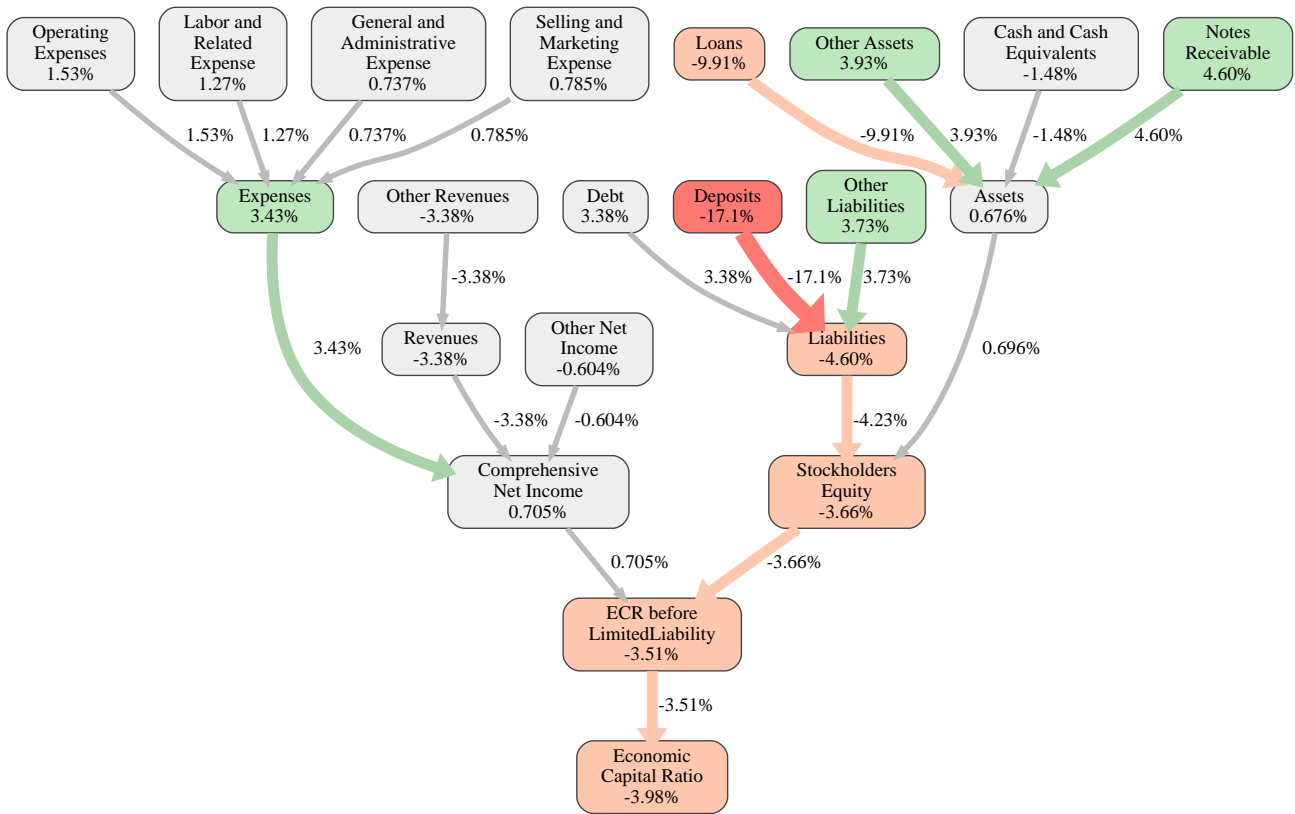




# SAVINGS & CREDIT 2023

Greene County Bancorp INC  
Rank 75 of 97





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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 4.6% points. The greatest weakness of Greene County Bancorp INC is the variable Deposits, reducing the Economic Capital Ratio by 17% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 4.0% points below the market average of 16%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	2,212,604
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	0
Notes Receivable	1,229,355
Occupancy	0
Operating Expenses	0
Other Assets	1,342,385
Other Compr. Net Income	-17,222
Other Expenses	4,919
Other Liabilities	201,422
Other Net Income	32,905
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	2,571,740
Liabilities	2,414,026
Expenses	4,919
Revenues	0
Stockholders Equity	157,714
Net Income	27,986
Comprehensive Net Income	10,764
BaseVar	2,520,406
ECR before LimitedLiability	3.6%
Economic Capital Ratio	12%