



**SUNNYSIDE**  
BANCORP, INC.

Annual Meeting  
June 13, 2018



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BANCORP, INC.

## Forward-Looking Statements

Certain comments in this presentation contain certain forward looking statements (as defined in the Securities Exchange Act of 1934 and the regulations hereunder). Forward looking statements are not historical facts but instead represent only the beliefs, expectations or opinions of Sunnyside Bancorp, Inc. and its management regarding future events, many of which, by their nature, are inherently uncertain. Forward looking statements may be identified by the use of such words as: “estimate”, “project”, “believe”, “intend”, “anticipate”, “plan”, “seek”, “expect”; “will”, “may”, and words of similar meaning. Forward looking statements include, but are not limited to, statements of our goals, intentions and expectations; statements regarding our business plans, prospects, growth, and operating strategies; statements regarding the asset quality of our loan and investment portfolios; and estimates of our risks and future costs and benefits. Such statements are subject to significant business, economic and competitive uncertainties and contingencies, many of which are beyond the control of Sunnyside Bancorp, Inc. In addition, these forward-looking statements are subject to assumptions with respect to future business strategies and decisions that are subject to change. We are under no duty to and do not take any obligation to update any forward-looking statements after the date of this presentation. The following factors, among others, could cause actual results to differ materially from the anticipated results or other expectations expressed in the forward looking statements: (1) general economic conditions, either nationally or in Sunnyside Bancorp, Inc.’s market areas, that are worse than expected; (2) competition among depository and other financial institutions; (3) inflation and changes in the interest rate environment that reduce our margins or reduce the fair value of financial instruments; (4) adverse changes in the securities markets; (5) changes in laws or government regulations or policies affecting financial institutions, including changes in regulatory fees and capital requirements; (6) the ability to enter new markets successfully and capitalize on growth opportunities; or (7) the ability to successfully integrate *de novo* or acquired branches, if any; (8) the ability to execute on our business strategy to increase commercial real estate and multi-family lending and commercial lending, including implementing an SBA lending program; (9) changes in consumer spending, borrowing and savings habits; (10) changes in accounting policies and practices, as may be adopted by the bank regulatory agencies, the Financial Accounting Standards Board, the Securities and Exchange Commission and the Public Company Accounting Oversight Board; (11) changes in our organization, compensation and benefit plans; and (12) changes in financial condition, results of operations or future prospects of issuers of securities that we own.

Because of these and a wide variety of other uncertainties, our actual future results may be materially different from the results indicated in these forward-looking statements.

# Financial Highlights



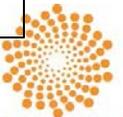
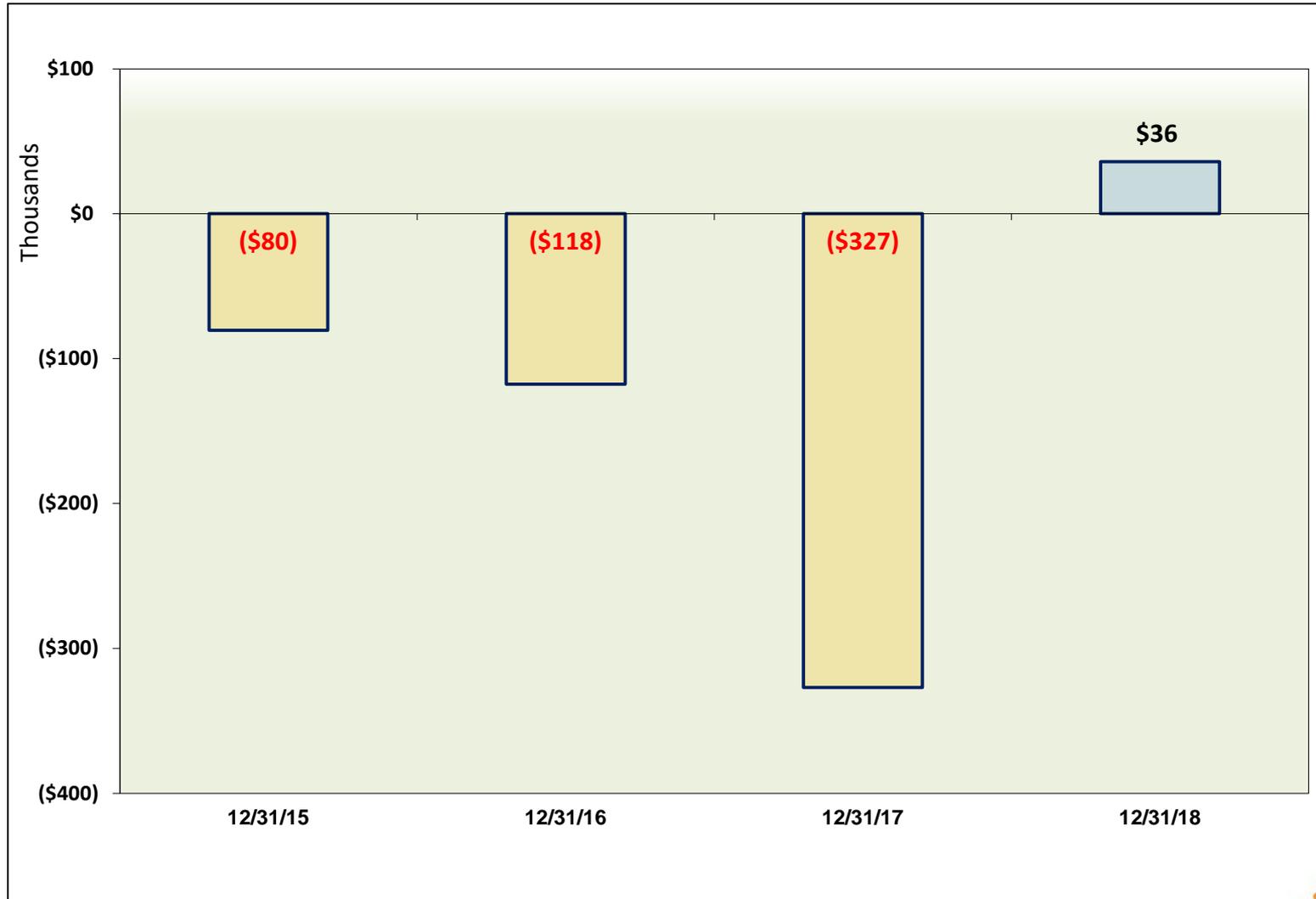
# Ownership & Stock Information

