

QwickAnalytics Community Bank Index (QCBI) State Performance Trends

Key industry trends for the "true" community bank

STATE OF THE STATE: NEW YORK *2nd Quarter 2020 Review*



QwickAnalytics State Performance Trends

New York
Banks
June 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)™ 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	104	74%	37	26%	141
National	4,771	93%	340	7%	5,111

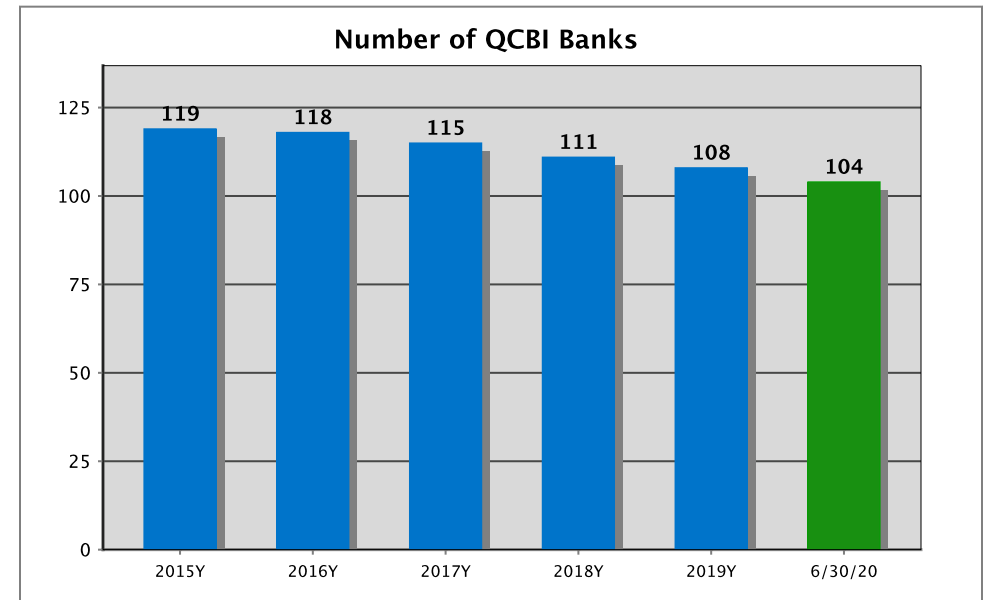
Please visit the www.QwickAnalytics.com website for more information.

QwickAnalytics State Performance Trends

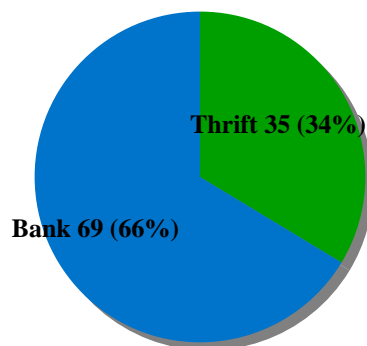
QCBI Industry Structure

New York
Banks
June 30, 2020

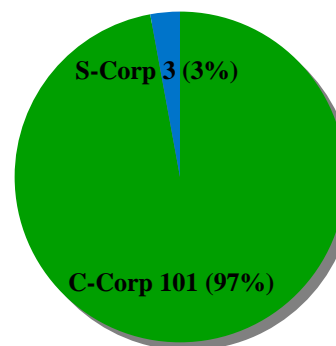
QCBI Bank Size Distribution				
Total Assets	Institutions		Aggregate Assets	
	#	%	\$MM	%
\$0-\$100 Million	6	6%	\$399	0%
\$100-\$500 Million	40	38%	\$11,492	9%
\$500 Million-\$1 Billion	23	22%	\$16,078	12%
\$1-\$5 Billion	27	26%	\$52,541	40%
\$5-\$10 Billion	8	8%	\$49,934	38%
Total	104	100%	\$130,445	100%



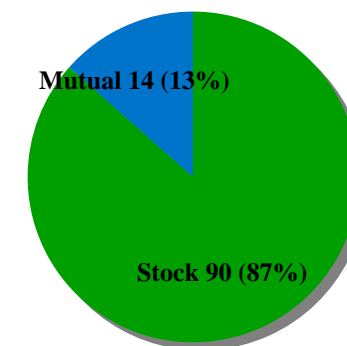
Industry Breakdown



Structural Breakdown



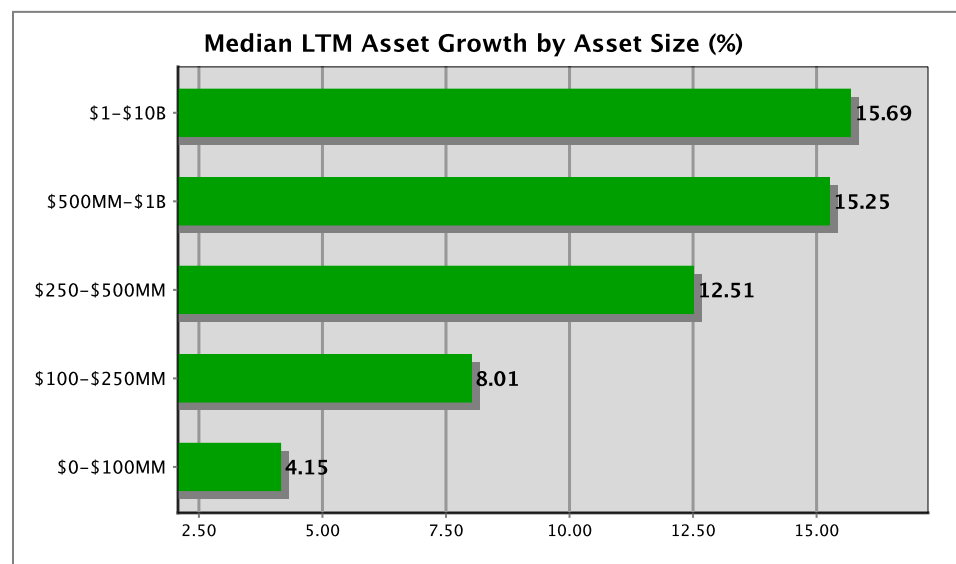
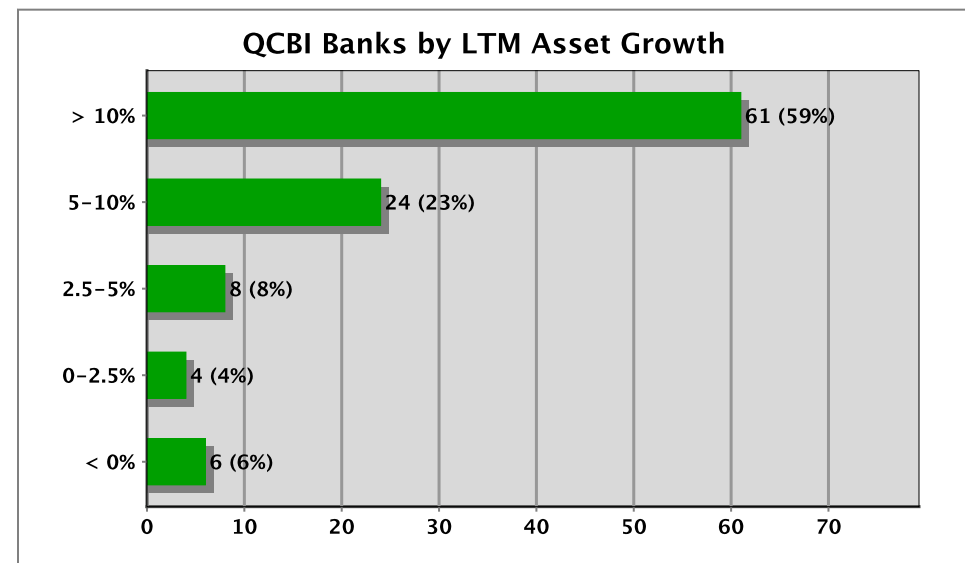
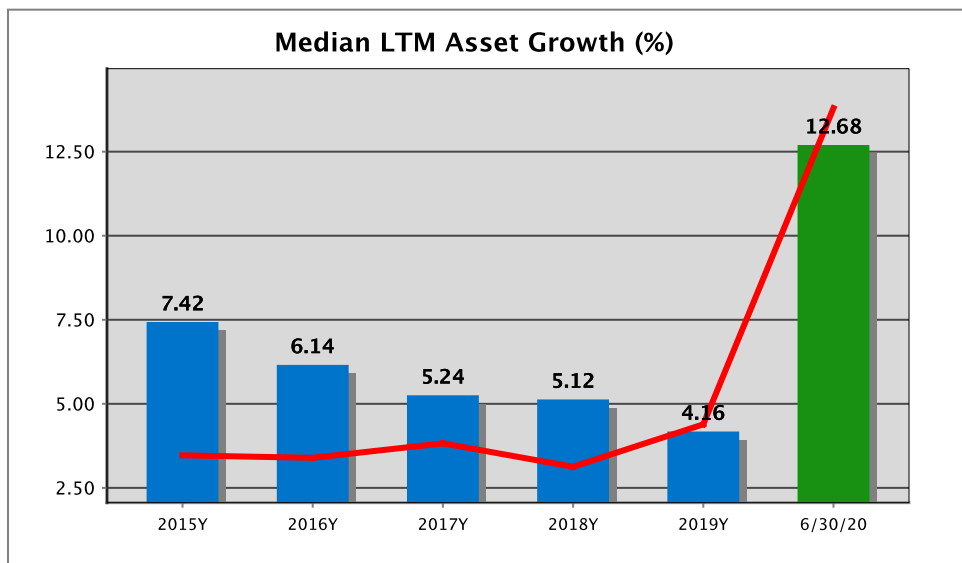
Ownership Breakdown



