

QwickAnalytics Community Bank Index (QCBI) State Performance Trends

Key industry trends for the "true" community bank

STATE OF THE STATE: NEW YORK *3rd Quarter 2020 Review*



QwickAnalytics State Performance Trends

New York
Banks

September 30, 2020

QwickAnalytics is pleased to present a summary of key performance trends for "true" community banks.

Many of the thousands of banks the FDIC tracks are *not true* community banks, and therefore their call report data should *not* be included when measuring key performance trends and measures for this sector. The QwickAnalytics Community Bank Index (QCBI) TM addresses this issue.

The QwickAnalytics Community Bank Index (QCBI)

The proprietary QwickAnalytics Community Bank Index (QCBI) includes *only* those banks that should be regarded as "Community Banks" for more relevant and meaningful comparisons. The index is *largely* based on recent research conducted by the FDIC in its December 2012 *Community Banking Study* regarding the definition of a community bank, but has been further refined to be improved and more relevant.

The following is a summary of QCBI banks compared to total FDIC-Insured bank and trust institutions:

	<u>QCBI Banks</u>		<u>Excluded Banks</u>		<u>Total Banks</u>
	#	%	#	%	
New York	102	74%	36	26%	138
National	4,742	93%	340	7%	5,082

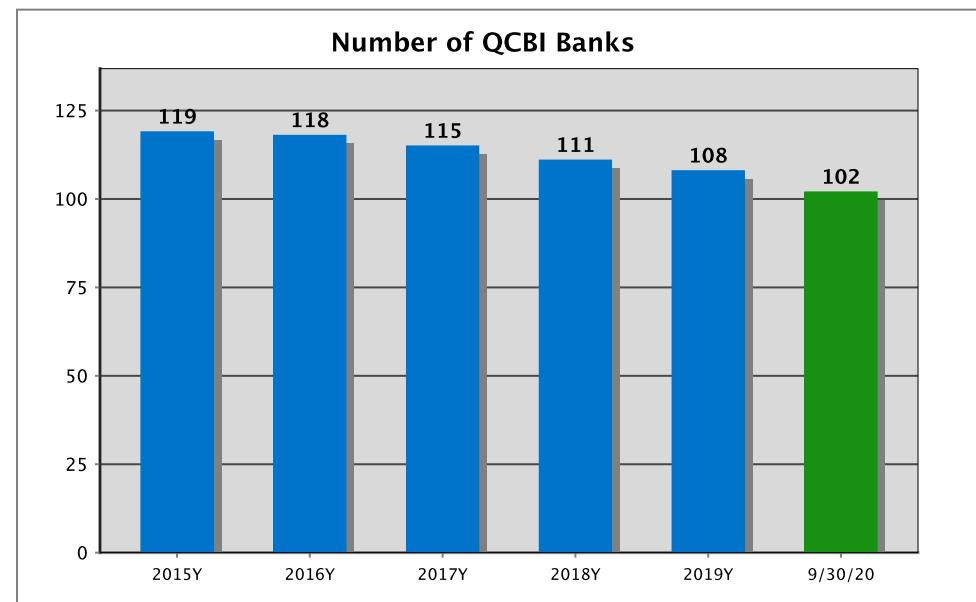
Please visit the www.QwickAnalytics.com website for more information.

QwickAnalytics State Performance Trends

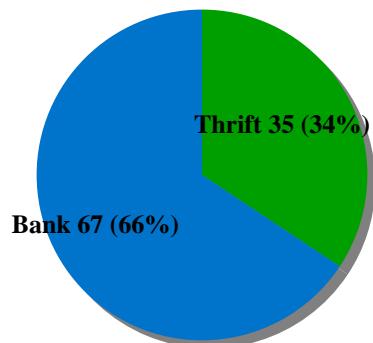
QCBI Industry Structure

New York
Banks
September 30, 2020

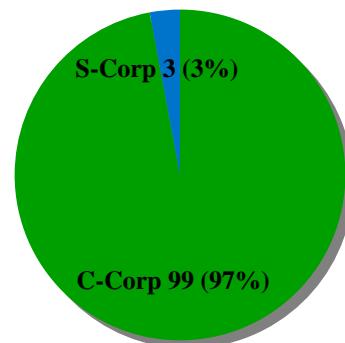
QCBI Bank Size Distribution				
Total Assets	Institutions		Aggregate Assets	
	#	%	\$MM	%
\$0-\$100 Million	6	6%	\$403	0%
\$100-\$500 Million	38	37%	\$10,434	8%
\$500 Million-\$1 Billion	23	23%	\$16,380	12%
\$1-\$5 Billion	27	26%	\$53,962	41%
\$5-\$10 Billion	8	8%	\$50,595	38%
Total	102	100%	\$131,773	100%



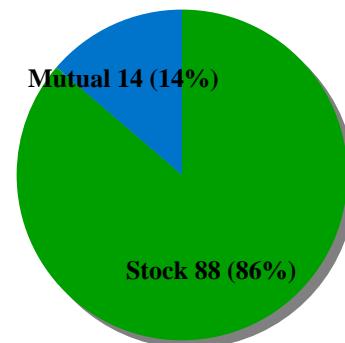
Industry Breakdown



Structural Breakdown



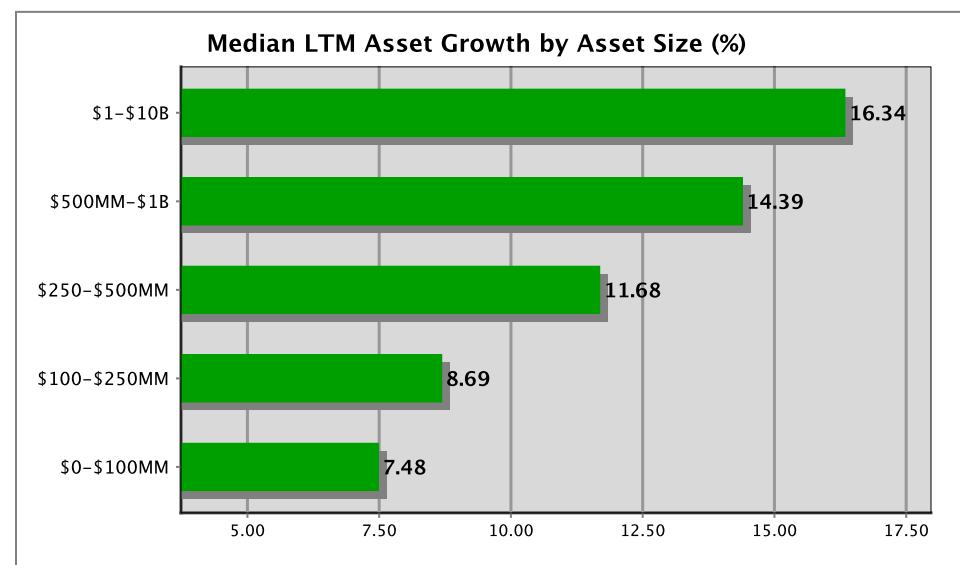
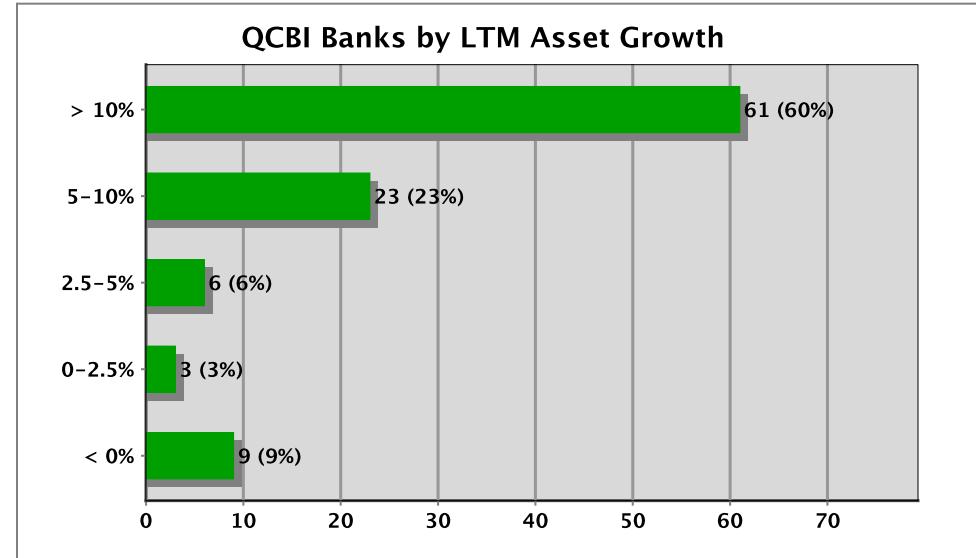
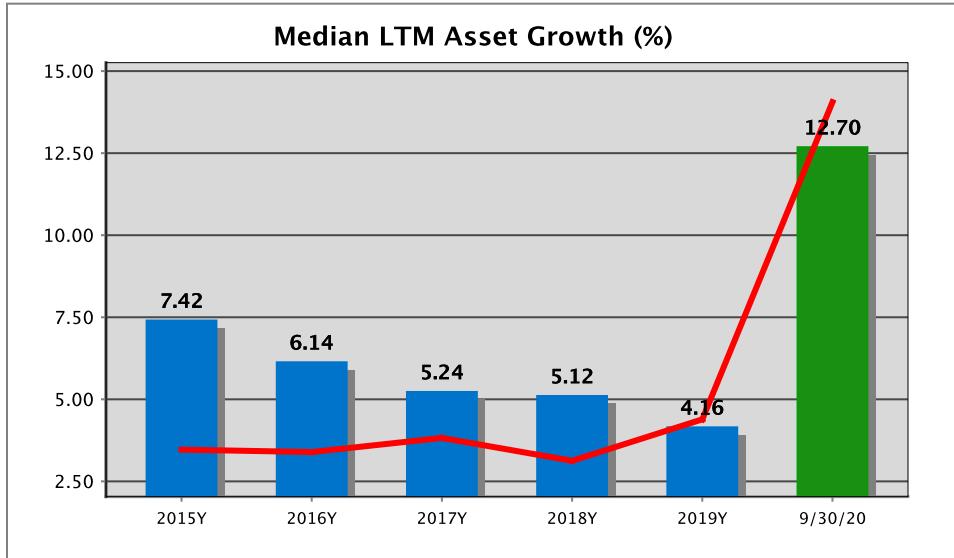
Ownership Breakdown