## Stockholder Information (OTC: PINK: SNNY)

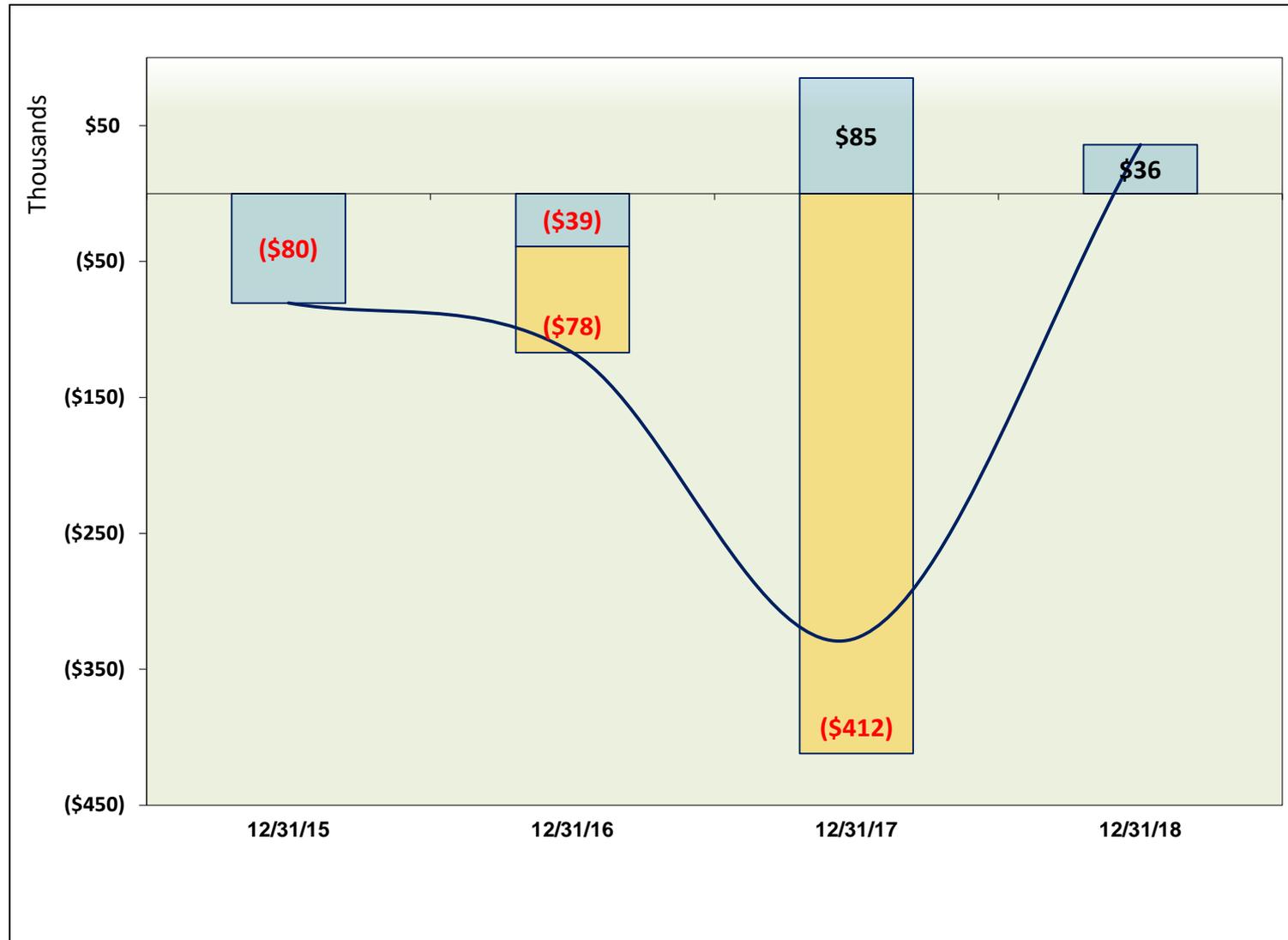
Ownership		Market Information	
Institutional	18.46%	Stock Price on 5/30/18	\$ 16.23
Insider*	12.25%	Total Market Cap (mm)	\$12.90
		Tangible Book Value / Share	\$ 13.89
		Price / Tangible Book	116.86%