QwickAnalytics State Performance Trends

Asset Growth Trends

New York
Banks
June 30, 2020



— National Trend

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

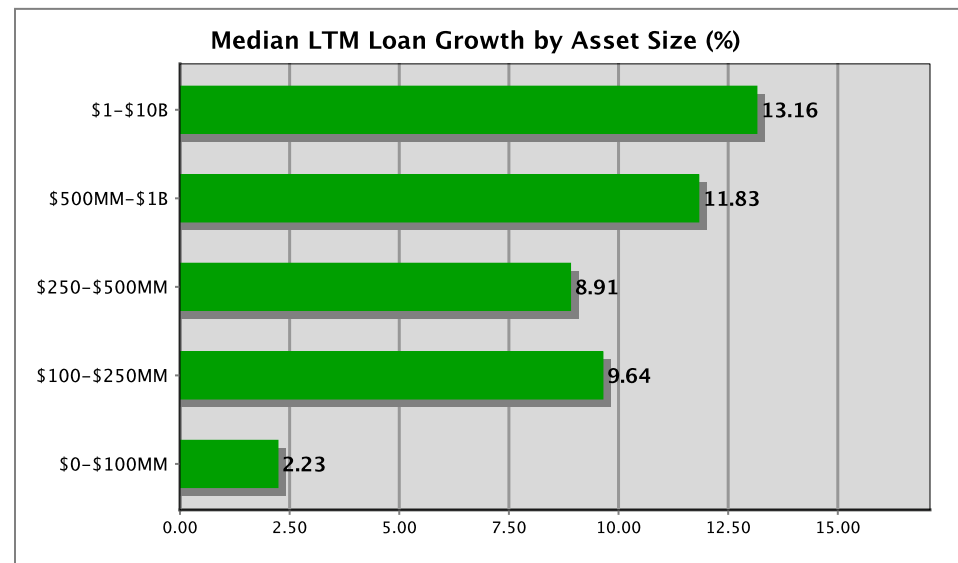
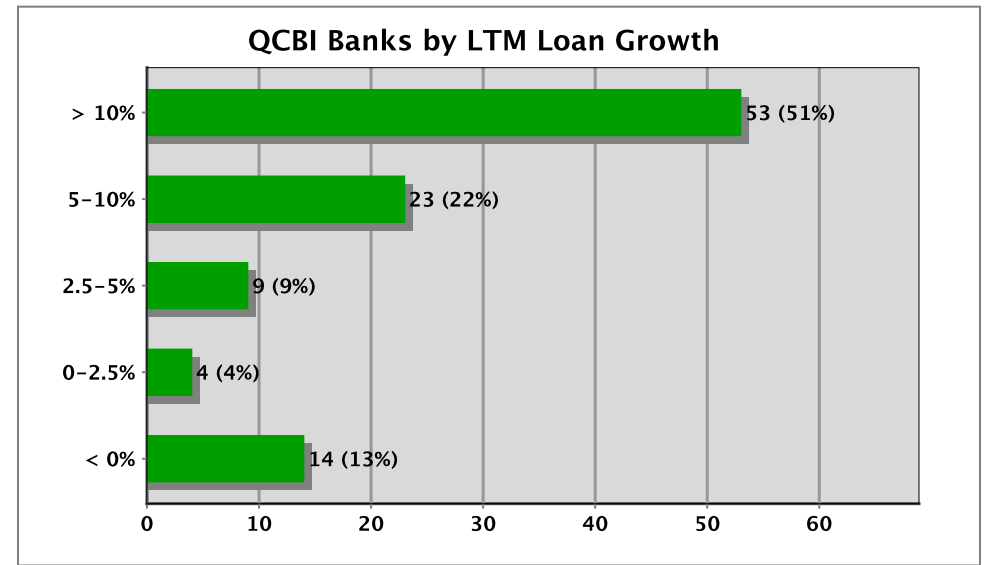
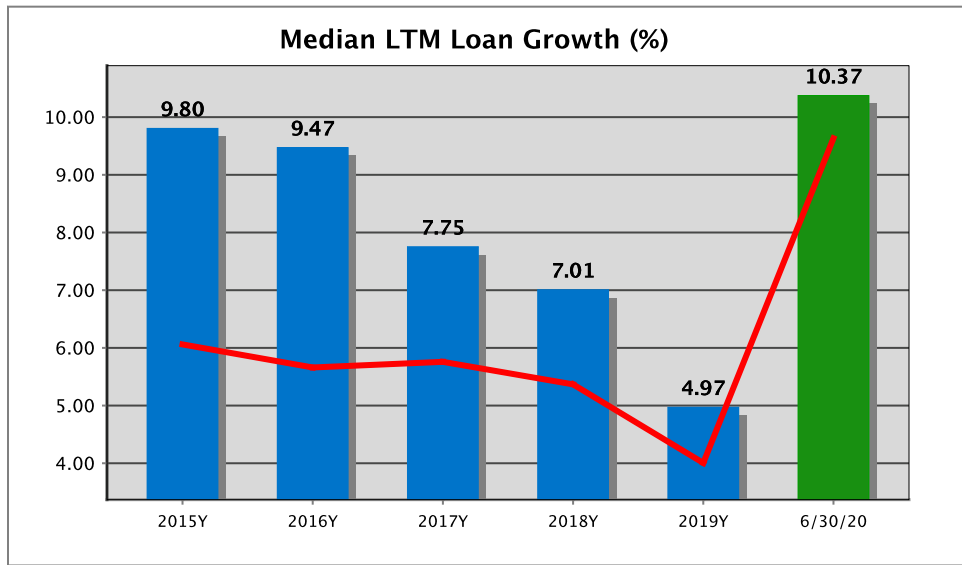


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QwickAnalytics State Performance Trends

Loan Growth Trends

New York
Banks
June 30, 2020



— National Trend

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

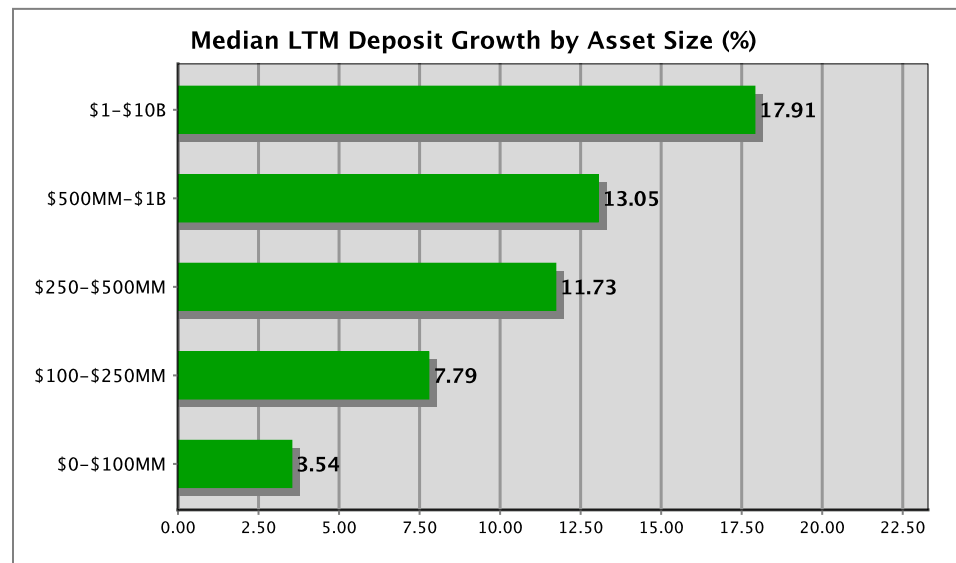
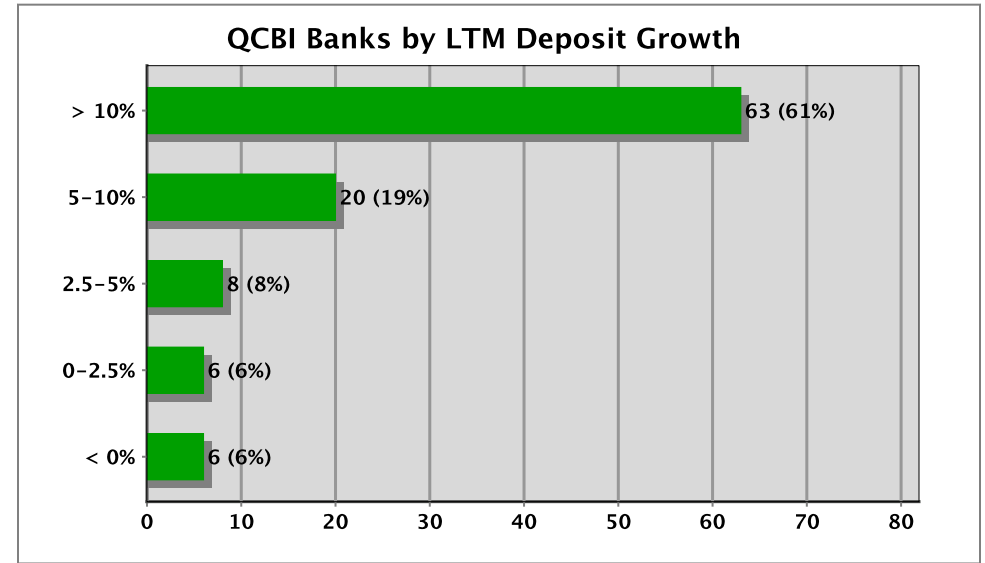
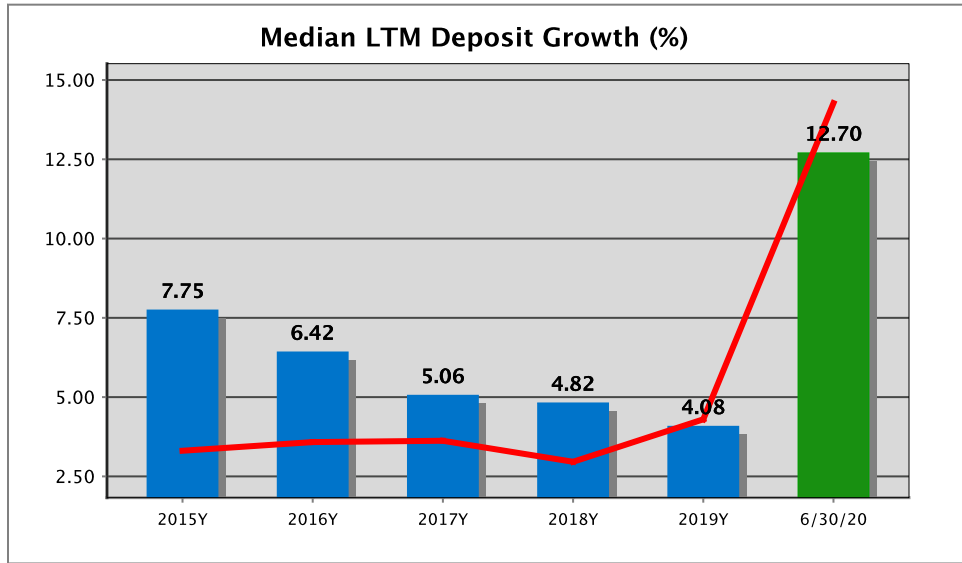


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QwickAnalytics State Performance Trends

