

# QwickAnalytics Community Bank Index (QCBI) State Performance Trends

*Key industry trends for the "true" community bank*

## ***STATE OF THE STATE: NEW YORK*** *2023 Annual Performance Review*



# QwickAnalytics State Performance Trends

New York  
Banks  
December 31, 2023

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) <sup>TM</sup> 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	91	74%	32	26%	123
National	4,247	92%	392	8%	4,639

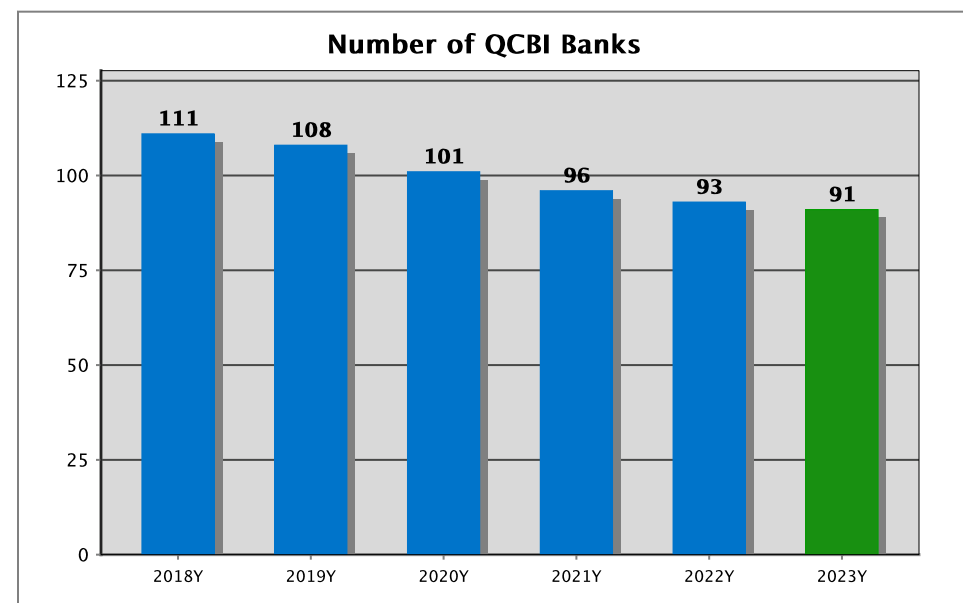
Please visit the [www.QwickAnalytics.com](http://www.QwickAnalytics.com) website for more information.

# QwickAnalytics State Performance Trends

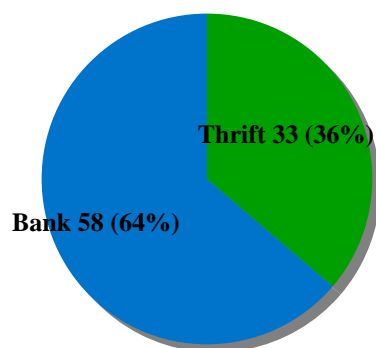
## QCBI Industry Structure

New York  
Banks  
December 31, 2023

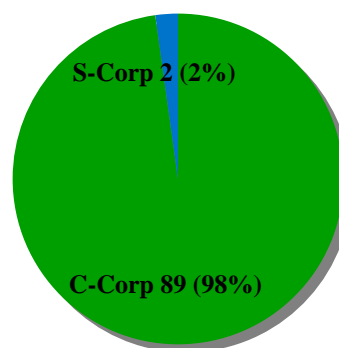
QCBI Bank Size Distribution				
Total Assets	Institutions		Aggregate Assets	
	#	%	\$MM	%
\$0-\$100 Million	4	4%	\$247	0%
\$100-\$500 Million	31	34%	\$8,860	7%
\$500 Million-\$1 Billion	24	26%	\$17,043	13%
\$1-\$5 Billion	24	26%	\$51,360	38%
\$5-\$10 Billion	8	9%	\$56,236	42%
<b>Total</b>	<b>91</b>	<b>100%</b>	<b>\$133,747</b>	<b>100%</b>



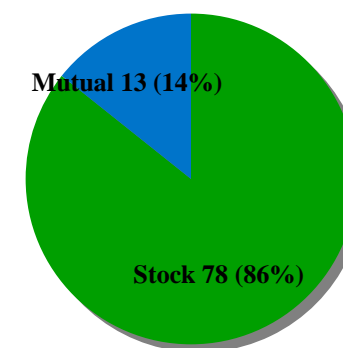
**Industry Breakdown**



**Structural Breakdown**



**Ownership Breakdown**

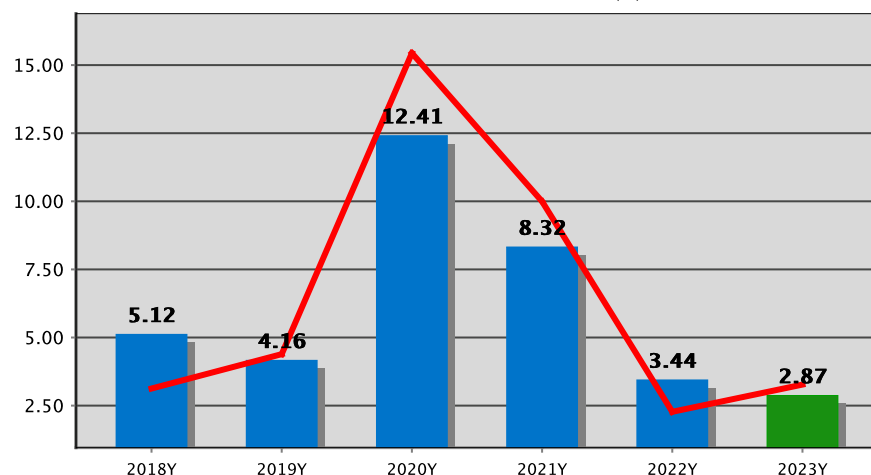


# QwickAnalytics State Performance Trends

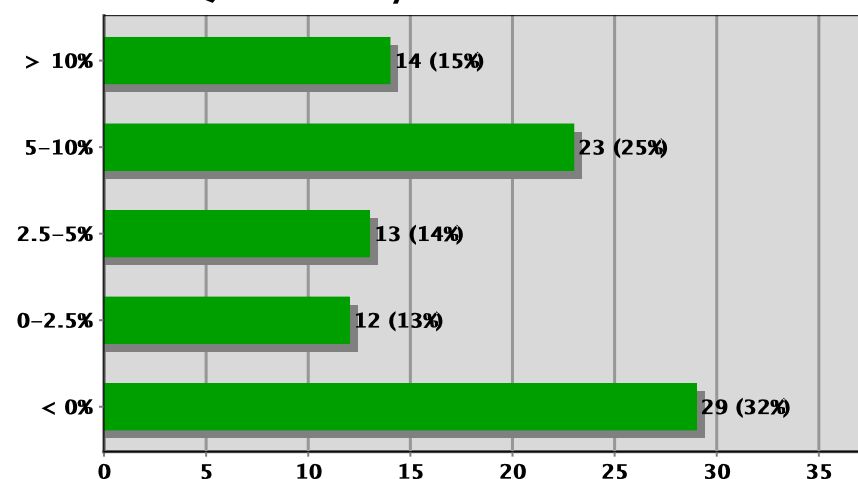
## Asset Growth Trends

New York  
Banks  
December 31, 2023

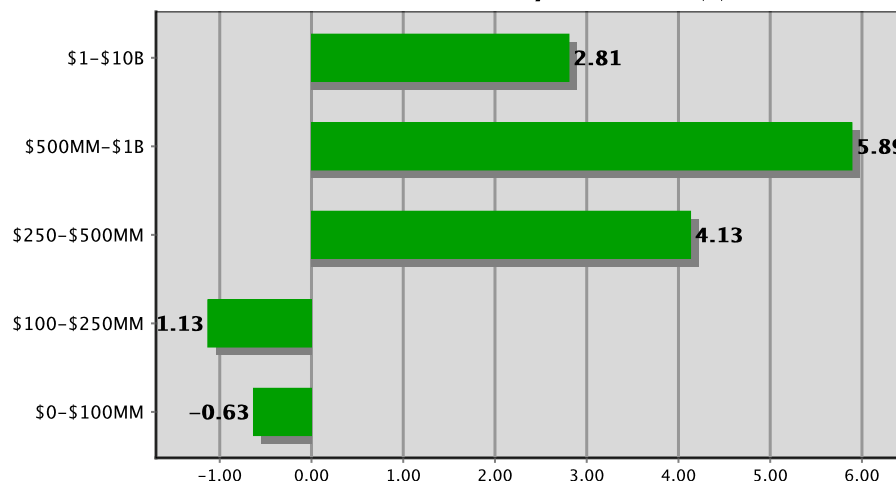
Median LTM Asset Growth (%)



QCBI Banks by LTM Asset Growth



Median LTM Asset Growth by Asset Size (%)



— National Trend

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



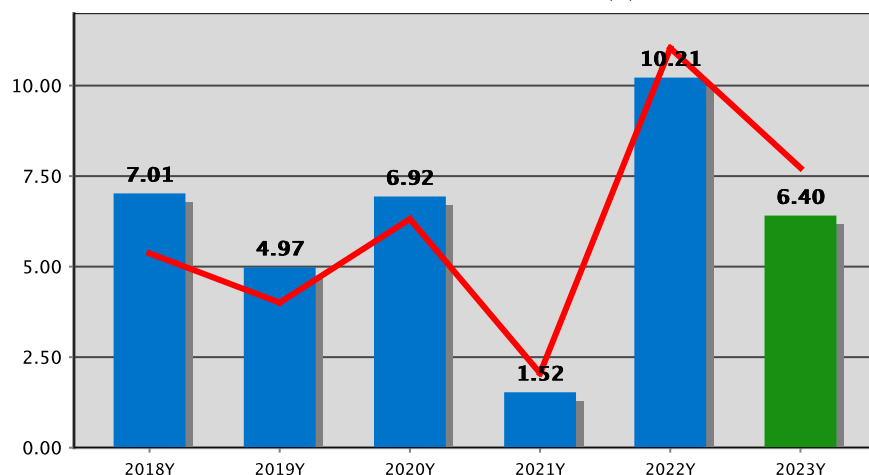
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# QwickAnalytics State Performance Trends

