

QwickAnalytics Community Bank Index (QCBI) State Performance Trends

Key industry trends for the "true" community bank

STATE OF THE STATE: NEW YORK *3rd Quarter 2025 Review*

QwickAnalytics State Performance Trends

New York
Banks

September 30, 2025

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	86	75%	29	25%	115
National	4,068	92%	353	8%	4,421

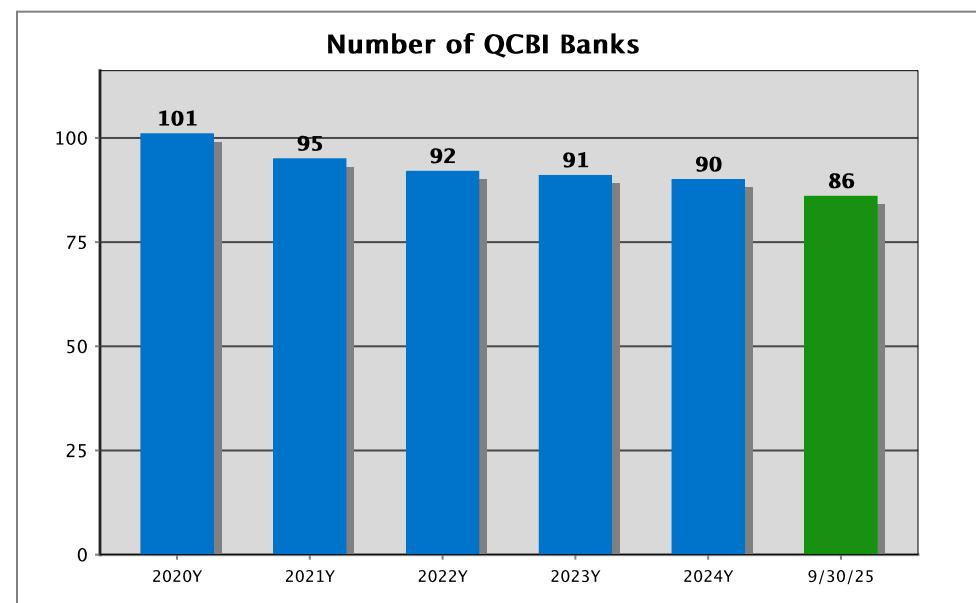
Please visit the www.QwickAnalytics.com website for more information.

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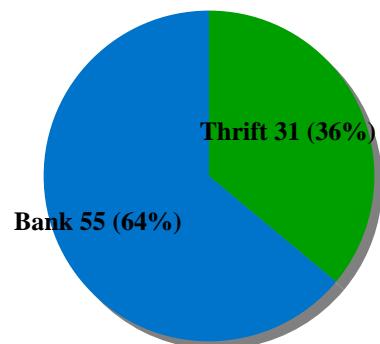
QCBI Industry Structure

New York
Banks
September 30, 2025

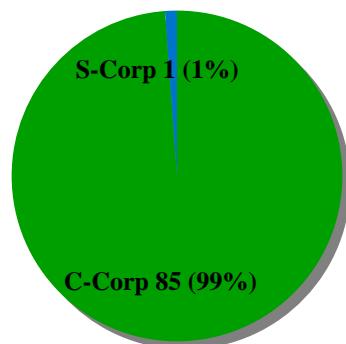
QCBI Bank Size Distribution				
Total Assets	Institutions		Aggregate Assets	
	#	%	\$MM	%
\$0-\$100 Million	4	5%	\$256	0%
\$100-\$500 Million	30	35%	\$8,670	6%
\$500 Million-\$1 Billion	22	26%	\$15,579	12%
\$1-\$5 Billion	21	24%	\$44,059	33%
\$5-\$10 Billion	9	10%	\$65,183	49%
Total	86	100%	\$133,747	100%



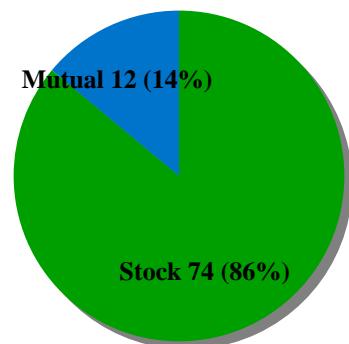
Industry Breakdown



Structural Breakdown



Ownership Breakdown

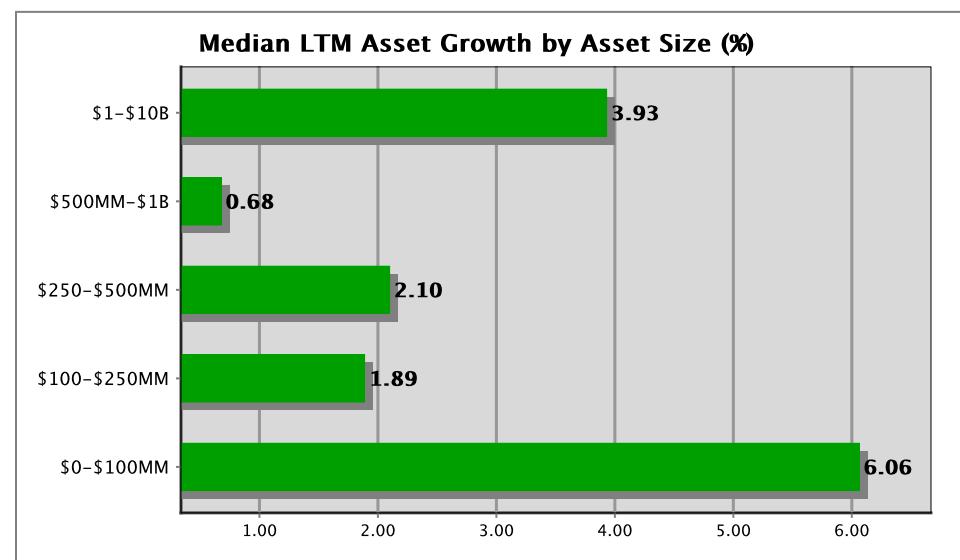
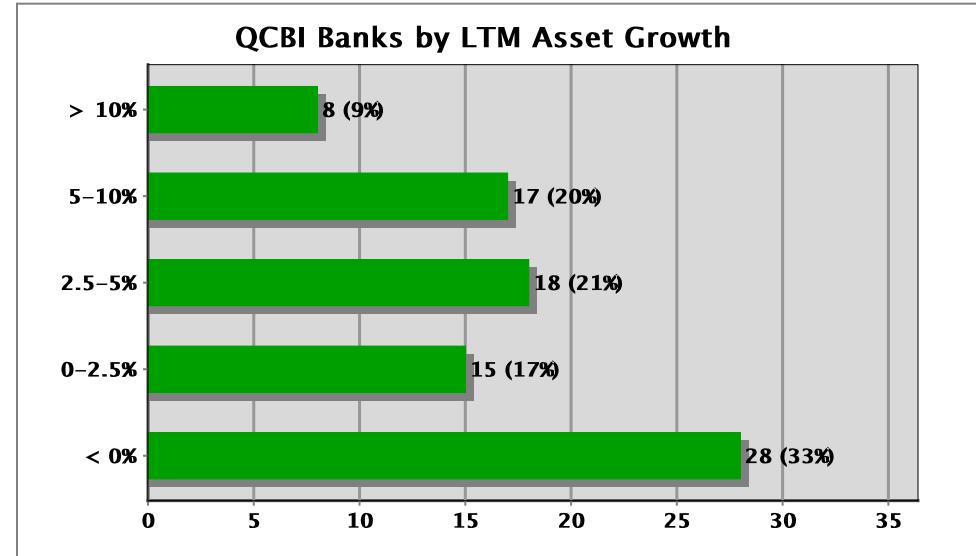
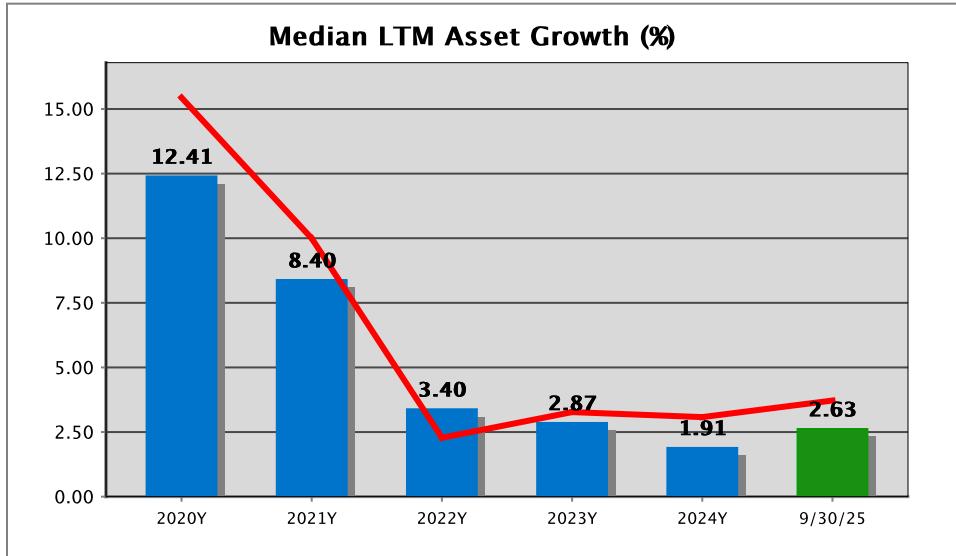


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Asset Growth Trends

New York
Banks
September 30, 2025



— National Trend

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

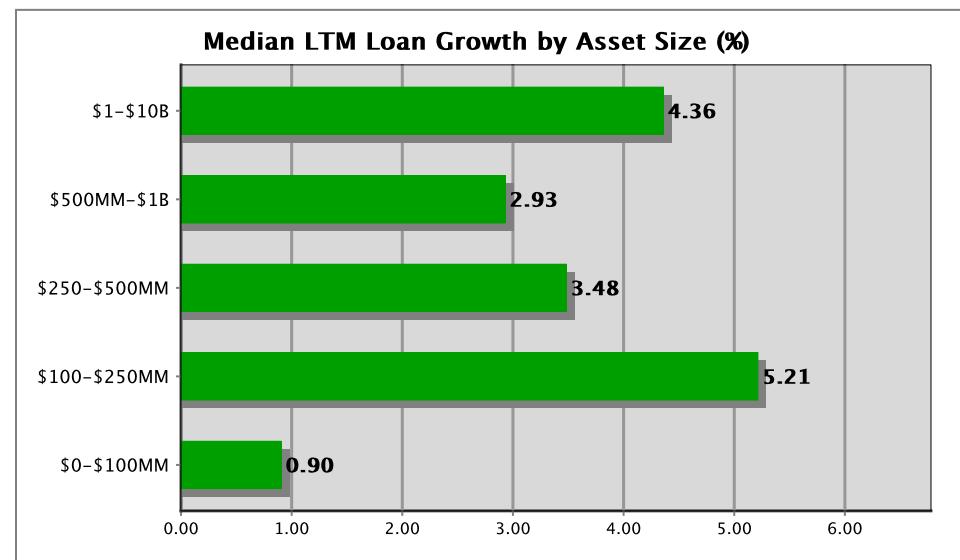
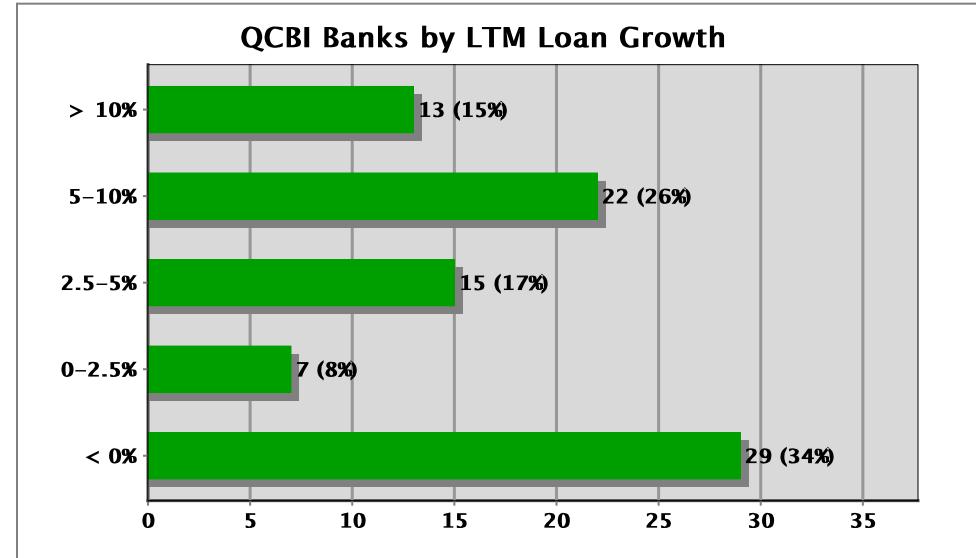
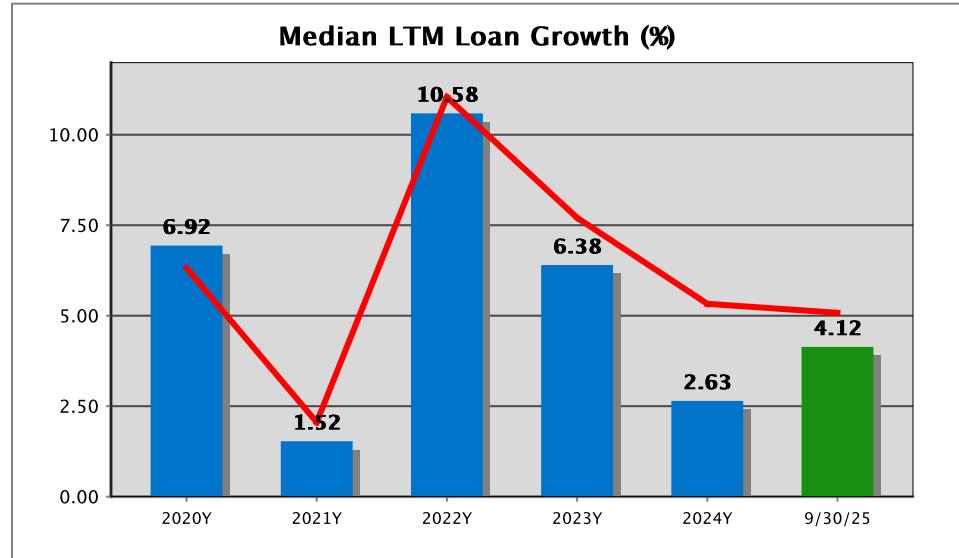