Deposit Growth Trends

New York
Banks
June 30, 2020



— National Trend

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

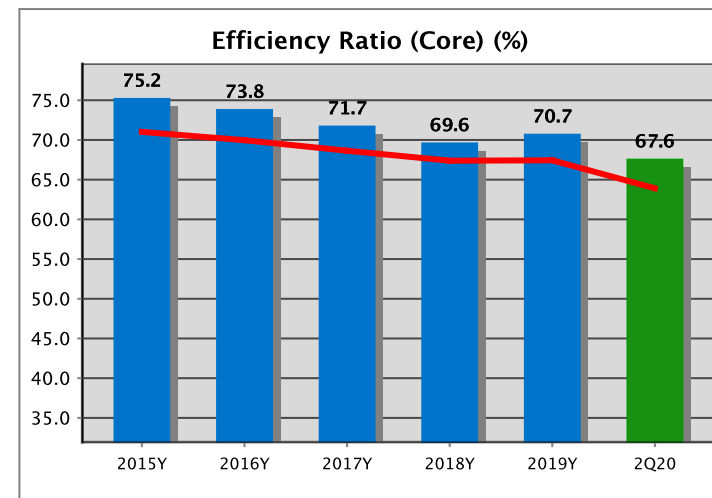
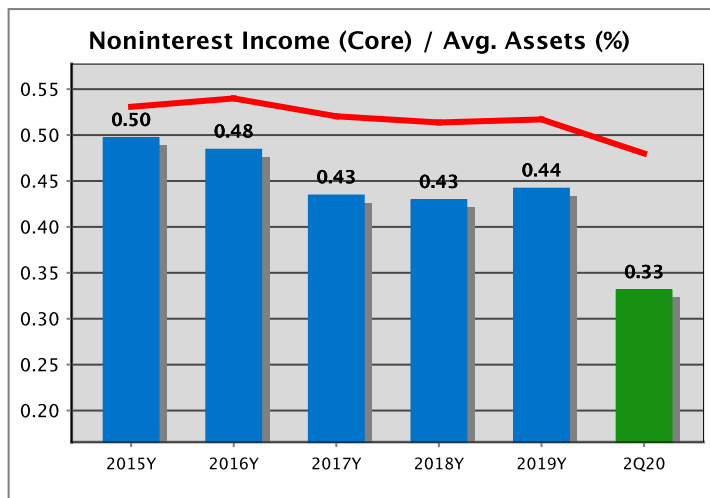
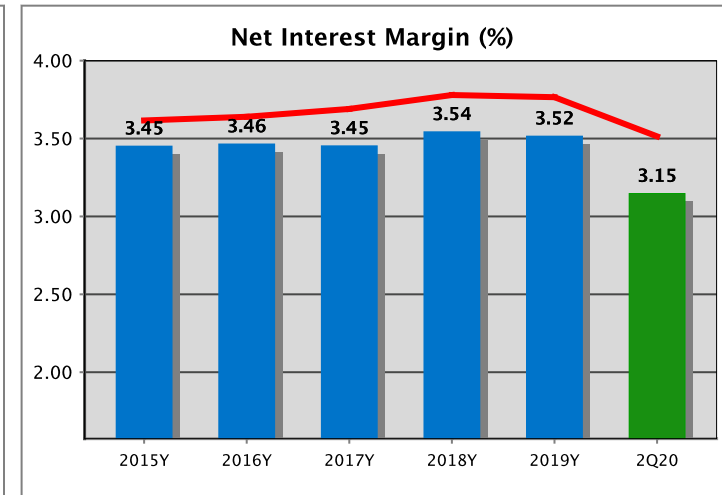
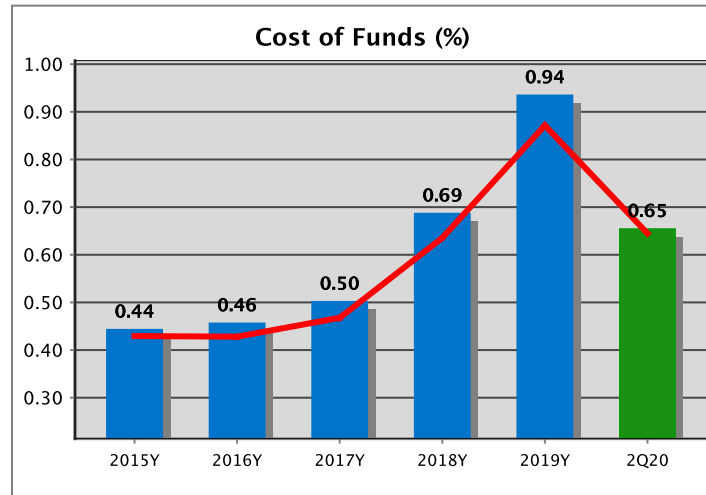
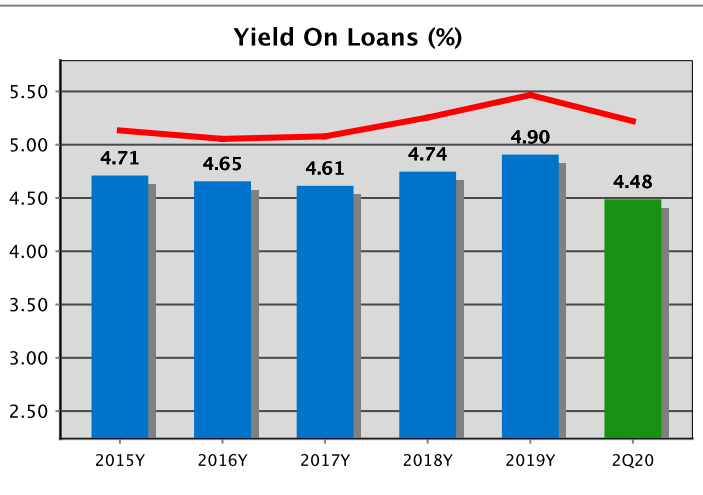


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QwickAnalytics State Performance Trends

Performance Trends

New York
Banks
June 30, 2020



— National Trend

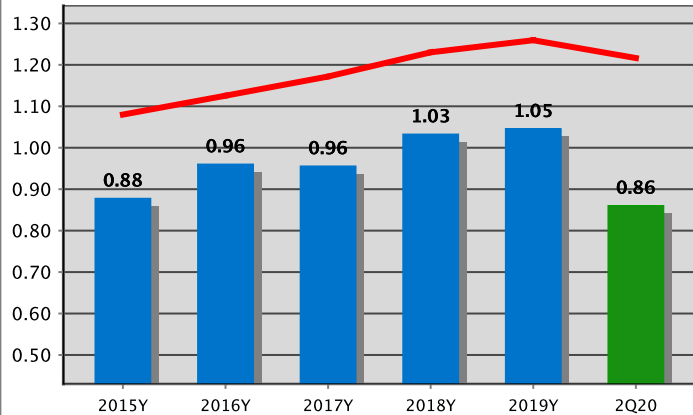
Note: All data points represent median values;
current period data (green bars) are for the most recent quarter (MRQ); Core items exclude nonrecurring gains/losses

QwickAnalytics State Performance Trends

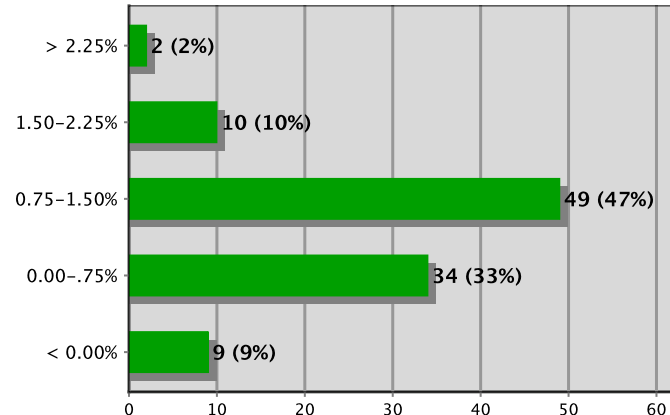
Profitability Trends

New York
Banks
June 30, 2020

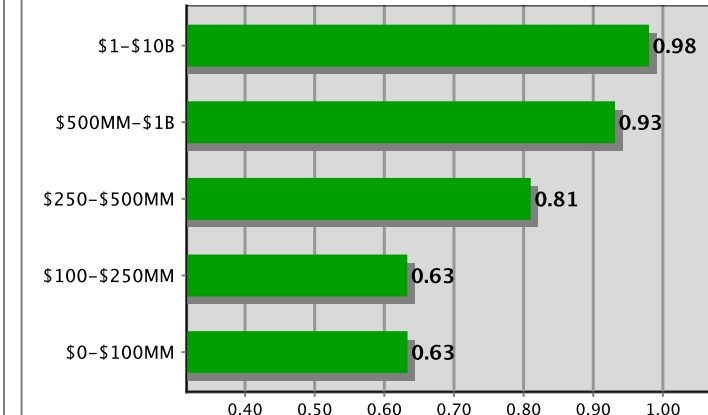
Median Pretax ROAA (%)



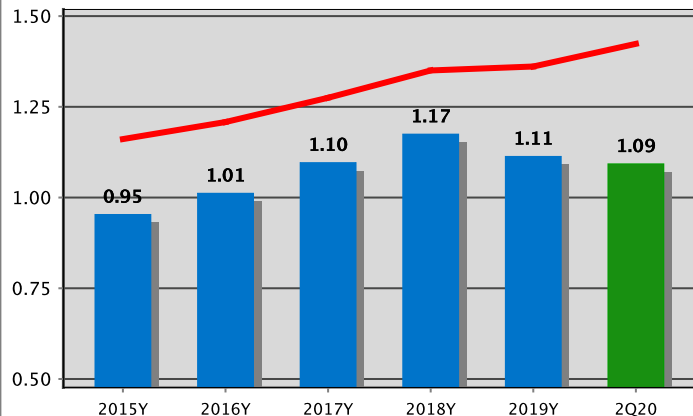
QCBI Banks by Pretax ROAA



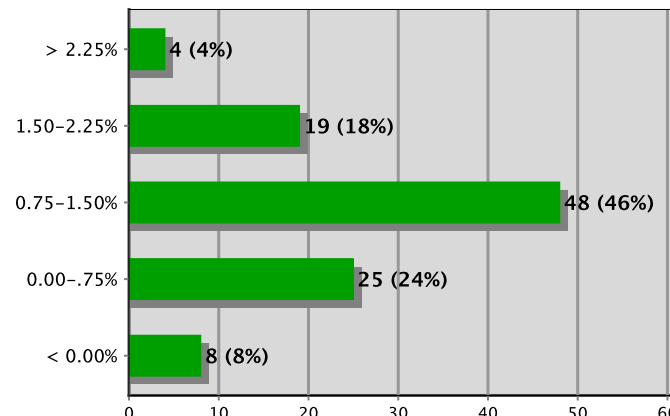
Median Pretax ROAA by Asset Size (%)



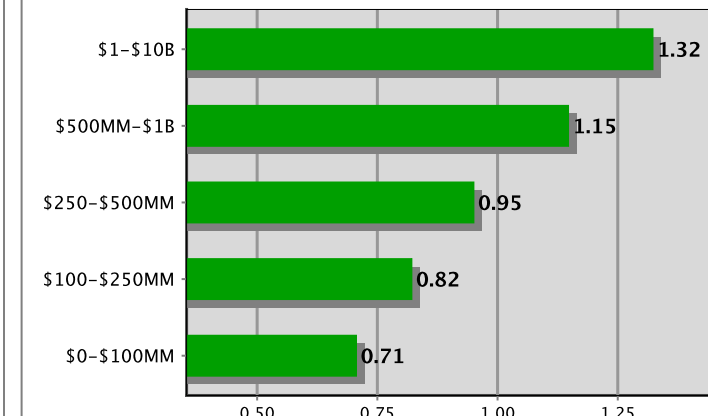
Median COE/AA (%)



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)



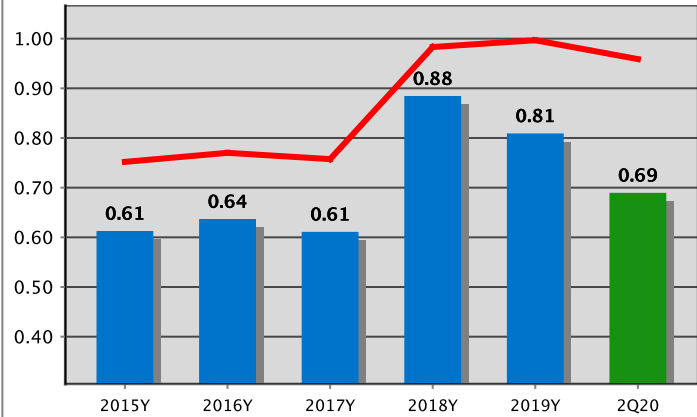
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QwickAnalytics State Performance Trends

