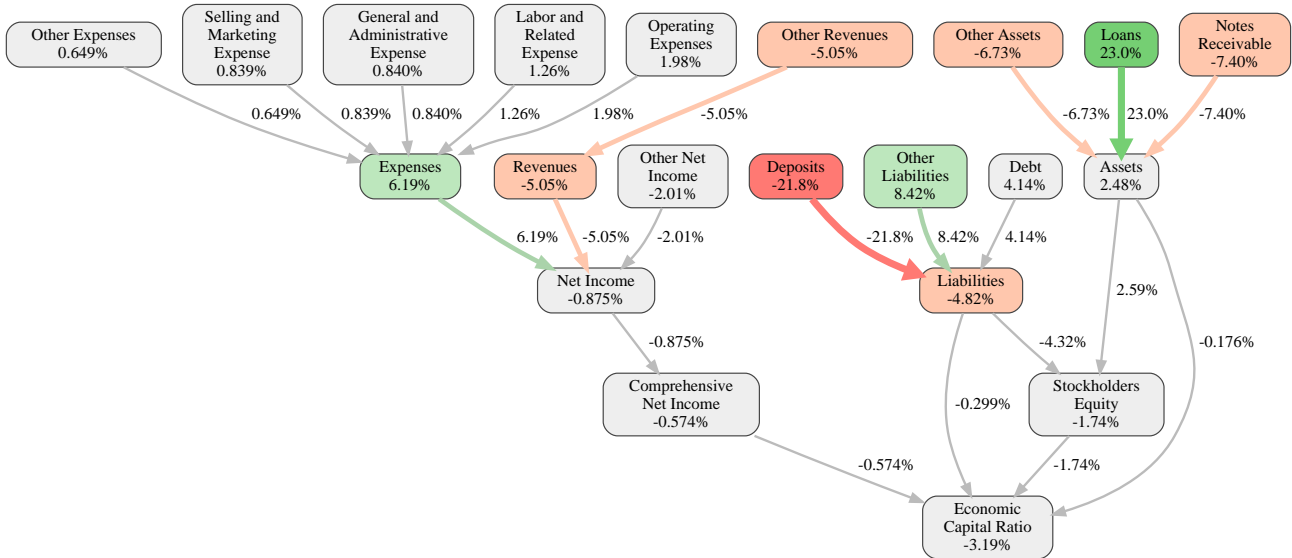




SAVINGS & CREDIT 2022

Generations Bancorp NY Inc.
Rank 67 of 104





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Generations Bancorp NY Inc.
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The relative strengths and weaknesses of Generations Bancorp NY Inc. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Generations Bancorp NY Inc. compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 23% points. The greatest weakness of Generations Bancorp NY Inc. is the variable Deposits, reducing the Economic Capital Ratio by 22% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.6%, being 3.2% points below the market average of 9.8%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	20,997
Debt	0
Deposits	312,049
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	278,120
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	79,832
Other Compr. Net Income	449
Other Expenses	283
Other Liabilities	23,421
Other Net Income	1,696
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	378,949
Liabilities	335,470
Expenses	283
Revenues	0
Stockholders Equity	43,479
Net Income	1,413
Comprehensive Net Income	1,862
Economic Capital Ratio	6.6%