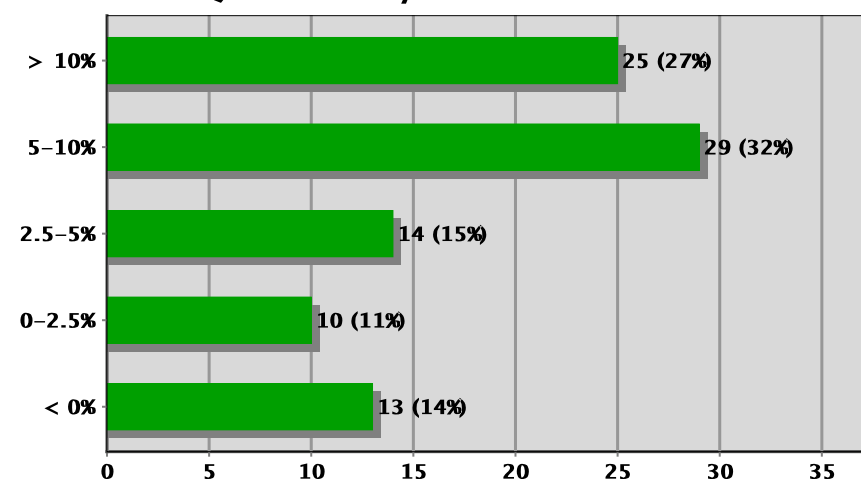
## Loan Growth Trends

New York  
Banks  
December 31, 2023

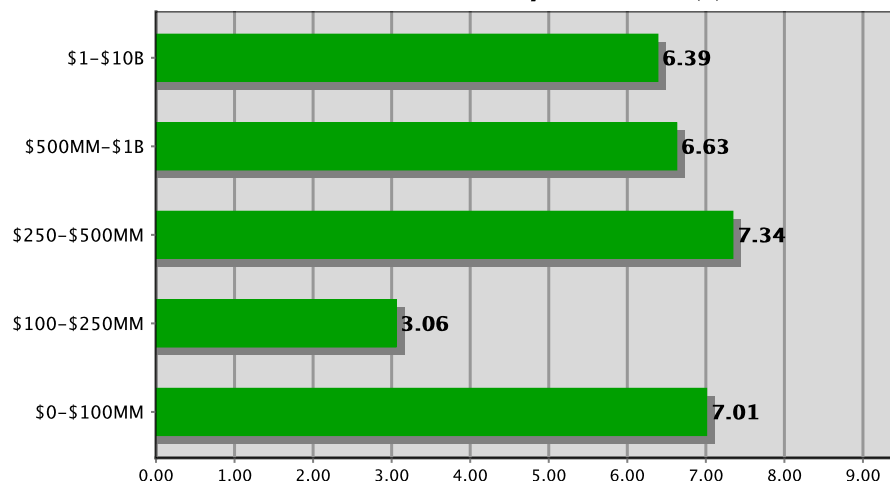
Median LTM Loan Growth (%)



QCBI Banks by LTM Loan Growth



Median LTM Loan Growth by Asset Size (%)



— National Trend

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



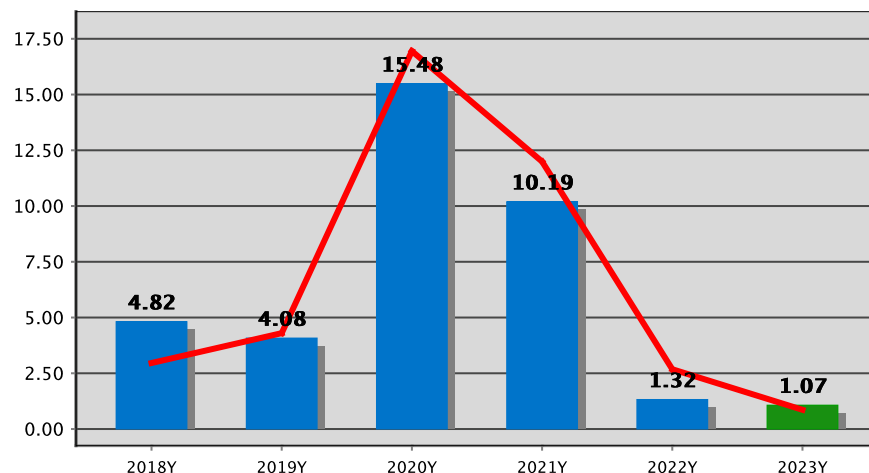
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# QwickAnalytics State Performance Trends

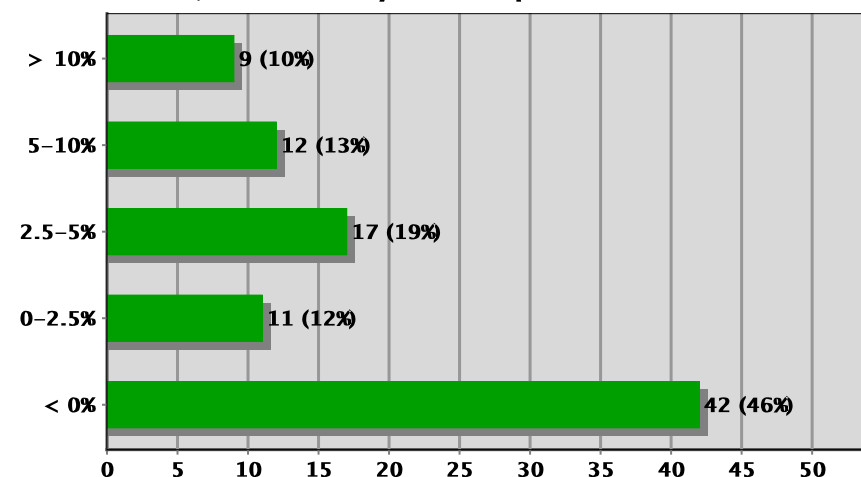
## Deposit Growth Trends

New York  
Banks  
December 31, 2023

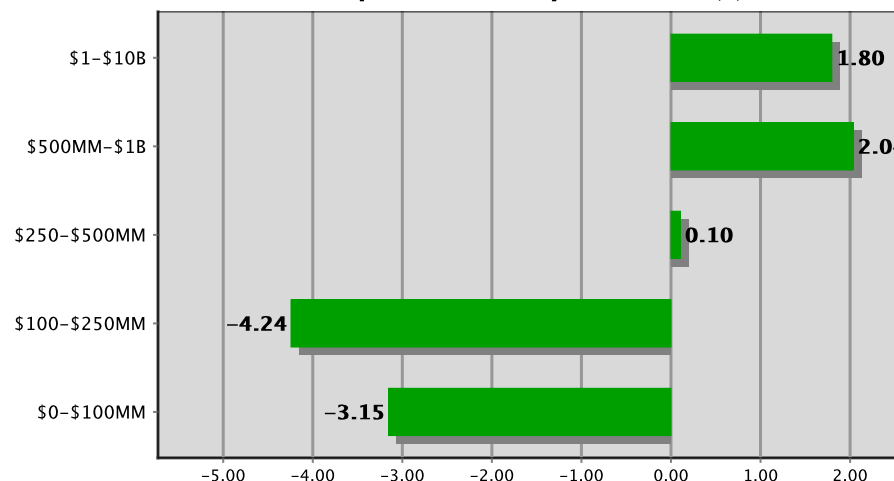
Median LTM Deposit Growth (%)



QCBI Banks by LTM Deposit Growth



Median LTM Deposit Growth by Asset Size (%)



— National Trend

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



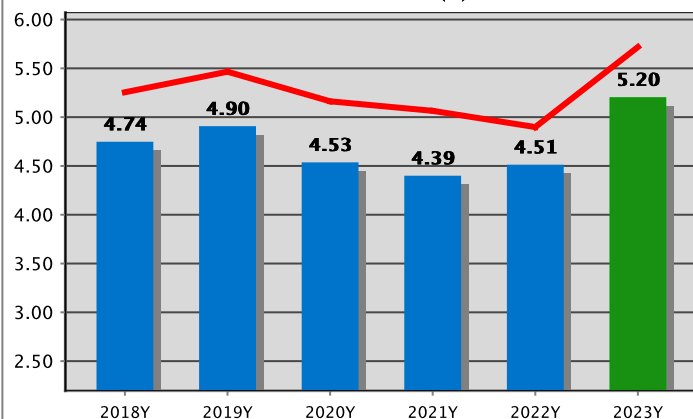
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# QwickAnalytics State Performance Trends

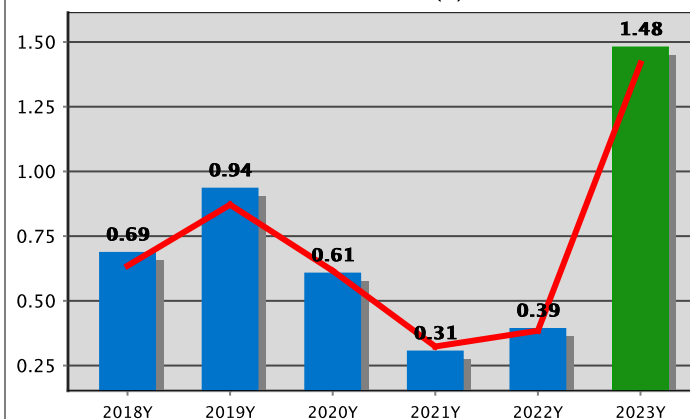
## Performance Trends

New York  
Banks  
December 31, 2023

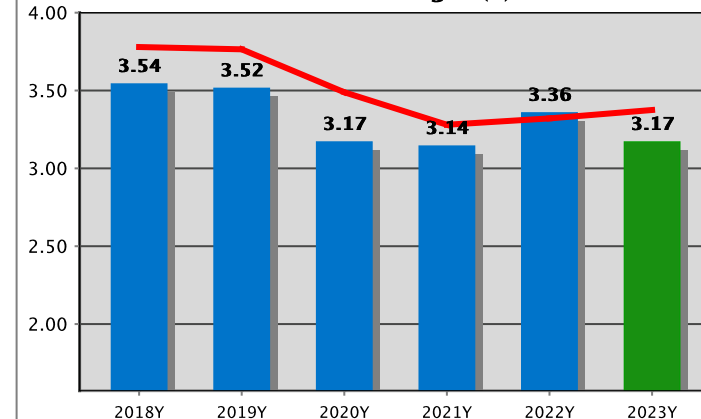
Yield On Loans (%)



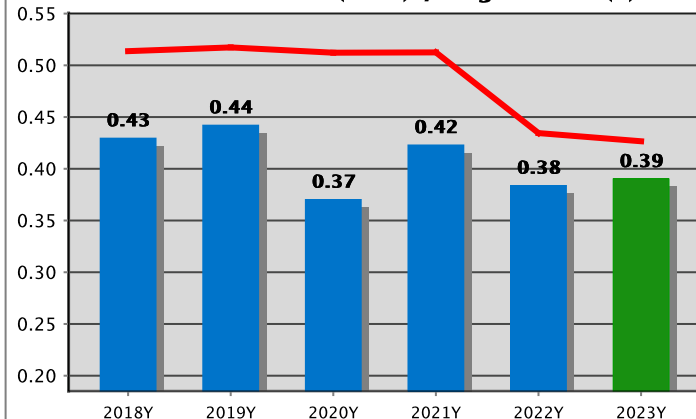
Cost of Funds (%)



