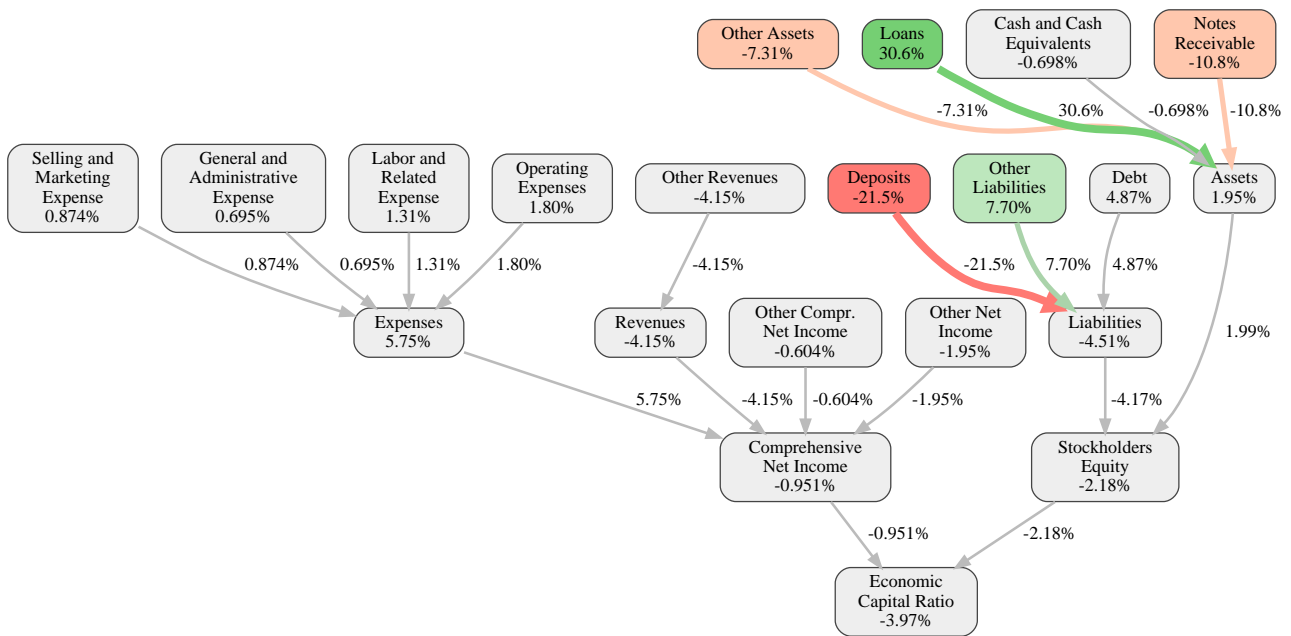




SAVINGS & CREDIT 2023

Generations Bancorp NY Inc.
Rank 73 of 96





RealRate

SAVINGS & CREDIT 2023

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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 31% points. The greatest weakness of Generations Bancorp NY Inc. is the variable Deposits, reducing the Economic Capital Ratio by 21% points.

The company's Economic Capital Ratio, given in the ranking table, is 3.9%, being 4.0% points below the market average of 7.9%.

| Input Variable | Value in 1000 USD |
|------------------------------------|-------------------|
| Cash and Cash Equivalents | 8,004 |
| Debt | 0 |
| Deposits | 317,678 |
| Depreciation and Amortization | 0 |
| General and Administrative Expense | 0 |
| Interest Expense | 0 |
| Interest Payable | 0 |
| Labor and Related Expense | 0 |
| Loans | 303,880 |
| Notes Receivable | 0 |
| Occupancy | 0 |
| Operating Expenses | 0 |
| Other Assets | 74,409 |
| Other Compr. Net Income | -5,501 |
| Other Expenses | 216 |
| Other Liabilities | 31,287 |
| Other Net Income | 1,303 |
| Other Revenues | 0 |
| Professional Fees | 0 |
| Securities | 0 |
| Selling and Marketing Expense | 0 |

| Output Variable | Value in 1000 USD |
|--------------------------|-------------------|
| Assets | 386,293 |
| Liabilities | 348,965 |
| Expenses | 216 |
| Revenues | 0 |
| Stockholders Equity | 37,328 |
| Net Income | 1,087 |
| Comprehensive Net Income | -4,414 |
| Economic Capital Ratio | 3.9% |