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Loan Growth Trends

New York
Banks
September 30, 2025



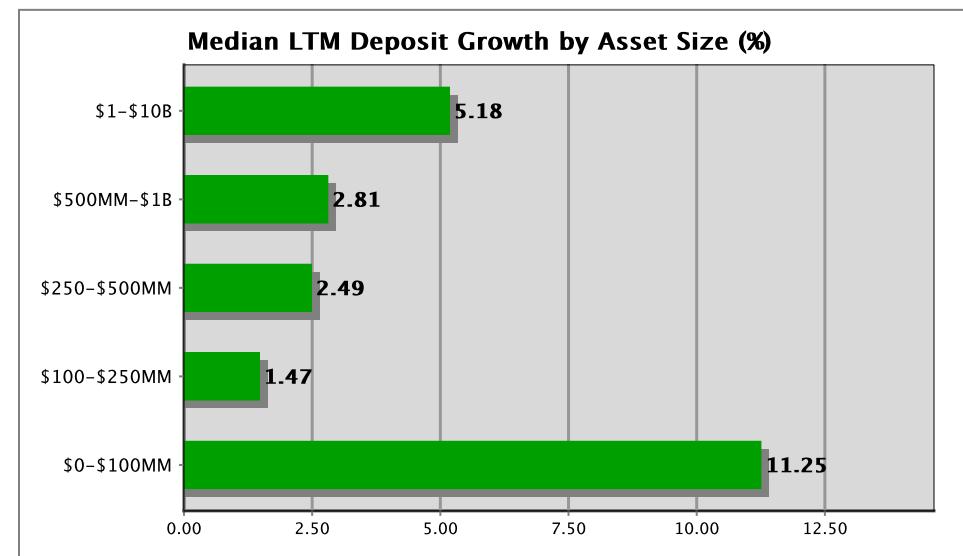
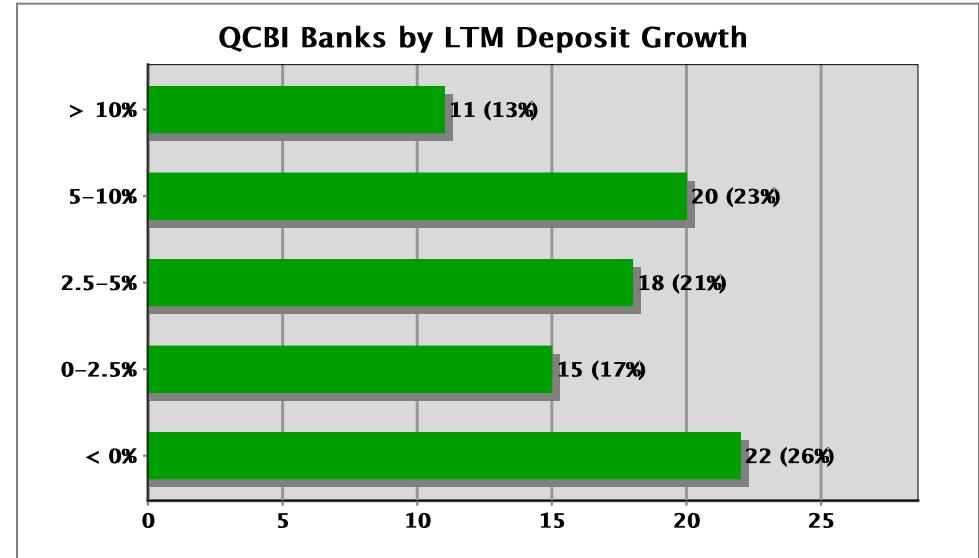
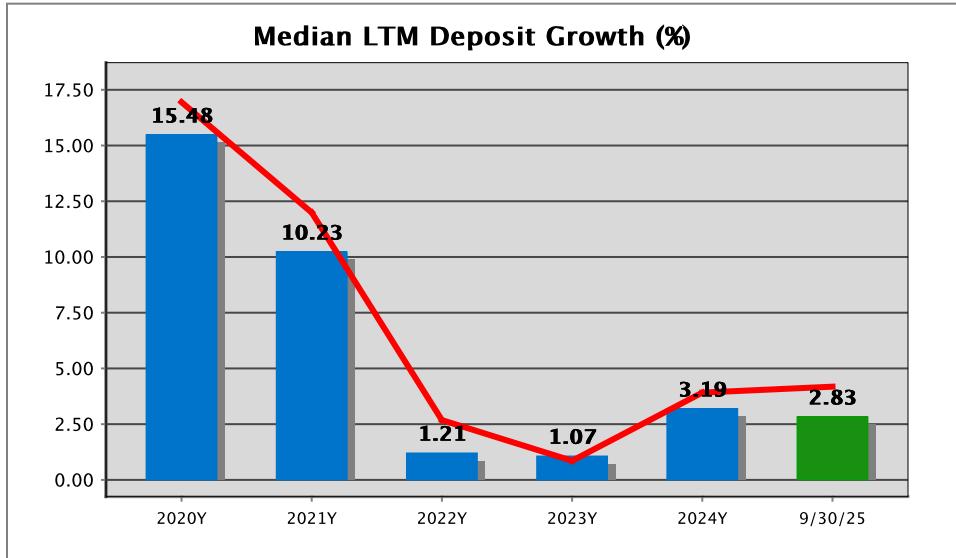
— National Trend

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

QwickAnalytics State Performance Trends

Deposit Growth Trends

New York
Banks
September 30, 2025



— National Trend

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



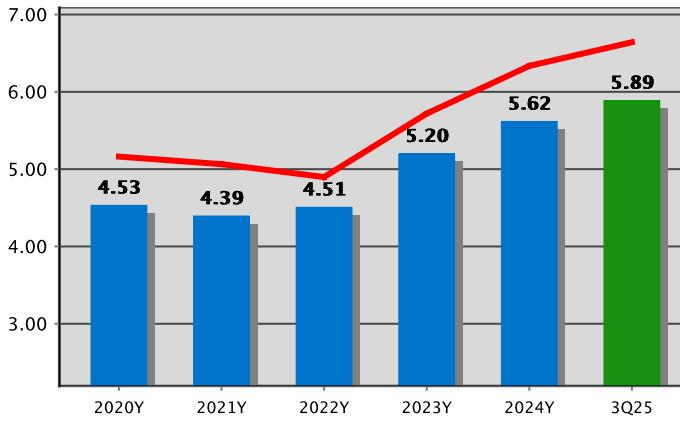
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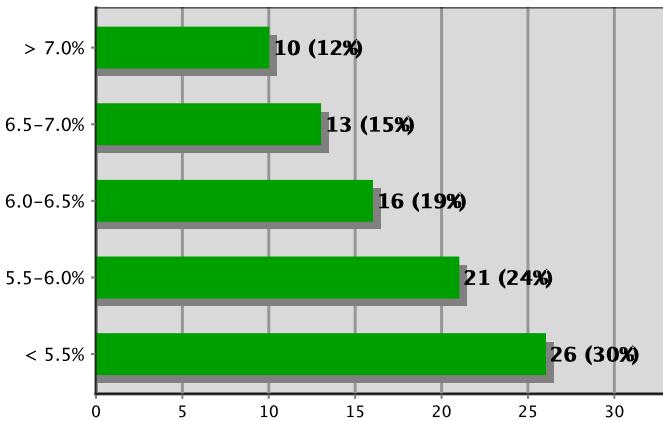
Performance Trends

New York
Banks
September 30, 2025

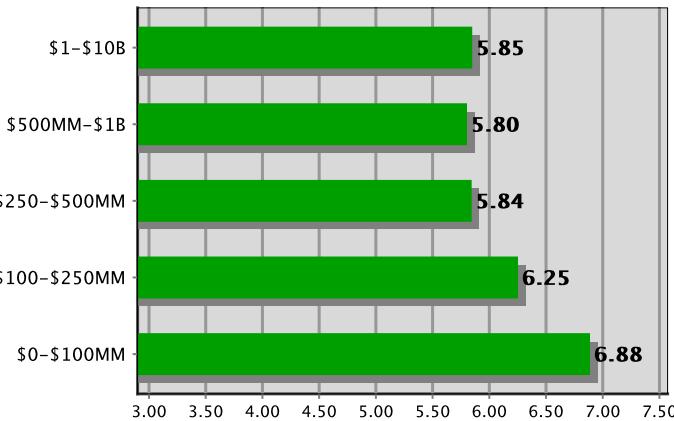
Yield on Loans (%)



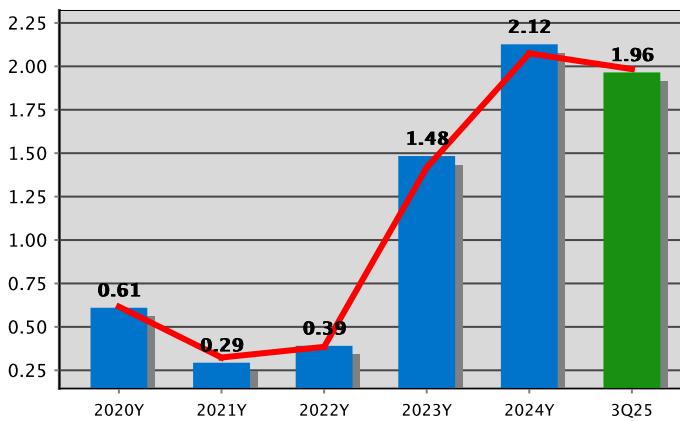
QCBI Banks by Yield on Loans



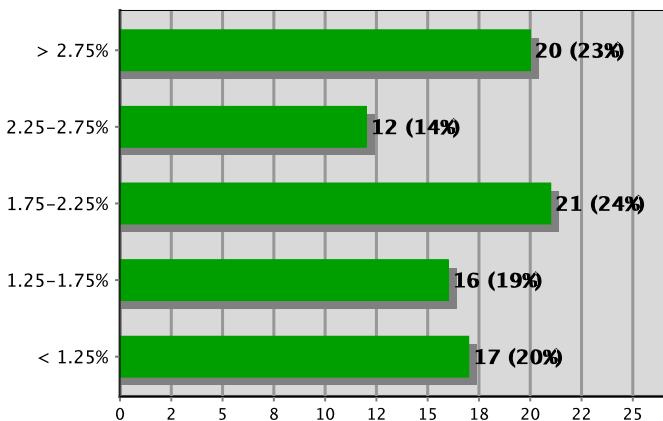
Median Yield on Loans by Asset Size (%)



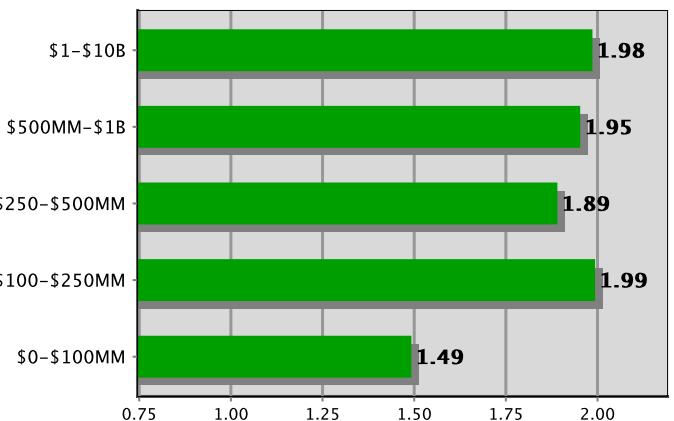
Cost of Funds (%)