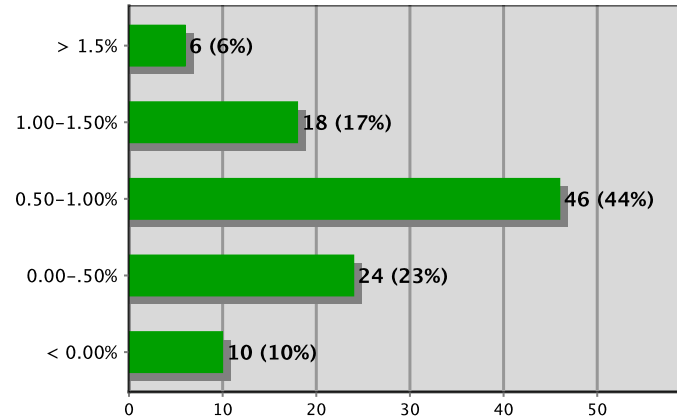
Profitability Trends

New York
Banks
June 30, 2020

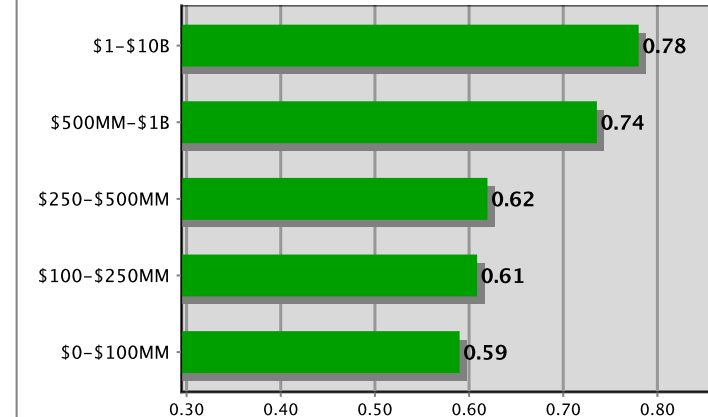
Median ROAA (%)



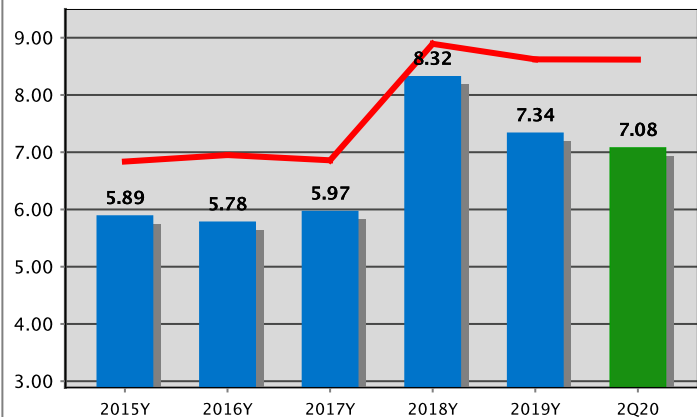
QCBI Banks by ROAA



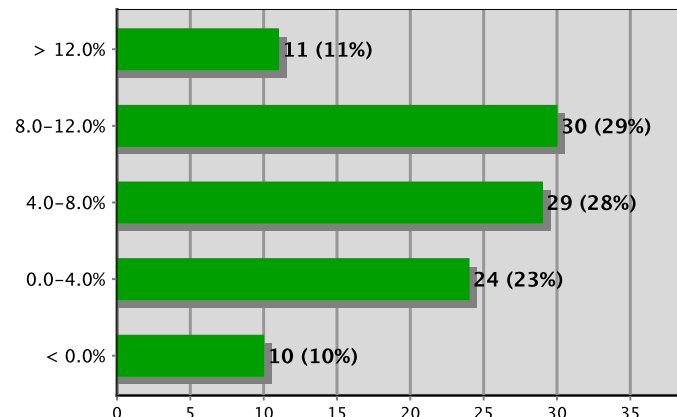
Median ROAA by Asset Size (%)



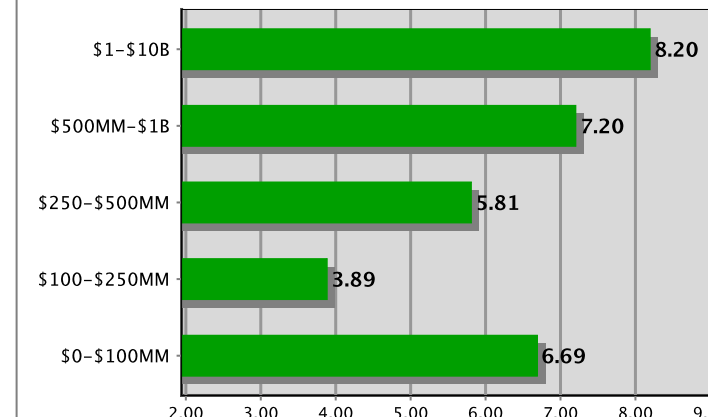
Median ROAE (%)



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)

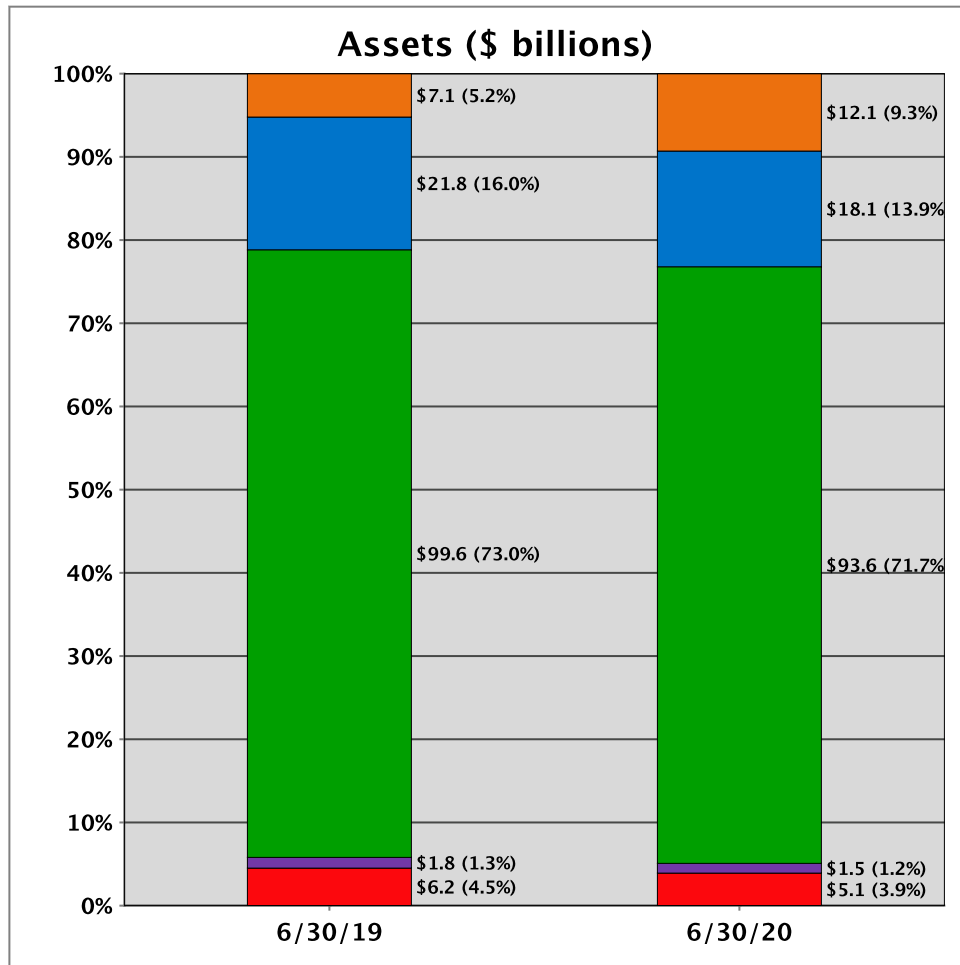


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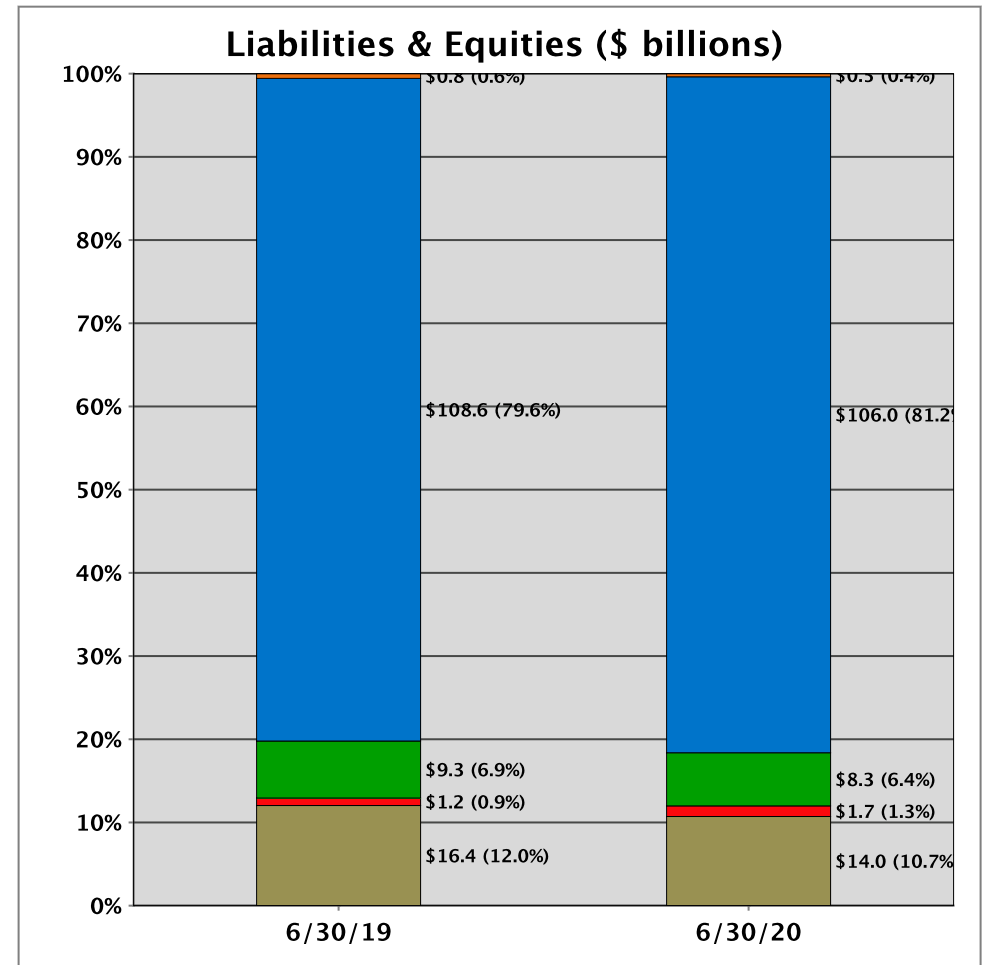
QwickAnalytics State Performance Trends