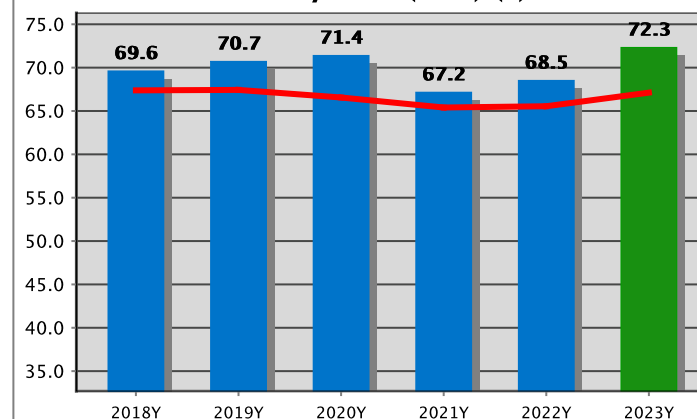
Net Interest Margin (%)



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



Efficiency Ratio (Core) (%)



— National Trend

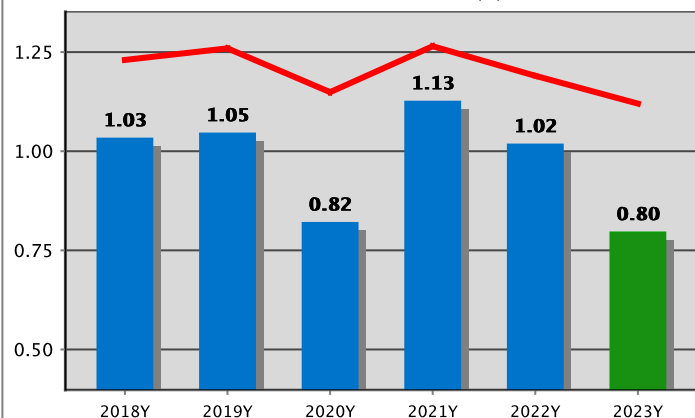
Note: All data points represent median values;  
current period data (green bars) are for the the full year 2023; Core items exclude nonrecurring gains/losses

# QwickAnalytics State Performance Trends

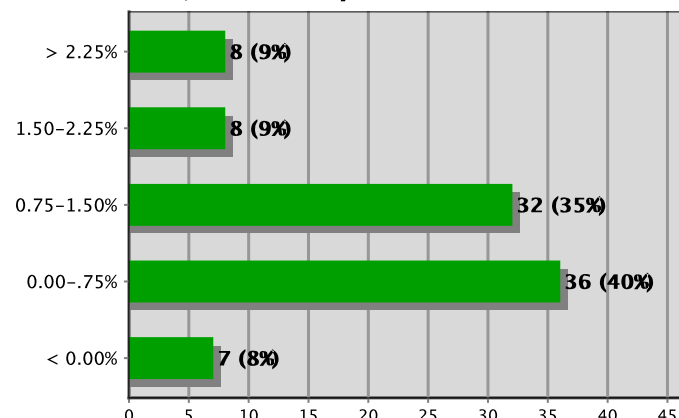
## Profitability Trends

New York  
Banks  
December 31, 2023

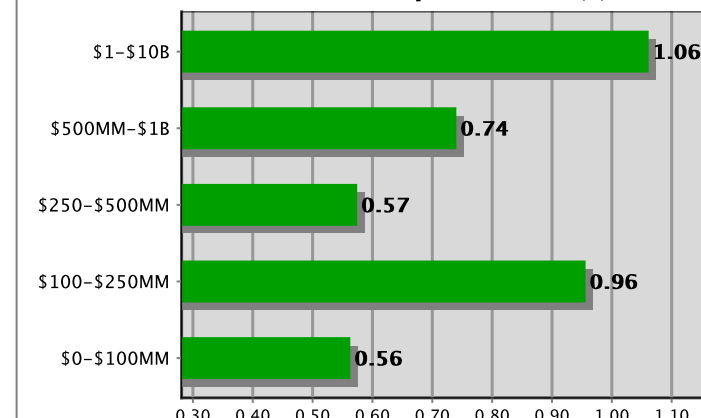
Median Pretax ROAA (%)



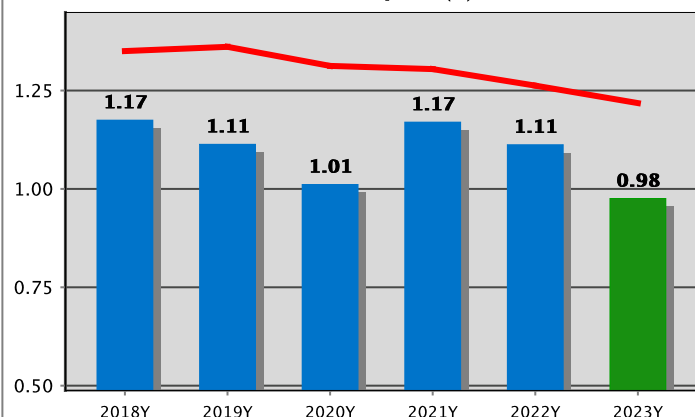
QCBI Banks by Pretax ROAA



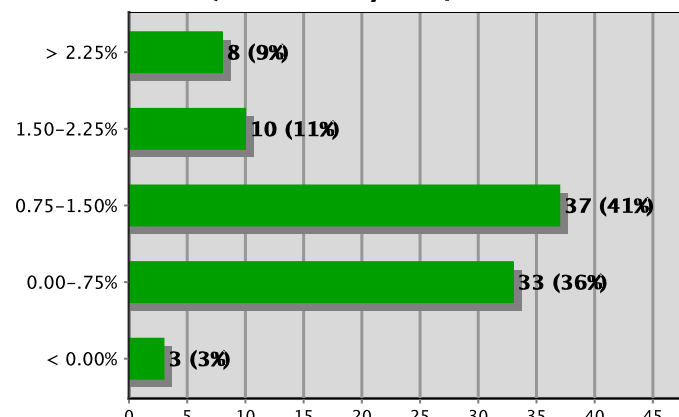
Median Pretax ROAA by Asset Size (%)



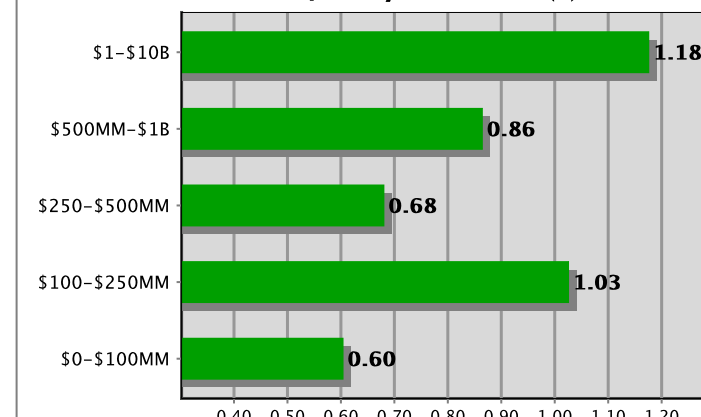
Median COE/AA (%)



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 full year 2023

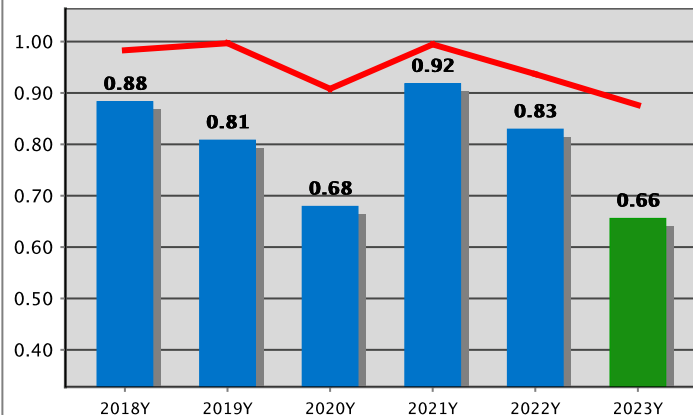


# QwickAnalytics State Performance Trends

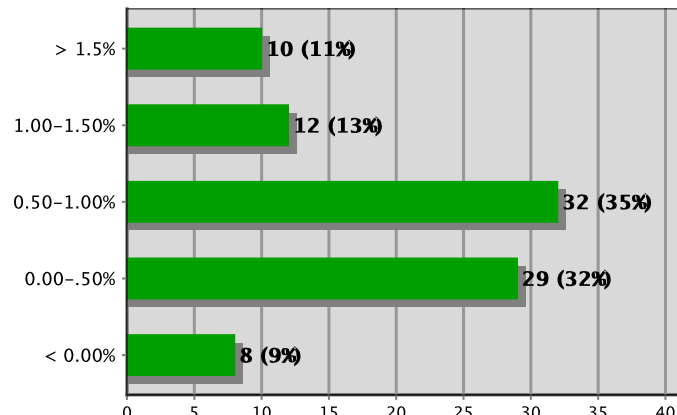
## Profitability Trends

New York  
Banks  
December 31, 2023

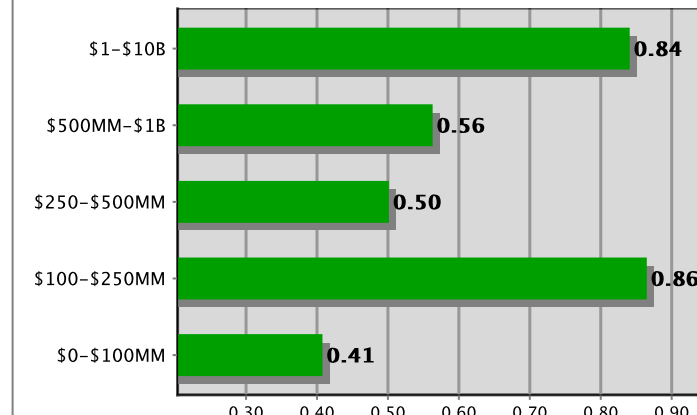
Median ROAA (%)



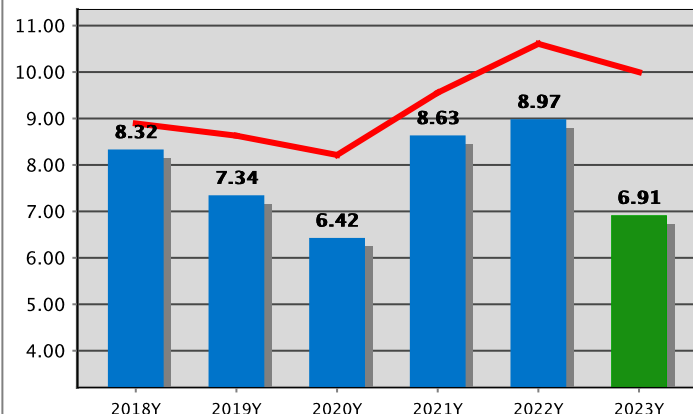
QCBI Banks by ROAA



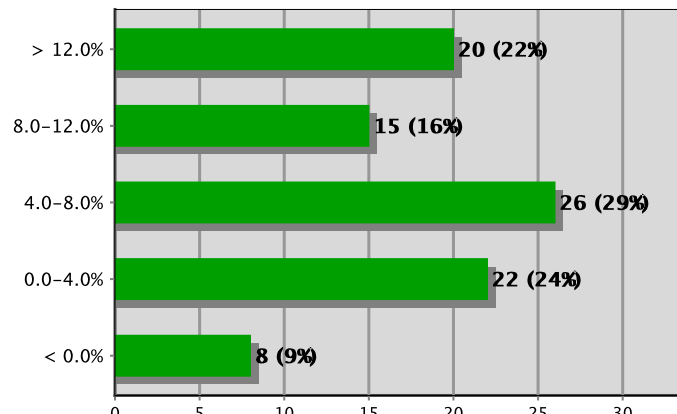
Median ROAA by Asset Size (%)



