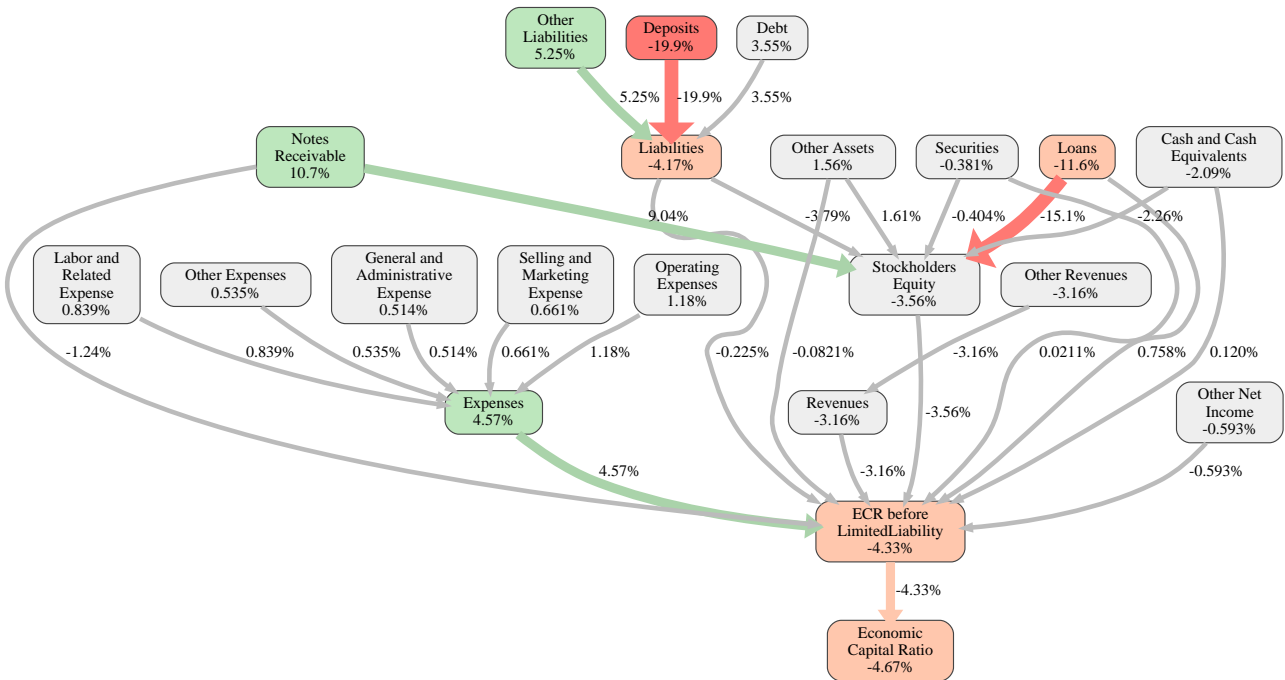




SAVINGS & CREDIT 2021

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 11% points. The greatest weakness of Greene County Bancorp INC is the variable Deposits, reducing the Economic Capital Ratio by 20% points.

The company's Economic Capital Ratio, given in the ranking table, is 13%, being 4.7% points below the market average of 18%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	1,501,075
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	0
Notes Receivable	993,522
Occupancy	0
Operating Expenses	0
Other Assets	683,281
Other Compr. Net Income	578
Other Expenses	3,029
Other Liabilities	46,923
Other Net Income	21,756
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	1,676,803
Liabilities	1,547,998
Expenses	3,029
Revenues	0
Stockholders Equity	128,805
Net Income	18,727
Comprehensive Net Income	19,305
BaseVar	1,625,082
ECR before Limited Liability	5.2%
Economic Capital Ratio	13%