Balance Sheet Composition

New York
Banks
June 30, 2020

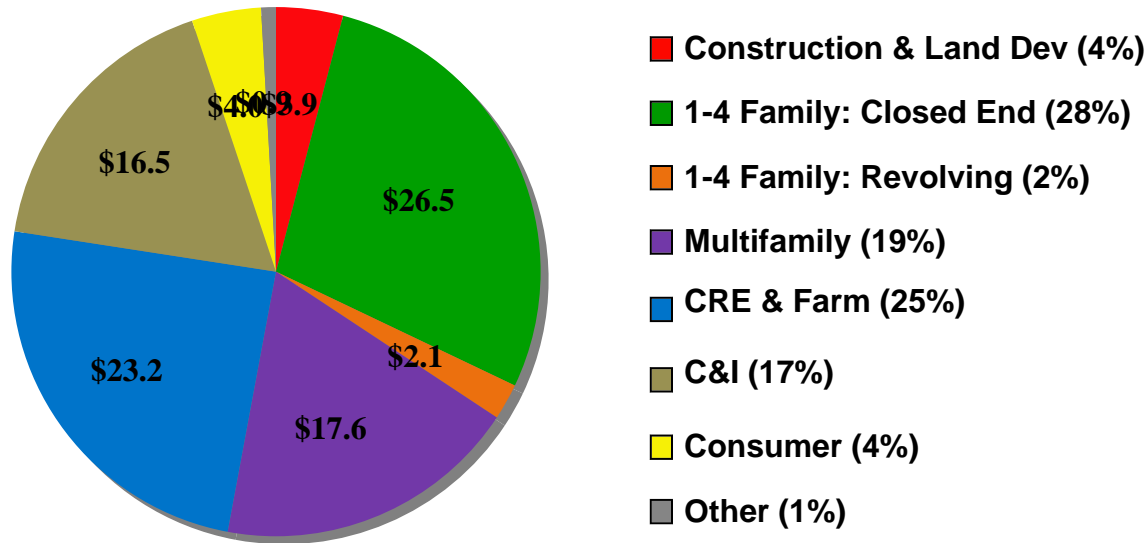


- Cash & Equivalents
- Securitites
- Net Loans
- Premises & Fixed
- Other Assets



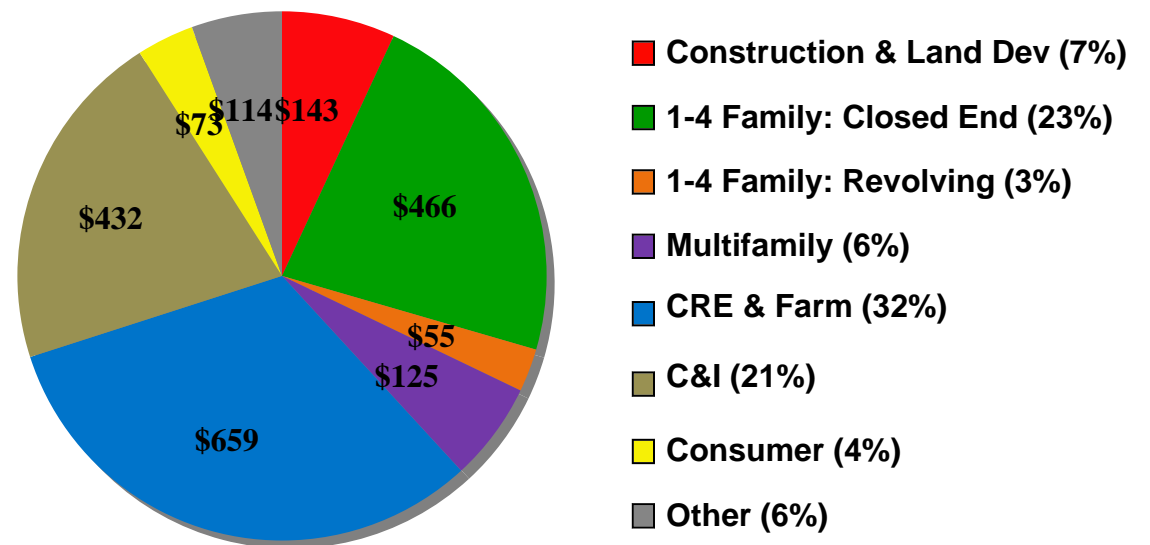
- Fed Funds & Repos
- Deposits
- Other Borrowings
- Other Liabilities
- Equity Capital

State Aggregate Loan Mix



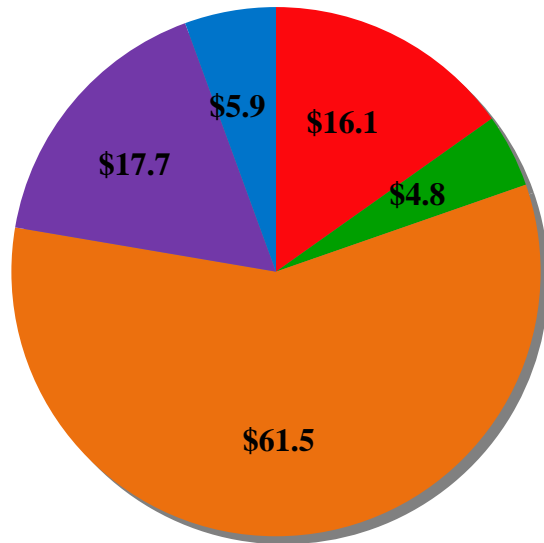
(\$ billions)

National Aggregate Loan Mix



(\$ billions)

State Aggregate Deposit Mix



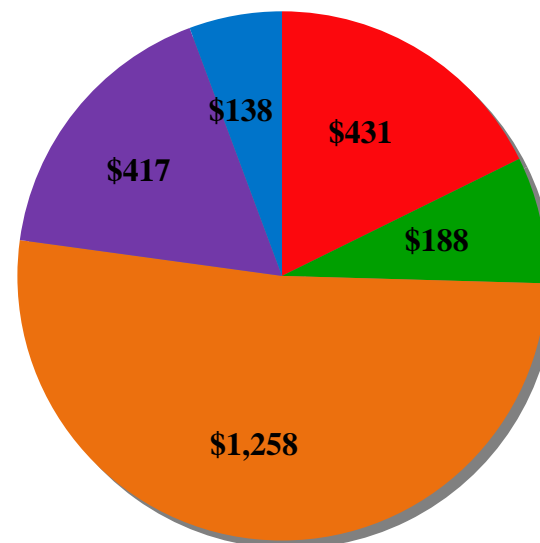
- Demand (15%)
- NOW & Other Trans. (4%)
- Savings & MMDA (58%)
- Retail Time (17%)
- Jumbo Time (6%)

Memo:

Total Noninterest-Bear. (\$26, 24%)
 Total Brokered (\$4, 4%)

(\$ billions)

National Aggregate Deposit Mix



- Demand (18%)
- NOW & Other Trans. (8%)
- Savings & MMDA (52%)
- Retail Time (17%)
- Jumbo Time (6%)

Memo:

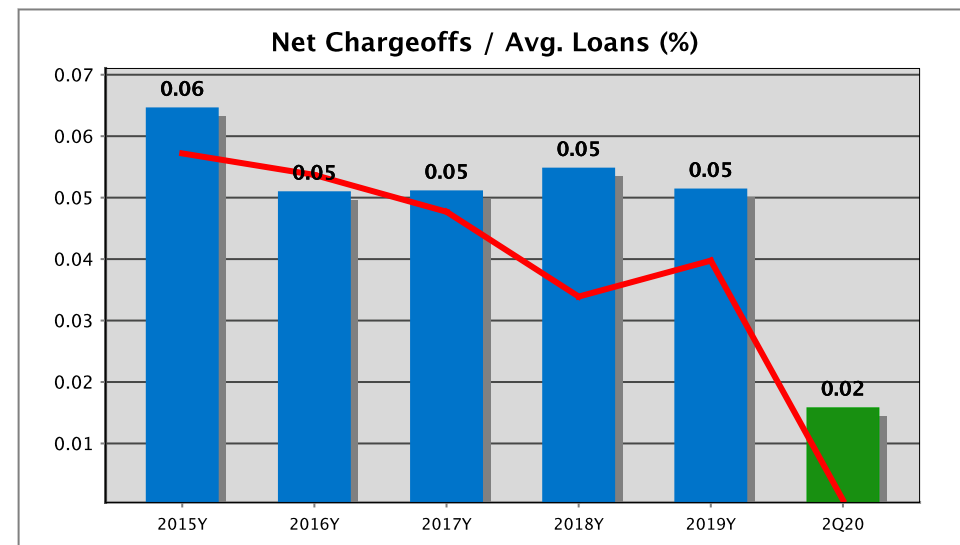
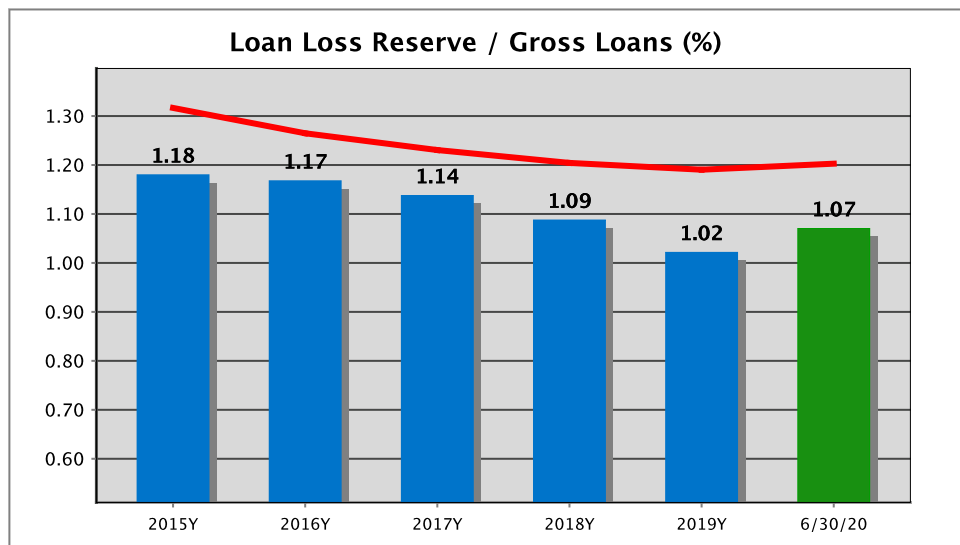
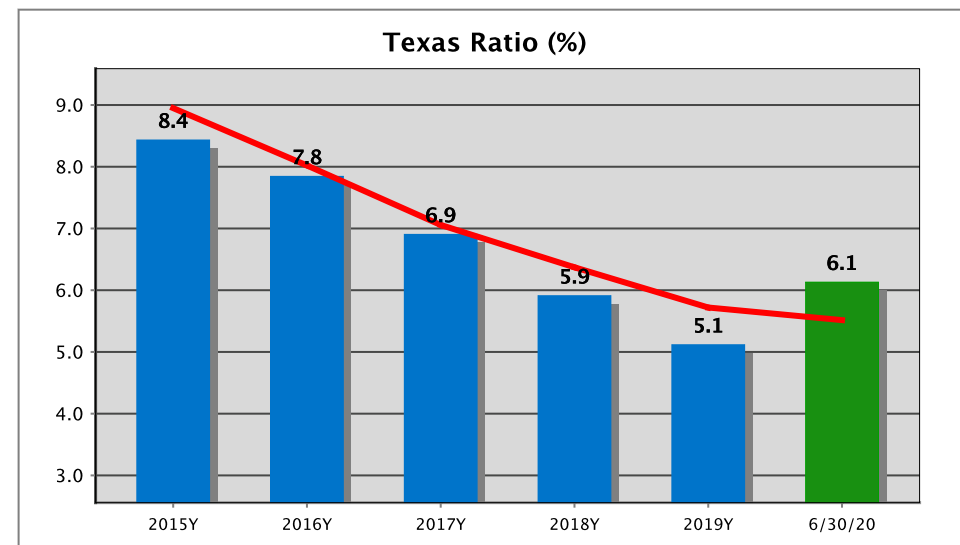
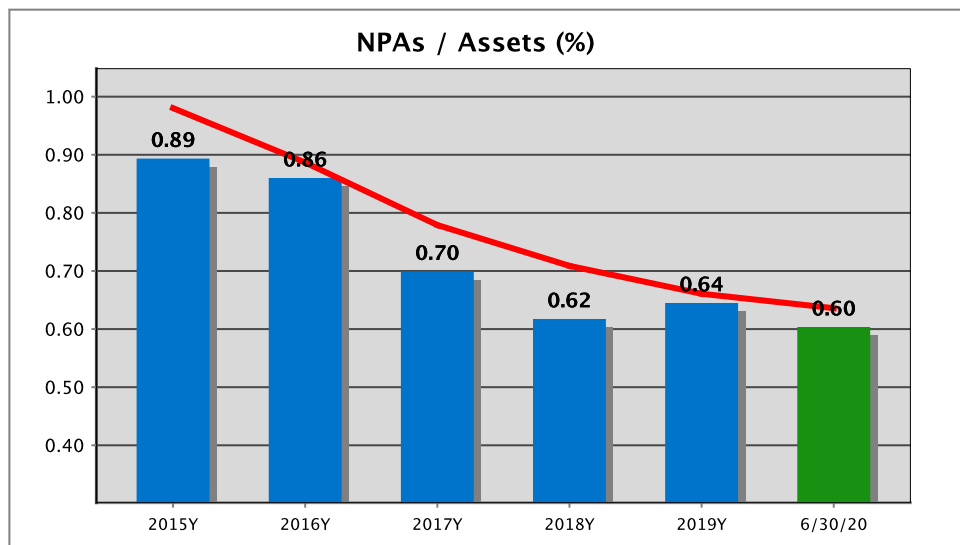
Total Noninterest-Bear. (\$624, 24%)
 Total Brokered (\$76, 3%)