QwickAnalytics State Performance Trends

Asset Growth Trends

New York
Banks
September 30, 2020

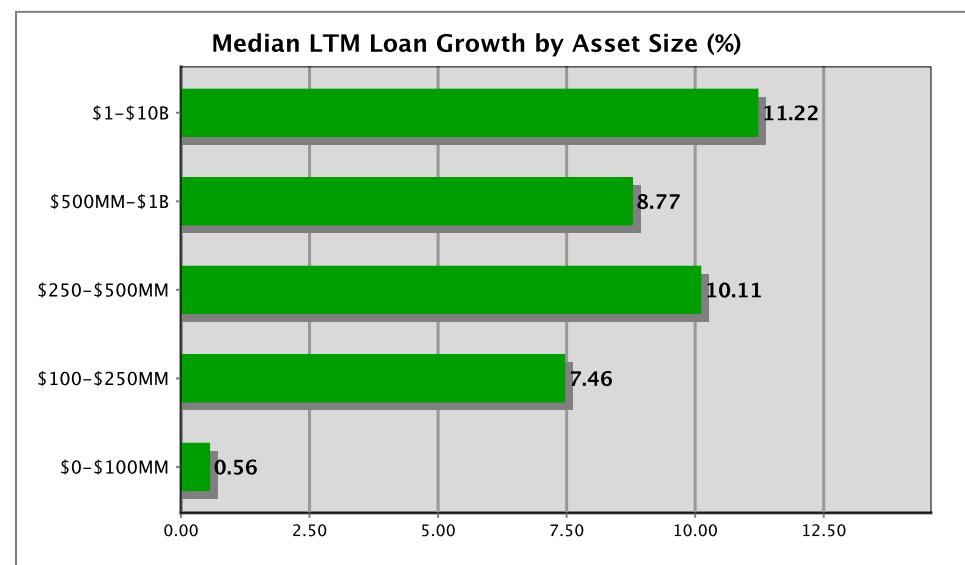
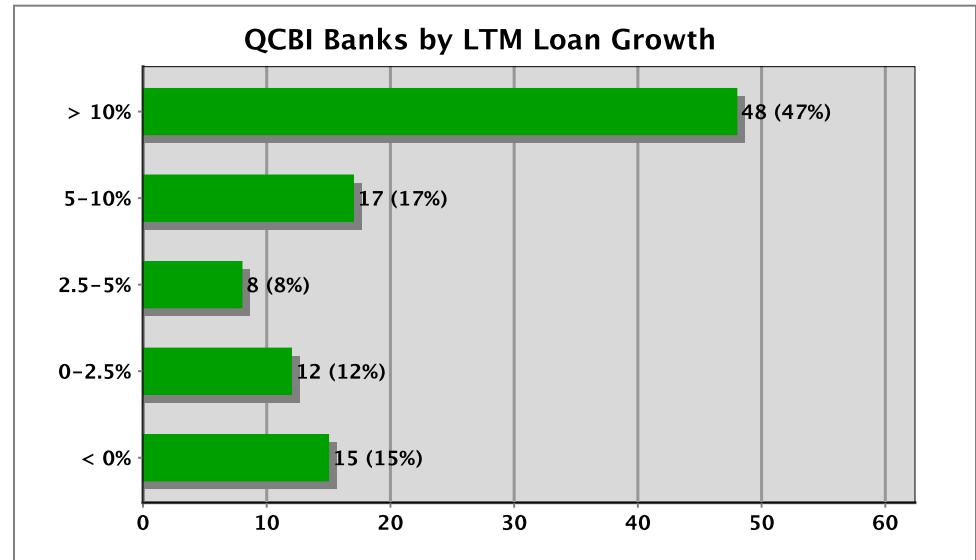
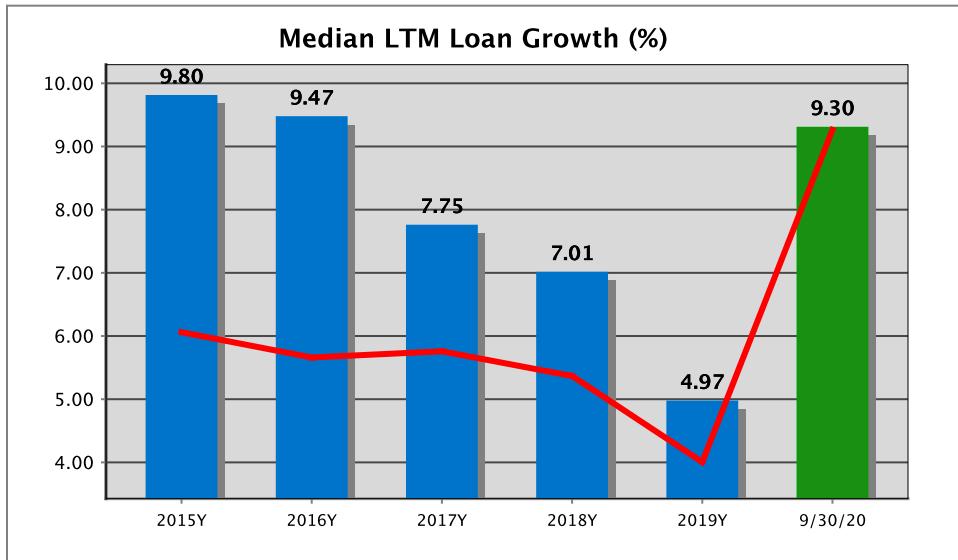


* LTM = Last 12-months (or "trailing" 12-months)

QwickAnalytics State Performance Trends

Loan Growth Trends

New York
Banks
September 30, 2020



— National Trend

* LTM = Last 12-months (or "trailing" 12-months)

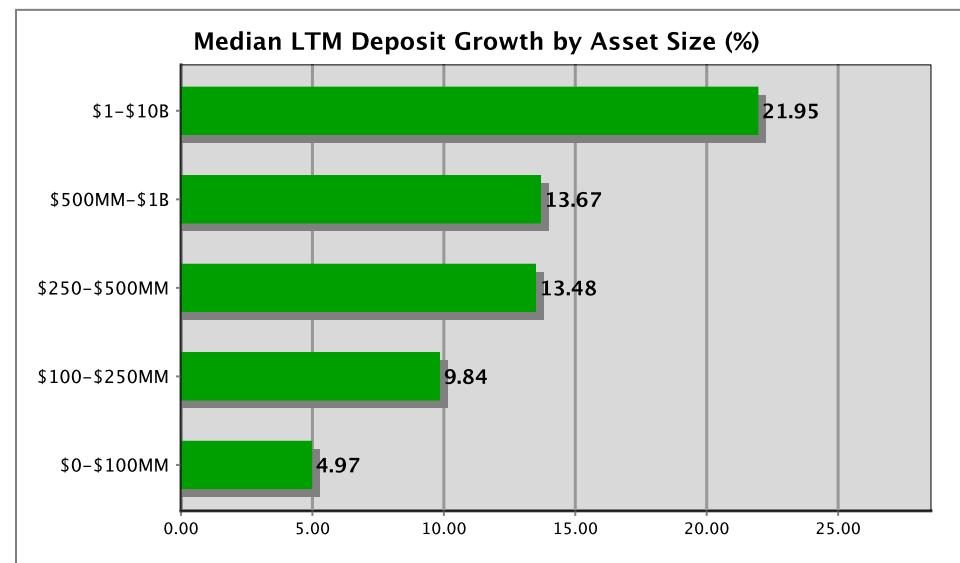
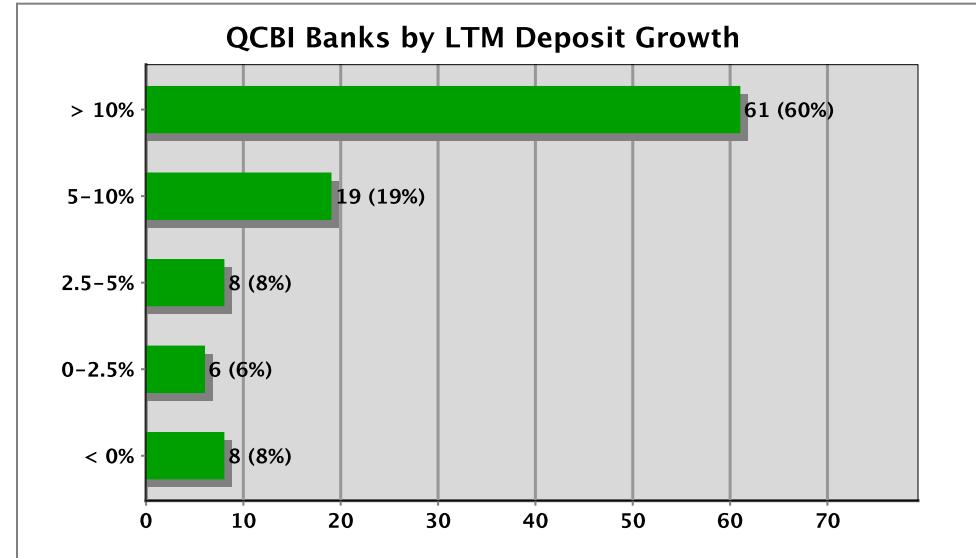
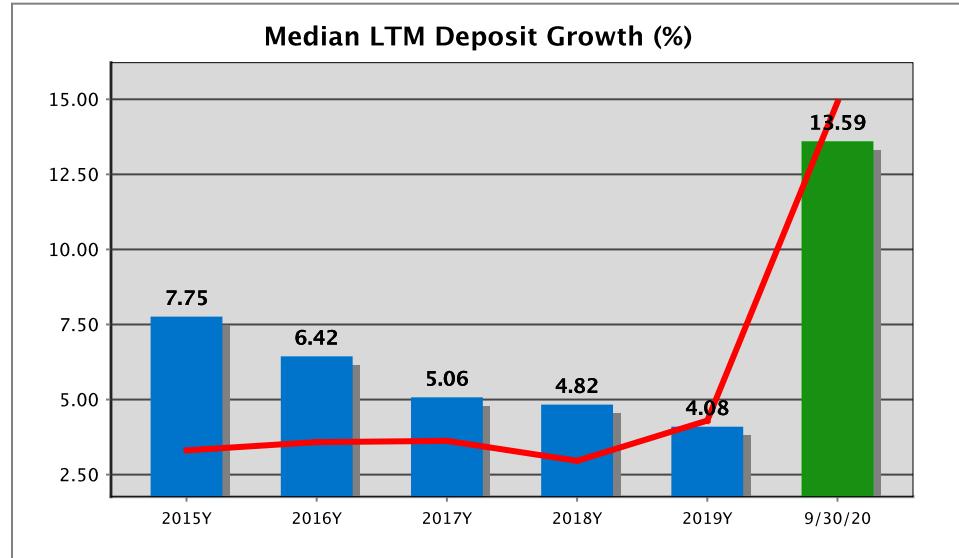


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QwickAnalytics State Performance Trends

Deposit Growth Trends

New York
Banks
September 30, 2020



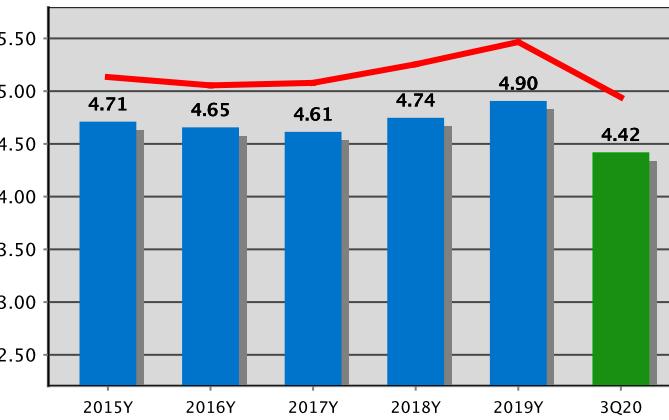
* LTM = Last 12-months (or "trailing" 12-months)

QwickAnalytics State Performance Trends

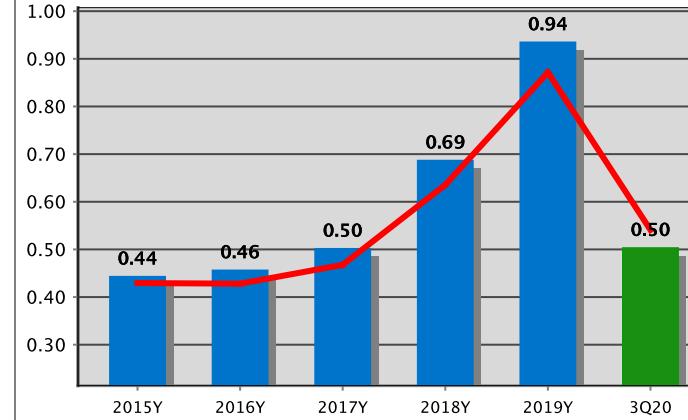
Performance Trends

New York
Banks
September 30, 2020

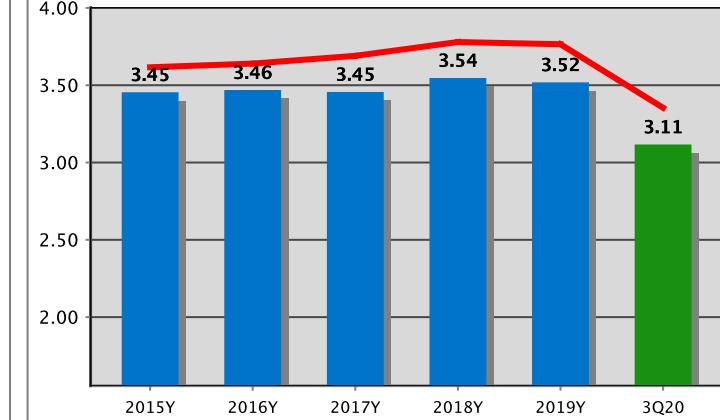
Yield On Loans (%)