QCBI Banks by Cost of Funds



Median Cost of Funds by Asset Size (%)



— 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



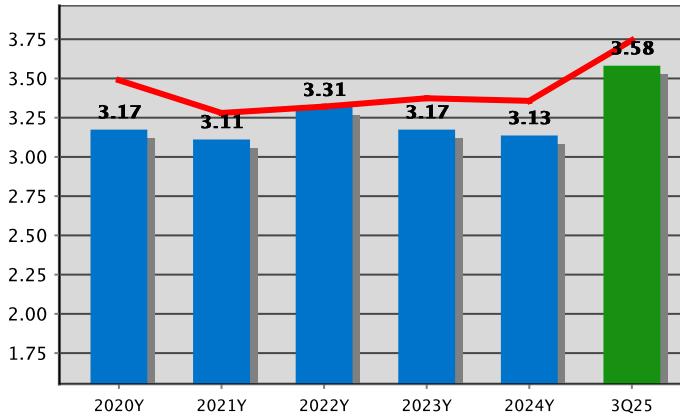
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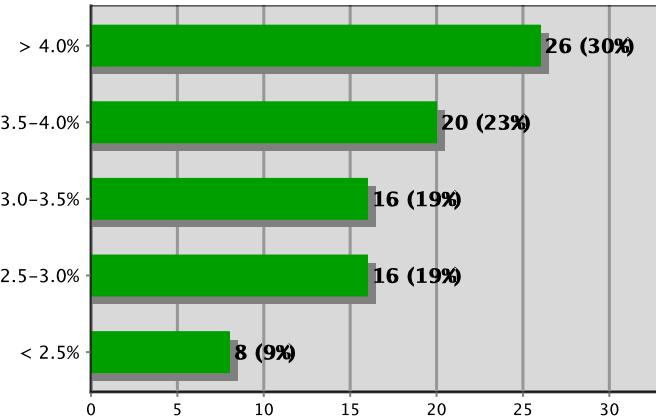
Performance Trends

New York
Banks
September 30, 2025

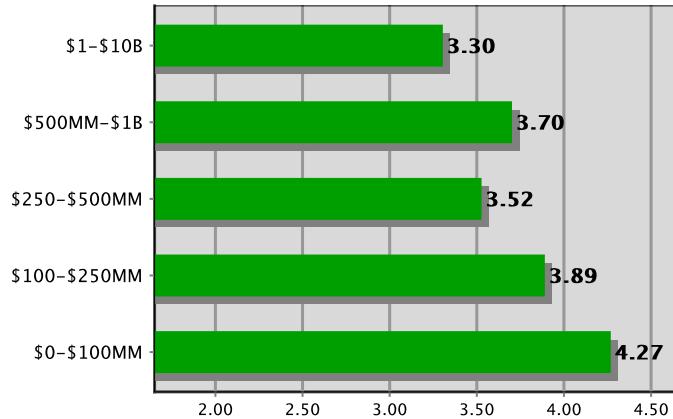
Net Interest Margin (%)



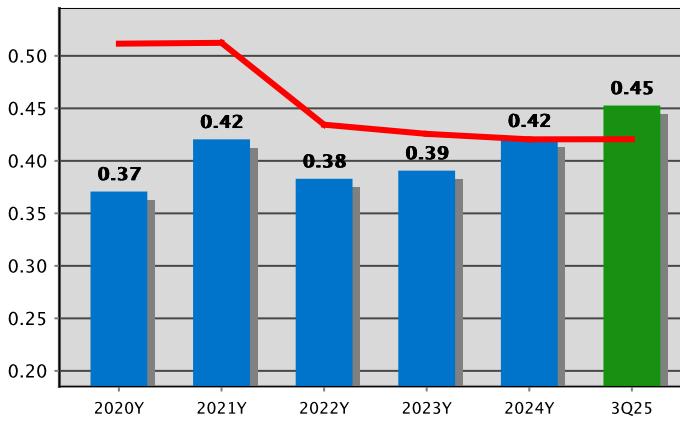
QCBI Banks by Net Interest Margin



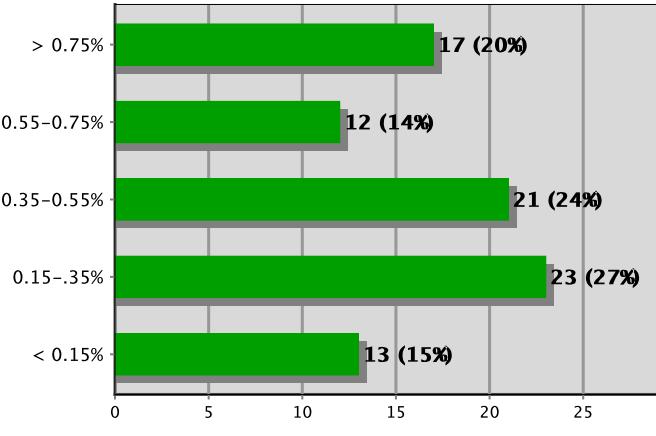
Median Net Interest Margin by Asset Size (%)



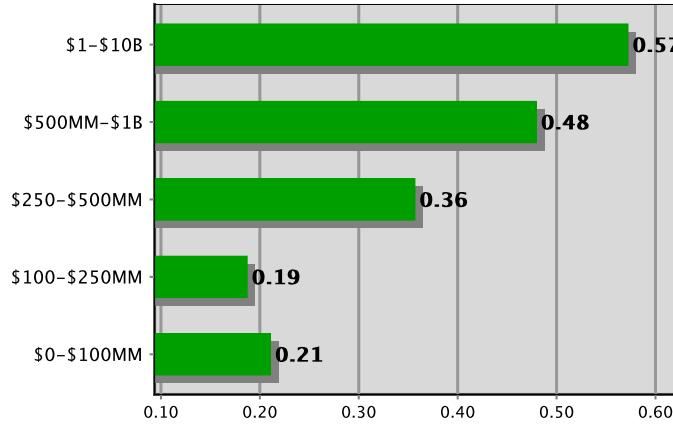
Noninterest Income (Core)/Avg. Assets (%)



QCBI Banks by Noninterest Income (Core)/Avg. Assets



Median Noninterest Income (Core)/Avg. Assets by Asset Size (%)



— 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

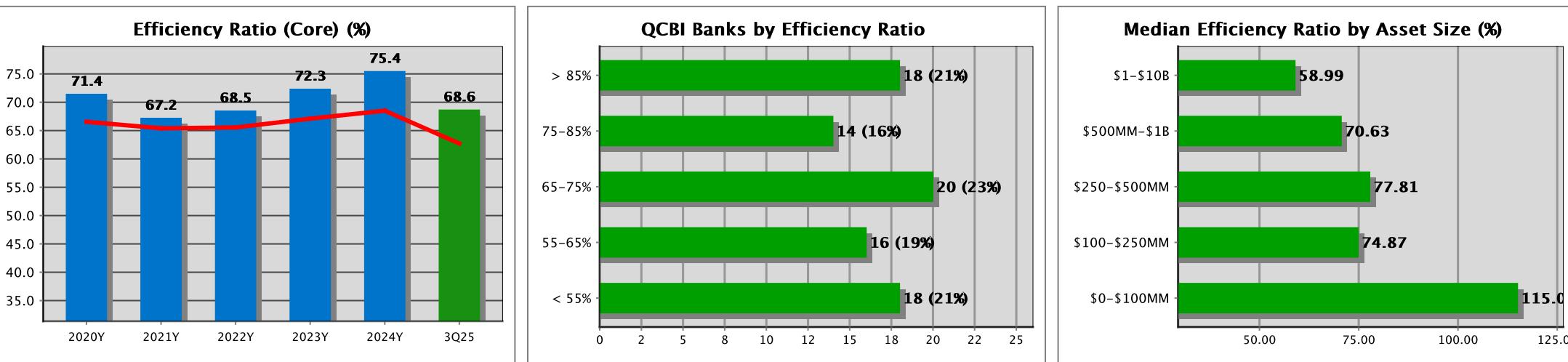


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Performance Trends

New York
Banks
September 30, 2025



— 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



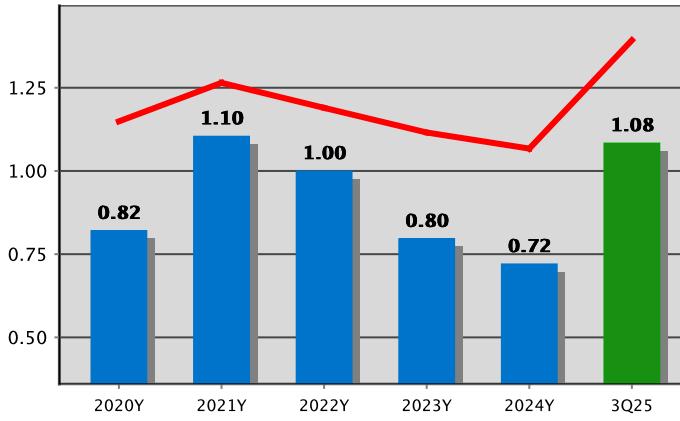
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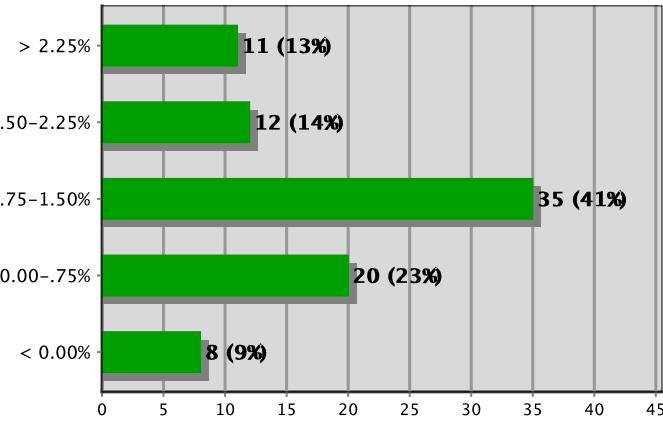
Profitability Trends

New York
Banks
September 30, 2025

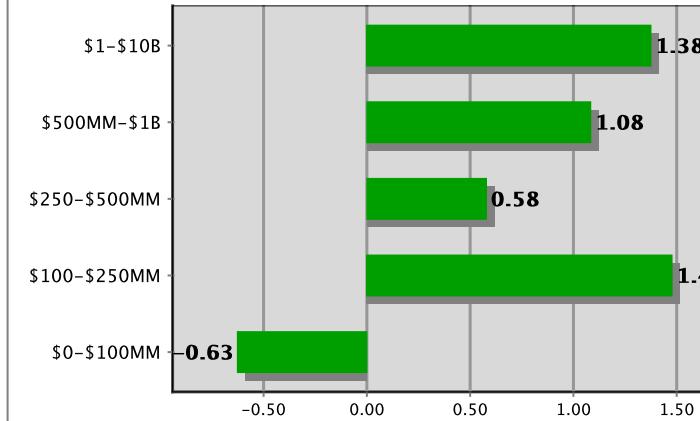
Median Pretax ROAA (%)



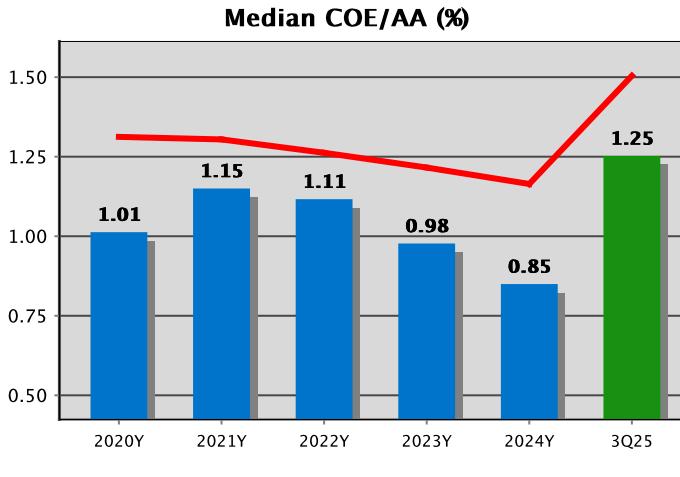
QCBI Banks by Pretax ROAA



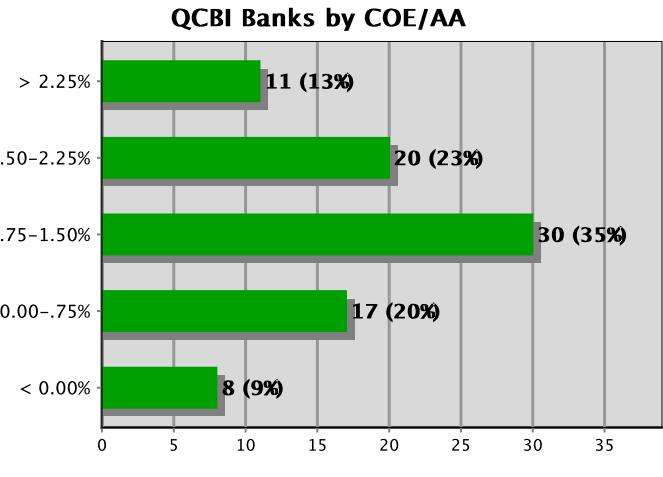
Median Pretax ROAA by Asset Size (%)



