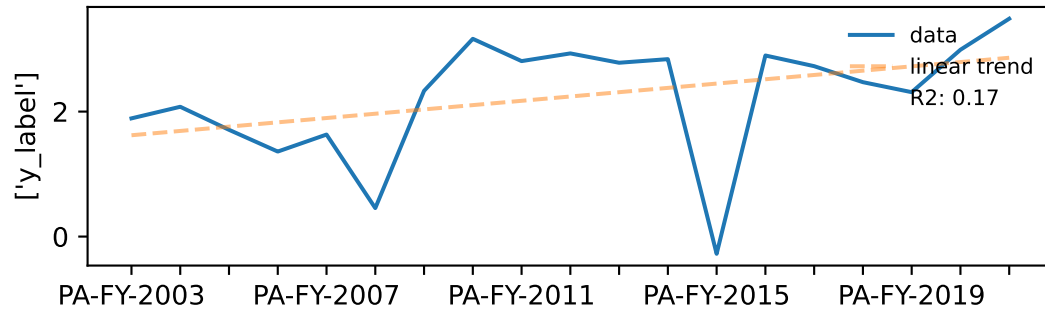


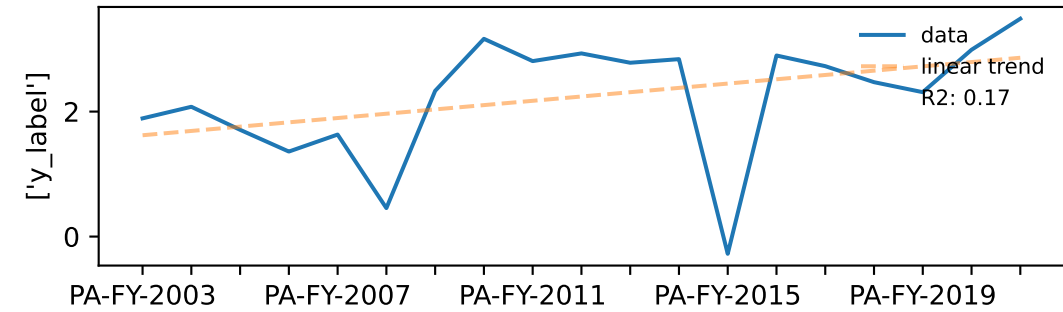
Financial Ratio Trends for NYCB-PA

Stock Evaluation Ratios

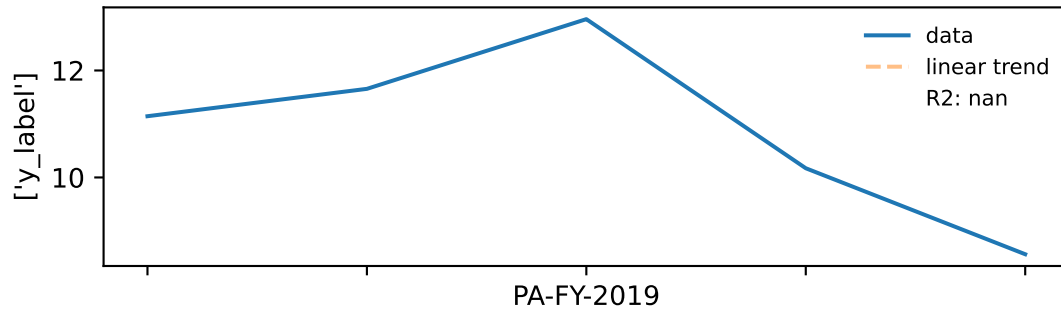
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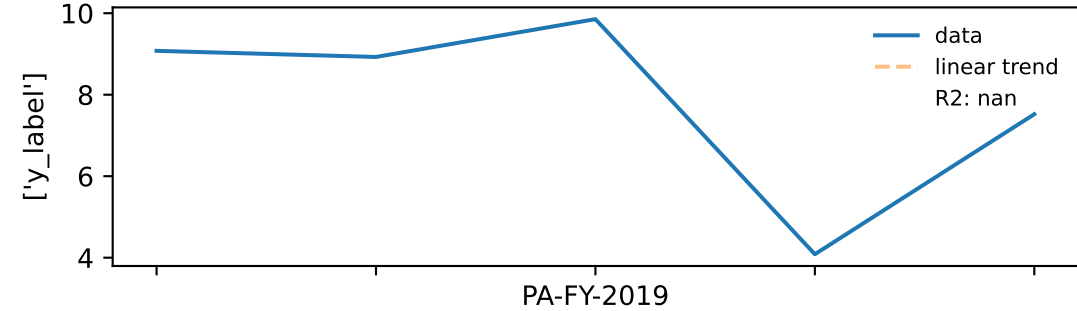
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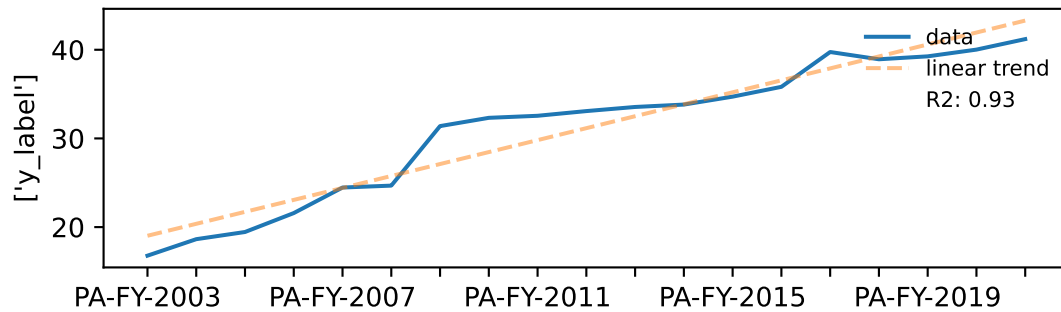
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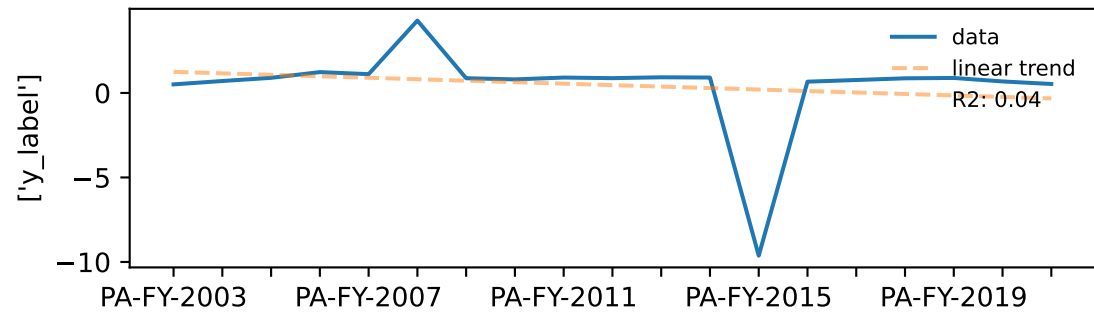
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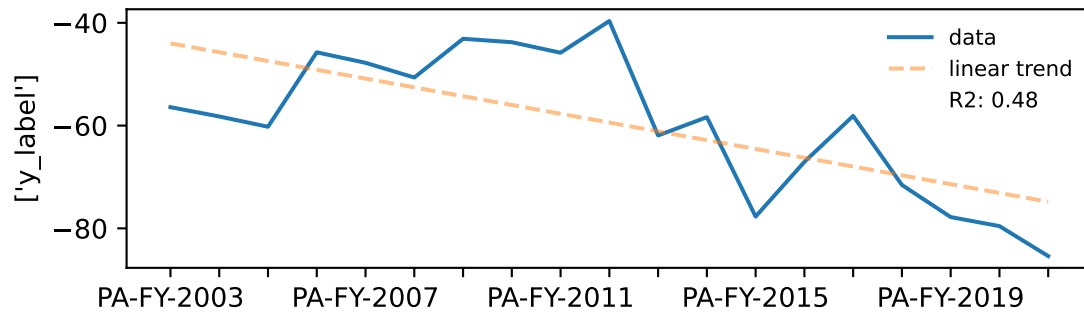
bookValuePerShare