(\$ billions)

QwickAnalytics State Performance Trends

Asset Quality Trends

New York
Banks
June 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

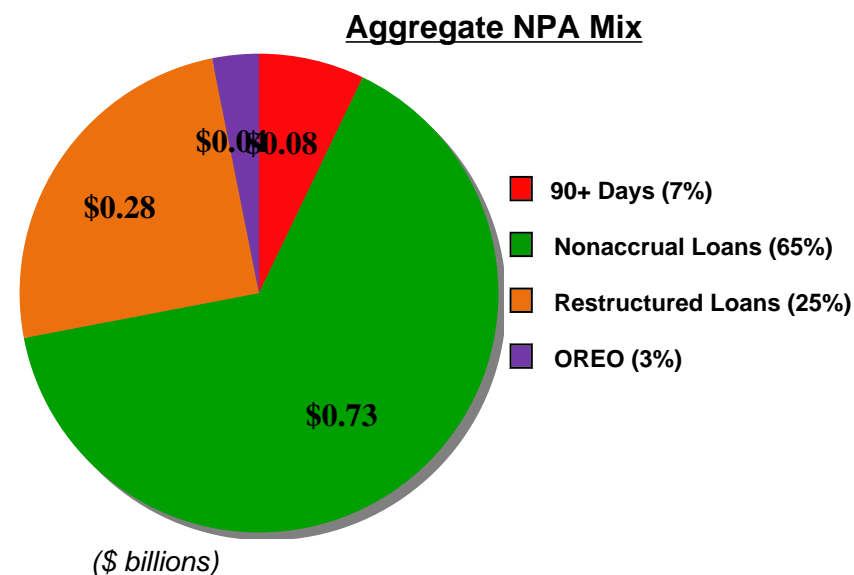
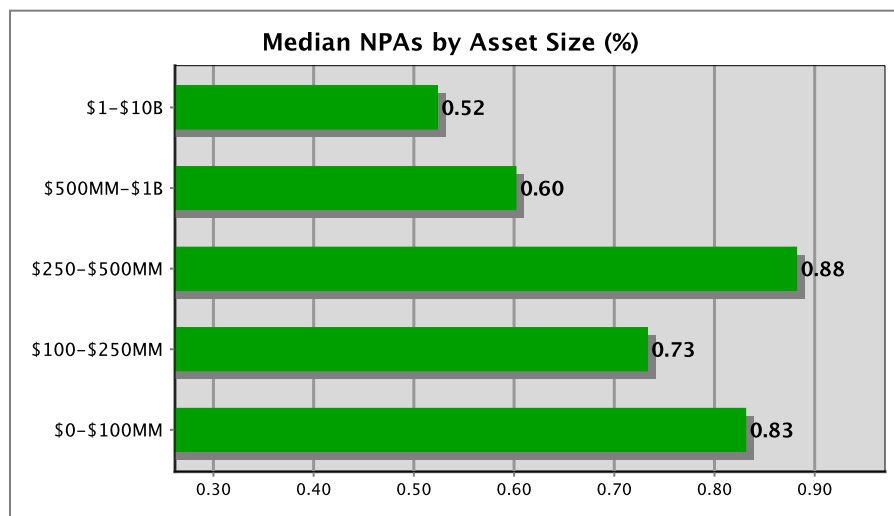
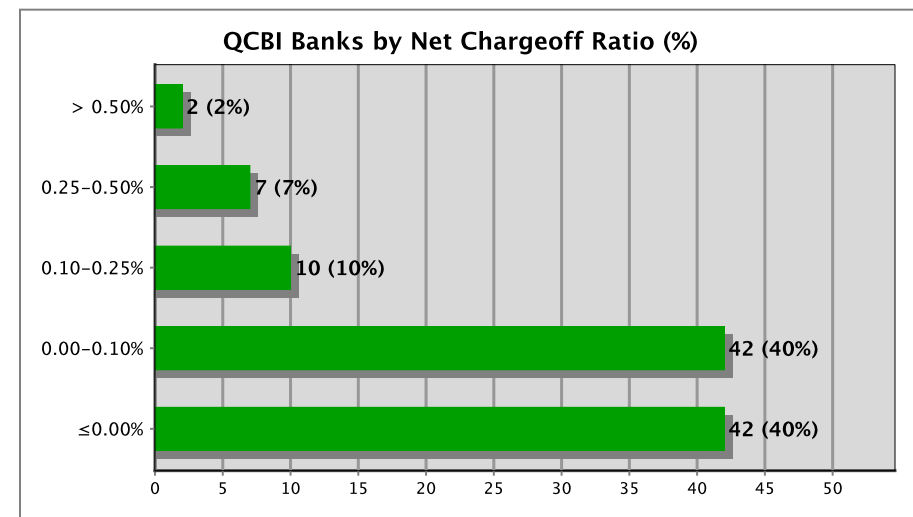
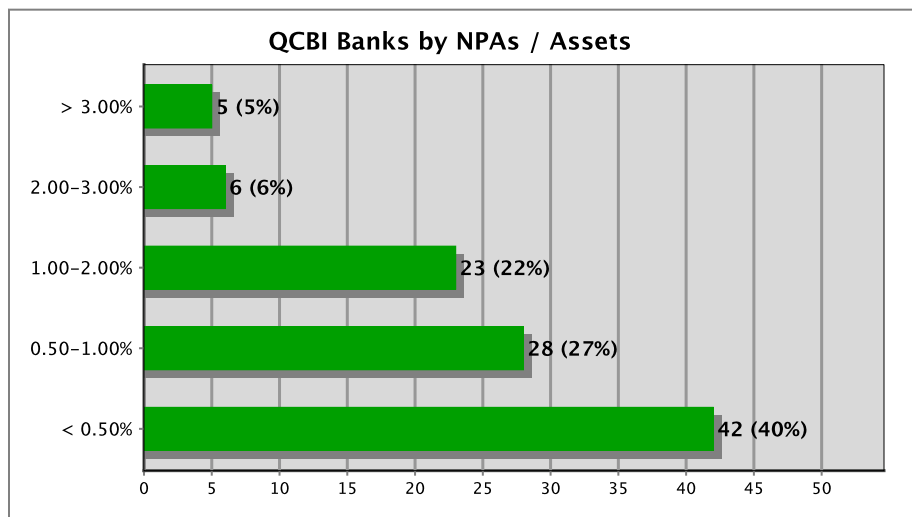