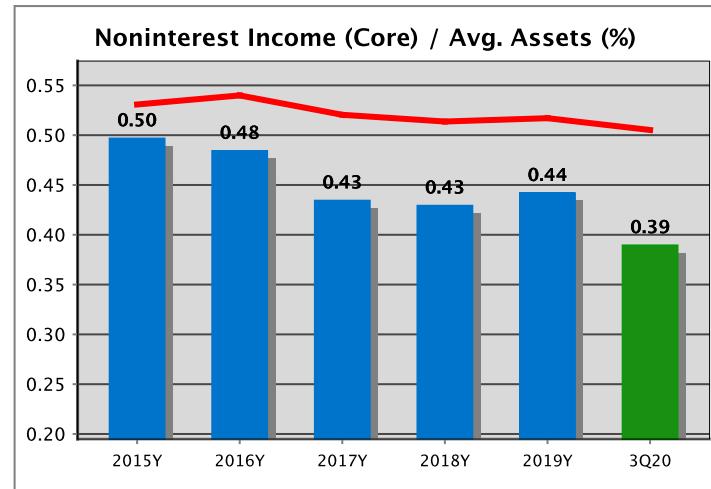
Cost of Funds (%)



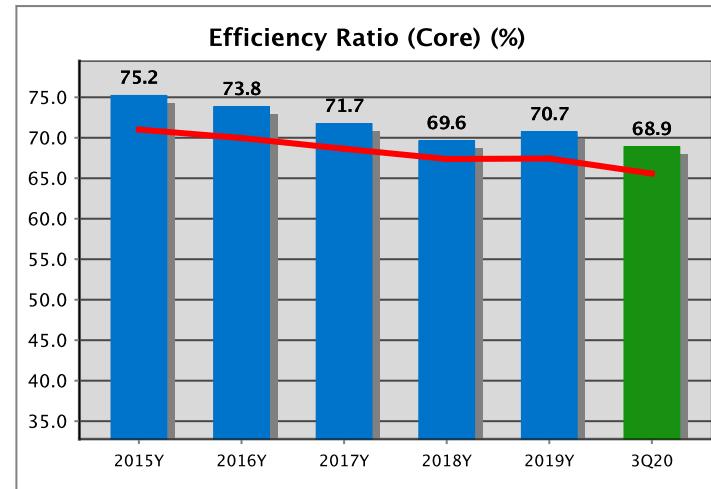
Net Interest Margin (%)



Noninterest Income (Core) / Avg. Assets (%)



Efficiency Ratio (Core) (%)



— National Trend

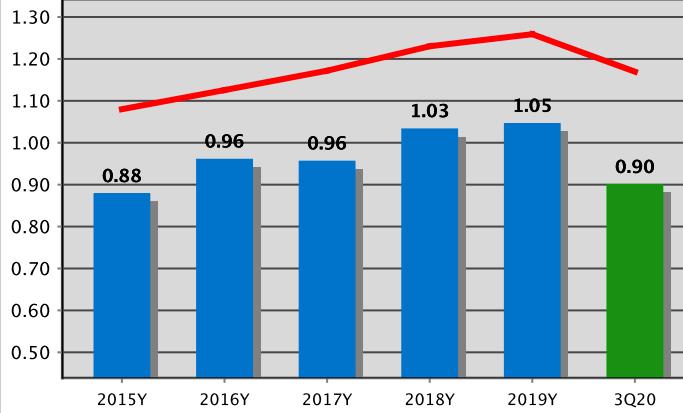
Note: All data points represent median values;
current period data (green bars) are for the most recent quarter (MRQ); Core items exclude nonrecurring gains/losses

QwickAnalytics State Performance Trends

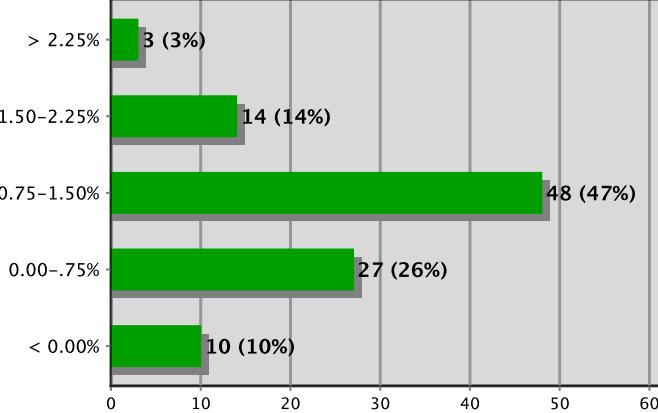
Profitability Trends

New York
Banks
September 30, 2020

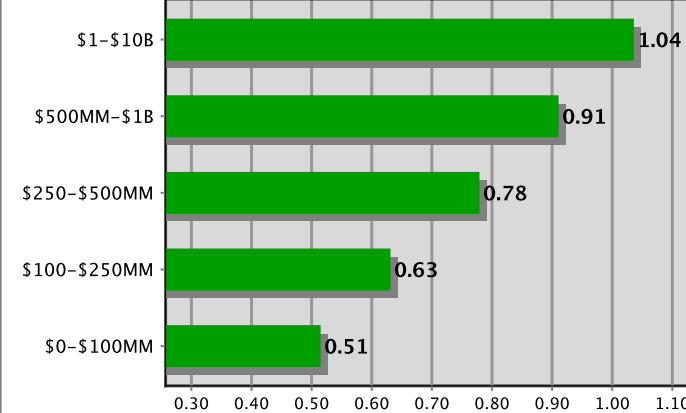
Median Pretax ROAA (%)



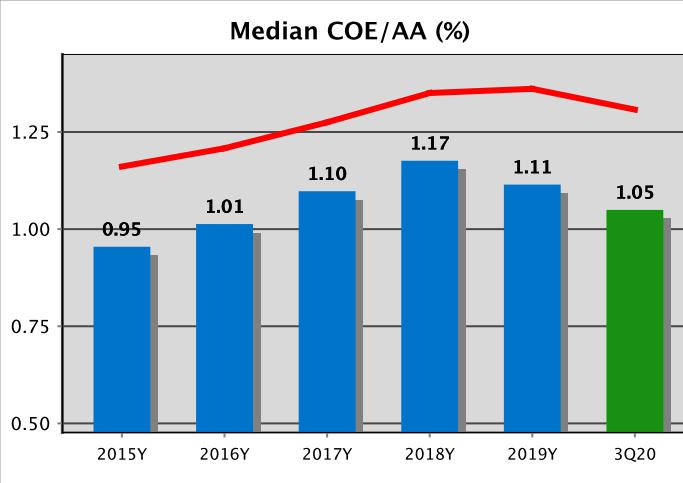
QCBI Banks by Pretax ROAA



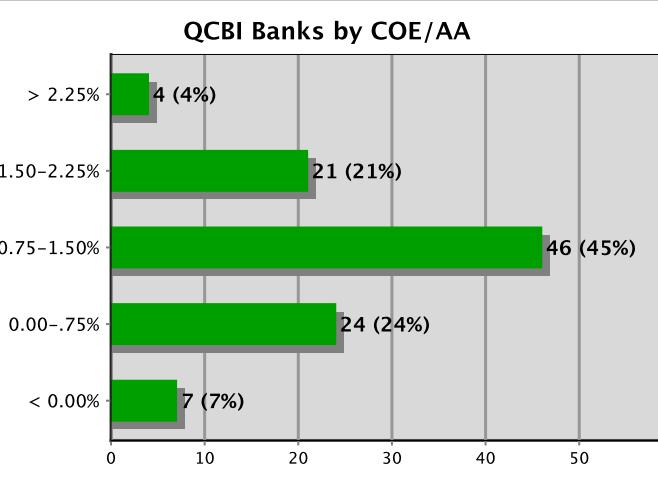
Median Pretax ROAA by Asset Size (%)



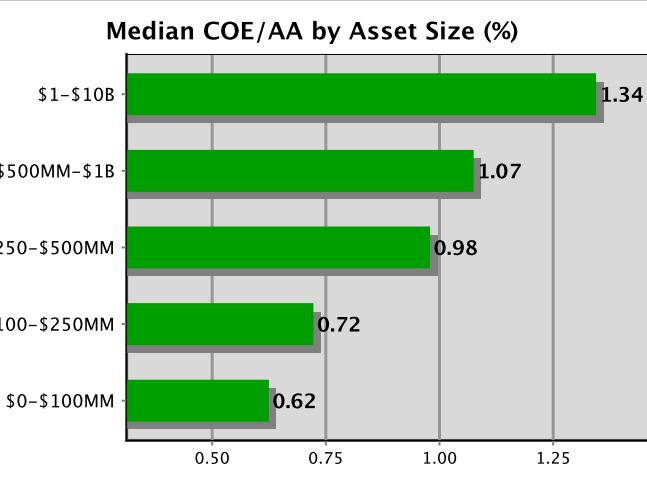
Median COE/AA (%)



QCBI Banks by COE/AA



Median COE/AA by Asset Size (%)



— National Trend

* Core Operating Earnings excludes credit-related & nonrecurring items (loan loss provision, nonrecurring gain/(loss) on the sale of assets (other than loans), impairment losses, etc.) current period data (green bars) are for the most recent quarter (MRQ)

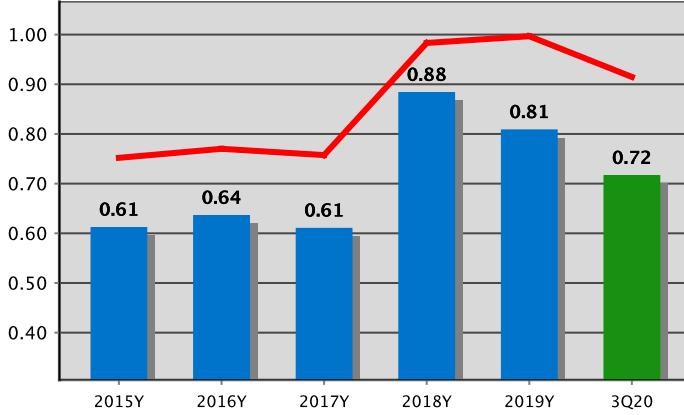


QwickAnalytics State Performance Trends

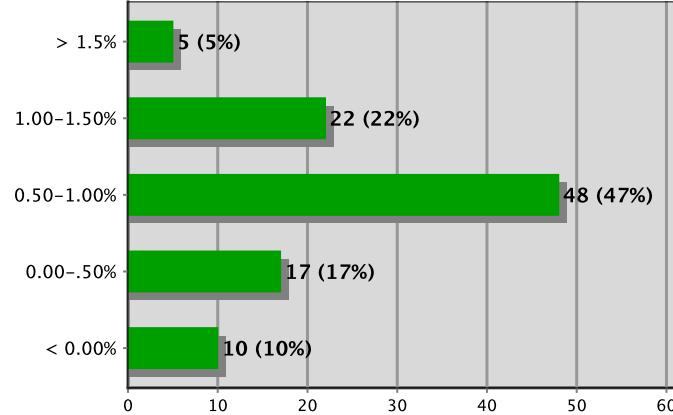
Profitability Trends

New York
Banks
September 30, 2020

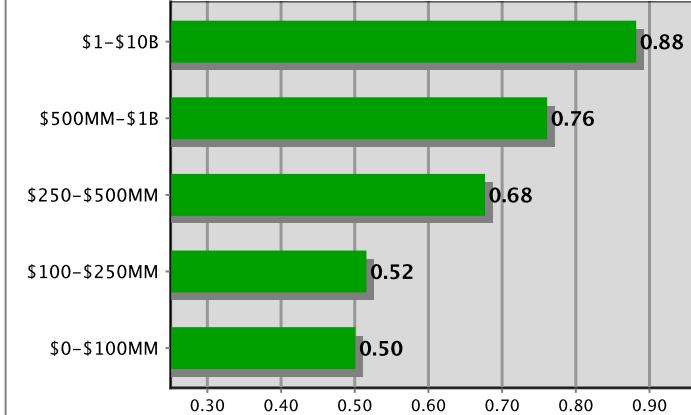
Median ROAA (%)