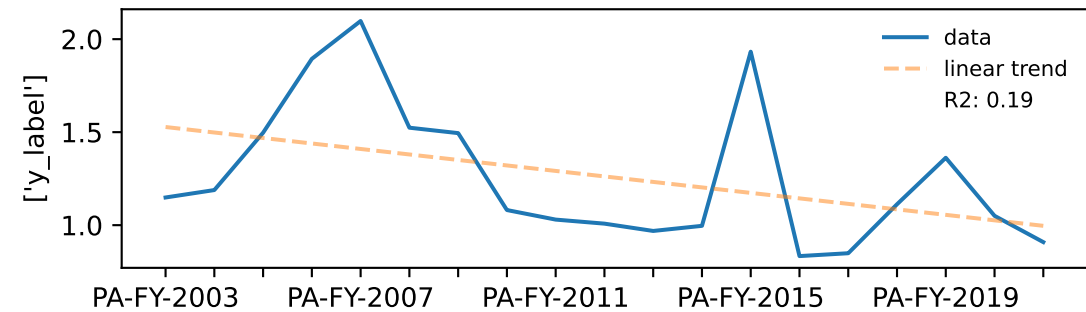
dividendPayoutRatio



cashPerShare

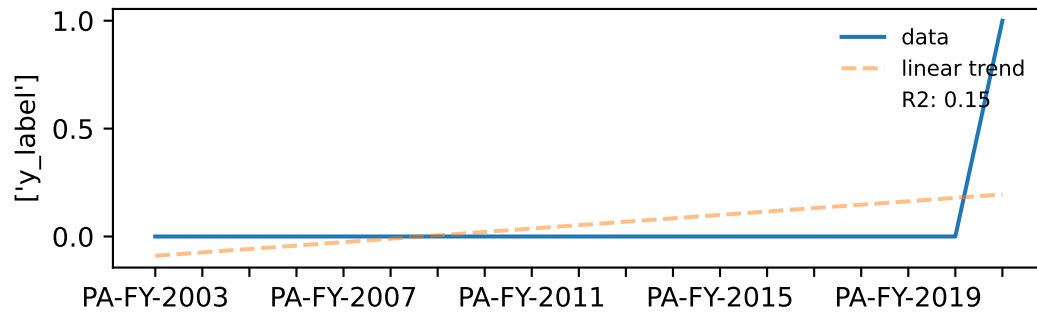


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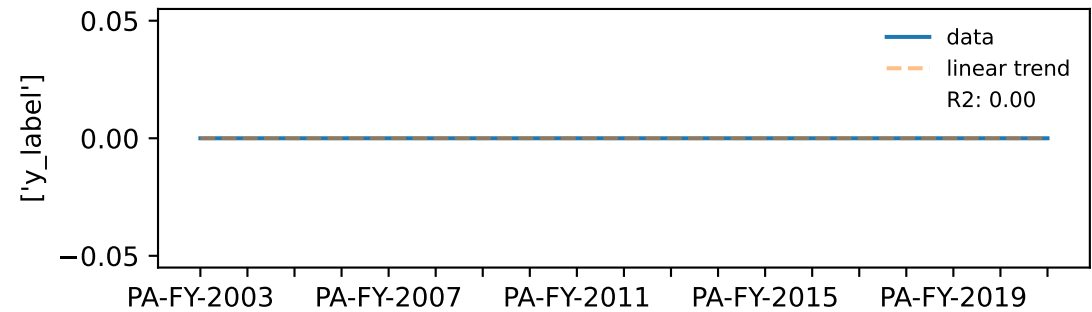