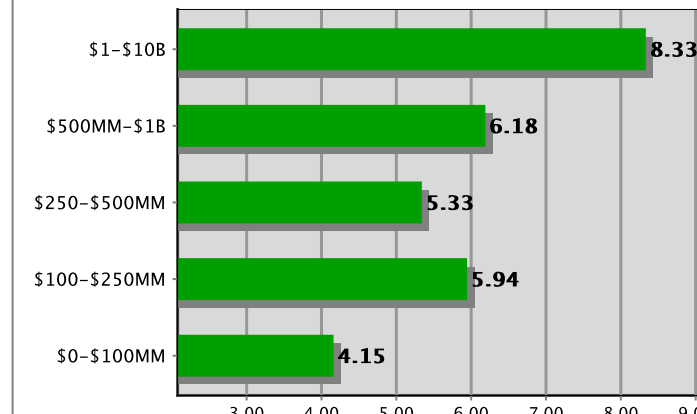
Median ROAE (%)



QCBI Banks by ROAE



Median ROAE by Asset Size (%)



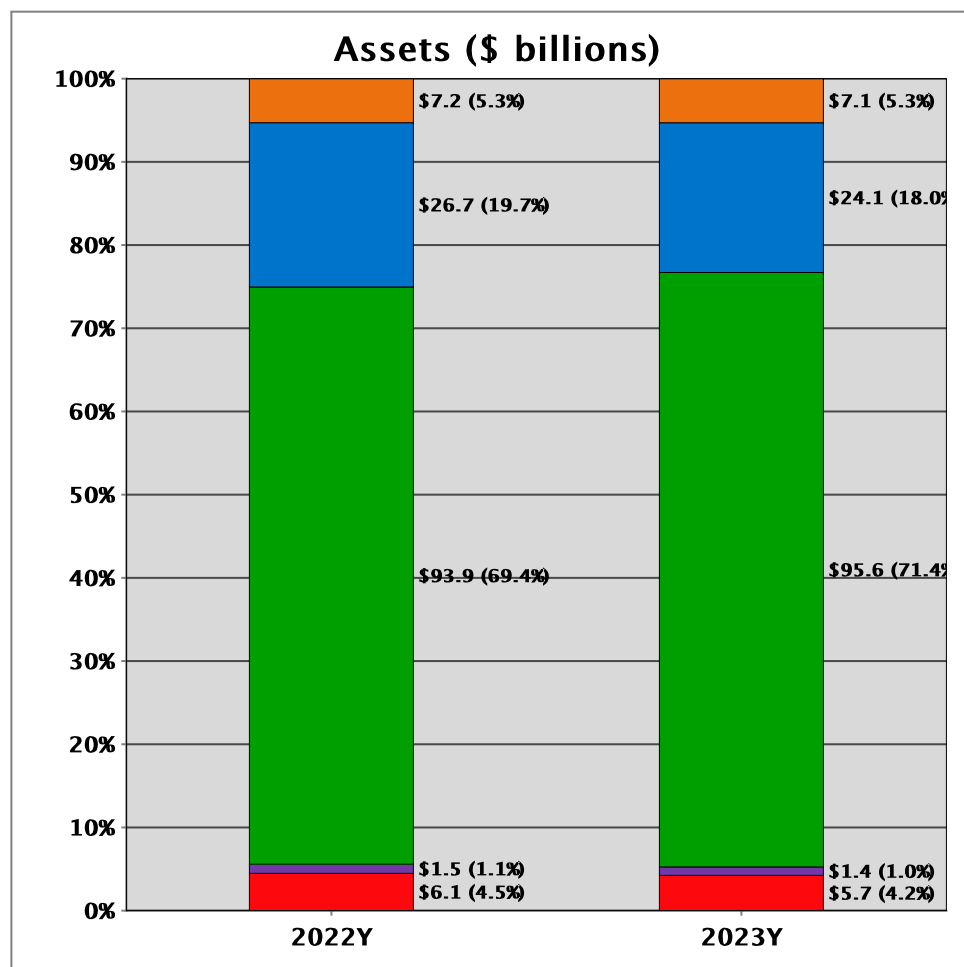
— National Trend

\* 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 full year 2023

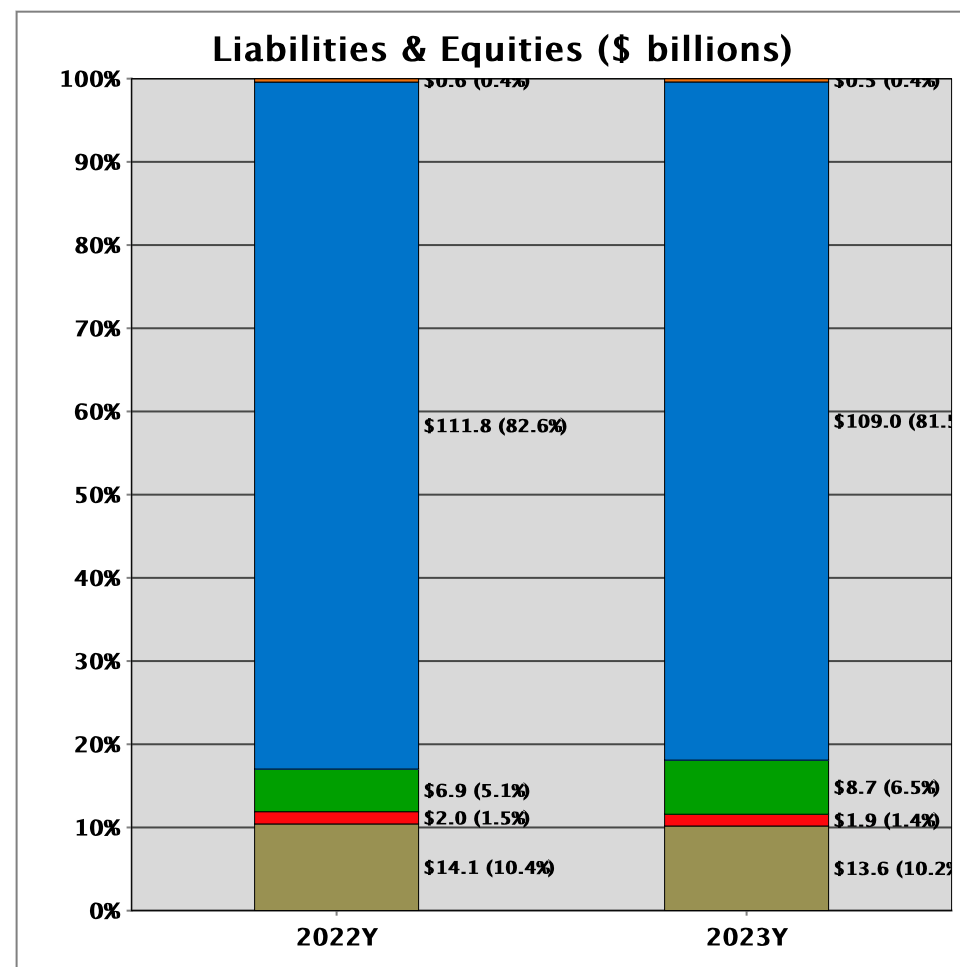
# QwickAnalytics State Performance Trends

## Balance Sheet Composition

New York  
Banks  
December 31, 2023



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



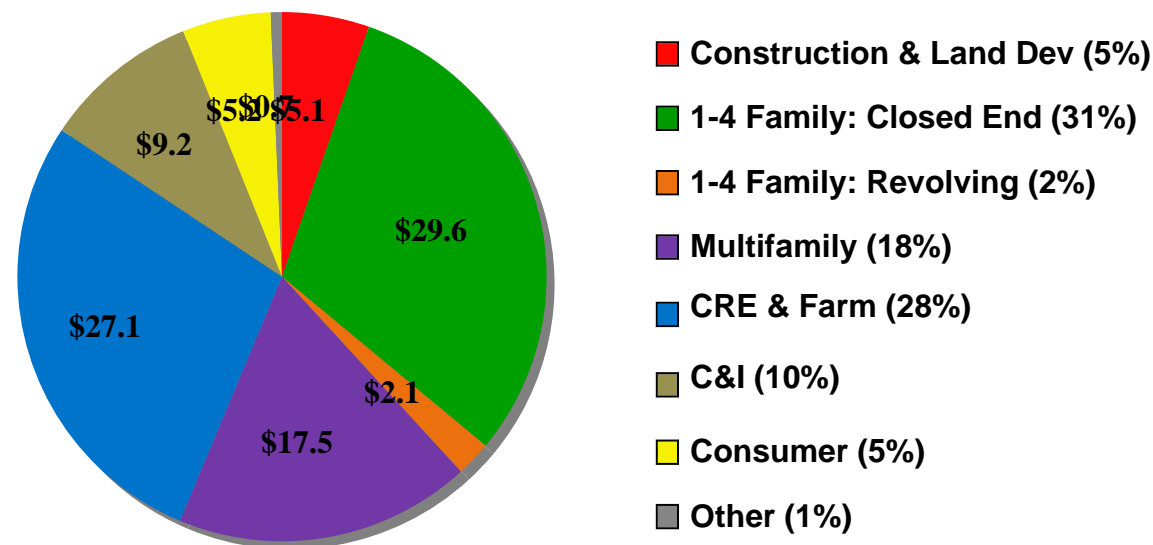
■ Fed Funds & Repos   
 ■ Deposits   
 ■ Other Borrowings  
■ Other Liabilities   
■ Equity Capital