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Asset Quality Trends

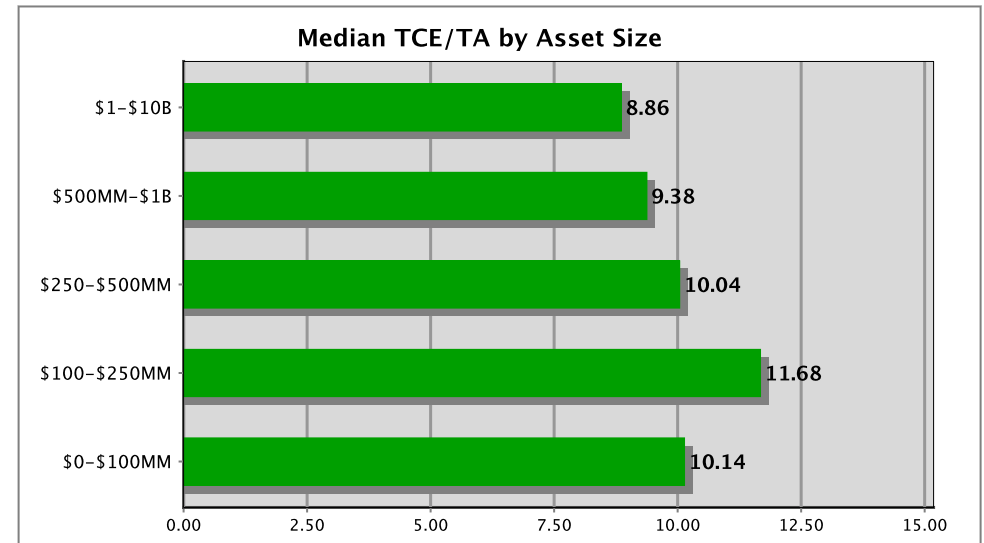
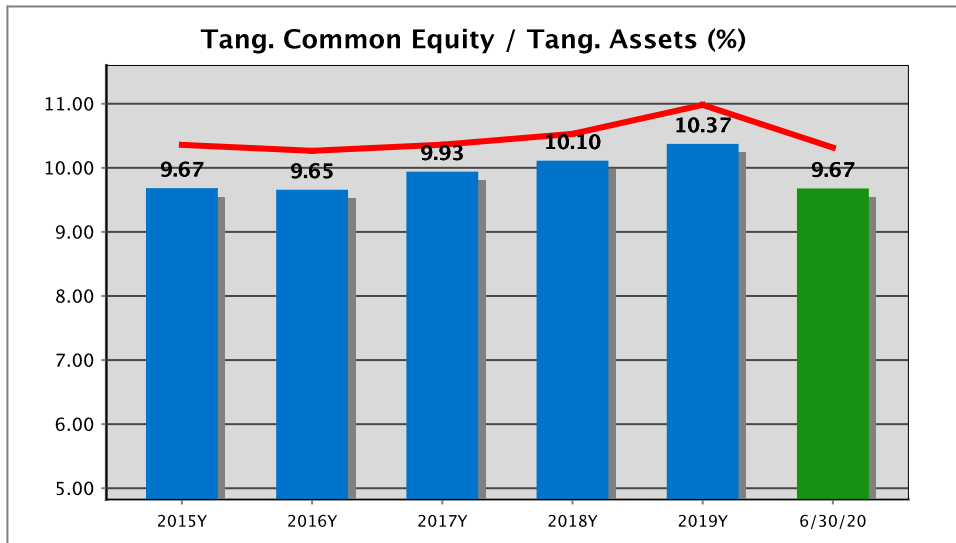
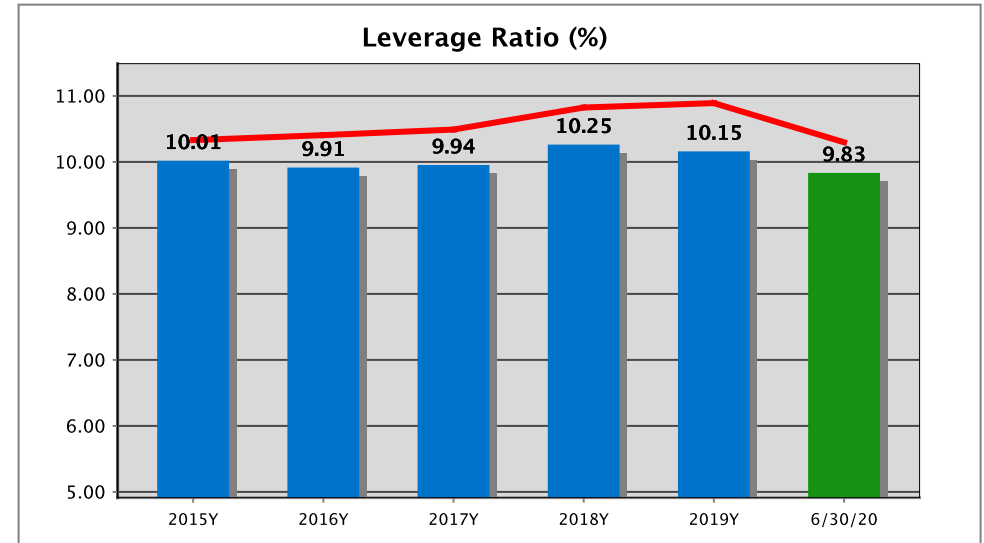
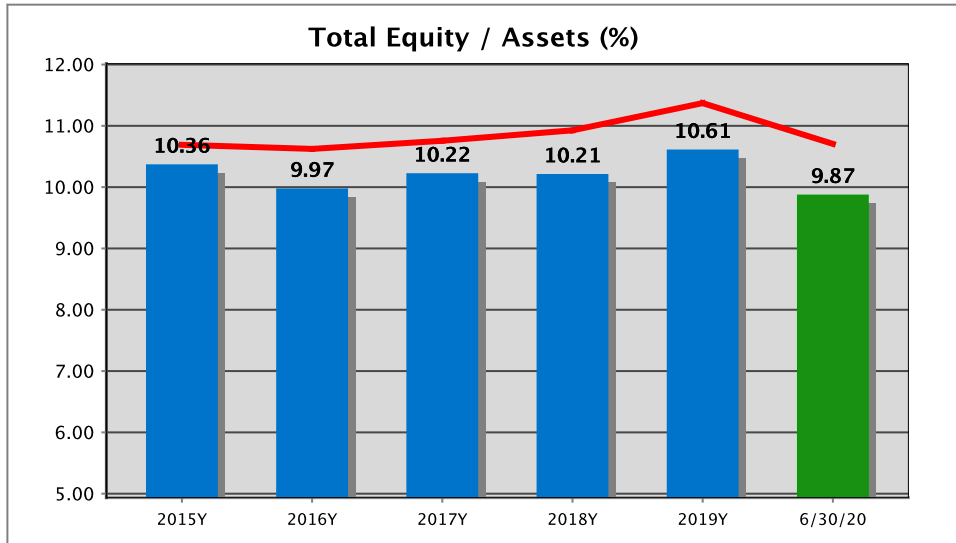
New York
Banks
June 30, 2020



QwickAnalytics State Performance Trends

Capital Trends

New York
Banks
June 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
June 30, 2020

	Bank Name	City, ST	Total Assets (\$000s)	LTM Asset Growth	
				(%)	(\$000s)
1	Quontic Bank	Astoria, NY	\$1,009,936	156.3%	\$615,959
2	Community FSB	Woodhaven, NY	\$328,255	76.4%	\$142,159
3	Spring Bank	Bronx, NY	\$341,482	76.3%	\$147,767
4	Savoy Bank	New York, NY	\$596,948	62.6%	\$229,864
5	Evans Bank	Angola, NY	\$2,049,079	40.8%	\$594,084
6	Metropolitan Commercial Bank	New York, NY	\$3,968,973	34.2%	\$1,011,795
7	Saratoga National B&TC	Saratoga Springs, NY	\$764,054	32.3%	\$186,356
8	The Bank Of Greene County	Catskill, NY	\$1,673,532	32.1%	\$407,035
9	Orange B&TC	Middletown, NY	\$1,573,281	31.1%	\$373,134
10	Bnb Bank	Bridgeton, NY	\$6,150,352	30.5%	\$1,435,997
11	Amalgamated Bank	New York, NY	\$6,481,061	30.4%	\$1,511,757
12	The Westchester Bank	White Plains, NY	\$1,158,957	28.9%	\$260,179
13	Bank Of Akron	Akron, NY	\$471,221	24.9%	\$93,957
14	The Upstate National Bank	Ogdensburg, NY	\$182,961	24.8%	\$36,339
15	Rhinebeck Bank	Rhinebeck, NY	\$1,128,137	23.6%	\$215,208
16	Global Bank	New York, NY	\$214,234	23.1%	\$40,266
17	Empire State Bank	Newburgh, NY	\$511,843	22.2%	\$93,033
18	Cayuga Lake National Bank	Union Springs, NY	\$185,080	21.5%	\$32,767
19	Emigrant Bank	New York, NY	\$6,804,959	20.6%	\$1,163,739
20	The Canandaigua National B&TC	Canandaigua, NY	\$3,515,417	20.2%	\$589,735
21	The Lyons National Bank	Lyons, NY	\$1,360,860	19.5%	\$222,374
22	Ulster SB	Kingston, NY	\$1,092,225	19.2%	\$175,903
23	Hanover Community Bank	Garden City Park, NY	\$838,014	18.9%	\$133,254
24	Generations Bank	Seneca Falls, NY	\$372,396	18.2%	\$57,240
25	Watertown SB	Watertown, NY	\$800,957	18.2%	\$123,063



Top 25 Fastest Growth QCBI Banks

LTM Loan Growth

New York
Banks
June 30, 2020

	Bank Name	City, ST	Total Assets (\$000s)	LTM Loan Growth	
				(%)	(\$000s)
1	Quontic Bank	Astoria, NY	\$1,009,936	216.6%	\$609,747
2	Community FSB	Woodhaven, NY	\$328,255	115.4%	\$127,573
3	Savoy Bank	New York, NY	\$596,948	68.6%	\$212,192
4	Spring Bank	Bronx, NY	\$341,482	66.6%	\$93,998
5	Cayuga Lake National Bank	Union Springs, NY	\$185,080	46.4%	\$32,470
6	First Federal Savings Of Middletown	Middletown, NY	\$154,782	41.4%	\$18,387
7	Evans Bank	Angola, NY	\$2,049,079	39.0%	\$473,062
8	The National Bank Of Coxsackie	Coxsackie, NY	\$364,301	34.8%	\$61,498
9	Bnb Bank	Bridgehampton, NY	\$6,150,352	34.5%	\$1,188,161
10	The Upstate National Bank	Ogdensburg, NY	\$182,961	32.7%	\$38,509
11	Global Bank	New York, NY	\$214,234	28.3%	\$43,752
12	Saratoga National B&TC	Saratoga Springs, NY	\$764,054	27.5%	\$129,028
13	Orange B&TC	Middletown, NY	\$1,573,281	27.1%	\$223,641
14	Genesee Regional Bank	Rochester, NY	\$714,991	26.8%	\$120,826
15	Alpine Capital Bank	New York, NY	\$253,598	26.7%	\$22,150
16	The Bank Of Greene County	Catskill, NY	\$1,673,532	26.4%	\$211,003
17	Metropolitan Commercial Bank	New York, NY	\$3,968,973	23.7%	\$554,316
18	Modern Bank	New York, NY	\$870,336	23.5%	\$138,187
19	Fulton SB	Fulton, NY	\$407,218	23.3%	\$31,750
20	The Canandaigua National B&TC	Canandaigua, NY	\$3,515,417	21.3%	\$513,631
21	Victory State Bank	Staten Island, NY	\$403,315	20.2%	\$31,355
22	Rhinebeck Bank	Rhinebeck, NY	\$1,128,137	20.2%	\$150,741
23	The Lyons National Bank	Lyons, NY	\$1,360,860	19.6%	\$160,390
24	Empire State Bank	Newburgh, NY	\$511,843	19.4%	\$70,504
25	The First National Bank Of Dryden	Dryden, NY	\$208,532	19.3%	\$10,279



Top 25 QCBI Banks

Net Interest Margin

New York
Banks
June 30, 2020

	Bank Name	City, ST	Total Assets (\$000s)	Net Interest Margin
1	UNITED ORIENT BANK	New York, NY	\$84,584	4.96%
2	Esquire Bank	Jericho, NY	\$840,750	4.48%
3	Northeast Community Bank	White Plains, NY	\$943,180	4.39%
4	The Citizens National Bank Of Hammond	Hammond, NY	\$24,041	4.10%
5	BANK OF CATTARAUGUS	Cattaraugus, NY	\$23,556	4.05%
6	Gouverneur S&L Association	Gouverneur, NY	\$140,587	4.01%
7	Amerasia Bank	Flushing, NY	\$713,327	3.97%
8	Tioga State Bank	Spencer, NY	\$525,738	3.91%
9	The First National Bank Of Groton	Groton, NY	\$198,122	3.85%
10	Savoy Bank	New York, NY	\$596,948	3.82%
11	Emigrant Bank	New York, NY	\$6,804,959	3.79%
12	Global Bank	New York, NY	\$214,234	3.79%
13	Alden State Bank	Alden, NY	\$388,792	3.76%
14	Champlain National Bank	Elizabethtown, NY	\$399,979	3.73%
15	American Community Bank	Glen Cove, NY	\$243,942	3.72%
16	Maple City SB, Fsb	Hornell, NY	\$95,552	3.62%
17	Wallkill Valley Federal S&L Association	Wallkill, NY	\$355,124	3.61%
18	Cross County SB	Flushing, NY	\$491,426	3.60%
19	The Bank Of Castile	Castile, NY	\$1,763,740	3.53%
20	Usny Bank	Geneva, NY	\$463,824	3.52%
21	Jeff Bank	Jeffersonville, NY	\$578,266	3.48%
22	Genesee Regional Bank	Rochester, NY	\$714,991	3.46%
23	Bank Of Richmondville	Cobleskill, NY	\$155,433	3.44%
24	Watertown SB	Watertown, NY	\$800,957	3.44%
25	Ponce Bank	Bronx, NY	\$1,216,693	3.43%