Profitability Ratios

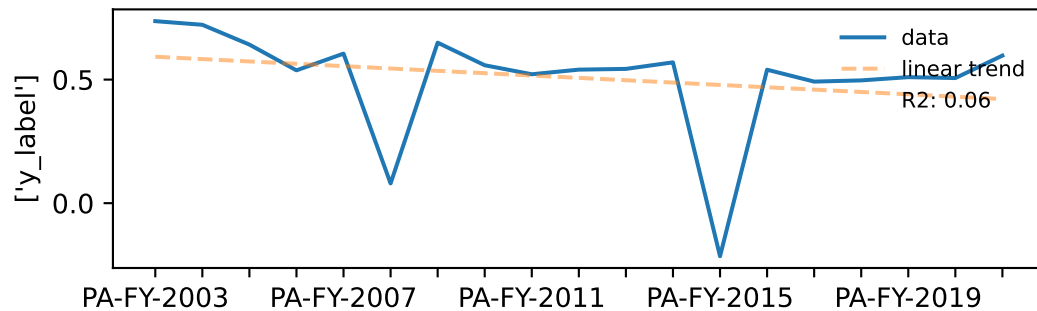
grossProfitMargin



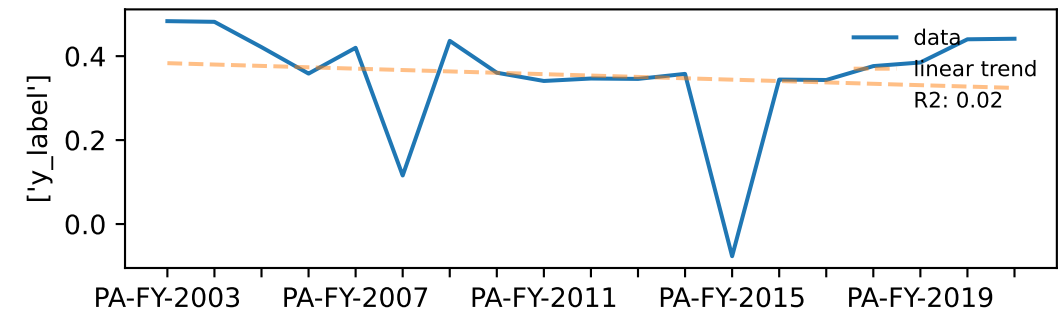
operatingProfitMargin



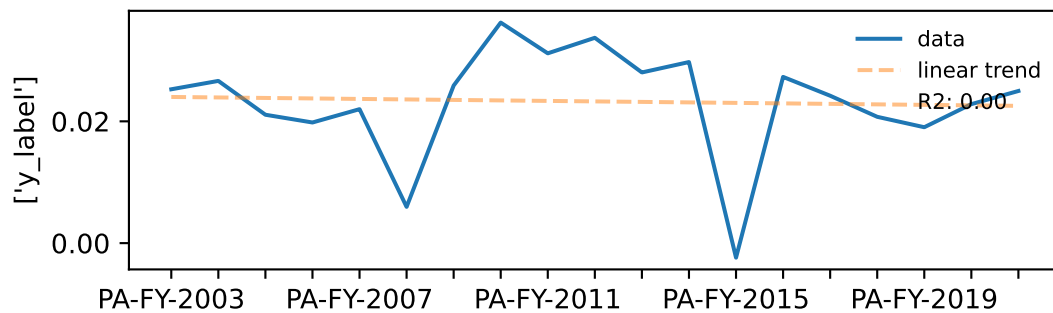
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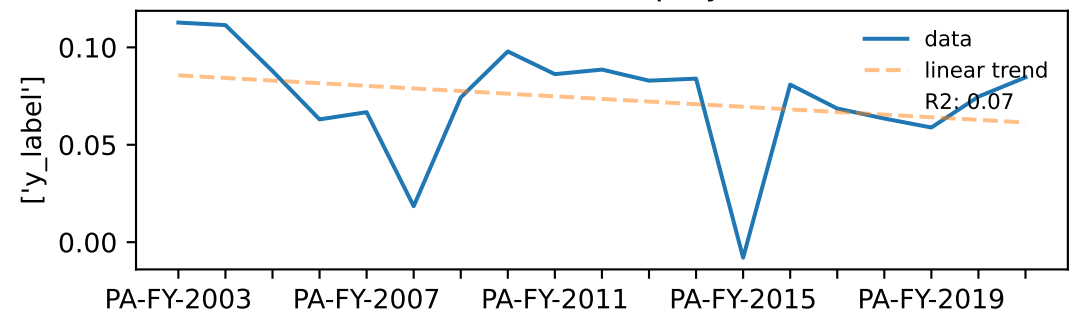
netProfitMargin