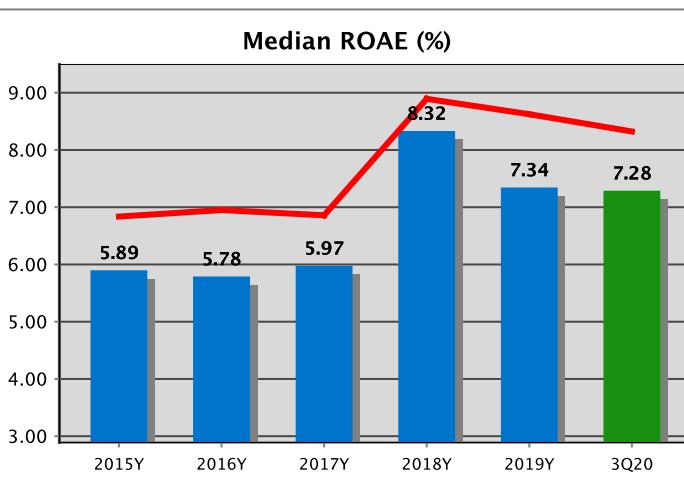
QCBI Banks by ROAA



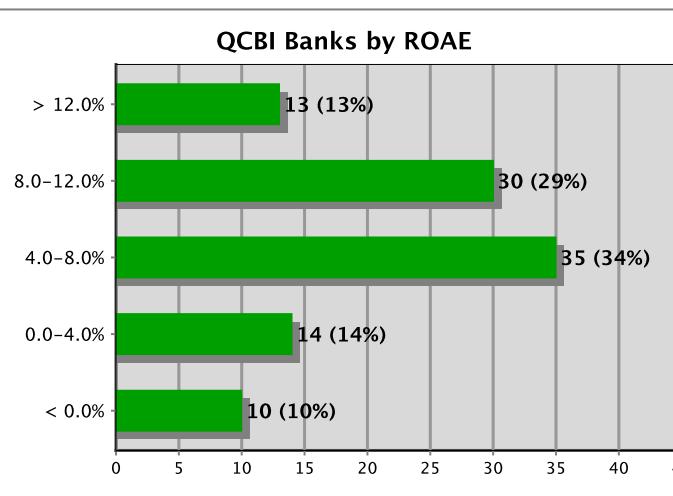
Median ROAA by Asset Size (%)



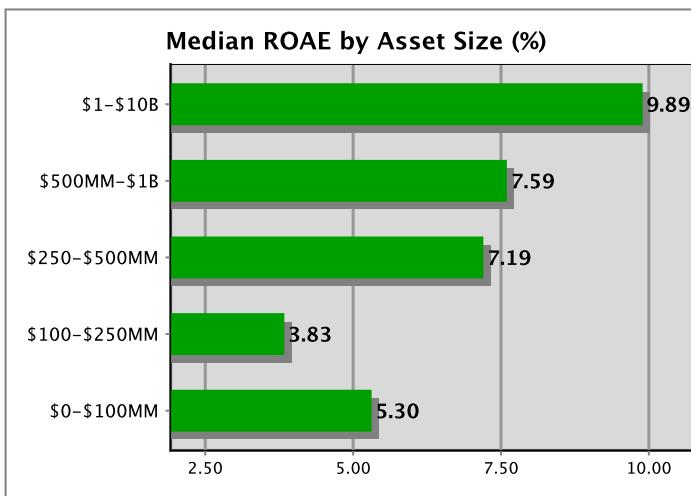
Median ROAE (%)



QCBI Banks by ROAE



Median ROAE by Asset Size (%)



— National Trend

* ROAA & ROAE have been tax-affected for all S-Corp status institutions at an assumed tax rate of 21% (35% prior to 3/31/18); current period data (green bars) are for the most recent quarter (MRQ)

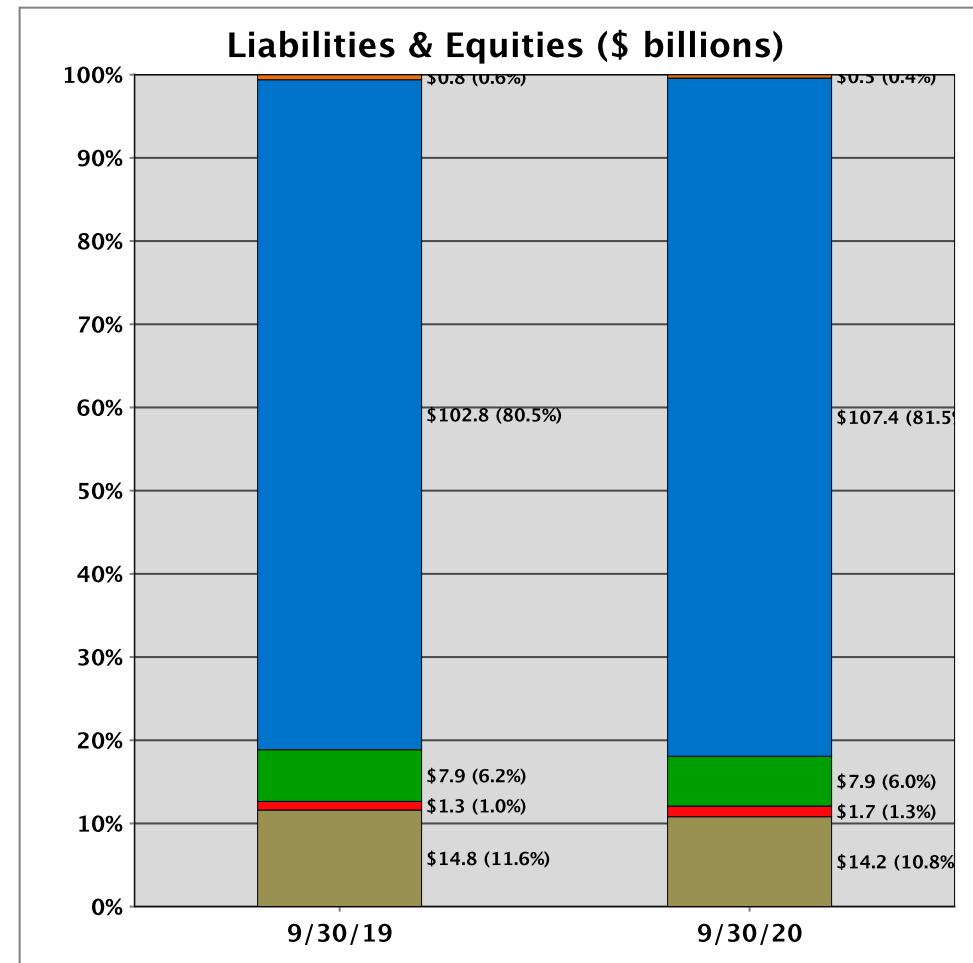
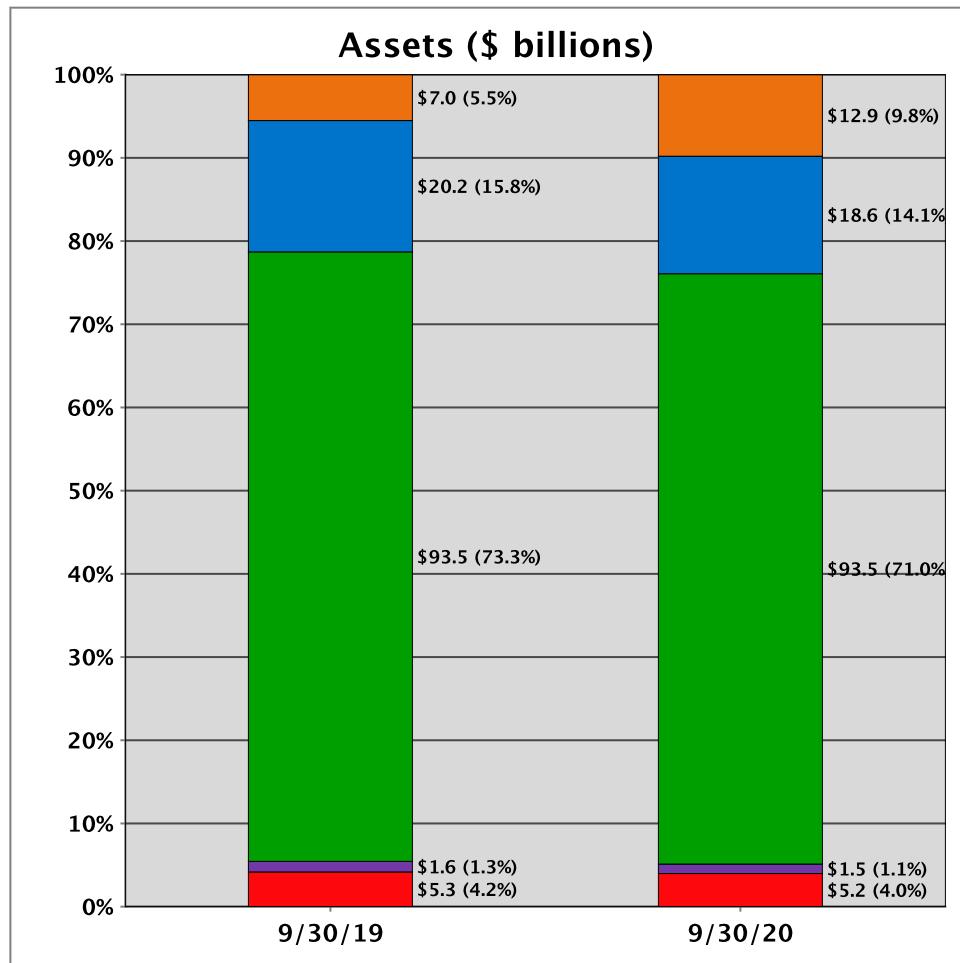


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QwickAnalytics State Performance Trends

Balance Sheet Composition

New York
Banks
September 30, 2020



Cash & Equivalents
Premises & Fixed

Securitites
Other Assets

Net Loans

Fed Funds & Repos
Other Liabilities

Deposits
Equity Capital

Other Borrowings



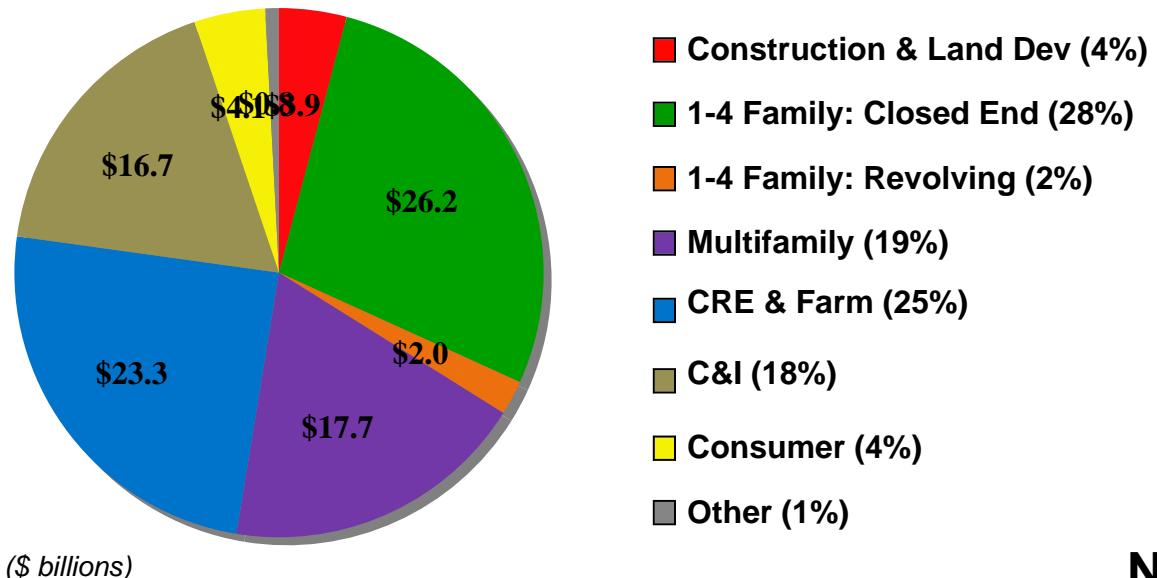
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QwickAnalytics State Performance Trends