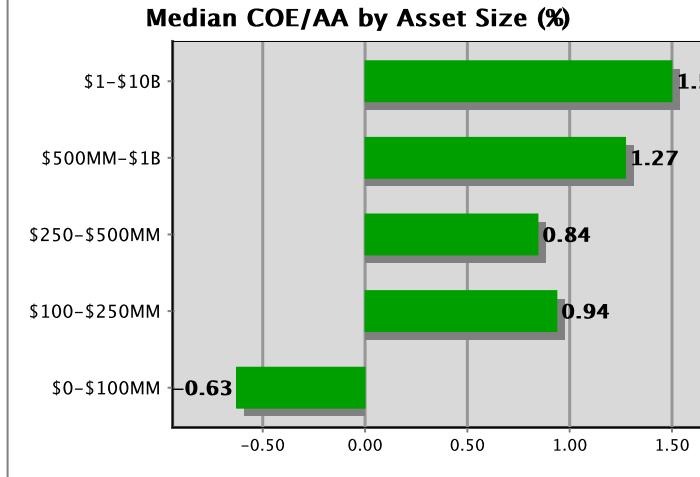
Median COE/AA (%)



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)



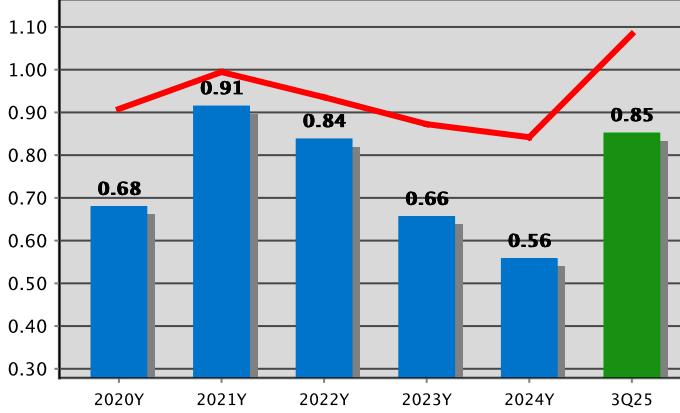
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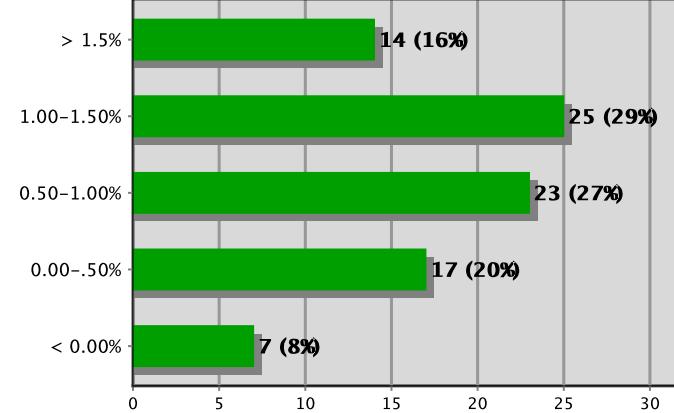
Profitability Trends

New York
Banks
September 30, 2025

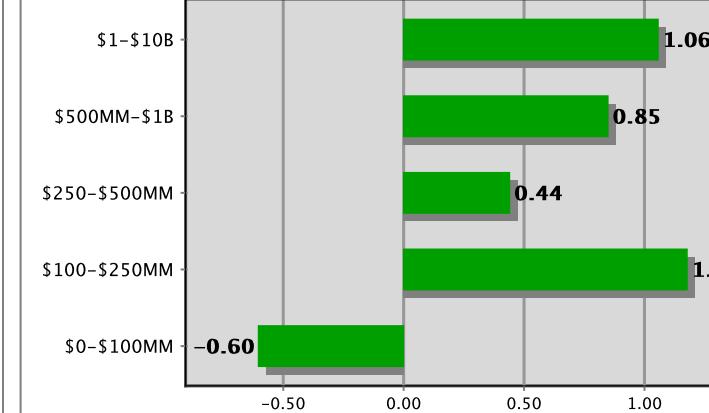
Median ROAA (%)



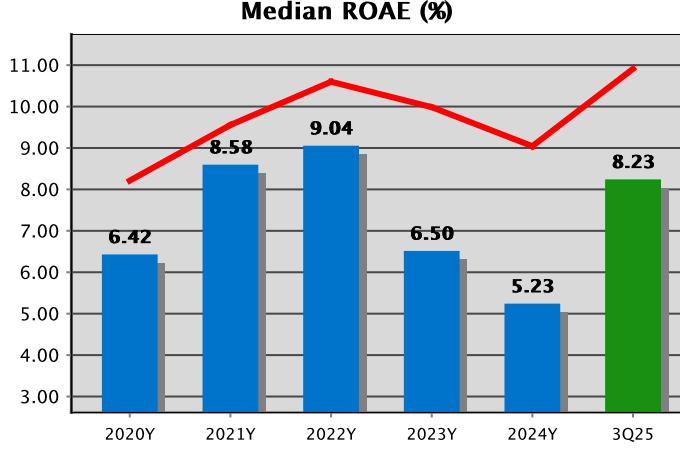
QCBI Banks by ROAA



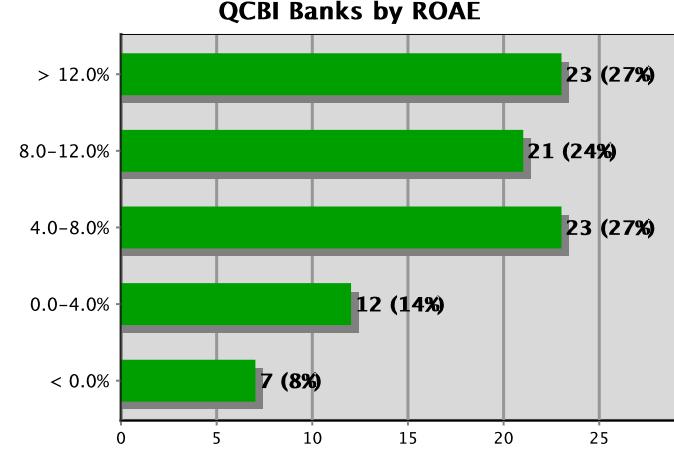
Median ROAA by Asset Size (%)



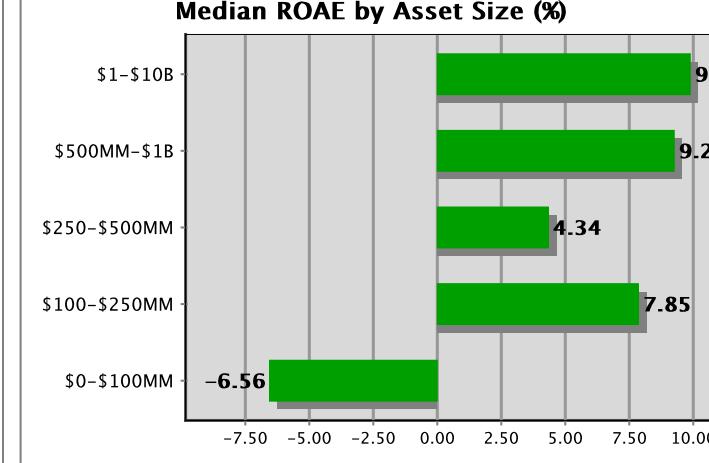
Median ROAE (%)



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)

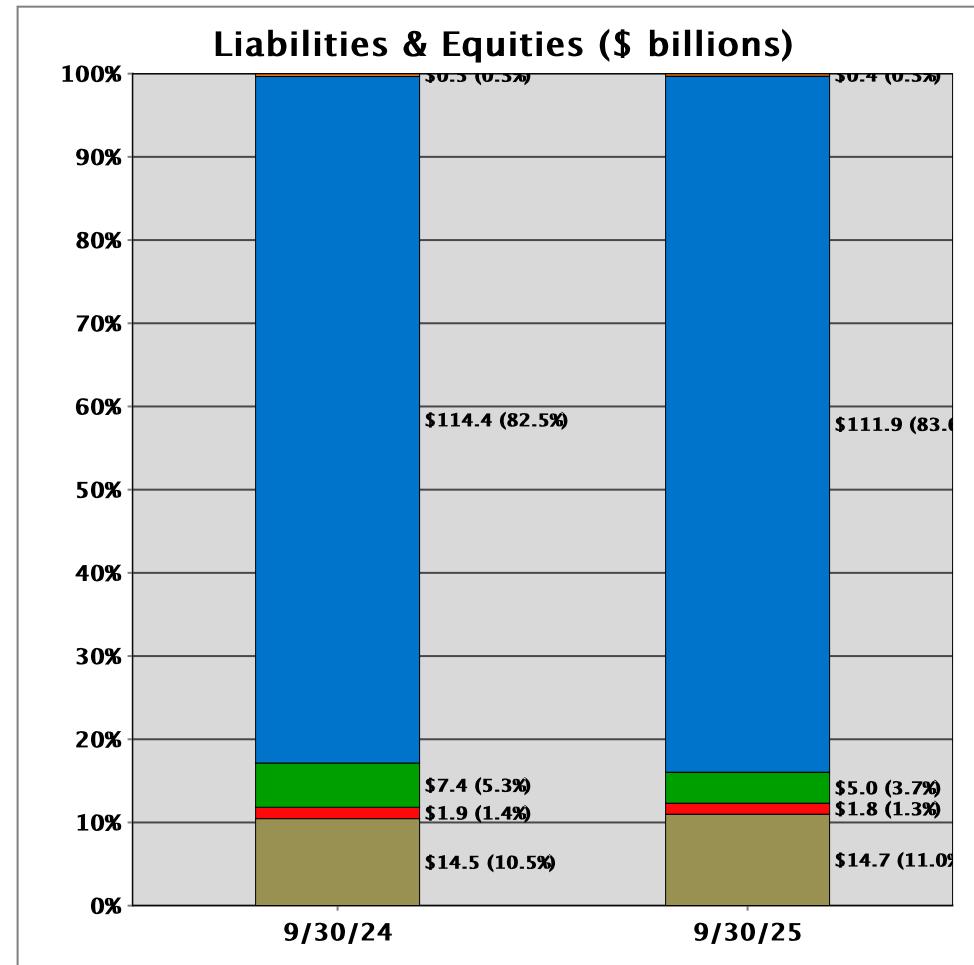
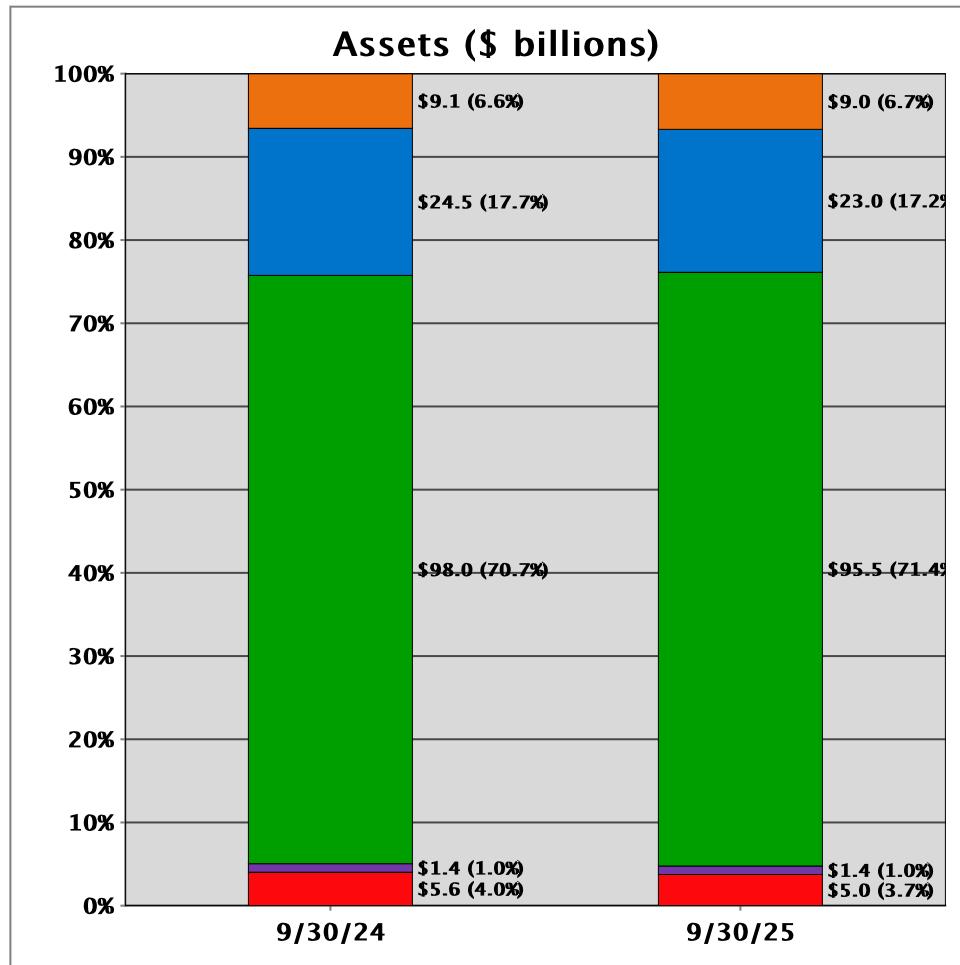