* Most recent quarter (MRQ) net interest margin



QwickAnalytics™

Top 25 QCBI Banks Noninterest Income

New York
Banks
June 30, 2020

Bank Name	City, ST	Total Assets (\$000s)	Nonint. Income / Avg. Assets
1 Fulton SB	Fulton, NY	\$407,218	3.90%
2 Community FSB	Woodhaven, NY	\$328,255	3.85%
3 Tompkins Trust Co	Ithaca, NY	\$2,342,106	2.95%
4 Quontic Bank	Astoria, NY	\$1,009,936	2.19%
5 Newbank	Flushing, NY	\$482,035	1.93%
6 The Adirondack Trust Co	Saratoga Springs, NY	\$1,402,270	1.65%
7 Ulster SB	Kingston, NY	\$1,092,225	1.61%
8 Genesee Regional Bank	Rochester, NY	\$714,991	1.60%
9 Esquire Bank	Jericho, NY	\$840,750	1.43%
10 The Lyons National Bank	Lyons, NY	\$1,360,860	1.24%
11 The Canandaigua National B&TC	Canandaigua, NY	\$3,515,417	1.19%
12 Elmira SB	Elmira, NY	\$676,049	1.16%
13 Glens Falls National B&TC	Glens Falls, NY	\$2,825,566	1.02%
14 Generations Bank	Seneca Falls, NY	\$372,396	0.98%
15 Chemung Canal Trust Co	Elmira, NY	\$2,045,411	0.97%
16 Walden SB	Montgomery, NY	\$695,562	0.93%
17 Piermont Bank	New York, NY	\$116,917	0.87%
18 Abacus FSB	New York, NY	\$365,523	0.85%
19 Rondout SB	Kingston, NY	\$430,960	0.83%
20 Pioneer Bank	Albany, NY	\$1,524,763	0.79%
21 Ballston Spa National Bank	Ballston Spa, NY	\$638,536	0.69%
22 Bank Of Millbrook	Millbrook, NY	\$247,385	0.68%
23 Maple City SB, Fsb	Hornell, NY	\$95,552	0.65%
24 Rhinebeck Bank	Rhinebeck, NY	\$1,128,137	0.63%
25 Tioga State Bank	Spencer, NY	\$525,738	0.63%

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



QwickAnalytics™

Top 25 QCBI Banks Most Efficient

New York
Banks
June 30, 2020

	Bank Name	City, ST	Total Assets (\$000s)	Efficiency Ratio (Core) (%)
1	Amerasia Bank	Flushing, NY	\$713,327	34.6%
2	Saratoga National B&TC	Saratoga Springs, NY	\$764,054	42.9%
3	Fulton SB	Fulton, NY	\$407,218	44.2%
4	The First National Bank Of Dryden	Dryden, NY	\$208,532	46.2%
5	The Westchester Bank	White Plains, NY	\$1,158,957	47.0%
6	Genesee Regional Bank	Rochester, NY	\$714,991	50.2%
7	Alden State Bank	Alden, NY	\$388,792	50.5%
8	Northfield Bank	Staten Island, NY	\$5,050,101	50.8%
9	The First National Bank Of Long Island	Glen Head, NY	\$4,247,190	51.3%
10	The Bank Of Castile	Castile, NY	\$1,763,740	51.3%
11	Esquire Bank	Jericho, NY	\$840,750	51.6%
12	Flushing Bank	Uniondale, NY	\$7,166,277	52.5%
13	Metropolitan Commercial Bank	New York, NY	\$3,968,973	52.6%
14	Savoy Bank	New York, NY	\$596,948	55.0%
15	Bnb Bank	Bridgehampton, NY	\$6,150,352	55.2%
16	The Bank Of Greene County	Catskill, NY	\$1,673,532	56.1%
17	Glens Falls National B&TC	Glens Falls, NY	\$2,825,566	56.6%
18	Empire National Bank	Islandia, NY	\$1,052,247	56.8%
19	Trustco Bank	Glenville, NY	\$5,676,909	57.0%
20	Five Star Bank	Warsaw, NY	\$4,645,277	57.3%
21	Amalgamated Bank	New York, NY	\$6,481,061	58.0%
22	The Upstate National Bank	Ogdensburg, NY	\$182,961	58.2%
23	Dime Community Bank	Brooklyn, NY	\$6,459,775	58.6%
24	The Canandaigua National B&TC	Canandaigua, NY	\$3,515,417	59.6%
25	Spring Bank	Bronx, NY	\$341,482	59.7%

* 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
June 30, 2020

	Bank Name	City, ST	Total Assets (\$000s)	ROAA
1	Fulton SB	Fulton, NY	\$407,218	2.68%
2	Amerasia Bank	Flushing, NY	\$713,327	2.10%
3	Genesee Regional Bank	Rochester, NY	\$714,991	1.82%
4	The First National Bank Of Dryden	Dryden, NY	\$208,532	1.71%
5	Community FSB	Woodhaven, NY	\$328,255	1.63%
6	Tompkins Trust Co	Ithaca, NY	\$2,342,106	1.55%
7	Esquire Bank	Jericho, NY	\$840,750	1.41%
8	The Bank Of Castile	Castile, NY	\$1,763,740	1.32%
9	Newbank	Flushing, NY	\$482,035	1.28%
10	Alden State Bank	Alden, NY	\$388,792	1.21%
11	Metropolitan Commercial Bank	New York, NY	\$3,968,973	1.20%
12	The Westchester Bank	White Plains, NY	\$1,158,957	1.20%
13	Ridgewood SB	Ridgewood, NY	\$6,144,952	1.12%
14	Chemung Canal Trust Co	Elmira, NY	\$2,045,411	1.12%
15	Tioga State Bank	Spencer, NY	\$525,738	1.11%
16	Saratoga National B&TC	Saratoga Springs, NY	\$764,054	1.10%
17	The First National Bank Of Long Island	Glen Head, NY	\$4,247,190	1.09%
18	American Community Bank	Glen Cove, NY	\$243,942	1.08%
19	Glens Falls National B&TC	Glens Falls, NY	\$2,825,566	1.08%
20	The Bank Of Greene County	Catskill, NY	\$1,673,532	1.07%
21	Northeast Community Bank	White Plains, NY	\$943,180	1.05%
22	Watertown SB	Watertown, NY	\$800,957	1.04%
23	Five Star Bank	Warsaw, NY	\$4,645,277	1.02%
24	The Upstate National Bank	Ogdensburg, NY	\$182,961	1.00%
25	The DE National Bank Of Delhi	Delhi, NY	\$328,036	0.97%

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



QwickAnalytics™

Top 25 QCBI Banks ROAA (S-Corps)

New York
Banks
June 30, 2020

	Bank Name	City, ST	Total Assets (\$000s)	ROAA
1	Alpine Capital Bank	New York, NY	\$253,598	0.89%
2	Savannah Bank	Savannah, NY	\$155,656	0.26%
3	National Bank Of NY City	Flushing, NY	\$223,012	(0.47%)

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

Top 25 QCBI Banks ROAE (C-Corps)

New York
Banks
June 30, 2020

	Bank Name	City, ST	Total Assets (\$000s)	ROAE
1	Community FSB	Woodhaven, NY	\$328,255	21.87%
2	Tompkins Trust Co	Ithaca, NY	\$2,342,106	21.80%
3	Genesee Regional Bank	Rochester, NY	\$714,991	17.78%
4	The First National Bank Of Dryden	Dryden, NY	\$208,532	16.82%
5	Amerasia Bank	Flushing, NY	\$713,327	16.74%
6	The Bank Of Castile	Castile, NY	\$1,763,740	16.19%
7	The Bank Of Greene County	Catskill, NY	\$1,673,532	13.92%
8	Metropolitan Commercial Bank	New York, NY	\$3,968,973	12.87%
9	Saratoga National B&TC	Saratoga Springs, NY	\$764,054	12.47%
10	The First National Bank Of Long Island	Glen Head, NY	\$4,247,190	12.14%
11	Chemung Canal Trust Co	Elmira, NY	\$2,045,411	12.04%
12	Newbank	Flushing, NY	\$482,035	11.49%
13	Glens Falls National B&TC	Glens Falls, NY	\$2,825,566	11.44%
14	Esquire Bank	Jericho, NY	\$840,750	11.42%
15	The Westchester Bank	White Plains, NY	\$1,158,957	11.41%
16	Bank Of Holland	Holland, NY	\$159,598	11.12%
17	Cayuga Lake National Bank	Union Springs, NY	\$185,080	10.66%
18	The Lyons National Bank	Lyons, NY	\$1,360,860	10.64%
19	Five Star Bank	Warsaw, NY	\$4,645,277	10.51%
20	The Canandaigua National B&TC	Canandaigua, NY	\$3,515,417	10.30%
21	Champlain National Bank	Elizabethtown, NY	\$399,979	10.28%
22	Alden State Bank	Alden, NY	\$388,792	9.99%
23	The Upstate National Bank	Ogdensburg, NY	\$182,961	9.74%
24	Generations Bank	Seneca Falls, NY	\$372,396	9.64%
25	Fulton SB	Fulton, NY	\$407,218	9.47%

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



QwickAnalytics™

Top 25 QCBI Banks ROAE (S-Corps)

New York
Banks
June 30, 2020

	Bank Name	City, ST	Total Assets (\$000s)	ROAE
1	Alpine Capital Bank	New York, NY	\$253,598	4.42%
2	Savannah Bank	Savannah, NY	\$155,656	2.92%
3	National Bank Of NY City	Flushing, NY	\$223,012	(2.62%)

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

QwickAnalytics State Performance Trends

New York
Banks
June 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) TM - 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	Banks Excluded:	
	National	New York
Assets > \$10 Billion	148	13
Specialty Bank (Bankers Bank, ILC, Trust, Foreign Parent)	126	18
Large Institutional Branches (>\$2 billion deposits/branch)	47	4
Underloaned (<10% Loans / Assets)	108	14
Consumer Focus (>50% Consumer Loans or Leases / Assets)	22	0
No Material Real Estate Lending (<1% Assets)	129	16
Wholesale Funded (<40% Core Deposits / Deposits)	93	9
Overcapitalized (Total Equity / Assets > 50%)	78	8
Time Deposits = 100% of Total Deposits	26	0
Manually Excluded Banks	0	0

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

About QwickAnalytics: Time-Saving Tools for Busy Bankers

New York
Banks
June 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.