Loan Composition

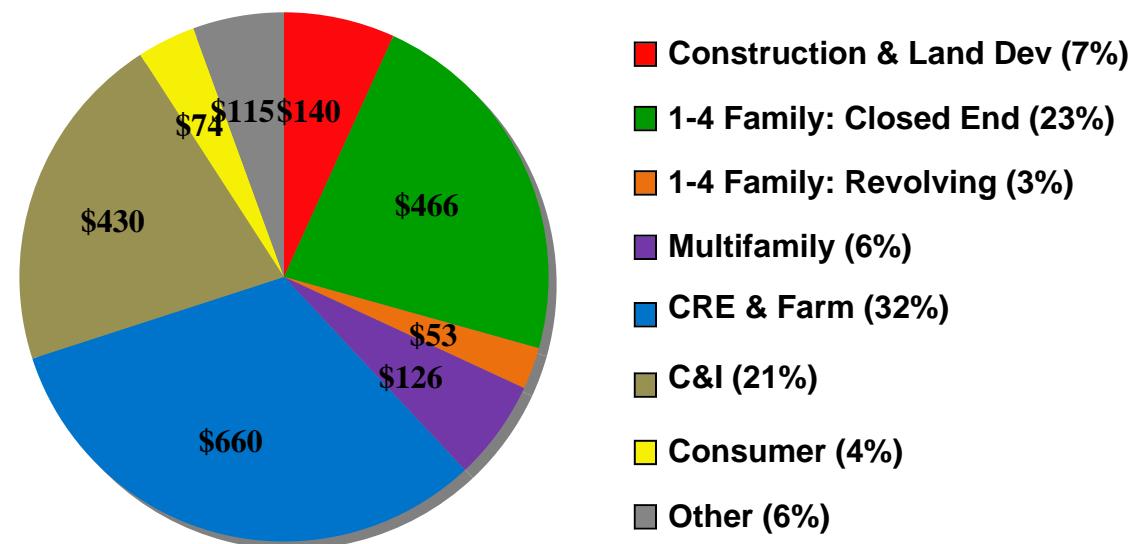
New York
Banks
September 30, 2020

State Aggregate Loan Mix



(\$ billions)

National Aggregate Loan Mix



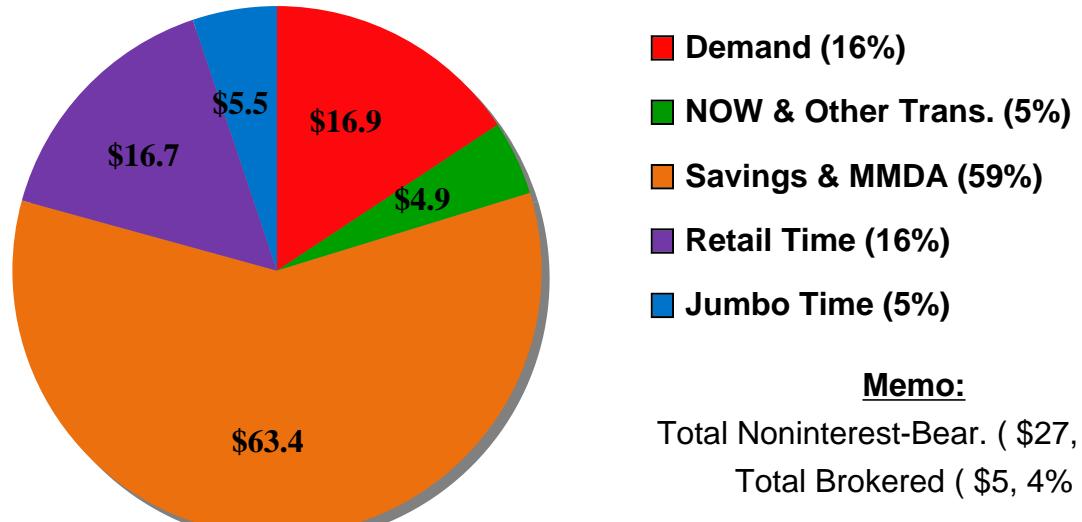
(\$ billions)

QwickAnalytics State Performance Trends

Deposit Composition

New York
Banks
September 30, 2020

State Aggregate Deposit Mix



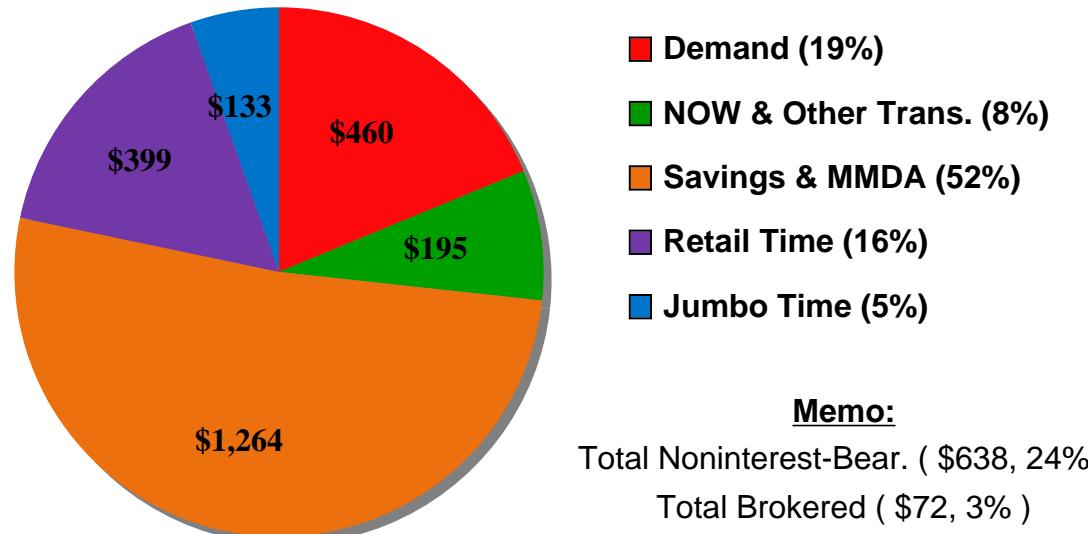
- Demand (16%)
- NOW & Other Trans. (5%)
- Savings & MMA (59%)
- Retail Time (16%)
- Jumbo Time (5%)

Memo:

Total Noninterest-Bear. (\$27, 23%)

Total Brokered (\$5, 4%)

National Aggregate Deposit Mix



- Demand (19%)
- NOW & Other Trans. (8%)
- Savings & MMA (52%)
- Retail Time (16%)
- Jumbo Time (5%)

Memo:

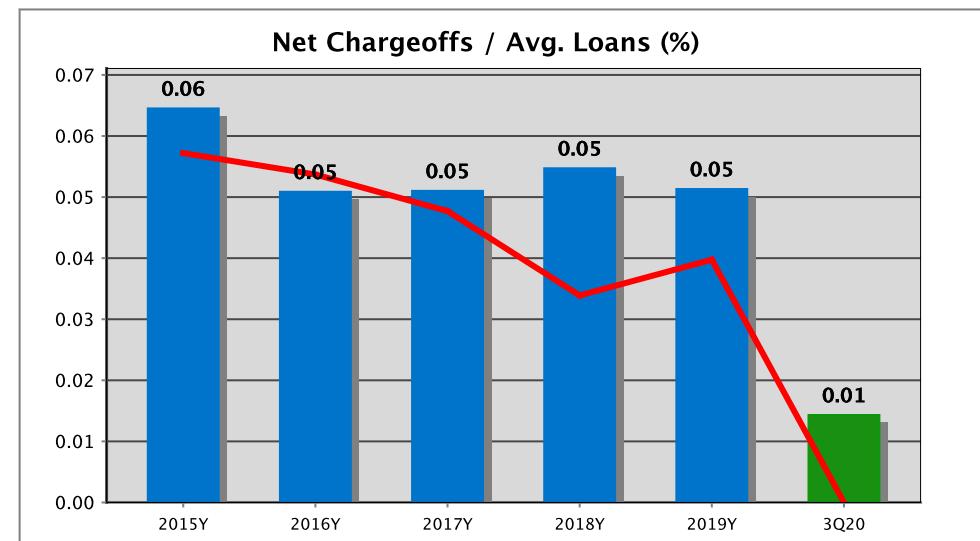
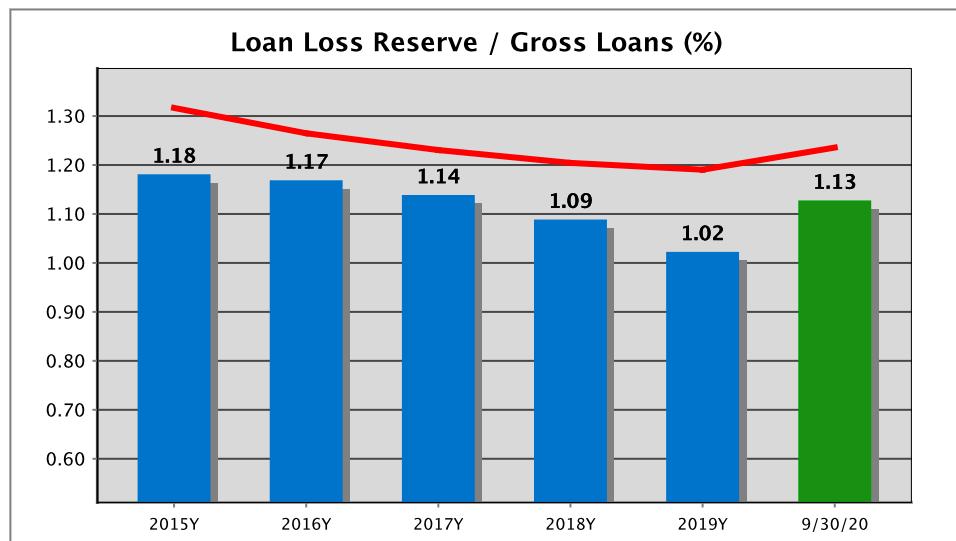
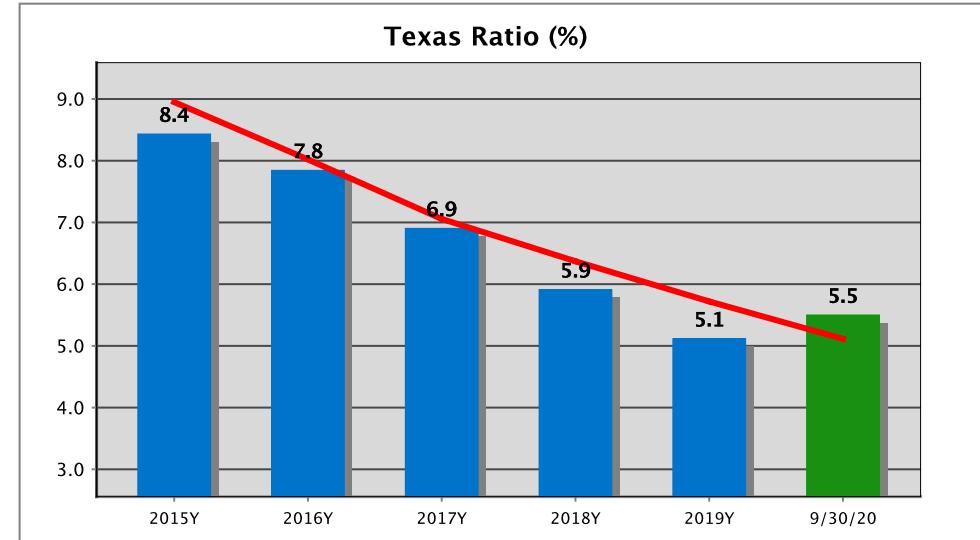
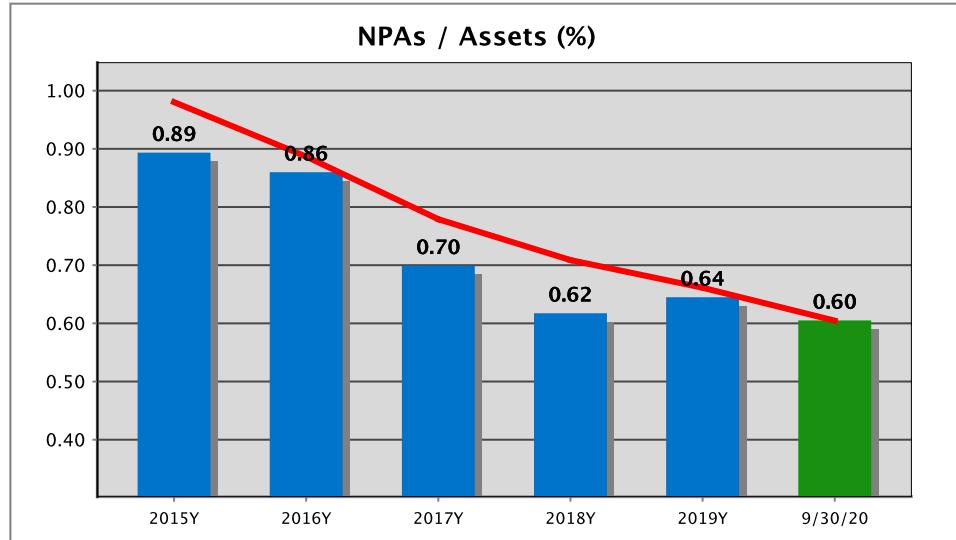
Total Noninterest-Bear. (\$638, 24%)