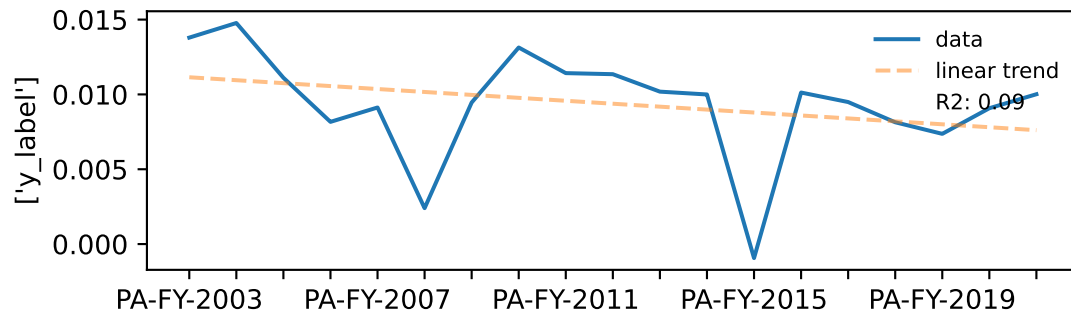
ROIC



returnOnEquity

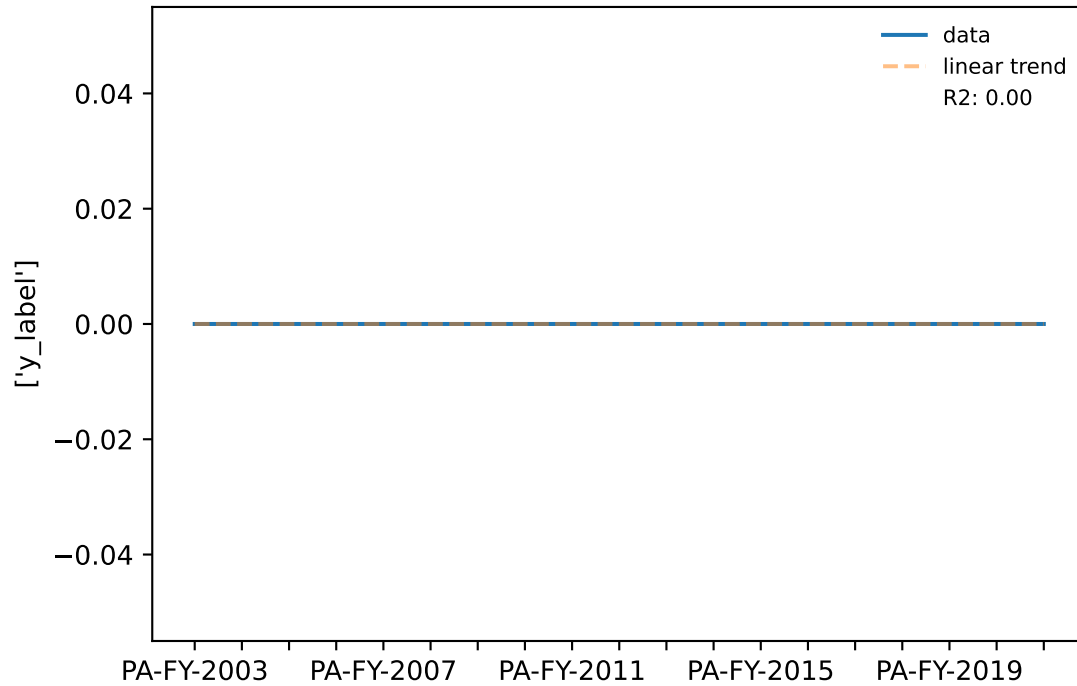


returnOnAssets