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Balance Sheet Composition

New York
Banks
September 30, 2025



Cash & Equivalents
Premises & Fixed

Securitites
Other Assets

Net Loans

Fed Funds & Repos
Other Liabilities

Deposits
Equity Capital

Other Borrowings



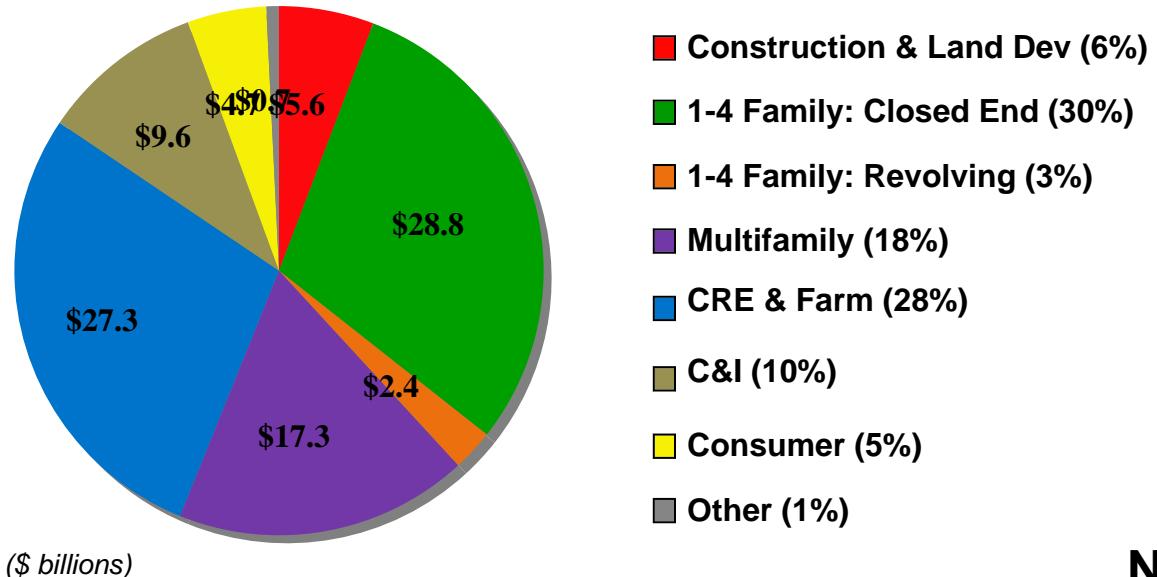
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Loan Composition

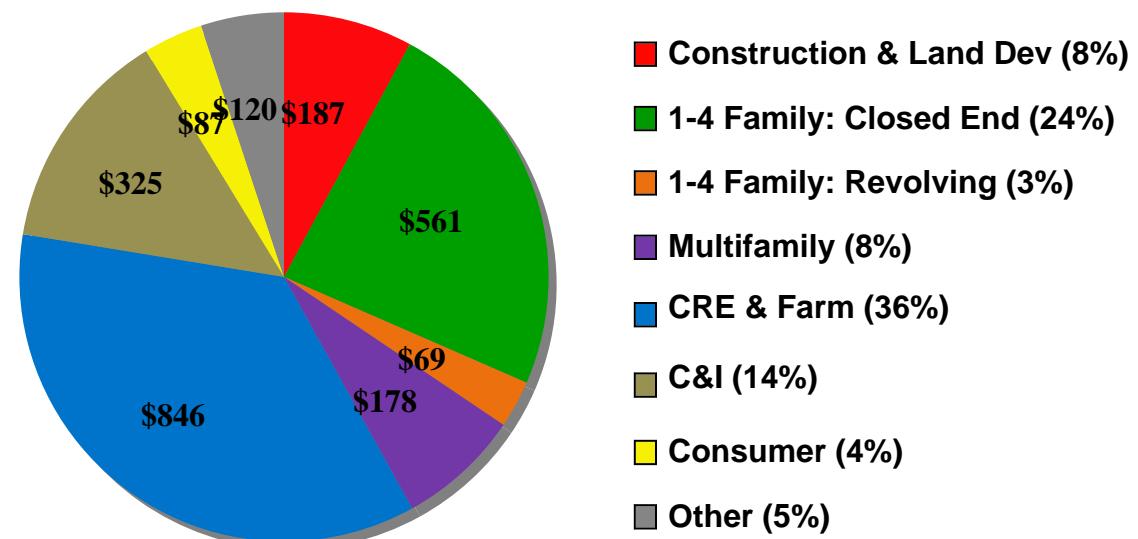
New York
Banks
September 30, 2025

State Aggregate Loan Mix



(\$ billions)

National Aggregate Loan Mix

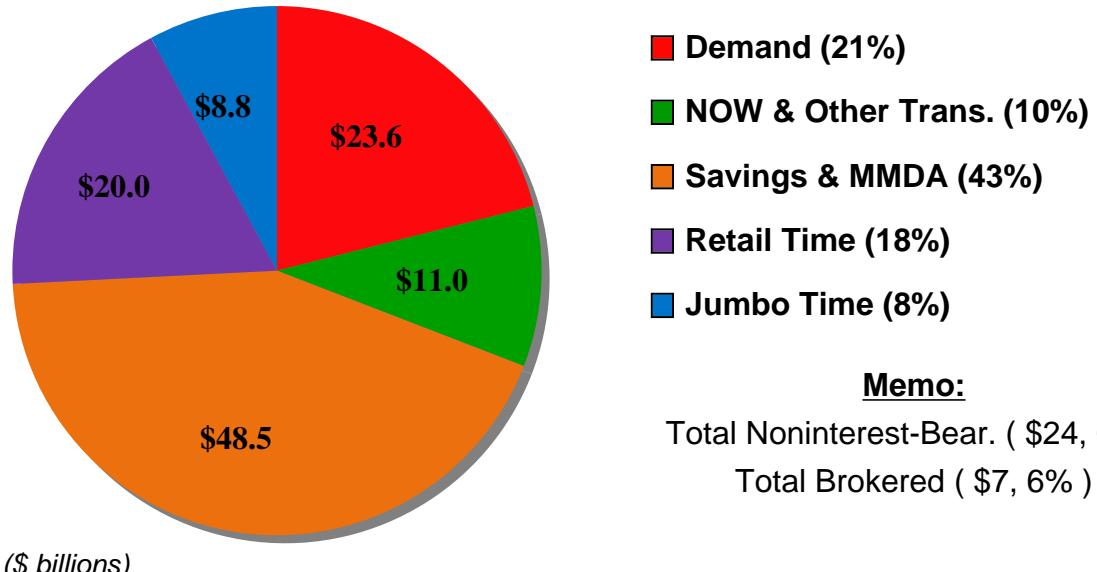


QwickAnalytics State Performance Trends

Deposit Composition

New York
Banks
September 30, 2025

State Aggregate Deposit Mix



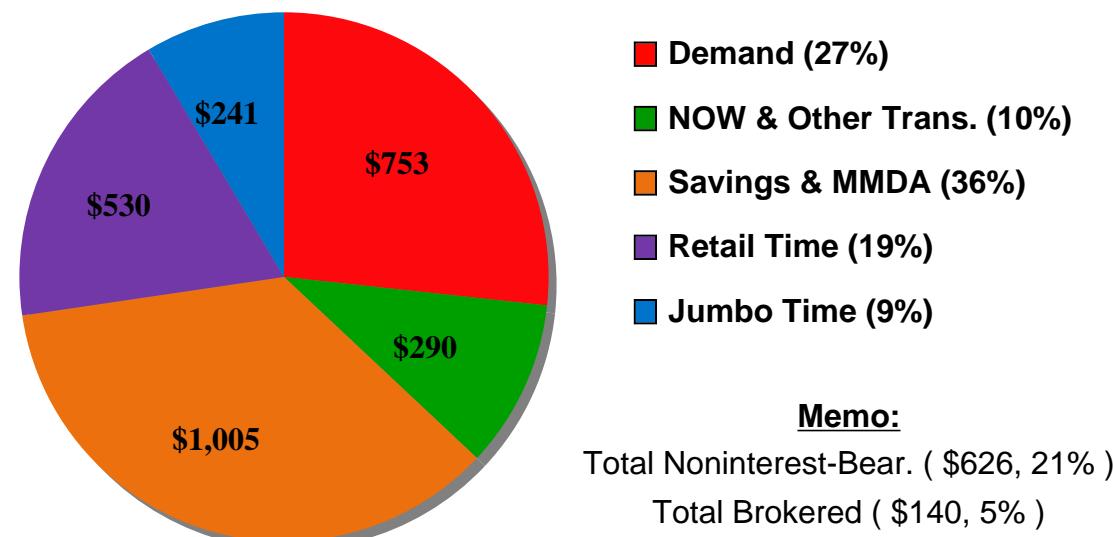
- Demand (21%)
- NOW & Other Trans. (10%)
- Savings & MMAA (43%)
- Retail Time (18%)
- Jumbo Time (8%)

Memo:

Total Noninterest-Bear. (\$24, 0%)

Total Brokered (\$7, 6%)

National Aggregate Deposit Mix



- Demand (27%)
- NOW & Other Trans. (10%)
- Savings & MMAA (36%)
- Retail Time (19%)
- Jumbo Time (9%)

Memo:

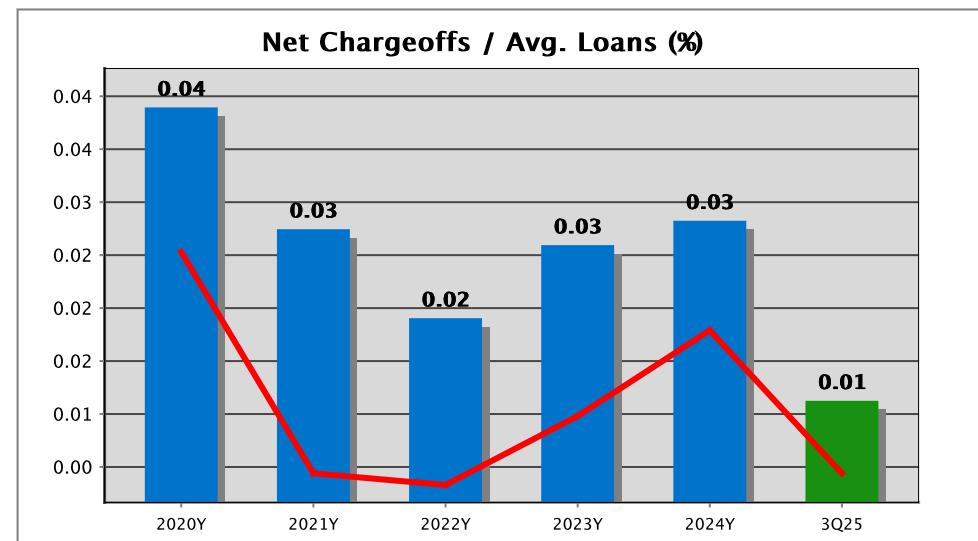
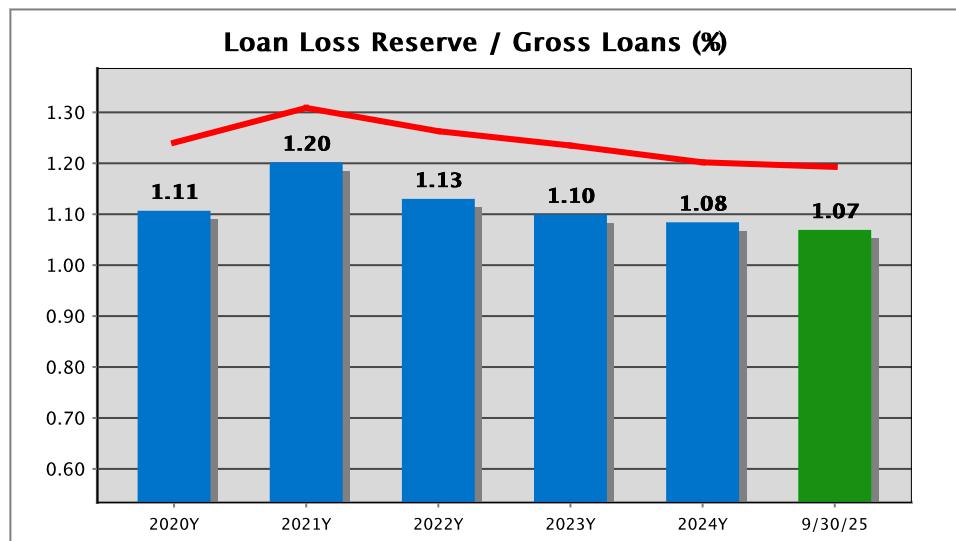
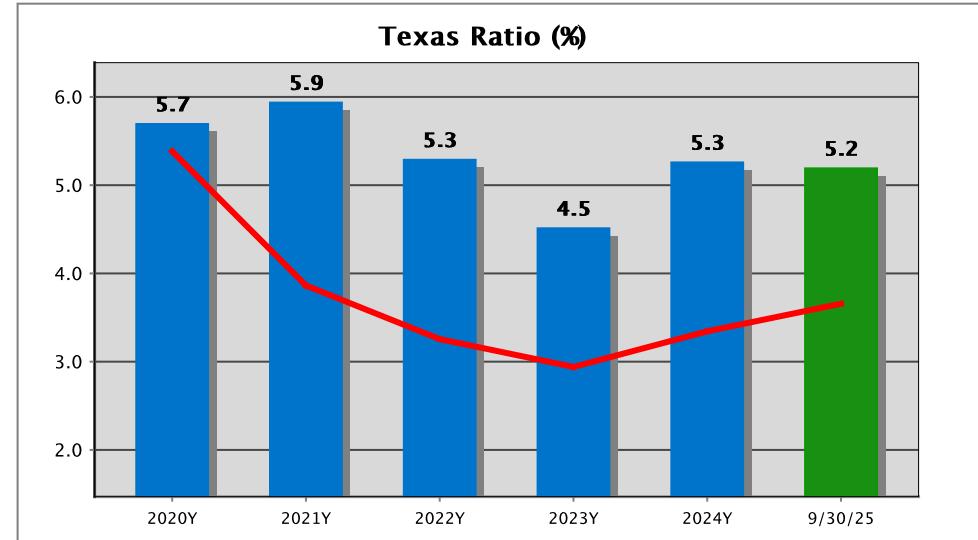
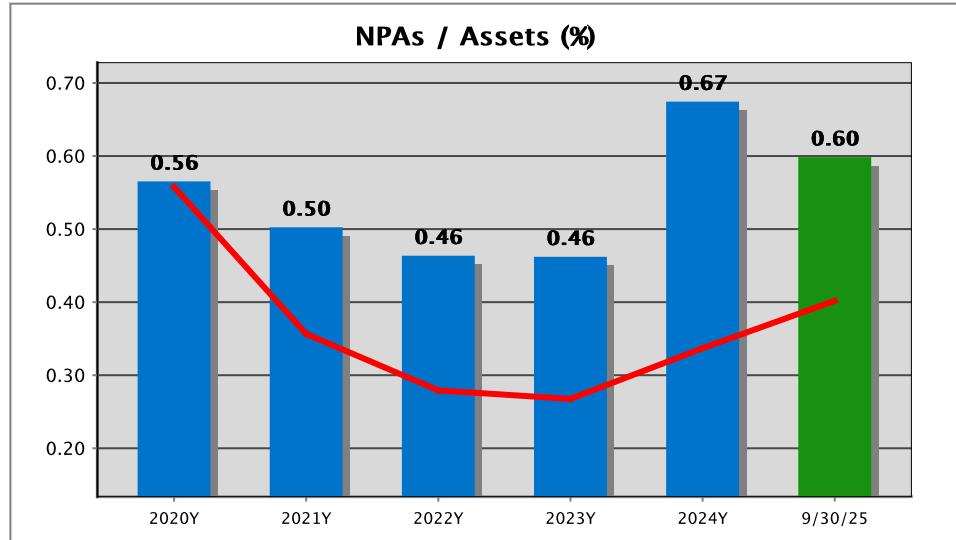
Total Noninterest-Bear. (\$626, 21%)

Total Brokered (\$140, 5%)

QwickAnalytics State Performance Trends

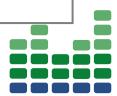
Asset Quality Trends

New York
Banks
September 30, 2025



— 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

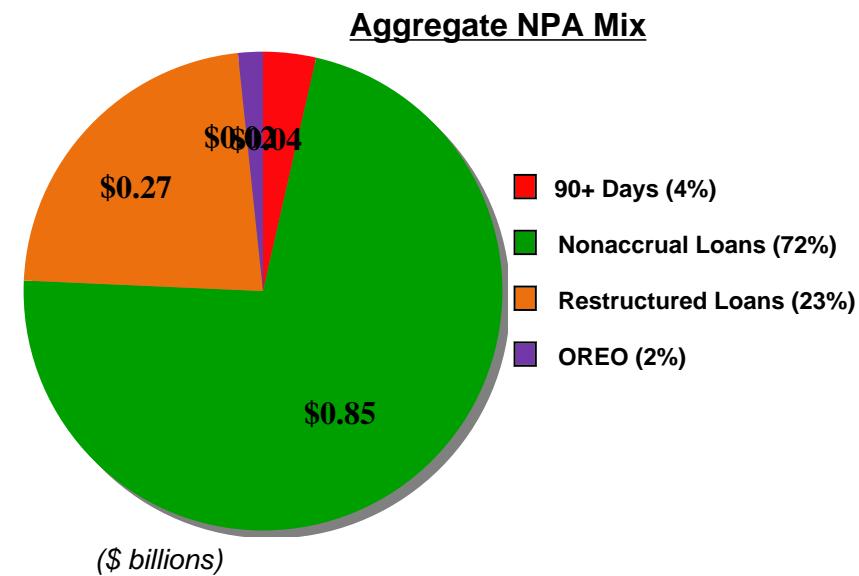
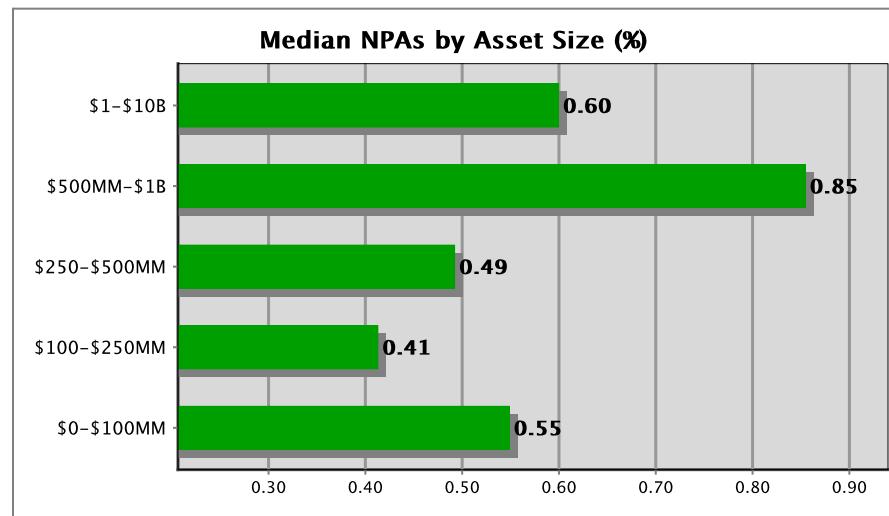
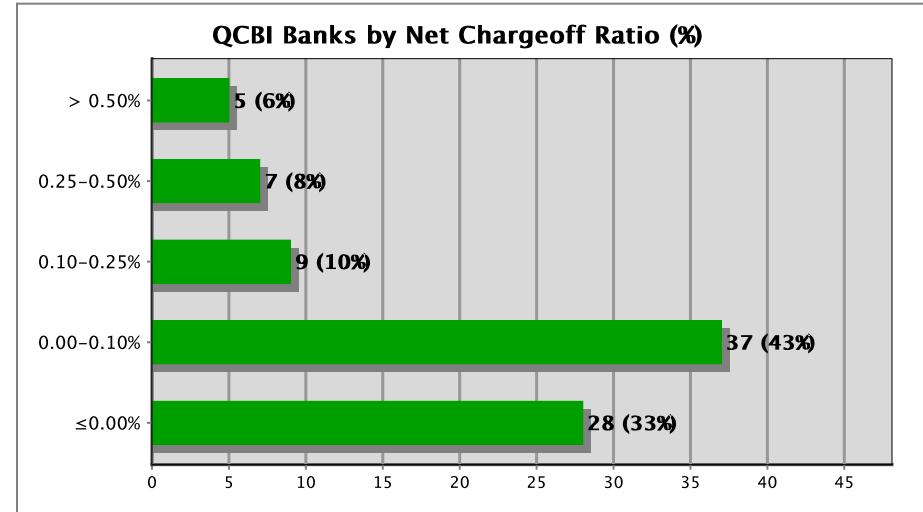
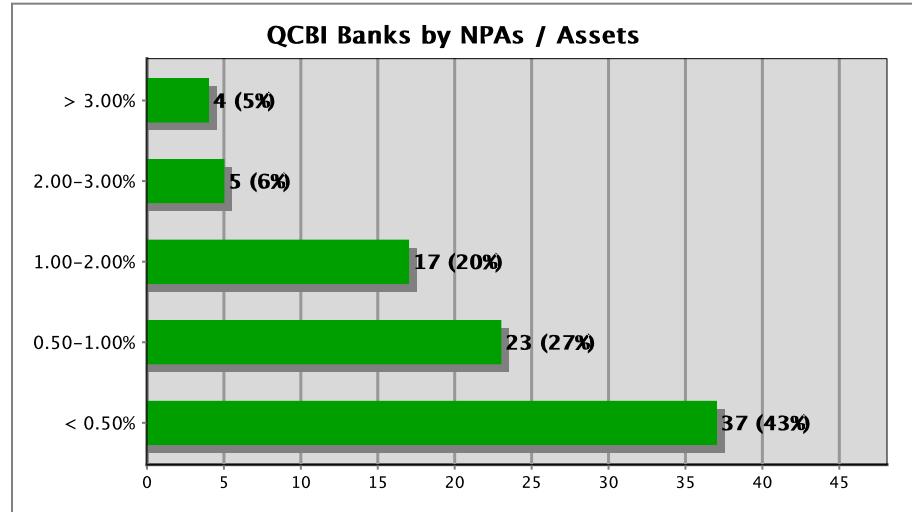