Total Brokered (\$72, 3%)

QwickAnalytics State Performance Trends

Asset Quality Trends

New York
Banks
September 30, 2020



— National Trend

* All data points represent median values; NPAs = loans 90+ days P.D. + nonaccrual loans + restructured loans + OREO;
Texas Ratio = NPAs as a percentage of tangible equity + loan loss reserve

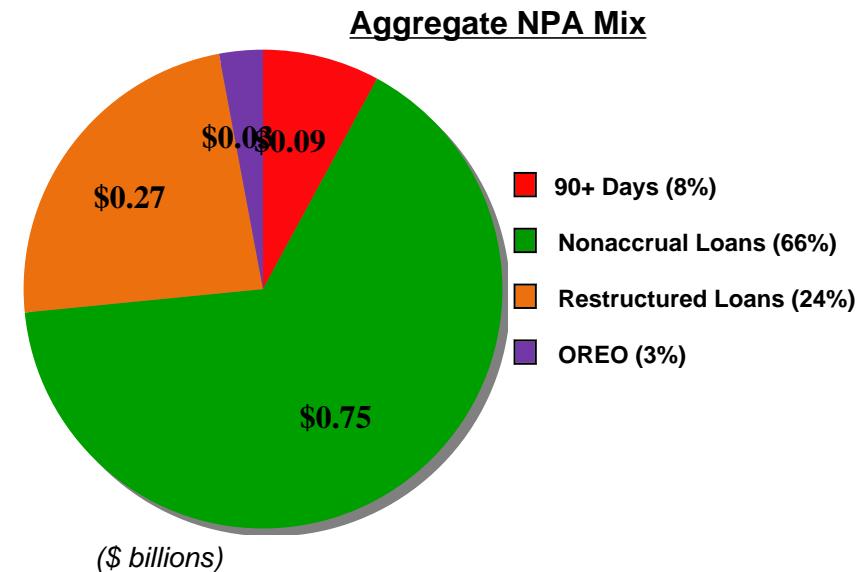
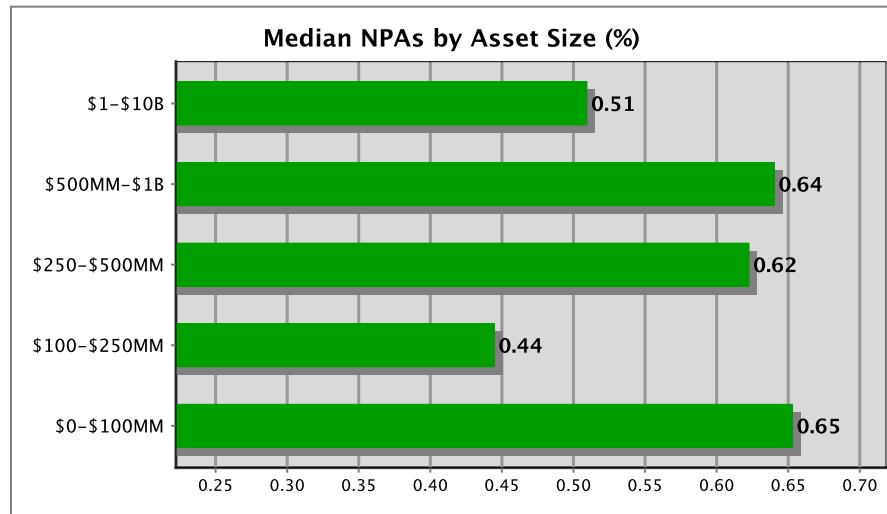
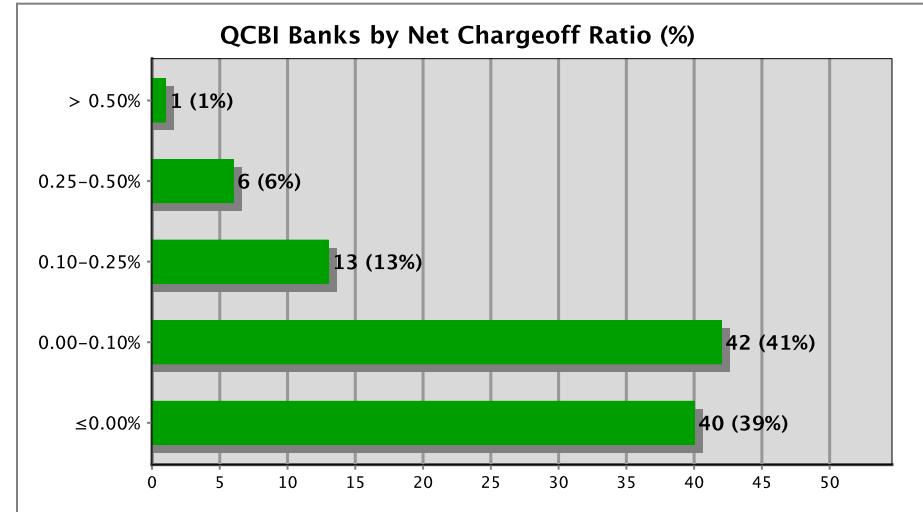
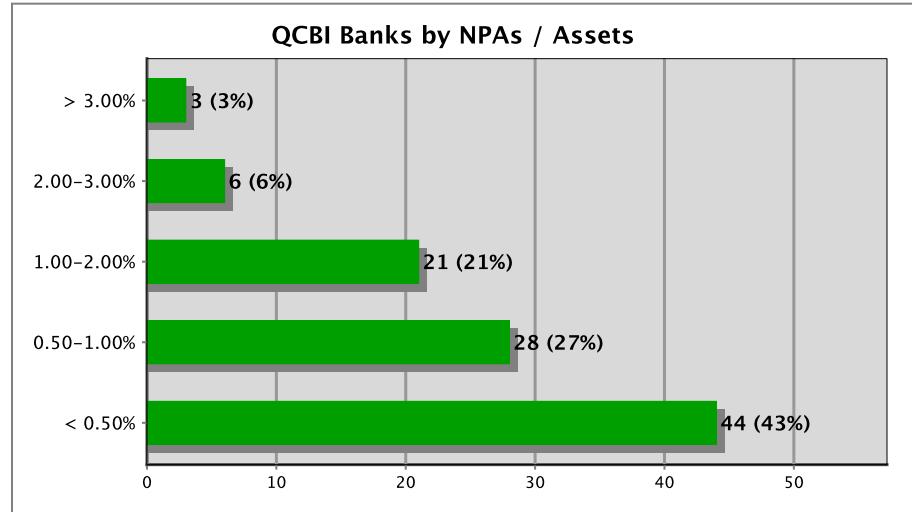


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QwickAnalytics State Performance Trends