\* Includes 6.22% of the shares of common stock outstanding owned by the ESOP

# Net Income

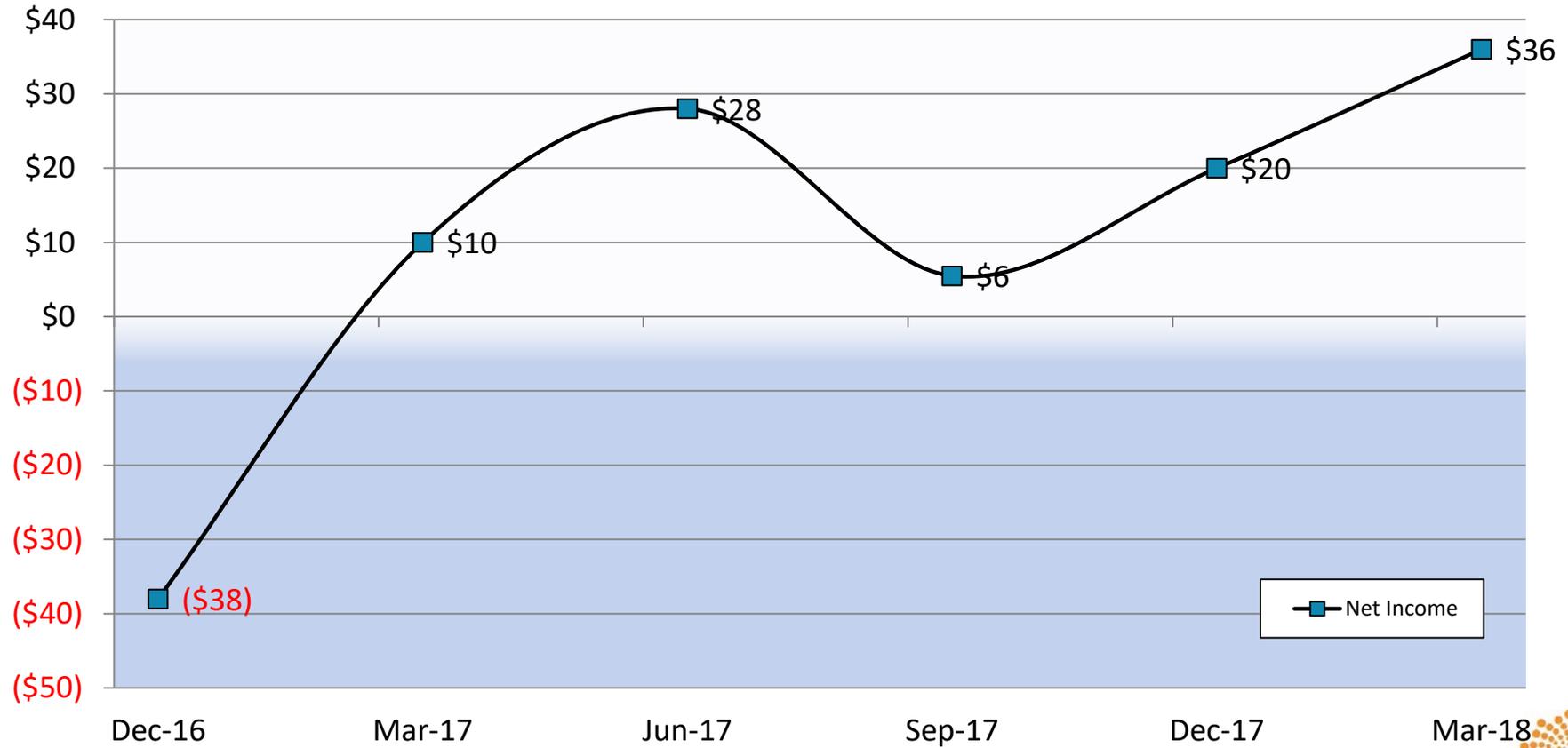