# QuickAnalytics State Performance Trends

## Loan Composition

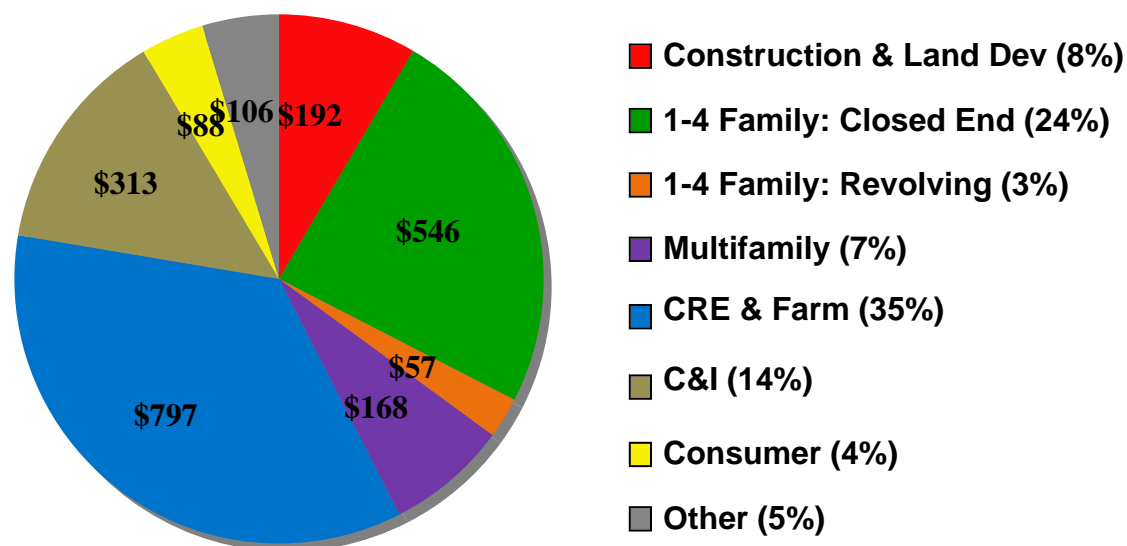
New York  
Banks  
December 31, 2023

### State Aggregate Loan Mix



(\$ billions)

### National Aggregate Loan Mix



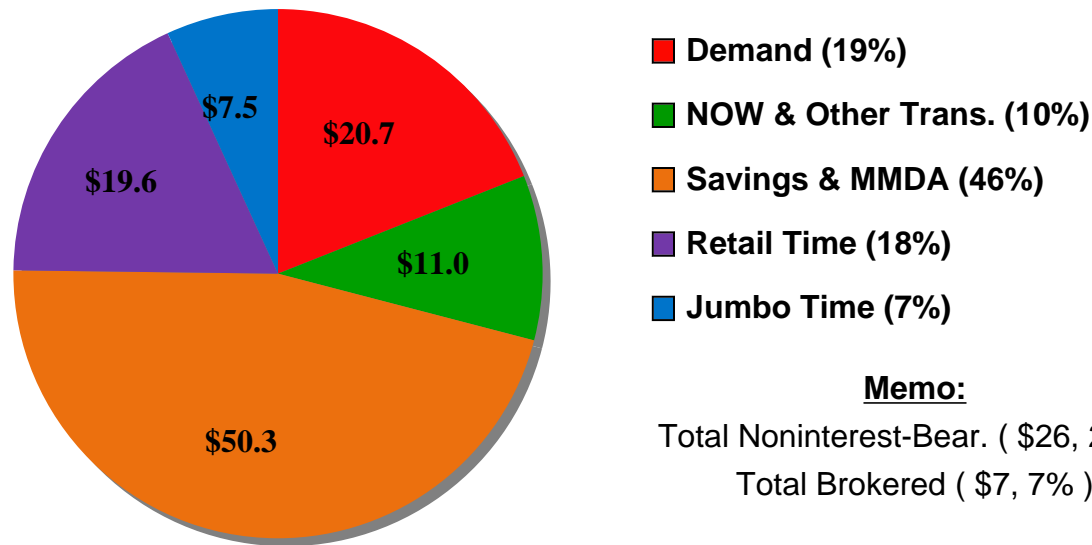
(\$ billions)

# QwickAnalytics State Performance Trends

## Deposit Composition

New York  
Banks  
December 31, 2023

### State Aggregate Deposit Mix

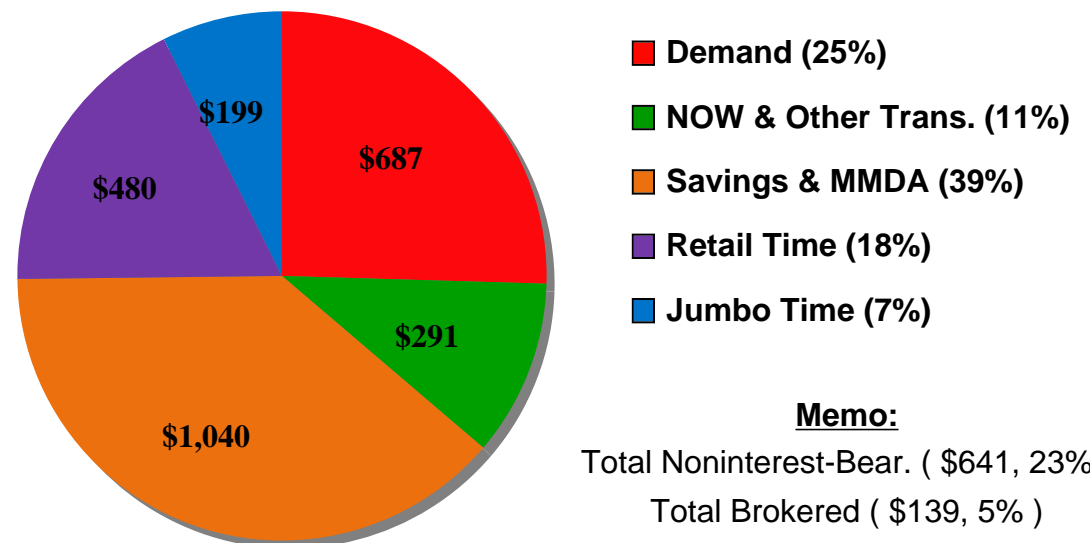


(\$ billions)

#### Memo:

Total Noninterest-Bear. ( \$26, 22% )  
Total Brokered ( \$7, 7% )

### National Aggregate Deposit Mix



(\$ billions)

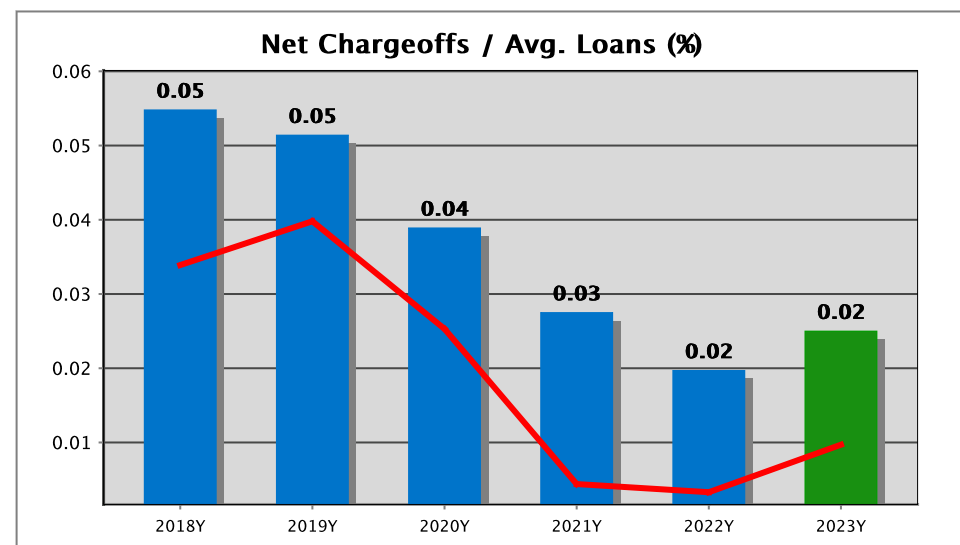
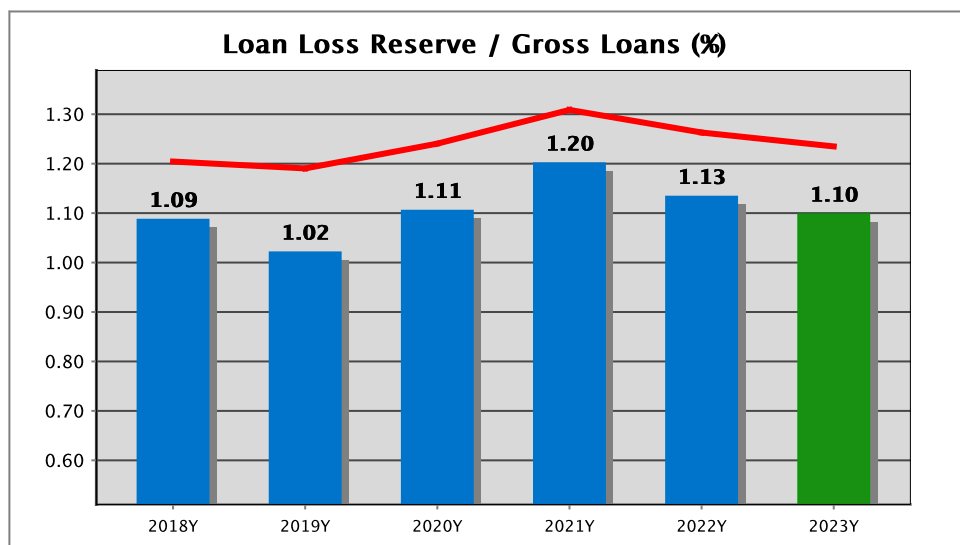
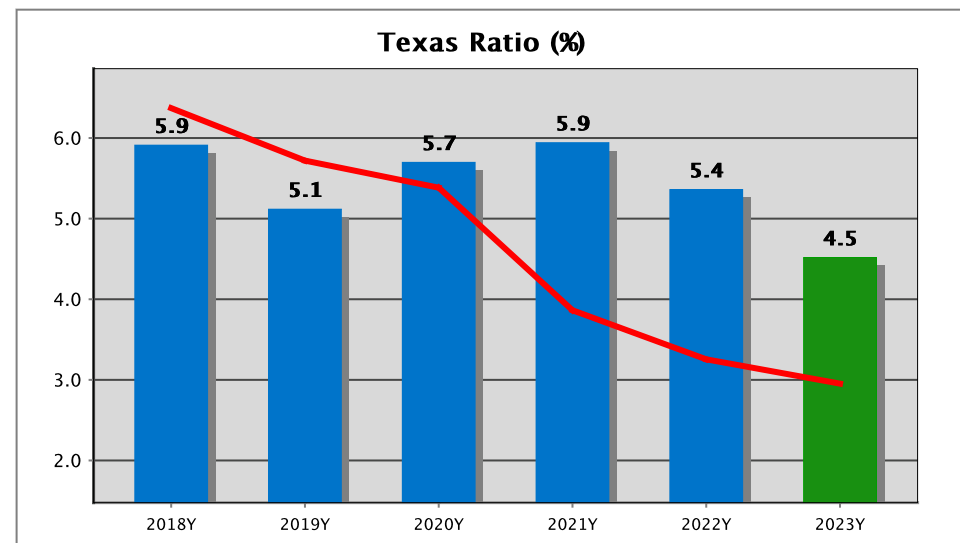
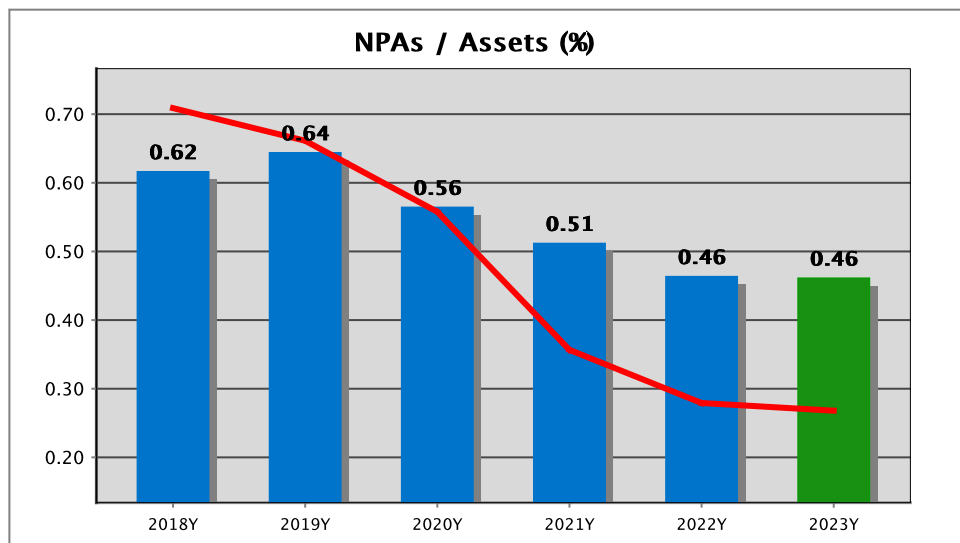
#### Memo:

Total Noninterest-Bear. ( \$641, 23% )  
Total Brokered ( \$139, 5% )

# QwickAnalytics State Performance Trends

## Asset Quality Trends

New York  
Banks  
December 31, 2023



— 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

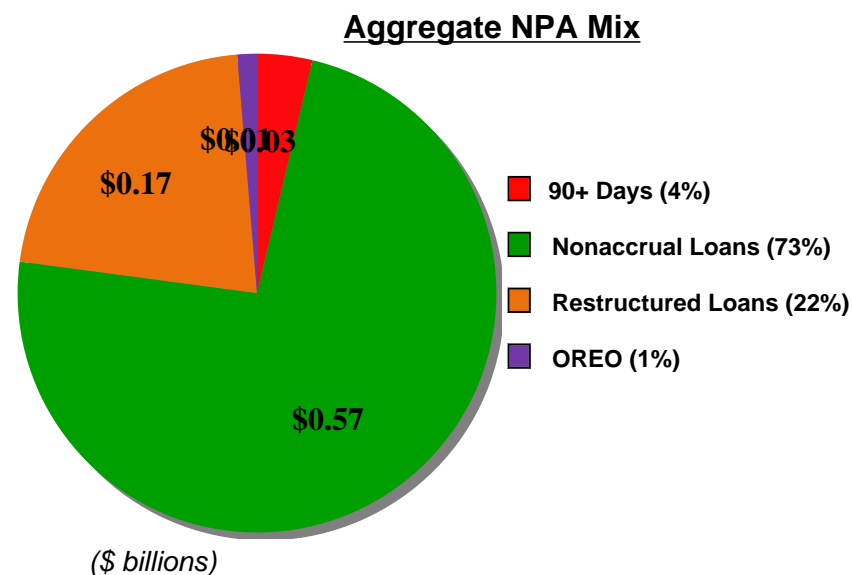
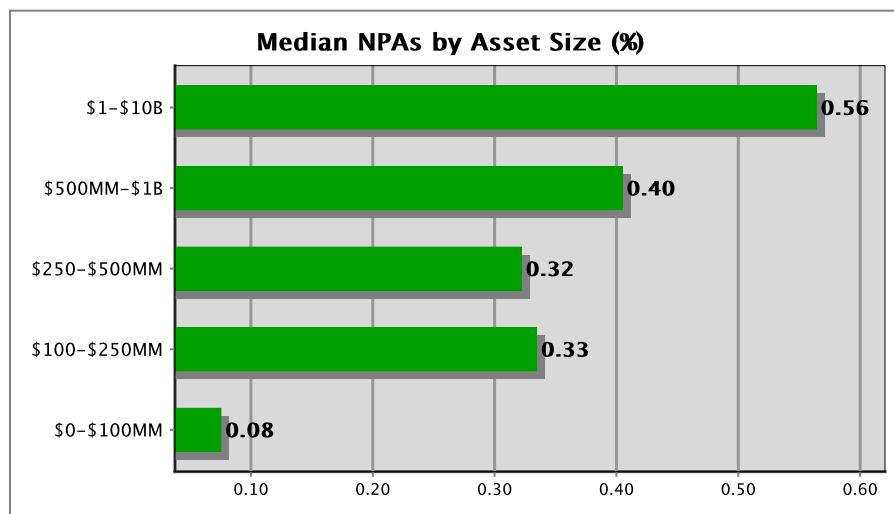
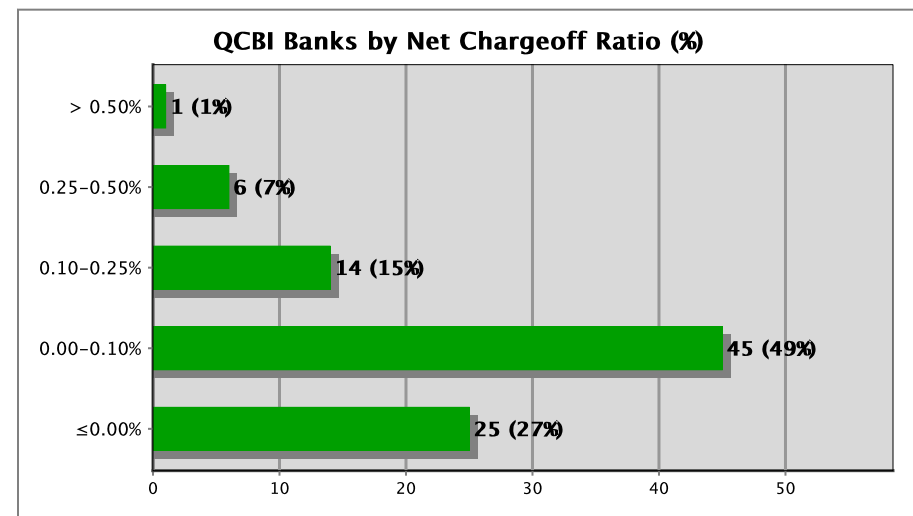
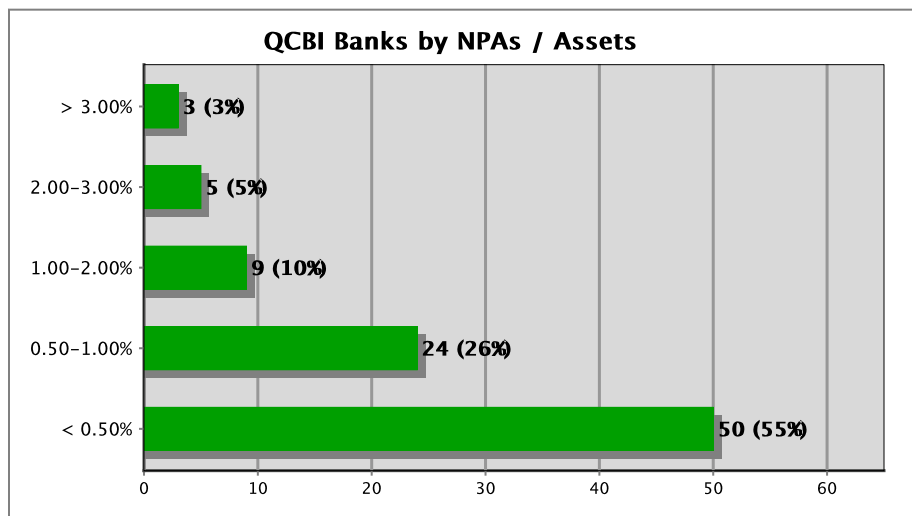


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# QwickAnalytics State Performance Trends

