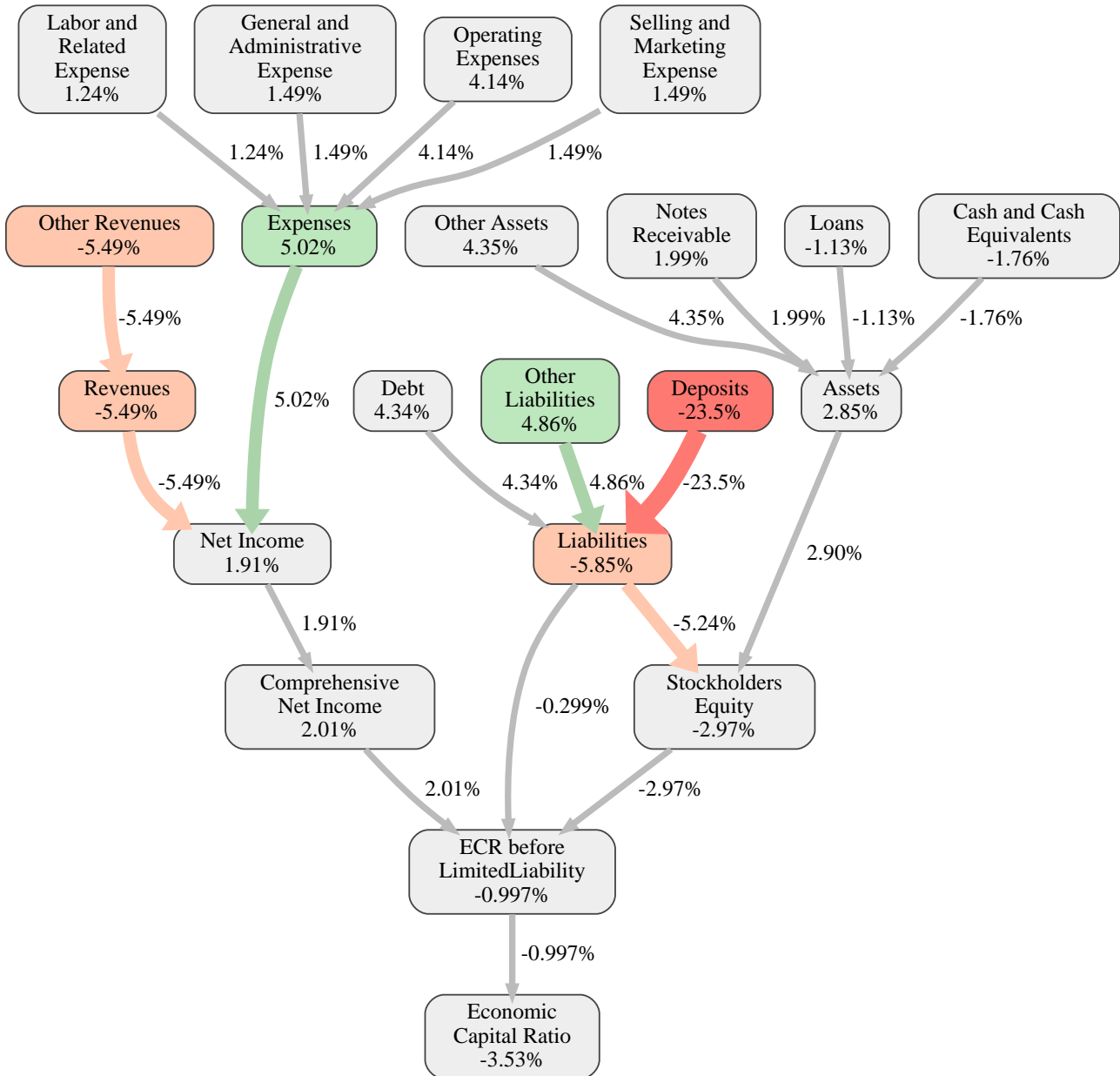




SAVINGS & CREDIT 2025

Greene County Bancorp INC
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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 Expenses, increasing the Economic Capital Ratio by 5.0% points. The greatest weakness of Greene County Bancorp INC is the variable Deposits, reducing the Economic Capital Ratio by 23% points.

The company's Economic Capital Ratio, given in the ranking table, is 13%, being 3.5% points below the market average of 16%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	2,389,222
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	0
Notes Receivable	1,480,229
Occupancy	0
Operating Expenses	0
Other Assets	1,345,559
Other Compr. Net Income	1,698
Other Expenses	2,050
Other Liabilities	230,566
Other Net Income	26,819
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	2,825,788
Liabilities	2,619,788
Expenses	2,050
Revenues	0
Stockholders Equity	206,000
Net Income	24,769
Comprehensive Net Income	26,467
BaseVar	2,738,072
ECR before LimitedLiability	4.8%
Economic Capital Ratio	13%