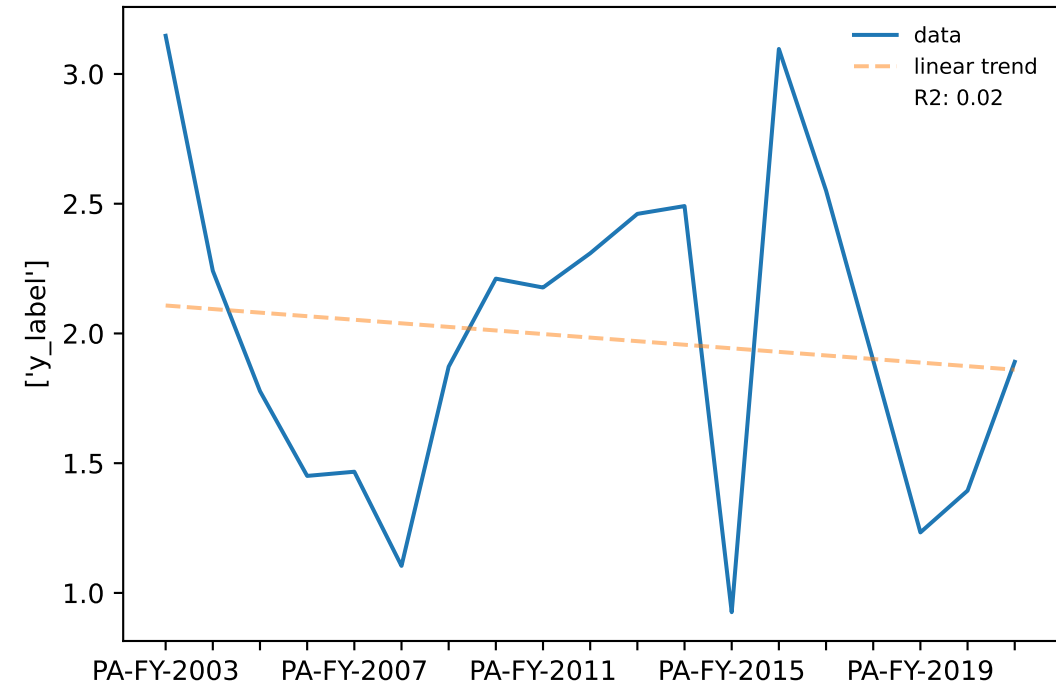


Debt & Interest Ratios

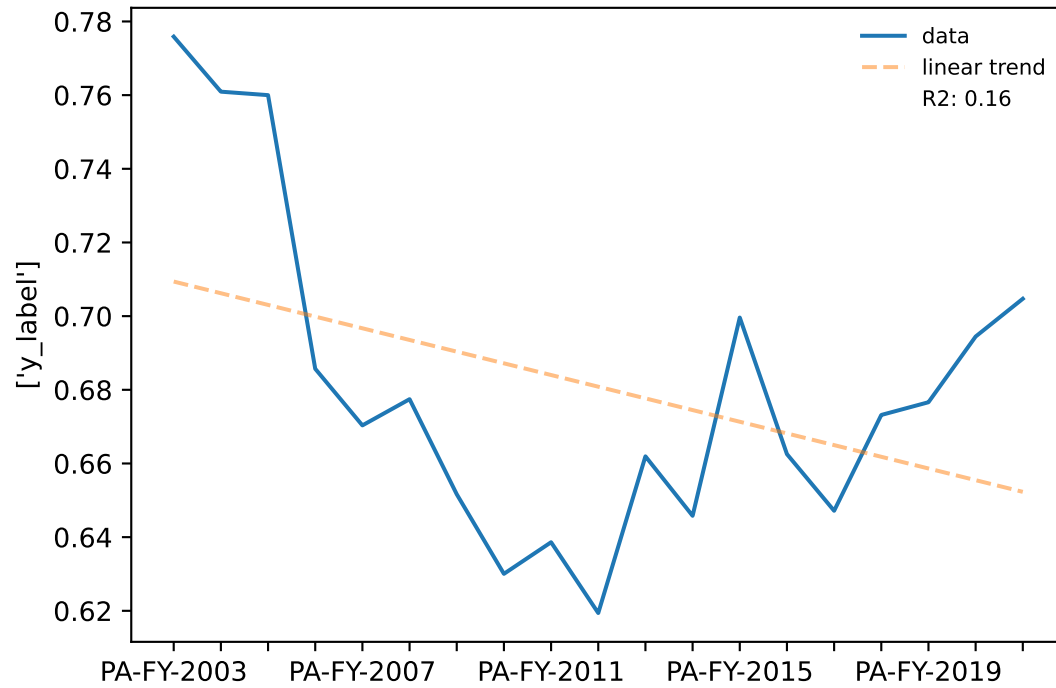
interestCoverage



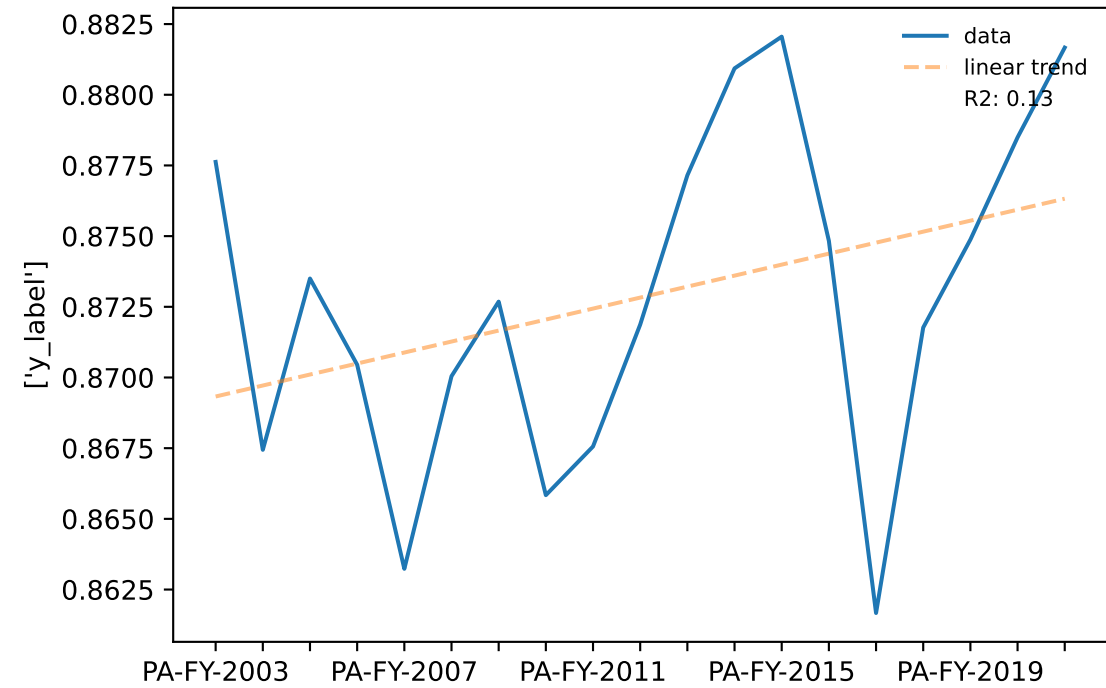