## Asset Quality Trends

New York  
Banks  
December 31, 2023

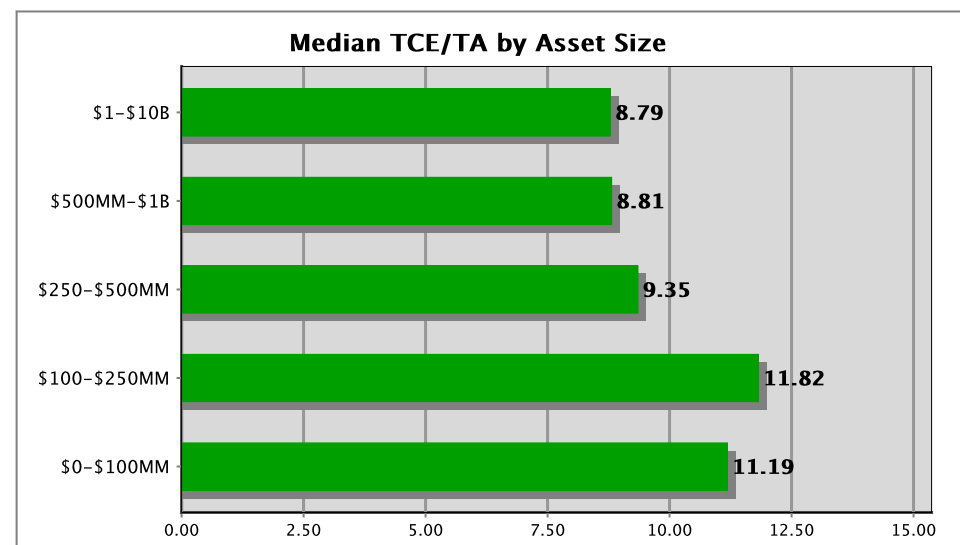
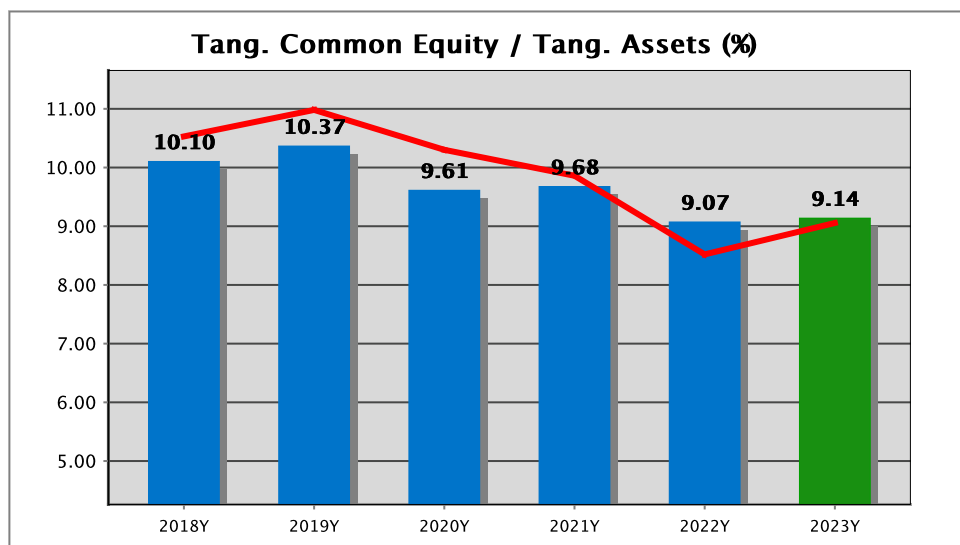
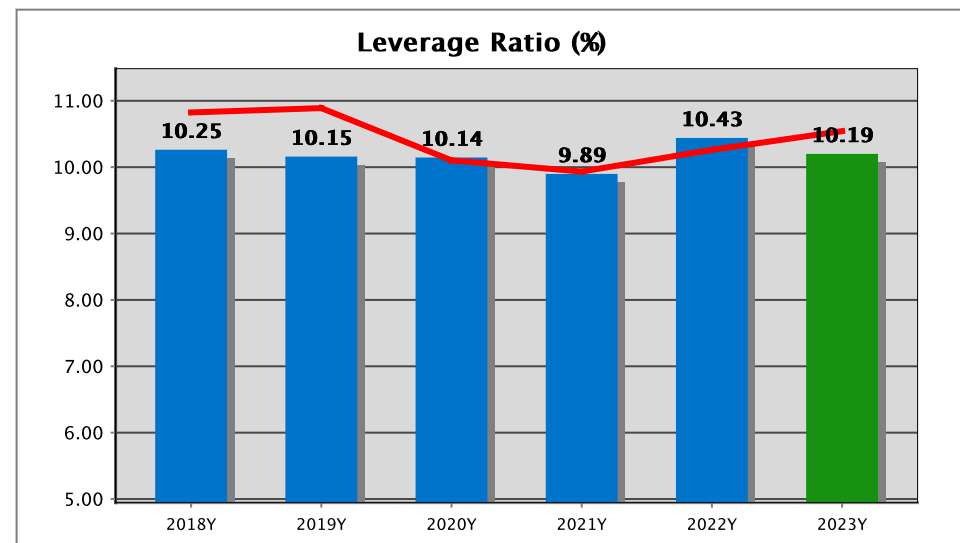
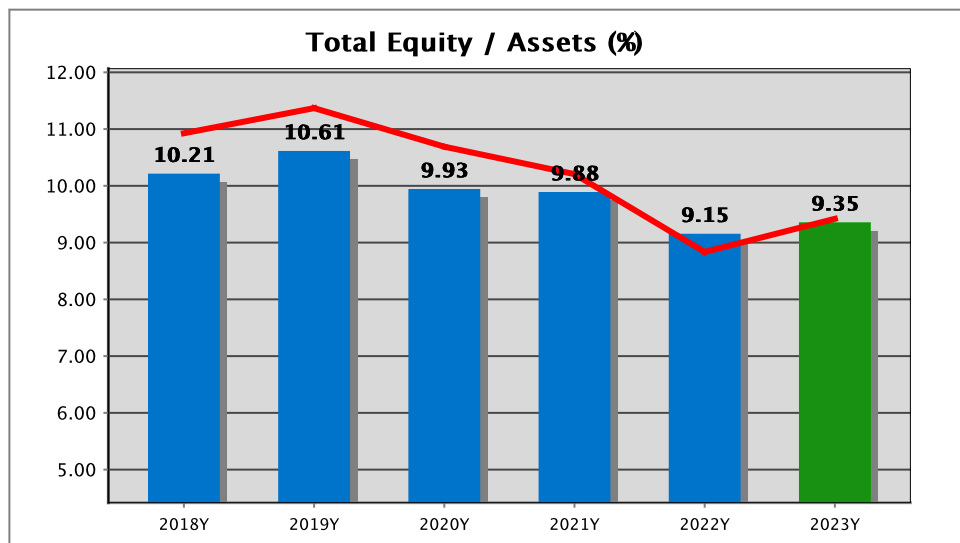


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# QwickAnalytics State Performance Trends

## Capital Trends

New York  
Banks  
December 31, 2023



— National Trend

Note: Trend charts contain median values

## QCBI HONOR ROLL: TOP PERFORMING BANKS



# Top 25 Fastest Growing QCBI Banks

## 2023 Asset Growth

New York  
Banks  
December 31, 2023

	Bank Name	City, ST	Total Assets (\$000s)	LTM Asset Growth	
				(%)	(\$000s)
1	Northeast Community Bank	White Plains, NY	\$1,748,132	24.7%	\$345,901
2	Piermont Bank	New York, NY	\$578,346	23.8%	\$111,266
3	Modern Bank	New York, NY	\$947,937	20.3%	\$159,963
4	Ponce Bank	Bronx, NY	\$2,736,531	18.9%	\$435,744
5	Saratoga National B&TC	Saratoga Springs, NY	\$1,062,118	18.6%	\$166,534
6	Spring Bank	Bronx, NY	\$410,724	16.7%	\$58,836
7	Community FSB	Woodhaven, NY	\$689,033	16.0%	\$95,050
8	Esquire Bank	Jericho, NY	\$1,594,795	15.7%	\$216,933
9	Hanover Community Bank	Garden City Park, NY	\$2,269,227	14.4%	\$285,873
10	Metropolitan Commercial Bank	New York, NY	\$7,066,749	12.8%	\$800,829
11	Cayuga Lake National Bank	Union Springs, NY	\$289,732	12.4%	\$32,042
12	Grasshopper Bank	New York, NY	\$733,616	12.0%	\$78,480
13	Newbank	Flushing, NY	\$649,281	10.5%	\$61,593
14	M.Y. Safra Bank, Fsb	New York, NY	\$391,029	10.2%	\$36,238
15	Generations Bank	Seneca Falls, NY	\$423,009	9.9%	\$38,071
16	Seneca Savings	Baldwinsville, NY	\$256,748	9.2%	\$21,557
17	Maple City SB, Fsb	Hornell, NY	\$121,423	9.0%	\$10,069
18	Ballston Spa National Bank	Ballston Spa, NY	\$821,106	9.0%	\$67,668
19	Carver FSB	New York, NY	\$776,913	9.0%	\$63,974
20	Orange B&TC	Middletown, NY	\$2,476,261	8.7%	\$198,538
21	Empire State Bank	Staten Island, NY	\$638,884	8.7%	\$50,878
22	Cattaraugus County Bank	Little Valley, NY	\$375,438	8.1%	\$28,092
23	The National Bank Of Cocksackie	Cocksackie, NY	\$545,564	7.7%	\$39,053
24	Bank Of Holland	Holland, NY	\$221,366	7.7%	\$15,775
25	Rondout SB	Kingston, NY	\$564,130	7.5%	\$39,283



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# Top 25 Fastest Growth QCBI Banks

## 2023 Loan Growth

New York  
Banks  
December 31, 2023

Bank Name		City, ST	Total Assets (\$000s)	LTM Loan Growth (%) (\$000s)	
1	Community FSB	Woodhaven, NY	\$689,033	39.8%	\$73,234
2	Northeast Community Bank	White Plains, NY	\$1,748,132	30.6%	\$368,771
3	Esquire Bank	Jericho, NY	\$1,594,795	26.9%	\$254,204
4	Sunnyside Federal S&L Association Of Irvington	Irvington, NY	\$89,696	26.5%	\$7,588
5	Spring Bank	Bronx, NY	\$410,724	26.5%	\$55,182
6	Ponce Bank	Bronx, NY	\$2,736,531	26.3%	\$402,323
7	Saratoga National B&TC	Saratoga Springs, NY	\$1,062,118	24.2%	\$164,218
8	Pioneer Bank	Albany, NY	\$1,852,699	20.1%	\$214,847
9	The First National Bank Of Dryden	Dryden, NY	\$211,643	17.3%	\$12,187
10	Metropolitan Commercial Bank	New York, NY	\$7,066,749	16.2%	\$785,055
11	Walden SB	Montgomery, NY	\$876,012	15.1%	\$80,078
12	Newbank	Flushing, NY	\$649,281	14.3%	\$47,182
13	Seneca Savings	Baldwinsville, NY	\$256,748	13.7%	\$23,895
14	Bank Of Holland	Holland, NY	\$221,366	13.4%	\$19,269
15	Ballston Spa National Bank	Ballston Spa, NY	\$821,106	12.9%	\$81,222
16	The National Bank Of Coxsackie	Coxsackie, NY	\$545,564	12.8%	\$44,009
17	M.Y. Safra Bank, Fsb	New York, NY	\$391,029	12.7%	\$30,421
18	Hanover Community Bank	Garden City Park, NY	\$2,269,227	12.5%	\$218,722
19	Maple City SB, Fsb	Hornell, NY	\$121,423	11.8%	\$9,847
20	First Central SB	Glen Cove, NY	\$963,535	11.8%	\$88,268
21	Genesee Regional Bank	Rochester, NY	\$1,137,920	11.4%	\$85,455
22	Orange B&TC	Middletown, NY	\$2,476,261	11.3%	\$177,631
23	American Community Bank	Glen Cove, NY	\$255,065	11.1%	\$20,463
24	Empire State Bank	Staten Island, NY	\$638,884	11.0%	\$56,414
25	Five Star Bank	Warsaw, NY	\$6,117,748	10.2%	\$412,509



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# Top 25 QCBI Banks

## Net Interest Margin

New York  
Banks  
December 31, 2023

	Bank Name	City, ST	Total Assets (\$000s)	Net Interest Margin
1	Northeast Community Bank	White Plains, NY	\$1,748,132	6.36%
2	Esquire Bank	Jericho, NY	\$1,594,795	6.10%
3	Alpine Capital Bank	New York, NY	\$194,769	5.53%
4	Bank Of Cattaraugus	Cattaraugus, NY	\$31,503	5.43%
5	United Orient Bank	New York, NY	\$98,241	5.34%
6	First Federal Savings of Middletown	Middletown, NY	\$168,650	5.20%
7	Newbank	Flushing, NY	\$649,281	4.81%
8	Amerasia Bank	Flushing, NY	\$825,595	4.80%
9	Sunnyside Federal S&L Association Of Irvington	Irvington, NY	\$89,696	4.79%
10	Spring Bank	Bronx, NY	\$410,724	4.76%
11	Alden State Bank	Alden, NY	\$414,801	4.38%
12	Abacus FSB	New York, NY	\$322,380	4.35%
13	American Community Bank	Glen Cove, NY	\$255,065	4.32%
14	The North Country SB	Canton, NY	\$324,962	4.25%
15	The Putnam County National Bank Of Carmel	Carmel, NY	\$170,626	4.21%
16	Gouverneur S&L Association	Gouverneur, NY	\$205,377	4.14%
17	Quontic Bank	Astoria, NY	\$621,668	4.13%
18	Cattaraugus County Bank	Little Valley, NY	\$375,438	4.07%
19	Cross County SB	Middle Village, NY	\$525,915	4.06%
20	Jeff Bank	Jeffersonville, NY	\$680,314	4.04%
21	Tioga State Bank	Spencer, NY	\$561,024	3.99%
22	The Citizens National Bank Of Hammond	Hammond, NY	\$27,657	3.94%
23	First National Bank Of Scotia	Scotia, NY	\$659,983	3.93%
24	Fulton SB	Fulton, NY	\$460,850	3.84%
25	Community FSB	Woodhaven, NY	\$689,033	3.83%