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Asset Quality Trends

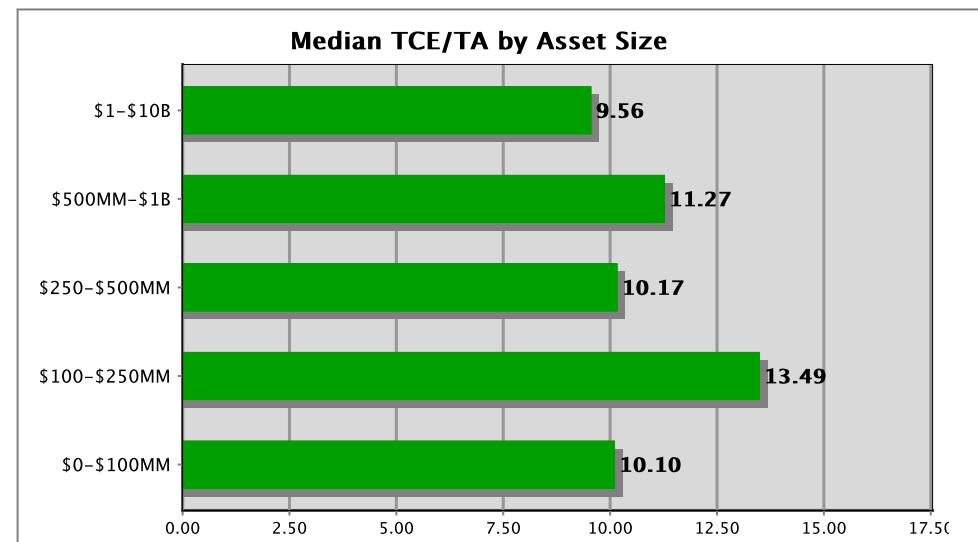
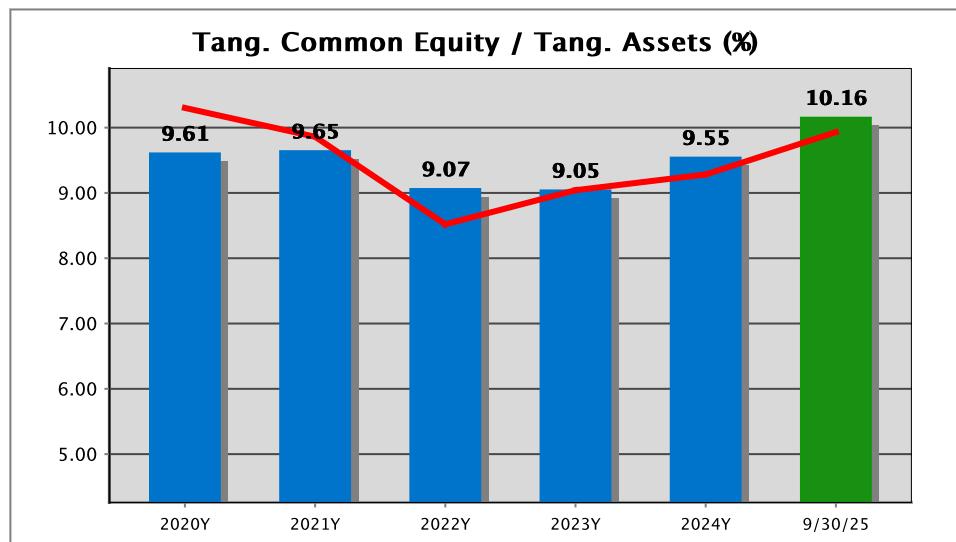
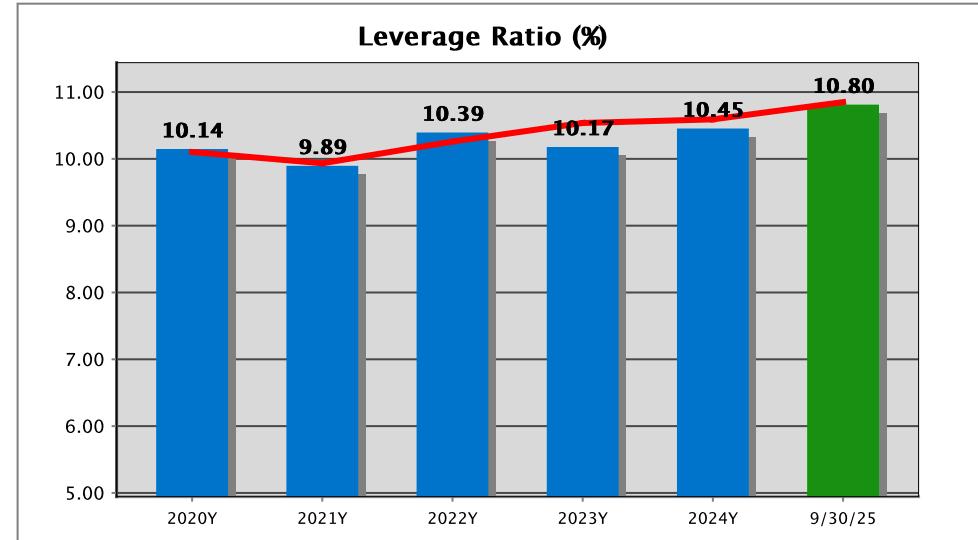
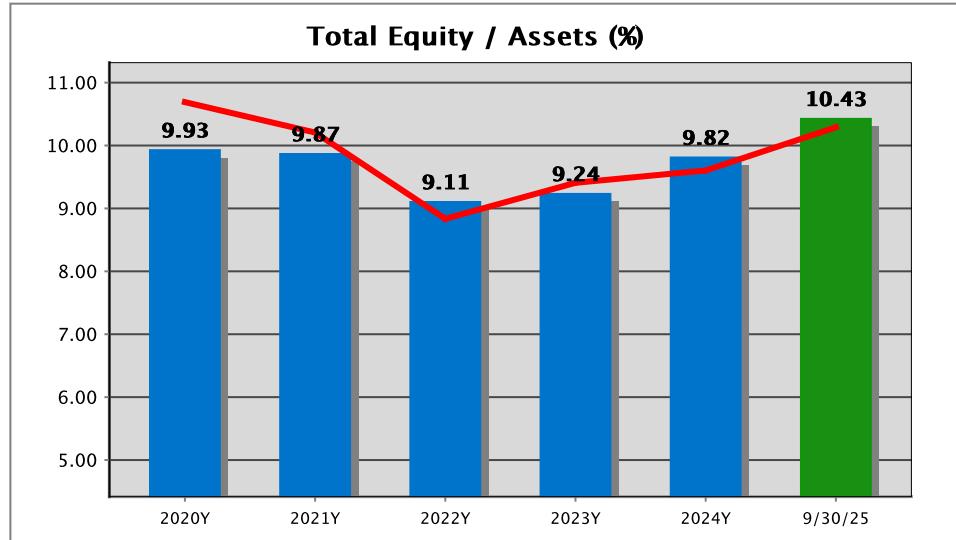
New York
Banks
September 30, 2025



QwickAnalytics State Performance Trends

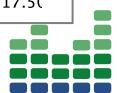
Capital Trends

New York
Banks
September 30, 2025



— National Trend

Note: Trend charts contain median values



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QwickAnalytics State Performance Trends

Performance Matrix

New York
Banks
September 30, 2025

Percentile Rank	10th	20th	30th	40th	50th (median)	60th	70th	80th	90th
Growth Trends									
Asset Growth (LTM)	-3.54%	-1.92%	-0.42%	1.64%	2.63%	3.50%	4.69%	6.03%	8.89%
Loan Growth (LTM)	-4.14%	-2.44%	-0.72%	2.37%	4.12%	5.14%	6.01%	8.49%	13.60%
Deposit Growth (LTM)	-3.87%	-1.44%	0.86%	2.28%	2.83%	4.11%	5.47%	7.33%	13.48%
Performance Trends									
Yield on Loans	4.97%	5.34%	5.50%	5.74%	5.89%	6.11%	6.34%	6.70%	7.34%
Cost of Funds	0.81%	1.26%	1.56%	1.80%	1.96%	2.18%	2.49%	2.93%	3.16%
Net Interest Margin	2.58%	2.87%	3.08%	3.33%	3.58%	3.77%	3.99%	4.30%	4.62%
Noninterest Income (core) / Avg Assets*	0.09%	0.19%	0.29%	0.34%	0.45%	0.51%	0.59%	0.74%	1.05%
Efficiency Ratio (core)*	48.9%	54.8%	59.3%	65.0%	68.6%	73.2%	78.6%	85.6%	91.8%
Profitability Trends									
Pretax ROAA	0.13%	0.51%	0.69%	0.86%	1.08%	1.39%	1.48%	1.71%	2.27%
Core Operating Earnings*	0.21%	0.51%	0.78%	0.94%	1.25%	1.46%	1.57%	1.81%	2.35%
Return on Average Assets (a)	0.11%	0.39%	0.53%	0.69%	0.85%	1.07%	1.18%	1.29%	1.69%
Return on Average Equity (a)	0.71%	3.40%	4.95%	6.10%	8.23%	9.39%	11.07%	12.87%	14.57%
Asset Quality Trends									
Nonperforming Assets / Assets	0.14%	0.28%	0.39%	0.46%	0.60%	0.82%	1.00%	1.38%	2.01%
Texas Ratio	1.0%	2.4%	3.6%	4.4%	5.2%	7.1%	8.5%	10.4%	15.4%
Reserve / Loans	0.65%	0.86%	0.97%	1.03%	1.07%	1.14%	1.24%	1.36%	1.60%
Net Chargeoff Ratio	-0.01%	0.00%	0.00%	0.00%	0.01%	0.02%	0.07%	0.15%	0.34%
Capital Trends									
Total Equity / Assets	8.00%	8.53%	9.20%	10.01%	10.43%	11.58%	12.93%	14.87%	16.19%
Leverage Ratio	8.80%	9.24%	9.79%	10.22%	10.80%	11.99%	13.13%	14.90%	16.19%
Tang Common Equity / Tangible Assets	7.88%	8.46%	8.82%	9.56%	10.16%	11.27%	12.70%	14.35%	15.85%

* Core Operating Earnings excludes credit-related & nonrecurring items (loan loss provision, nonrecurring gain/(loss) on the sale of assets (other than loans).
(a) Tax-affected for all S-Corp status institutions at an assumed tax rate of 21% (35% prior to 3/31/18)

QCBI HONOR ROLL: TOP PERFORMING BANKS



Top 25 Fastest Growing QCBI Banks

LTM Asset Growth

New York
Banks

September 30, 2025

Bank Name	City, ST	Total Assets (\$000s)	LTM Asset Growth (%)	LTM Asset Growth (\$000s)
1 Grasshopper Bank	New York, NY	\$1,412,438	62.2%	\$541,801
2 Arrow Bank	Glens Falls, NY	\$4,575,497	30.2%	\$1,062,216
3 Esquire Bank	Jericho, NY	\$2,165,916	22.6%	\$399,771
4 Spring Bank	Bronx, NY	\$542,865	18.1%	\$83,043
5 Seneca Savings	Baldwinsville, NY	\$316,594	17.8%	\$47,899
6 Alpine Capital Bank	New York, NY	\$206,245	13.5%	\$24,490
7 Pioneer Bank	Albany, NY	\$2,243,614	11.4%	\$229,039
8 Metropolitan Commercial Bank	New York, NY	\$8,233,294	11.2%	\$831,083
9 Quontic Bank	Astoria, NY	\$716,426	9.1%	\$59,472
10 United Orient Bank	New York, NY	\$99,881	8.7%	\$8,024
11 Bank Of Cattaraugus	Cattaraugus, NY	\$32,251	8.0%	\$2,386
12 Genesee Regional Bank	Rochester, NY	\$1,316,916	7.2%	\$88,916
13 Lake Shore Bank	Dunkirk, NY	\$743,916	6.7%	\$46,526
14 The Bank Of Greene County	Catskill, NY	\$3,060,109	6.4%	\$185,042
15 The Canandaigua National B&TC	Canandaigua, NY	\$5,258,602	6.2%	\$306,342
16 The Adirondack Trust Co	Saratoga Springs, NY	\$1,730,701	6.2%	\$100,706
17 First National Bank Of Scotia	Scotia, NY	\$722,402	6.1%	\$41,626
18 Amerasia Bank	Flushing, NY	\$993,851	6.0%	\$56,494
19 Tompkins Community Bank	Ithaca, NY	\$8,431,089	5.8%	\$464,741
20 Bank Of Holland	Holland, NY	\$250,979	5.8%	\$13,687
21 The North Country SB	Canton, NY	\$353,092	5.8%	\$19,248
22 Alden State Bank	Alden, NY	\$446,651	5.6%	\$23,781
23 Interaudi Bank	New York, NY	\$2,504,979	5.4%	\$128,253
24 Global Bank	New York, NY	\$268,056	5.2%	\$13,251
25 Northeast Community Bank	White Plains, NY	\$2,050,586	5.0%	\$98,489



QwickAnalytics™

Top 25 Fastest Growth QCBI Banks

LTM Loan Growth

New York
Banks

September 30, 2025

Bank Name	City, ST	Total Assets (\$000s)	LTM Loan Growth (%)	LTM Loan Growth (\$000s)
1 Alpine Capital Bank	New York, NY	\$206,245	119.5%	\$56,073
2 Grasshopper Bank	New York, NY	\$1,412,438	64.3%	\$408,886
3 Arrow Bank	Glens Falls, NY	\$4,575,497	45.5%	\$1,075,961
4 Quontic Bank	Astoria, NY	\$716,426	20.5%	\$99,822
5 Spring Bank	Bronx, NY	\$542,865	20.4%	\$59,787
6 Esquire Bank	Jericho, NY	\$2,165,916	19.1%	\$247,388
7 Pioneer Bank	Albany, NY	\$2,243,614	15.3%	\$217,569
8 Metropolitan Commercial Bank	New York, NY	\$8,233,294	15.0%	\$884,585
9 Ponce Bank	Bronx, NY	\$3,145,279	13.9%	\$306,742
10 Community FSB	Woodhaven, NY	\$857,056	13.3%	\$40,852
11 Bank Of Cattaraugus	Cattaraugus, NY	\$32,251	11.6%	\$1,771
12 The Bank Of Greene County	Catskill, NY	\$3,060,109	11.3%	\$169,601
13 Bank Of Millbrook	Millbrook, NY	\$306,752	10.9%	\$13,059
14 Alden State Bank	Alden, NY	\$446,651	9.4%	\$25,685
15 The First National Bank Of Dryden	Dryden, NY	\$214,216	9.3%	\$8,323
16 Walden SB	Montgomery, NY	\$956,807	9.2%	\$60,633
17 Chemung Canal Trust Co	Elmira, NY	\$2,696,030	8.7%	\$176,478
18 American Community Bank	Glen Cove, NY	\$297,127	8.5%	\$18,797
19 Orange B&TC	Middletown, NY	\$2,627,638	7.8%	\$139,582
20 Interaudi Bank	New York, NY	\$2,504,979	7.4%	\$101,362
21 Newbank	Flushing, NY	\$636,375	7.3%	\$28,470
22 Northeast Community Bank	White Plains, NY	\$2,050,586	7.1%	\$123,508
23 Tompkins Community Bank	Ithaca, NY	\$8,431,089	6.9%	\$406,813
24 The Lyons National Bank	Lyons, NY	\$2,085,409	6.3%	\$91,464
25 M.Y. Safra Bank, Fsb	New York, NY	\$395,935	6.1%	\$16,327