fixedChargeCoverage



debtToTotalCap

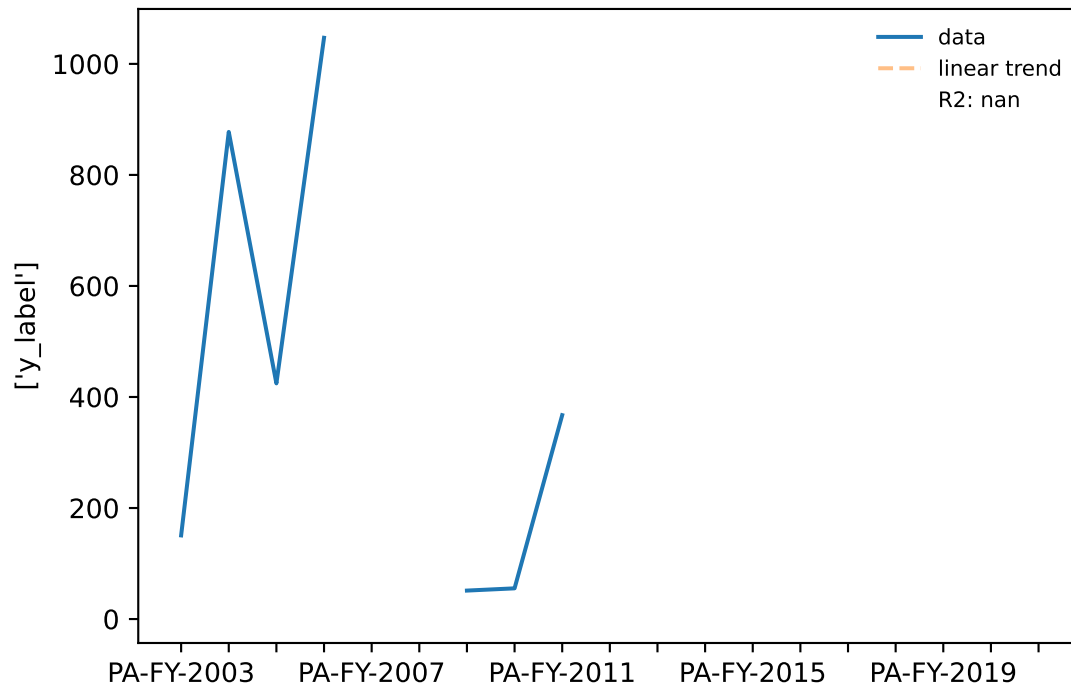


totalDebtRatio

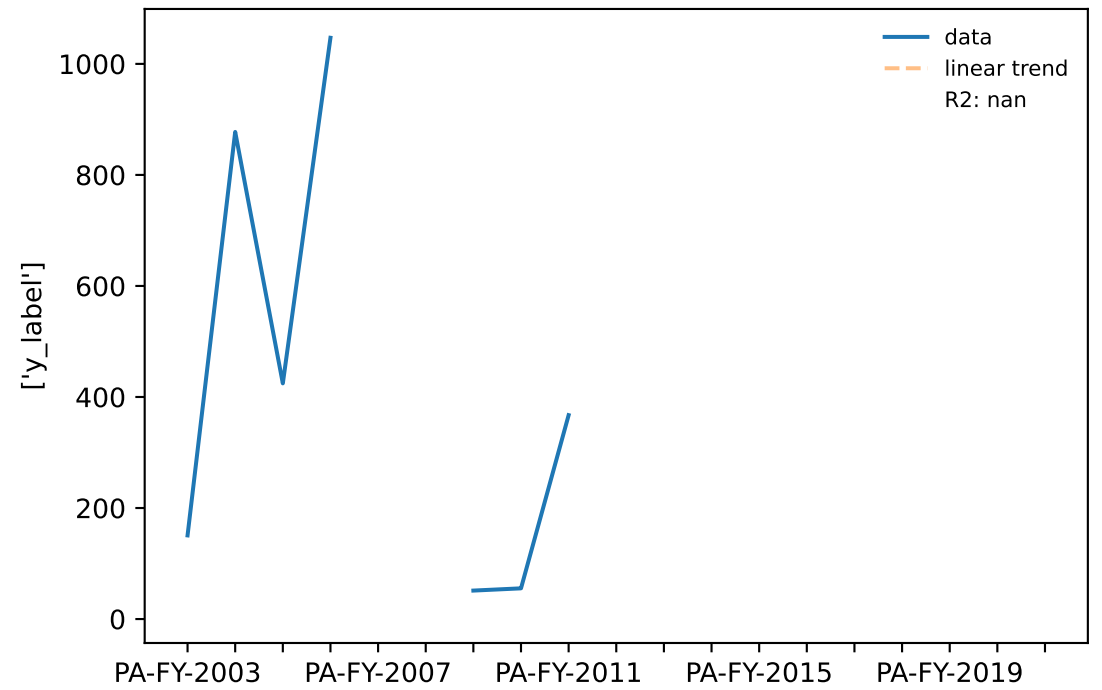