\* Full year 2023 net interest margin



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# Top 25 QCBI Banks

## Noninterest Income

New York  
Banks  
December 31, 2023

Bank Name	City, ST	Total Assets (\$000s)	Nonint. Income / Avg. Assets
1 Community FSB	Woodhaven, NY	\$689,033	4.28%
2 Quontic Bank	Astoria, NY	\$621,668	3.31%
3 Grasshopper Bank	New York, NY	\$733,616	1.96%
4 Esquire Bank	Jericho, NY	\$1,594,795	1.82%
5 The Adirondack Trust Co	Saratoga Springs, NY	\$1,612,110	1.70%
6 Fulton SB	Fulton, NY	\$460,850	1.68%
7 Pioneer Bank	Albany, NY	\$1,852,699	1.07%
8 Ulster SB	Kingston, NY	\$1,317,106	1.02%
9 The Canandaigua National B&TC	Canandaigua, NY	\$4,873,001	1.02%
10 Glens Falls National B&TC	Glens Falls, NY	\$3,274,507	0.92%
11 Chemung Canal Trust Co	Elmira, NY	\$2,708,426	0.85%
12 Genesee Regional Bank	Rochester, NY	\$1,137,920	0.78%
13 Newbank	Flushing, NY	\$649,281	0.78%
14 Bank Of Millbrook	Millbrook, NY	\$287,386	0.76%
15 Maple City SB, Fsb	Hornell, NY	\$121,423	0.75%
16 Piermont Bank	New York, NY	\$578,346	0.75%
17 The Lyons National Bank	Lyons, NY	\$1,848,189	0.74%
18 Tompkins Community Bank	Ithaca, NY	\$7,773,612	0.70%
19 Walden SB	Montgomery, NY	\$876,012	0.69%
20 Carver FSB	New York, NY	\$776,913	0.68%
21 Tioga State Bank	Spencer, NY	\$561,024	0.66%
22 Generations Bank	Seneca Falls, NY	\$423,009	0.65%
23 Interaudi Bank	New York, NY	\$2,284,865	0.61%
24 First National Bank Of Scotia	Scotia, NY	\$659,983	0.58%
25 Watertown SB	Watertown, NY	\$895,558	0.57%

\* Full year 2023 noninterest income as a percentage of average assets; excludes nonrecurring gains/losses

# Top 25 QCBI Banks Most Efficient

New York  
Banks  
December 31, 2023

	Bank Name	City, ST	Total Assets (\$000s)	Efficiency Ratio (Core) (%)
1	Northeast Community Bank	White Plains, NY	\$1,748,132	33.3%
2	Amerasia Bank	Flushing, NY	\$825,595	37.6%
3	Alpine Capital Bank	New York, NY	\$194,769	38.5%
4	Esquire Bank	Jericho, NY	\$1,594,795	44.9%
5	Spring Bank	Bronx, NY	\$410,724	45.9%
6	Interaudi Bank	New York, NY	\$2,284,865	47.0%
7	Newbank	Flushing, NY	\$649,281	47.0%
8	Amalgamated Bank	New York, NY	\$8,006,087	49.7%
9	The First National Bank Of Dryden	Dryden, NY	\$211,643	49.9%
10	Metropolitan Commercial Bank	New York, NY	\$7,066,749	50.1%
11	Orange B&TC	Middletown, NY	\$2,476,261	51.5%
12	First Federal Savings of Middletown	Middletown, NY	\$168,650	52.7%
13	Jeff Bank	Jeffersonville, NY	\$680,314	53.2%
14	The Bank Of Greene County	Catskill, NY	\$2,736,935	55.0%
15	Community FSB	Woodhaven, NY	\$689,033	57.3%
16	Trustco Bank	Glenville, NY	\$6,167,505	57.7%
17	Maspeth Federal S&L Association	Maspeth, NY	\$2,128,711	58.7%
18	Five Star Bank	Warsaw, NY	\$6,117,748	59.3%
19	Northfield Bank	Staten Island, NY	\$5,595,320	59.7%
20	Pcsb Bank	Yorktown Heights, NY	\$2,005,065	59.7%
21	Fulton SB	Fulton, NY	\$460,850	60.4%
22	The Lyons National Bank	Lyons, NY	\$1,848,189	61.1%
23	The Putnam County National Bank Of Carmel	Carmel, NY	\$170,626	61.3%
24	Pathfinder Bank	Oswego, NY	\$1,457,153	62.0%
25	Saratoga National B&TC	Saratoga Springs, NY	\$1,062,118	62.1%

\* Full year 2023 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  
December 31, 2023

	Bank Name	City, ST	Total Assets (\$000s)	ROAA
1	Northeast Community Bank	White Plains, NY	\$1,748,132	2.95%
2	Esquire Bank	Jericho, NY	\$1,594,795	2.89%
3	Community FSB	Woodhaven, NY	\$689,033	2.18%
4	Amerasia Bank	Flushing, NY	\$825,595	2.12%
5	Spring Bank	Bronx, NY	\$410,724	1.79%
6	First Federal Savings of Middletown	Middletown, NY	\$168,650	1.73%
7	Newbank	Flushing, NY	\$649,281	1.68%
8	Jeff Bank	Jeffersonville, NY	\$680,314	1.66%
9	Fulton SB	Fulton, NY	\$460,850	1.62%
10	Interaudi Bank	New York, NY	\$2,284,865	1.40%
11	Alden State Bank	Alden, NY	\$414,801	1.32%
12	The Putnam County National Bank Of Carmel	Carmel, NY	\$170,626	1.31%
13	Metropolitan Commercial Bank	New York, NY	\$7,066,749	1.26%
14	Orange B&TC	Middletown, NY	\$2,476,261	1.22%
15	The First National Bank Of Dryden	Dryden, NY	\$211,643	1.16%
16	Amalgamated Bank	New York, NY	\$8,006,087	1.12%
17	The Bank Of Greene County	Catskill, NY	\$2,736,935	1.06%
18	Maspeth Federal S&L Association	Maspeth, NY	\$2,128,711	1.06%
19	Watertown SB	Watertown, NY	\$895,558	1.05%
20	Bank Of Millbrook	Millbrook, NY	\$287,386	1.03%
21	Bank Of Cattaraugus	Cattaraugus, NY	\$31,503	1.01%
22	Trustco Bank	Glenville, NY	\$6,167,505	0.99%
23	The Lyons National Bank	Lyons, NY	\$1,848,189	0.99%
24	Cattaraugus County Bank	Little Valley, NY	\$375,438	0.98%
25	The Canandaigua National B&TC	Canandaigua, NY	\$4,873,001	0.97%

\* Full year 2023 ROAA (stated) for C-Corp status institutions only

# Top 25 QCBI Banks ROAA (S-Corps)

New York  
Banks  
December 31, 2023

	Bank Name	City, ST	Total Assets (\$000s)	ROAA
1	Alpine Capital Bank	New York, NY	\$194,769	2.96%
2	Savannah Bank	Savannah, NY	\$179,970	0.48%

\* Full year 2023 ROAA (stated) for S-Corp status institutions only

# Top 25 QCBI Banks ROAE (C-Corps)

New York  
Banks  
December 31, 2023

	Bank Name	City, ST	Total Assets (\$000s)	ROAE
1	Esquire Bank	Jericho, NY	\$1,594,795	27.85%
2	Community FSB	Woodhaven, NY	\$689,033	27.18%
3	Northeast Community Bank	White Plains, NY	\$1,748,132	19.45%
4	Orange B&TC	Middletown, NY	\$2,476,261	19.40%
5	Jeff Bank	Jeffersonville, NY	\$680,314	18.29%
6	The First National Bank Of Dryden	Dryden, NY	\$211,643	16.38%
7	The Lyons National Bank	Lyons, NY	\$1,848,189	15.88%
8	Amalgamated Bank	New York, NY	\$8,006,087	15.12%
9	Newbank	Flushing, NY	\$649,281	14.95%
10	Interaudi Bank	New York, NY	\$2,284,865	14.89%
11	Chemung Canal Trust Co	Elmira, NY	\$2,708,426	14.39%
12	Amerasia Bank	Flushing, NY	\$825,595	14.08%
13	Spring Bank	Bronx, NY	\$410,724	13.75%
14	Bank Of Holland	Holland, NY	\$221,366	13.59%
15	Bank Of Millbrook	Millbrook, NY	\$287,386	13.47%
16	The Bank Of Greene County	Catskill, NY	\$2,736,935	13.25%
17	Metropolitan Commercial Bank	New York, NY	\$7,066,749	13.18%
18	The Canandaigua National B&TC	Canandaigua, NY	\$4,873,001	13.02%
19	Champlain National Bank	Elizabethtown, NY	\$473,377	12.75%
20	Bank Of Cattaraugus	Cattaraugus, NY	\$31,503	12.60%
21	Cattaraugus County Bank	Little Valley, NY	\$375,438	11.98%
22	Five Star Bank	Warsaw, NY	\$6,117,748	11.79%
23	Walden SB	Montgomery, NY	\$876,012	11.28%
24	Bank Of Richmondville	Cobleskill, NY	\$177,552	11.27%
25	Glens Falls National B&TC	Glens Falls, NY	\$3,274,507	10.38%

\* Full year 2023 ROAE (stated) for C-Corp status institutions only



# Top 25 QCBI Banks

## ROAE (S-Corps)

New York  
Banks  
December 31, 2023

Bank Name		City, ST	Total Assets (\$000s)	ROAE
1	Alpine Capital Bank	New York, NY	\$194,769	12.18%
2	Savannah Bank	Savannah, NY	\$179,970	10.29%

\* Full year 2023 ROAE (stated) for S-Corp status institutions only

# QwickAnalytics State Performance Trends

New York  
Banks  
December 31, 2023

The **QwickAnalytics State Performance Trends** report presents a summary of key trends of "true" community banks - based on the QwickAnalytics Community Bank Index (QCBI) <sup>TM</sup> - 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	158	13
Specialty Bank (Bankers Bank, ILC, Trust, Foreign Parent)	125	14
Large Institutional Branches (>\$2 billion deposits/branch)	47	3
Underloaned (<10% Loans / Assets)	118	14
Consumer Focus (>50% Consumer Loans or Leases / Assets)	25	0
No Material Real Estate Lending (<1% Assets)	131	14
Wholesale Funded (<40% Core Deposits / Deposits)	92	6
Overcapitalized (Total Equity / Assets > 50%)	84	5
Time Deposits = 100% of Total Deposits	20	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  
December 31, 2023

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](http://www.qwickanalytics.com).