QwickAnalytics™

Top 25 QCBI Banks

Net Interest Margin

New York
Banks
September 30, 2025

Bank Name	City, ST	Total Assets (\$000s)	Net Interest Margin
1 Bank Of Cattaraugus	Cattaraugus, NY	\$32,251	6.12%
2 Esquire Bank	Jericho, NY	\$2,165,916	6.09%
3 Northeast Community Bank	White Plains, NY	\$2,050,586	5.36%
4 First Federal Savings of Middletown	Middletown, NY	\$180,940	5.27%
5 The North Country SB	Canion, NY	\$353,092	5.20%
6 Amerasia Bank	Flushing, NY	\$993,851	4.96%
7 Jeff Bank	Jeffersonville, NY	\$671,471	4.81%
8 Alden State Bank	Alden, NY	\$446,651	4.70%
9 American Community Bank	Glen Cove, NY	\$297,127	4.65%
10 Watertown SB	Watertown, NY	\$948,966	4.59%
11 Newbank	Flushing, NY	\$636,375	4.53%
12 United Orient Bank	New York, NY	\$99,881	4.41%
13 The First National Bank Of Dryden	Dryden, NY	\$214,216	4.40%
14 The First National Bank Of Groton	Groton, NY	\$200,957	4.39%
15 Bank Of Millbrook	Millbrook, NY	\$306,752	4.39%
16 First National Bank Of Scotia	Scotia, NY	\$722,402	4.34%
17 Tioga State Bank	Spencer, NY	\$589,216	4.32%
18 Orange B&TC	Middletown, NY	\$2,627,638	4.30%
19 Abacus FSB	New York, NY	\$329,606	4.25%
20 Community FSB	Woodhaven, NY	\$857,056	4.25%
21 Spring Bank	Bronx, NY	\$542,865	4.24%
22 Gouverneur S&L Association	Gouverneur, NY	\$198,839	4.19%
23 The Citizens National Bank Of Hammond	Hammond, NY	\$27,986	4.12%
24 Bank Of Holland	Holland, NY	\$250,979	4.02%
25 The Putnam County National Bank Of Carmel	Carmel, NY	\$186,017	4.01%

* Most recent quarter (MRQ) net interest margin

Top 25 QCBI Banks

Noninterest Income

New York
Banks

September 30, 2025

Bank Name	City, ST	Total Assets (\$000s)	Nonint. Income / Avg. Assets
1 Community FSB	Woodhaven, NY	\$857,056	5.03%
2 Fulton SB	Fulton, NY	\$477,604	2.50%
3 Quontic Bank	Astoria, NY	\$716,426	2.27%
4 The Adirondack Trust Co	Saratoga Springs, NY	\$1,730,701	1.89%
5 Grasshopper Bank	New York, NY	\$1,412,438	1.86%
6 Genesee Regional Bank	Rochester, NY	\$1,316,916	1.37%
7 Esquire Bank	Jericho, NY	\$2,165,916	1.16%
8 Ulster SB	Kingston, NY	\$1,387,787	1.12%
9 The Canandaigua National B&TC	Canandaigua, NY	\$5,258,602	1.10%
10 First Central SB	Glen Cove, NY	\$992,771	1.00%
11 Bank Of Millbrook	Millbrook, NY	\$306,752	0.95%
12 Maple City SB, Fsb	Hornell, NY	\$125,163	0.92%
13 The Lyons National Bank	Lyons, NY	\$2,085,409	0.84%
14 Chemung Canal Trust Co	Elmira, NY	\$2,696,030	0.82%
15 The North Country SB	Canton, NY	\$353,092	0.81%
16 Arrow Bank	Glens Falls, NY	\$4,575,497	0.76%
17 Tioga State Bank	Spencer, NY	\$589,216	0.75%
18 Pioneer Bank	Albany, NY	\$2,243,614	0.74%
19 Tompkins Community Bank	Ithaca, NY	\$8,431,089	0.73%
20 Walden SB	Montgomery, NY	\$956,807	0.72%
21 Seneca Savings	Baldwinsville, NY	\$316,594	0.68%
22 Orange B&TC	Middletown, NY	\$2,627,638	0.68%
23 Piermont Bank	New York, NY	\$496,183	0.64%
24 Interaudi Bank	New York, NY	\$2,504,979	0.63%
25 Cross County SB	Middle Village, NY	\$524,292	0.62%

* 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, 2025

Bank Name	City, ST	Total Assets (\$000s)	Efficiency Ratio (Core) (%)
1 Amerasia Bank	Flushing, NY	\$993,851	30.0%
2 Northeast Community Bank	White Plains, NY	\$2,050,586	36.5%
3 The First National Bank Of Dryden	Dryden, NY	\$214,216	41.7%
4 Esquire Bank	Jericho, NY	\$2,165,916	44.4%
5 Spring Bank	Bronx, NY	\$542,865	46.0%
6 The Bank Of Greene County	Catskill, NY	\$3,060,109	46.3%
7 Orange B&TC	Middletown, NY	\$2,627,638	46.8%
8 First Federal Savings of Middletown	Middletown, NY	\$180,940	46.9%
9 Fulton SB	Fulton, NY	\$477,604	48.6%
10 Amalgamated Bank	New York, NY	\$8,685,841	49.2%
11 Jeff Bank	Jeffersonville, NY	\$671,471	50.2%
12 Genesee Regional Bank	Rochester, NY	\$1,316,916	51.0%
13 Watertown SB	Watertown, NY	\$948,966	51.4%
14 Bank Of Millbrook	Millbrook, NY	\$306,752	52.9%
15 Five Star Bank	Warsaw, NY	\$6,250,000	53.2%
16 Interaudi Bank	New York, NY	\$2,504,979	53.6%
17 Newbank	Flushing, NY	\$636,375	53.9%
18 Trustco Bank	Glenville, NY	\$6,348,244	54.8%
19 Metropolitan Commercial Bank	New York, NY	\$8,233,294	55.6%
20 Ponce Bank	Bronx, NY	\$3,145,279	57.5%
21 Northfield Bank	Staten Island, NY	\$5,724,431	58.0%
22 Maspeth Federal S&L Association	Maspeth, NY	\$2,149,485	58.3%
23 Tompkins Community Bank	Ithaca, NY	\$8,431,089	58.7%
24 The Canandaigua National B&TC	Canandaigua, NY	\$5,258,602	58.9%
25 Arrow Bank	Glens Falls, NY	\$4,575,497	59.1%

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

Top 25 QCBI Banks ROAA (C-Corps)

New York
Banks
September 30, 2025

Bank Name	City, ST	Total Assets (\$000s)	ROAA
1 Eastbank	New York, NY	\$151,390	6.18%
2 Esquire Bank	Jericho, NY	\$2,165,916	2.90%
3 Amerasia Bank	Flushing, NY	\$993,851	2.84%
4 Fulton SB	Fulton, NY	\$477,604	2.65%
5 Northeast Community Bank	White Plains, NY	\$2,050,586	2.43%
6 First Federal Savings of Middletown	Middletown, NY	\$180,940	2.06%
7 Jeff Bank	Jeffersonville, NY	\$671,471	1.95%
8 Watertown SB	Watertown, NY	\$948,966	1.79%
9 Bank Of Millbrook	Millbrook, NY	\$306,752	1.73%
10 Spring Bank	Bronx, NY	\$542,865	1.64%
11 The First National Bank Of Groton	Groton, NY	\$200,957	1.62%
12 Newbank	Flushing, NY	\$636,375	1.60%
13 Orange B&TC	Middletown, NY	\$2,627,638	1.54%
14 Alden State Bank	Alden, NY	\$446,651	1.52%
15 Five Star Bank	Warsaw, NY	\$6,250,000	1.39%
16 Community FSB	Woodhaven, NY	\$857,056	1.35%
17 The Canandaigua National B&TC	Canandaigua, NY	\$5,258,602	1.31%
18 The Bank Of Greene County	Catskill, NY	\$3,060,109	1.29%
19 Amalgamated Bank	New York, NY	\$8,685,841	1.27%
20 Lake Shore Bank	Dunkirk, NY	\$743,916	1.27%
21 Bank Of Holland	Holland, NY	\$250,979	1.25%
22 Chemung Canal Trust Co	Elmira, NY	\$2,696,030	1.24%
23 Interaudi Bank	New York, NY	\$2,504,979	1.23%
24 The Putnam County National Bank Of Carmel	Carmel, NY	\$186,017	1.21%
25 Tioga State Bank	Spencer, NY	\$589,216	1.20%

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



Top 25 QCBI Banks ROAA (S-Corps)

New York
Banks
September 30, 2025

Bank Name	City, ST	Total Assets (\$000s)	ROAA
1 Savannah Bank	Savannah, NY	\$186,305	0.51%

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

Top 25 QCBI Banks ROAE (C-Corps)

New York
Banks
September 30, 2025

Bank Name	City, ST	Total Assets (\$000s)	ROAE
1 Eastbank	New York, NY	\$151,390	29.33%
2 Esquire Bank	Jericho, NY	\$2,165,916	25.86%
3 Amerasia Bank	Flushing, NY	\$993,851	18.87%
4 Bank Of Holland	Holland, NY	\$250,979	16.93%
5 The Canandaigua National B&TC	Canandaigua, NY	\$5,258,602	15.50%
6 Orange B&TC	Middletown, NY	\$2,627,638	15.40%
7 Northeast Community Bank	White Plains, NY	\$2,050,586	15.12%
8 The Lyons National Bank	Lyons, NY	\$2,085,409	14.86%
9 Jeff Bank	Jeffersonville, NY	\$671,471	14.76%
10 The Bank Of Greene County	Catskill, NY	\$3,060,109	14.38%
11 Grasshopper Bank	New York, NY	\$1,412,438	14.24%
12 Bank Of Millbrook	Millbrook, NY	\$306,752	14.11%
13 Champlain National Bank	Elizabethtown, NY	\$508,087	14.10%
14 Amalgamated Bank	New York, NY	\$8,685,841	14.01%
15 Community FSB	Woodhaven, NY	\$857,056	13.75%
16 Five Star Bank	Warsaw, NY	\$6,250,000	13.44%
17 Tompkins Community Bank	Ithaca, NY	\$8,431,089	12.99%
18 Genesee Regional Bank	Rochester, NY	\$1,316,916	12.87%
19 The First National Bank Of Groton	Groton, NY	\$200,957	12.56%
20 Chemung Canal Trust Co	Elmira, NY	\$2,696,030	12.44%
21 Arrow Bank	Glens Falls, NY	\$4,575,497	12.37%
22 Walden SB	Montgomery, NY	\$956,807	12.21%
23 First Central SB	Glen Cove, NY	\$992,771	12.03%
24 Interaudi Bank	New York, NY	\$2,504,979	11.98%
25 Newbank	Flushing, NY	\$636,375	11.76%

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

Top 25 QCBI Banks ROAE (S-Corps)

New York
Banks
September 30, 2025

Bank Name	City, ST	Total Assets (\$000s)	ROAE
1 Savannah Bank	Savannah, NY	\$186,305	7.41%

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



QwickAnalytics™

QwickAnalytics State Performance Trends

New York
Banks

September 30, 2025

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:

<u>Disqualifying Rule</u>	<u>Banks Excluded:</u>	
	National	New York
Assets > \$10 Billion	143	11
Specialty Bank (Bankers Bank, ILC, Trust, Foreign Parent)	127	14
Large Institutional Branches (>\$2 billion deposits/branch)	43	2
Underloaned (<10% Loans / Assets)	111	12
Consumer Focus (>50% Consumer Loans or Leases / Assets)	22	0
No Material Real Estate Lending (<1% Assets)	127	13
Wholesale Funded (<40% Core Deposits / Deposits)	95	7
Overcapitalized (Total Equity / Assets > 50%)	87	7
Time Deposits = 100% of Total Deposits	18	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, 2025

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.