Asset Quality Trends

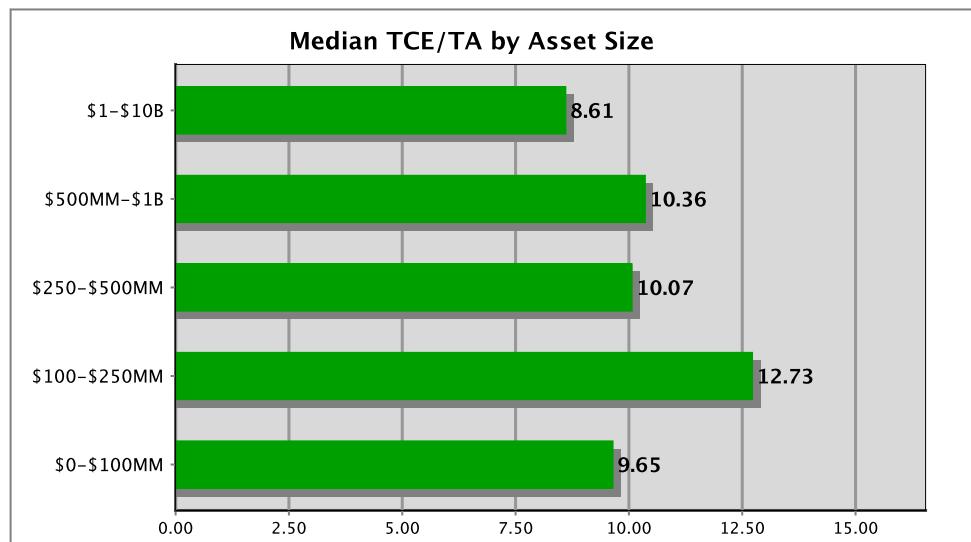
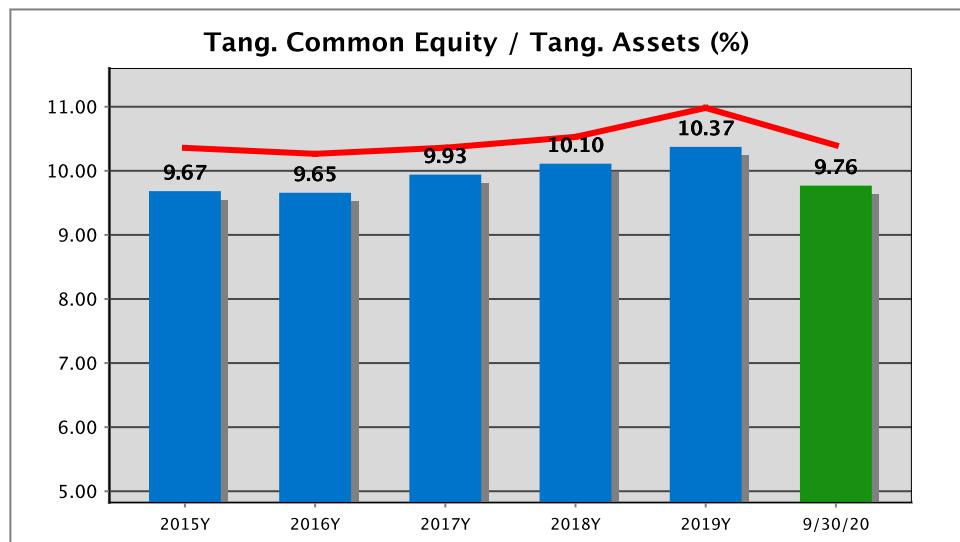
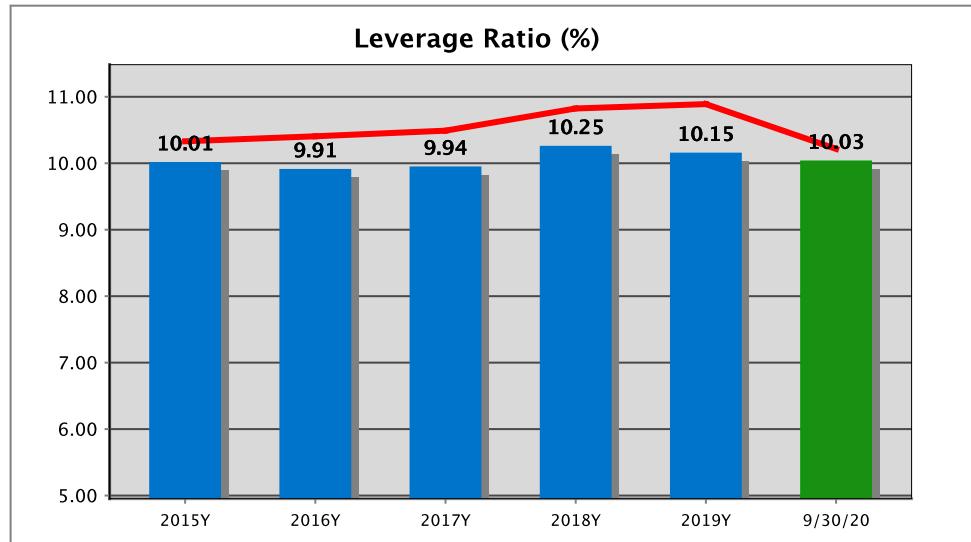
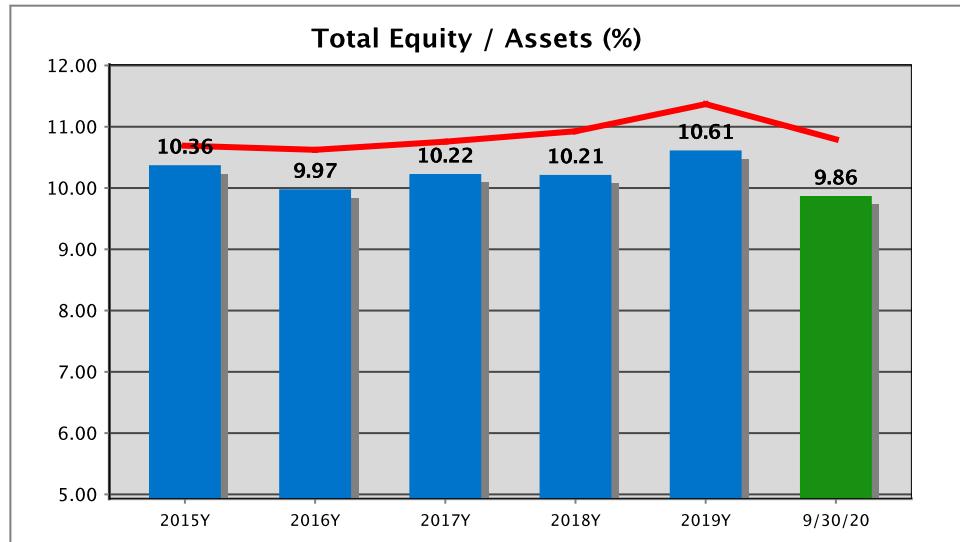
New York
Banks
September 30, 2020



QwickAnalytics State Performance Trends

Capital Trends

New York
Banks
September 30, 2020



— National Trend

Note: Trend charts contain median values



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QCBI HONOR ROLL: TOP PERFORMING BANKS



Top 25 Fastest Growing QCBI Banks

LTM Asset Growth

New York
Banks

September 30, 2020

	Bank Name	City, ST	Total Assets (\$000s)	LTM Asset Growth (%)	LTM Asset Growth (\$000s)
1	Quontic Bank	Astoria, NY	\$1,382,147	252.0%	\$989,491
2	Piermont Bank	New York, NY	\$128,336	208.9%	\$86,789
3	Community FSB	Woodhaven, NY	\$380,731	116.8%	\$205,091
4	Grasshopper Bank	New York, NY	\$175,331	76.8%	\$76,174
5	Spring Bank	Bronx, NY	\$324,966	68.2%	\$131,764
6	Savoy Bank	New York, NY	\$587,889	54.0%	\$206,200
7	Evans Bank	Angola, NY	\$2,040,299	41.7%	\$600,444
8	Orange B&TC	Middletown, NY	\$1,715,865	38.9%	\$480,434
9	The Westchester Bank	White Plains, NY	\$1,200,899	35.5%	\$314,682
10	Bnb Bank	Bridgehampton, NY	\$6,322,033	33.5%	\$1,586,233
11	Saratoga National B&TC	Saratoga Springs, NY	\$799,359	32.5%	\$195,854
12	Amalgamated Bank	New York, NY	\$6,626,229	31.7%	\$1,595,287
13	The Bank Of Greene County	Catskill, NY	\$1,796,065	27.7%	\$389,312
14	Genesee Regional Bank	Rochester, NY	\$746,410	25.1%	\$149,896
15	Metropolitan Commercial Bank	New York, NY	\$4,000,306	23.4%	\$759,210
16	The Upstate National Bank	Ogdensburg, NY	\$192,147	22.6%	\$35,384
17	The National Bank Of Coxsackie	Coxsackie, NY	\$408,758	21.8%	\$73,286
18	Watertown SB	Watertown, NY	\$840,628	21.7%	\$149,649
19	Cayuga Lake National Bank	Union Springs, NY	\$186,521	21.2%	\$32,677
20	The Adirondack Trust Co	Saratoga Springs, NY	\$1,460,006	21.2%	\$255,656
21	The Canandaigua National B&TC	Canandaigua, NY	\$3,598,624	20.8%	\$620,410
22	Chemung Canal Trust Co	Elmira, NY	\$2,160,200	20.7%	\$370,850
23	Mahopac Bank	Mahopac, NY	\$1,615,134	20.4%	\$273,383
24	The Bank Of Castile	Castile, NY	\$1,782,679	20.2%	\$299,539
25	The Lyons National Bank	Lyons, NY	\$1,382,958	20.0%	\$230,463



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Top 25 Fastest Growth QCBI Banks

LTM Loan Growth

New York
Banks

September 30, 2020

Bank Name	City, ST	Total Assets (\$000s)	LTM Loan Growth (%)	LTM Loan Growth (\$000s)
1 Quontic Bank	Astoria, NY	\$1,382,147	337.8%	\$952,352
2 Community FSB	Woodhaven, NY	\$380,731	100.8%	\$129,589
3 Savoy Bank	New York, NY	\$587,889	66.7%	\$217,332
4 Spring Bank	Bronx, NY	\$324,966	61.7%	\$89,268
5 Cayuga Lake National Bank	Union Springs, NY	\$186,521	52.3%	\$38,436
6 First Federal Savings Of Middletown	Middletown, NY	\$162,861	45.8%	\$21,828
7 Evans Bank	Angola, NY	\$2,040,299	39.6%	\$483,229
8 Alpine Capital Bank	New York, NY	\$249,459	34.9%	\$28,429
9 Genesee Regional Bank	Rochester, NY	\$746,410	33.8%	\$151,064
10 Bnb Bank	Bridgehampton, NY	\$6,322,033	32.1%	\$1,128,497
11 The National Bank Of Coxsackie	Coxsackie, NY	\$408,758	30.2%	\$57,177
12 The Upstate National Bank	Ogdensburg, NY	\$192,147	29.2%	\$37,163
13 The Bank Of Greene County	Catskill, NY	\$1,796,065	27.8%	\$227,644
14 Saratoga National B&TC	Saratoga Springs, NY	\$799,359	27.2%	\$132,388
15 Modern Bank	New York, NY	\$886,060	26.5%	\$155,316
16 Orange B&TC	Middletown, NY	\$1,715,865	24.1%	\$209,000
17 The Canandaigua National B&TC	Canandaigua, NY	\$3,598,624	24.0%	\$586,503
18 The Lyons National Bank	Lyons, NY	\$1,382,958	23.7%	\$194,231
19 Fulton SB	Fulton, NY	\$413,247	21.6%	\$29,737
20 Metropolitan Commercial Bank	New York, NY	\$4,000,306	19.6%	\$489,046
21 Esquire Bank	Jericho, NY	\$869,519	19.0%	\$101,585
22 American Community Bank	Glen Cove, NY	\$238,636	17.8%	\$30,079
23 Chemung Canal Trust Co	Elmira, NY	\$2,160,200	17.8%	\$232,601
24 Rhinebeck Bank	Rhinebeck, NY	\$1,112,403	17.5%	\$134,156
25 Ponce Bank	Bronx, NY	\$1,260,820	17.0%	\$162,905



QwickAnalytics™

Top 25 QCBI Banks

Net Interest Margin

New York
Banks
September 30, 2020

Bank Name	City, ST	Total Assets (\$000s)	Net Interest Margin
1 UNITED ORIENT BANK	New York, NY	\$83,752	4.72%
2 BANK OF CATTARAUGUS	Cattaraugus, NY	\$25,255	4.65%
3 Northeast Community Bank	White Plains, NY	\$951,247	4.54%
4 Esquire Bank	Jericho, NY	\$869,519	4.29%
5 Global Bank	New York, NY	\$199,623	4.28%
6 Tioga State Bank	Spencer, NY	\$531,113	4.13%
7 Amerasia Bank	Flushing, NY	\$719,123	4.11%
8 The Citizens National Bank Of Hammond	Hammond, NY	\$26,184	4.07%
9 Genesee Regional Bank	Rochester, NY	\$746,410	3.99%
10 Hanover Community Bank	Garden City Park, NY	\$851,606	3.88%
11 Champlain National Bank	Elizabethtown, NY	\$403,031	3.87%
12 Emigrant Bank	New York, NY	\$6,380,573	3.85%
13 The First National Bank Of Groton	Groton, NY	\$195,736	3.85%
14 Gouverneur S&L Association	Gouverneur, NY	\$129,261	3.83%
15 Ponce Bank	Bronx, NY	\$1,260,820	3.70%
16 Alden State Bank	Alden, NY	\$402,829	3.69%
17 Wallkill Valley Federal S&L Association	Wallkill, NY	\$351,483	3.68%
18 Maple City SB, Fsb	Hornell, NY	\$93,935	3.66%
19 Fulton SB	Fulton, NY	\$413,247	3.60%
20 American Community Bank	Glen Cove, NY	\$238,636	3.54%
21 Cattaraugus County Bank	Little Valley, NY	\$292,251	3.51%
22 Cross County SB	Flushing, NY	\$524,675	3.50%
23 Savoy Bank	New York, NY	\$587,889	3.48%
24 Ballston Spa National Bank	Ballston Spa, NY	\$667,311	3.47%
25 Rhinebeck Bank	Rhinebeck, NY	\$1,112,403	3.42%

