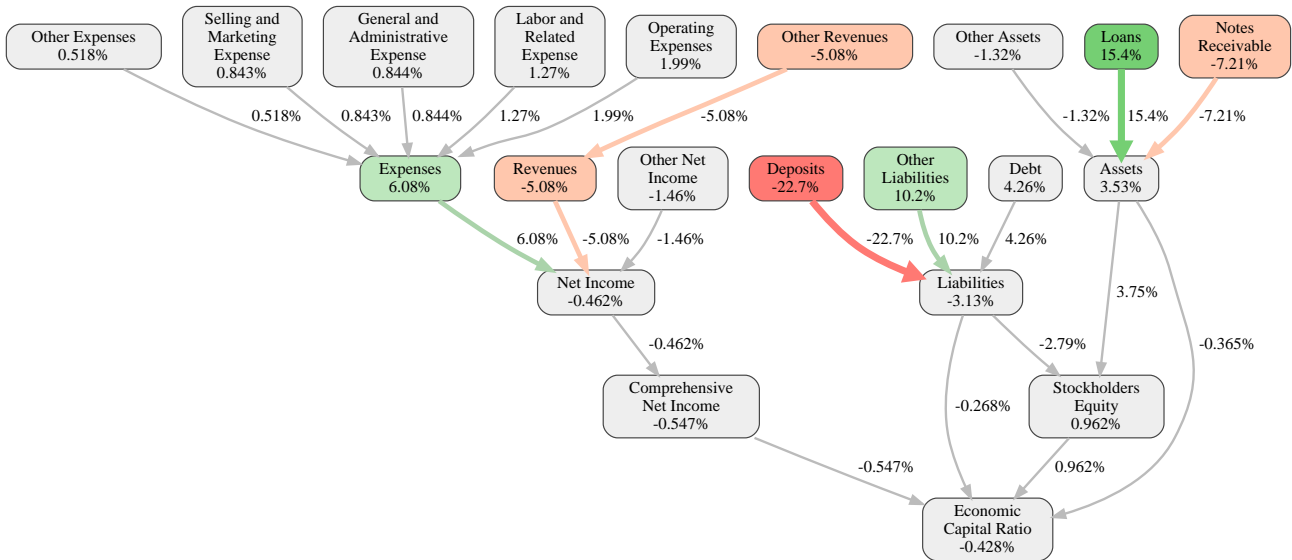




SAVINGS & CREDIT 2022

Oconee Federal Financial Corp.
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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 15% points. The greatest weakness of Oconee Federal Financial Corp. is the variable Deposits, reducing the Economic Capital Ratio by 23% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.4%, being 0.43% points below the market average of 9.8%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	30,649
Debt	0
Deposits	439,930
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	337,750
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	175,317
Other Compr. Net Income	-1,302
Other Expenses	1,064
Other Liabilities	15,686
Other Net Income	5,129
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	543,716
Liabilities	455,616
Expenses	1,064
Revenues	0
Stockholders Equity	88,100
Net Income	4,065
Comprehensive Net Income	2,763
Economic Capital Ratio	9.4%