Liquidity Ratios

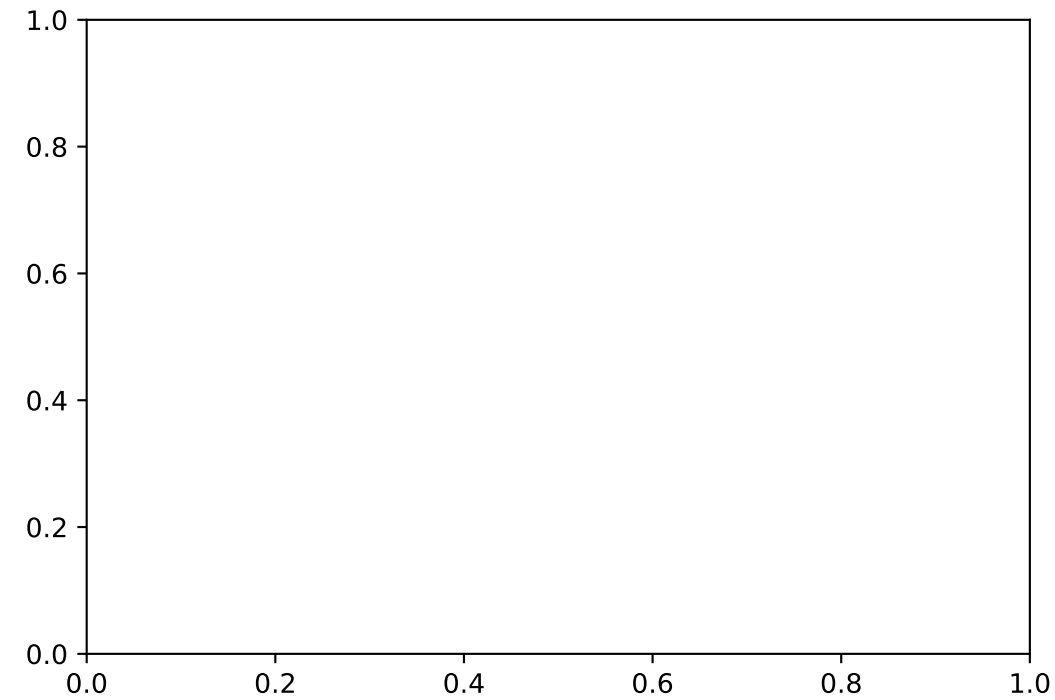
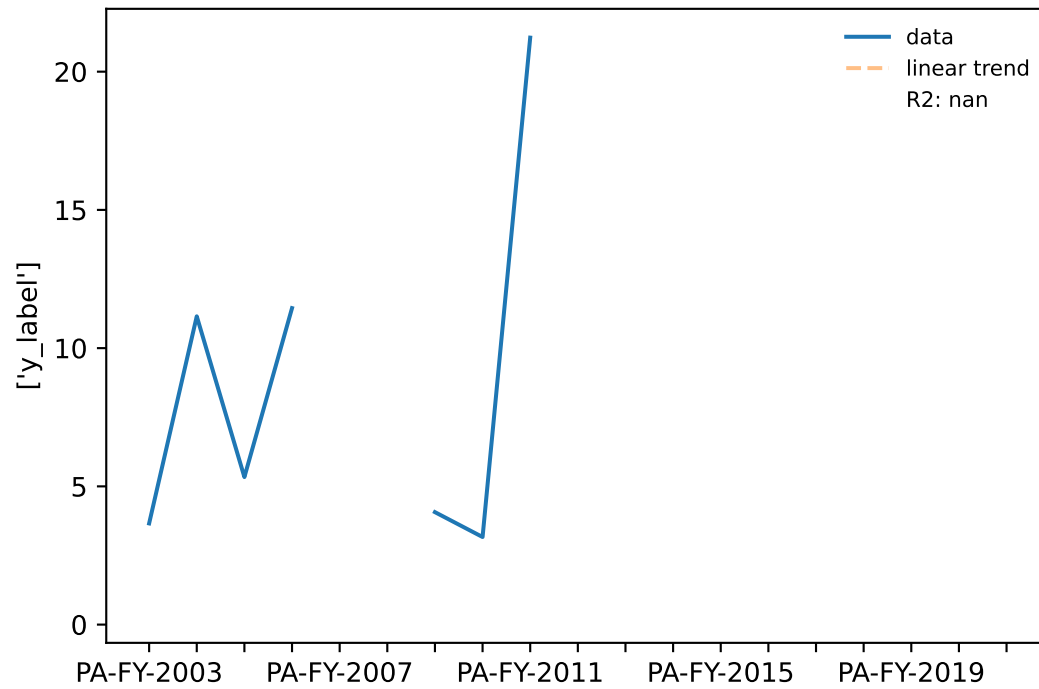
currentRatio