* Most recent quarter (MRQ) net interest margin



Top 25 QCBI Banks

Noninterest Income

New York
Banks
September 30, 2020

Bank Name	City, ST	Total Assets (\$000s)	Nonint. Income / Avg. Assets
1 Tompkins Trust Co	Ithaca, NY	\$2,366,849	3.00%
2 Community FSB	Woodhaven, NY	\$380,731	2.67%
3 Genesee Regional Bank	Rochester, NY	\$746,410	2.67%
4 Fulton SB	Fulton, NY	\$413,247	2.52%
5 Ulster SB	Kingston, NY	\$1,133,556	2.09%
6 The Adirondack Trust Co	Saratoga Springs, NY	\$1,460,006	1.81%
7 Esquire Bank	Jericho, NY	\$869,519	1.80%
8 Quontic Bank	Astoria, NY	\$1,382,147	1.74%
9 The Canandaigua National B&TC	Canandaigua, NY	\$3,598,624	1.56%
10 Emigrant Bank	New York, NY	\$6,380,573	1.31%
11 Rondout SB	Kingston, NY	\$428,291	1.28%
12 Elmira SB	Elmira, NY	\$674,281	1.24%
13 The Lyons National Bank	Lyons, NY	\$1,382,958	1.23%
14 Glens Falls National B&TC	Glens Falls, NY	\$2,979,182	1.14%
15 Global Bank	New York, NY	\$199,623	1.11%
16 Newbank	Flushing, NY	\$477,045	1.08%
17 Walden SB	Montgomery, NY	\$715,447	0.99%
18 Chemung Canal Trust Co	Elmira, NY	\$2,160,200	0.99%
19 Gouverneur S&L Association	Gouverneur, NY	\$129,261	0.89%
20 Carver FSB	New York, NY	\$673,051	0.83%
21 The DE National Bank Of Delhi	Delhi, NY	\$336,613	0.82%
22 Abacus FSB	New York, NY	\$359,791	0.80%
23 Ballston Spa National Bank	Ballston Spa, NY	\$667,311	0.78%
24 Pioneer Bank	Albany, NY	\$1,627,418	0.76%
25 Amalgamated Bank	New York, NY	\$6,626,229	0.76%

* Most recent quarter (MRQ) noninterest income as a percentage of average assets; excludes nonrecurring gains/losses

Top 25 QCBI Banks Most Efficient

New York
Banks
September 30, 2020

Bank Name	City, ST	Total Assets (\$000s)	Efficiency Ratio (Core) (%)
1 Saratoga National B&TC	Saratoga Springs, NY	\$799,359	40.6%
2 Amerasia Bank	Flushing, NY	\$719,123	41.9%
3 Genesee Regional Bank	Rochester, NY	\$746,410	42.1%
4 Fulton SB	Fulton, NY	\$413,247	44.7%
5 The Westchester Bank	White Plains, NY	\$1,200,899	45.4%
6 Dime Community Bank	Brooklyn, NY	\$6,612,107	47.3%
7 Alden State Bank	Alden, NY	\$402,829	49.8%
8 The Bank Of Castile	Castile, NY	\$1,782,679	50.8%
9 Metropolitan Commercial Bank	New York, NY	\$4,000,306	51.2%
10 Esquire Bank	Jericho, NY	\$869,519	51.7%
11 Flushing Bank	Uniondale, NY	\$7,065,502	52.8%
12 The Bank Of Greene County	Catskill, NY	\$1,796,065	53.2%
13 Savoy Bank	New York, NY	\$587,889	54.4%
14 Trustco Bank	Glenville, NY	\$5,735,478	54.8%
15 Glens Falls National B&TC	Glens Falls, NY	\$2,979,182	55.5%
16 Five Star Bank	Warsaw, NY	\$4,922,251	55.8%
17 Watertown SB	Watertown, NY	\$840,628	56.7%
18 Empire National Bank	Islandia, NY	\$920,864	56.9%
19 Maspeth Federal S&L Association	Maspeth, NY	\$2,027,347	58.0%
20 The Upstate National Bank	Ogdensburg, NY	\$192,147	58.6%
21 Northeast Community Bank	White Plains, NY	\$951,247	58.7%
22 The Canandaigua National B&TC	Canandaigua, NY	\$3,598,624	59.5%
23 Champlain National Bank	Elizabethtown, NY	\$403,031	59.9%
24 Tioga State Bank	Spencer, NY	\$531,113	61.0%
25 Mahopac Bank	Mahopac, NY	\$1,615,134	61.2%

* Most recent quarter (MRQ) noninterest expense as a percentage of net interest income+noninterest income;
excludes nonrecurring gains/losses



QwickAnalytics™

Top 25 QCBI Banks ROAA (C-Corps)

New York
Banks
September 30, 2020

Bank Name	City, ST	Total Assets (\$000s)	ROAA
1 Genesee Regional Bank	Rochester, NY	\$746,410	2.49%
2 Fulton SB	Fulton, NY	\$413,247	2.03%
3 Esquire Bank	Jericho, NY	\$869,519	1.84%
4 Community FSB	Woodhaven, NY	\$380,731	1.71%
5 Tompkins Trust Co	Ithaca, NY	\$2,366,849	1.66%
6 Amerasia Bank	Flushing, NY	\$719,123	1.46%
7 Ponce Bank	Bronx, NY	\$1,260,820	1.41%
8 Saratoga National B&TC	Saratoga Springs, NY	\$799,359	1.36%
9 The Bank Of Castile	Castile, NY	\$1,782,679	1.32%
10 Northeast Community Bank	White Plains, NY	\$951,247	1.32%
11 Emigrant Bank	New York, NY	\$6,380,573	1.27%
12 Alden State Bank	Alden, NY	\$402,829	1.25%
13 The Canandaigua National B&TC	Canandaigua, NY	\$3,598,624	1.23%
14 Glens Falls National B&TC	Glens Falls, NY	\$2,979,182	1.21%
15 Tioga State Bank	Spencer, NY	\$531,113	1.20%
16 Mahopac Bank	Mahopac, NY	\$1,615,134	1.16%
17 Watertown SB	Watertown, NY	\$840,628	1.15%
18 Metropolitan Commercial Bank	New York, NY	\$4,000,306	1.12%
19 Five Star Bank	Warsaw, NY	\$4,922,251	1.10%
20 The First National Bank Of Groton	Groton, NY	\$195,736	1.10%
21 The Bank Of Greene County	Catskill, NY	\$1,796,065	1.09%
22 The Upstate National Bank	Ogdensburg, NY	\$192,147	1.07%
23 The First National Bank Of Long Island	Glen Head, NY	\$4,009,635	1.06%
24 Chemung Canal Trust Co	Elmira, NY	\$2,160,200	1.06%
25 Dime Community Bank	Brooklyn, NY	\$6,612,107	1.04%

* Most recent quarter (MRQ) ROAA (stated) for C-Corp status institutions only

Top 25 QCBI Banks

ROAA (S-Corps)

New York
Banks
September 30, 2020

Bank Name	City, ST	Total Assets (\$000s)	ROAA
1 Alpine Capital Bank	New York, NY	\$249,459	0.81%
2 Savannah Bank	Savannah, NY	\$156,987	0.47%
3 National Bank Of NY City	Flushing, NY	\$207,503	NaN

* Most recent quarter (MRQ) ROAA (stated) for S-Corp status institutions only



QwickAnalytics™

Top 25 QCBI Banks ROAE (C-Corps)

New York
Banks
September 30, 2020

Bank Name	City, ST	Total Assets (\$000s)	ROAE
1 Community FSB	Woodhaven, NY	\$380,731	27.44%
2 Genesee Regional Bank	Rochester, NY	\$746,410	23.72%
3 Tompkins Trust Co	Ithaca, NY	\$2,366,849	23.12%
4 The Bank Of Castile	Castile, NY	\$1,782,679	16.35%
5 Saratoga National B&TC	Saratoga Springs, NY	\$799,359	15.77%
6 Esquire Bank	Jericho, NY	\$869,519	15.03%
7 The Canandaigua National B&TC	Canandaigua, NY	\$3,598,624	13.97%
8 The Bank Of Greene County	Catskill, NY	\$1,796,065	13.73%
9 Glens Falls National B&TC	Glens Falls, NY	\$2,979,182	12.96%
10 Ponce Bank	Bronx, NY	\$1,260,820	12.49%
11 Metropolitan Commercial Bank	New York, NY	\$4,000,306	12.34%
12 Savoy Bank	New York, NY	\$587,889	12.31%
13 Mahopac Bank	Mahopac, NY	\$1,615,134	12.03%
14 Chemung Canal Trust Co	Elmira, NY	\$2,160,200	11.54%
15 Five Star Bank	Warsaw, NY	\$4,922,251	11.52%
16 Amerasia Bank	Flushing, NY	\$719,123	11.47%
17 Champlain National Bank	Elizabethtown, NY	\$403,031	11.32%
18 The First National Bank Of Long Island	Glen Head, NY	\$4,009,635	11.21%
19 The Lyons National Bank	Lyons, NY	\$1,382,958	10.97%
20 Evans Bank	Angola, NY	\$2,040,299	10.77%
21 The Upstate National Bank	Ogdensburg, NY	\$192,147	10.59%
22 Alden State Bank	Alden, NY	\$402,829	10.53%
23 Trustco Bank	Glenville, NY	\$5,735,478	10.48%
24 Flushing Bank	Uniondale, NY	\$7,065,502	10.46%
25 Quontic Bank	Astoria, NY	\$1,382,147	10.43%

* Most recent quarter (MRQ) ROAE (stated) for C-Corp status institutions only

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Top 25 QCBI Banks

ROAE (S-Corps)

New York
Banks
September 30, 2020

Bank Name	City, ST	Total Assets (\$000s)	ROAE
1 Savannah Bank	Savannah, NY	\$156,987	5.28%
2 Alpine Capital Bank	New York, NY	\$249,459	3.78%
3 National Bank Of NY City	Flushing, NY	\$207,503	(0.36%)

* Most recent quarter (MRQ) ROAE (stated) for S-Corp status institutions only

QwickAnalytics State Performance Trends

New York
Banks

September 30, 2020

The **QwickAnalytics State Performance Trends** report presents a summary of key trends of "true" community banks - based on the QwickAnalytics Community Bank Index (QCBI)™ - for comparisons that are meaningful and relevant. The QCBI excludes FDIC-insured institutions that do not fit the characteristics of a community bank, based on the following call report-derived rules:

Disqualifying Rule	<u>Banks Excluded:</u>	
	National	New York
Assets > \$10 Billion	151	13
Specialty Bank (Bankers Bank, ILC, Trust, Foreign Parent)	125	18
Large Institutional Branches (>\$2 billion deposits/branch)	46	4
Underloaned (<10% Loans / Assets)	111	14
Consumer Focus (>50% Consumer Loans or Leases / Assets)	24	0
No Material Real Estate Lending (<1% Assets)	127	15
Wholesale Funded (<40% Core Deposits / Deposits)	89	7
Overcapitalized (Total Equity / Assets > 50%)	78	7
Time Deposits = 100% of Total Deposits	25	0
Manually Excluded Banks	0	0

* Exclusions are not "additive" as some institutions meet multiple criteria for exclusion



QwickAnalytics™

About QwickAnalytics: Time-Saving Tools for Busy Bankers

New York
Banks

September 30, 2020

QwickAnalytics on-line, cloud-based tools are designed specifically for community bankers to:

- (1) conduct a variety of **financial performance research**, from value-added graphs and tables of their own financial performance to several customizable **peer benchmarking reports**, and
- (2) satisfy several regulatory requirements, including **credit stress testing**.

The reports are **professional and polished**, but also **quick, easy and affordable**, and have received rave reviews from clients.

Regulatory and Compliance

- Credit Stress Test
- Basel III Capital Planning
- Reg F Snapshot



Bank & Peer Performance

- Bank Performance Report Card
- PeerWatch Trends
- PeerWatch
- Liquidity Risk Report
- Reg F Snapshot

Find out more or sign up at www.qwickanalytics.com.