quickRatio

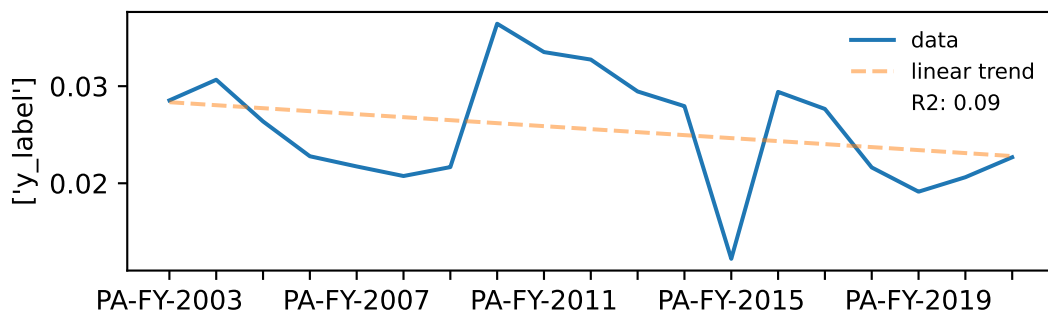


cashRatio

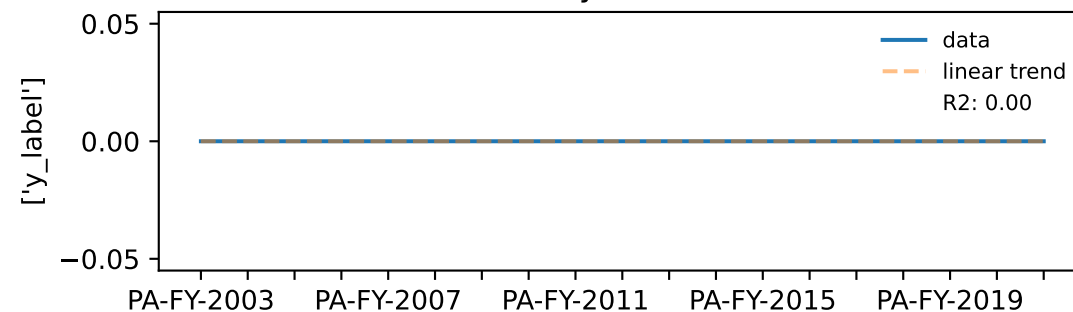


Efficiency Ratios

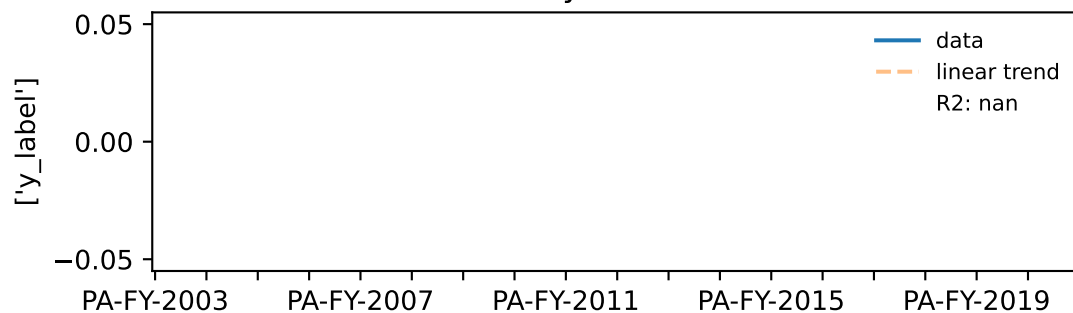
totalAssetTurnover



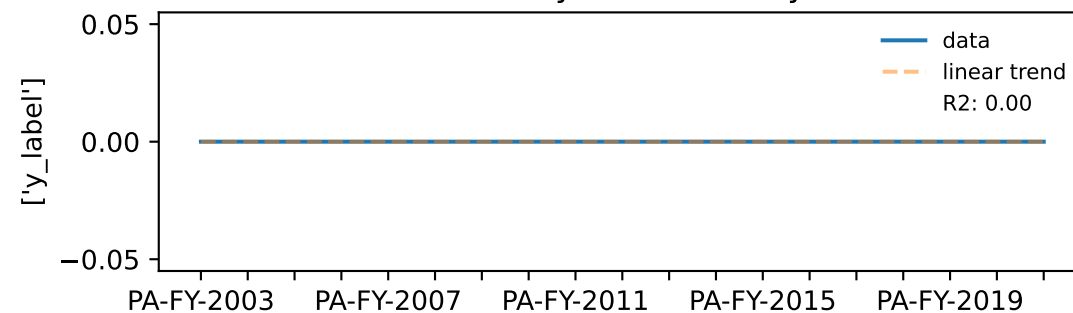
inventoryToSalesRatio



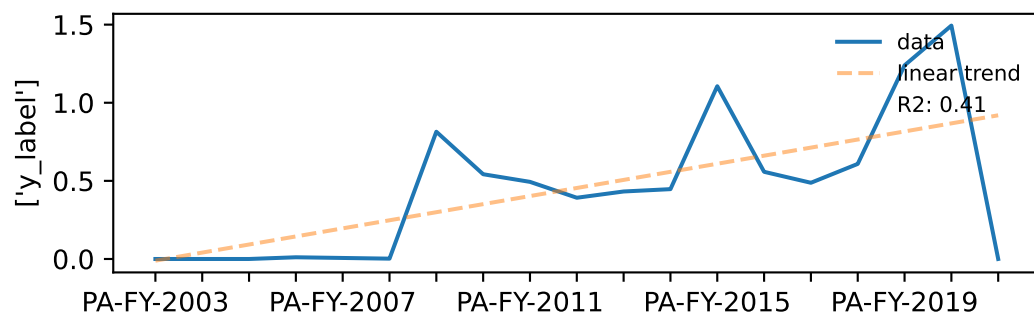
inventoryTurnoverRatio



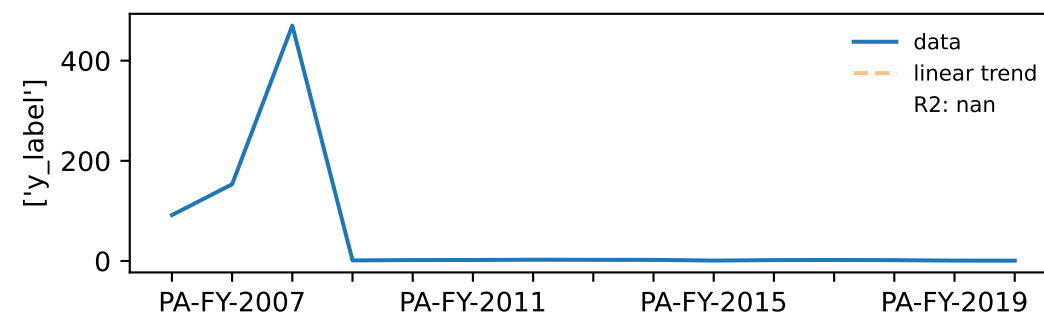
inventoryTurnoverInDays



accountsReceivableToSalesRatio



receivablesTurnover



receivablesTurnoverInDays