# Net Income - analyzed

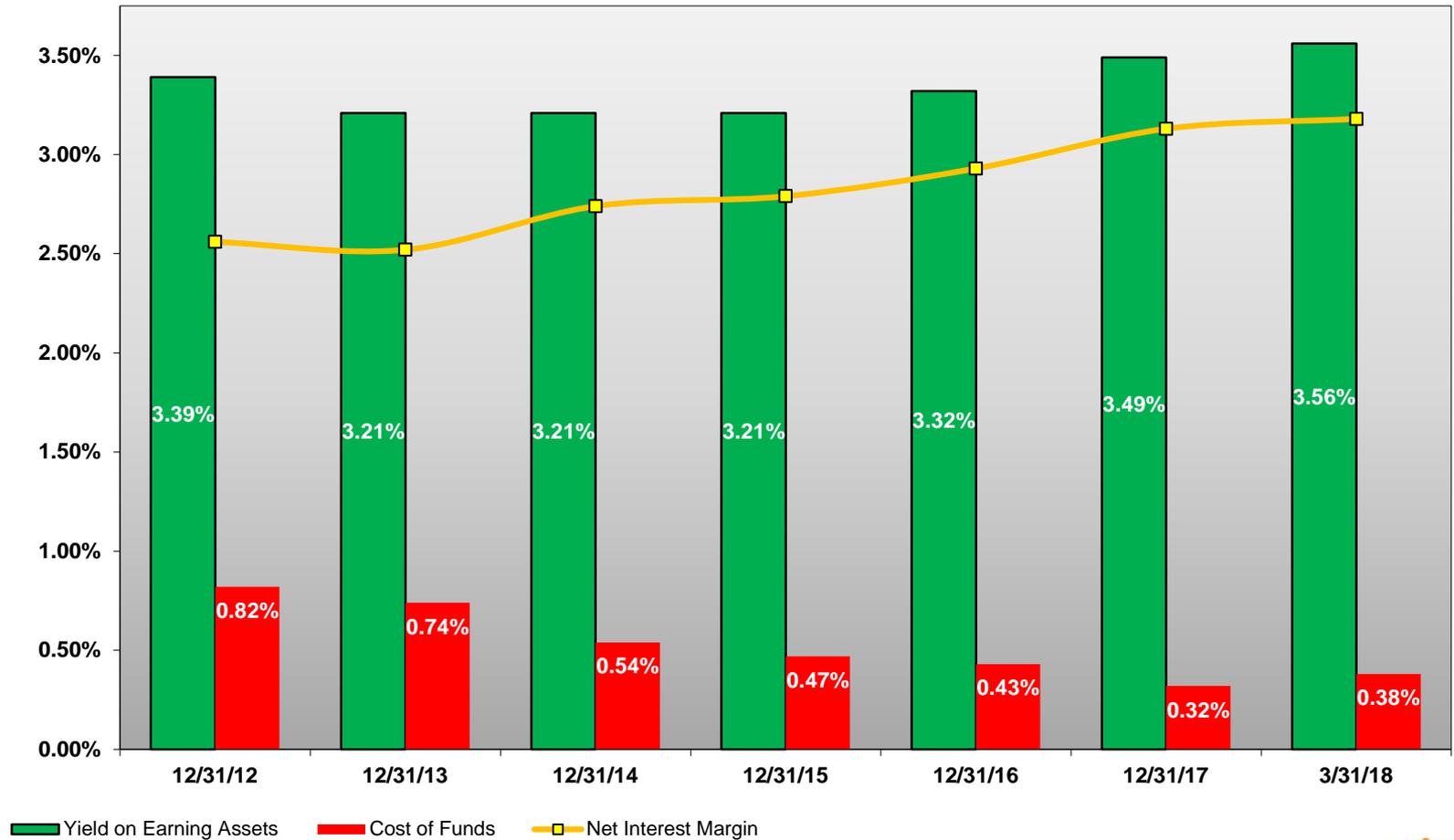


# Income by Quarter

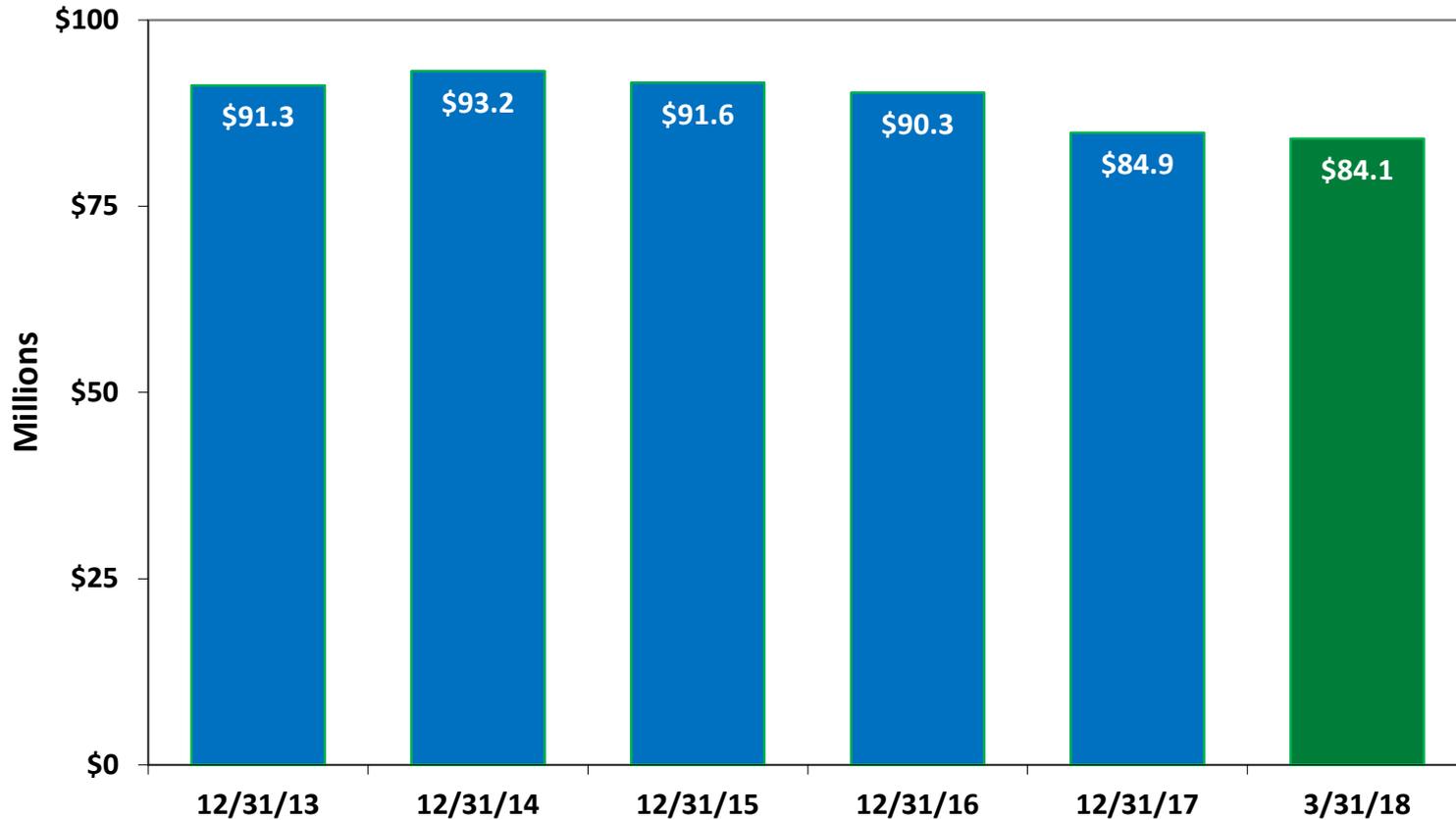
	Dec-16	Mar-17	Jun-17	Sep-17	Dec-17	Mar-18
Net Income Before Extraordinary Item	(\$60)	\$10	\$37	\$5	\$33	\$46
Income Tax	\$22	\$0	(\$9)	\$1	(\$13)	(\$10)
Net Income	(\$38)	\$10	\$28	\$6	\$20	\$36



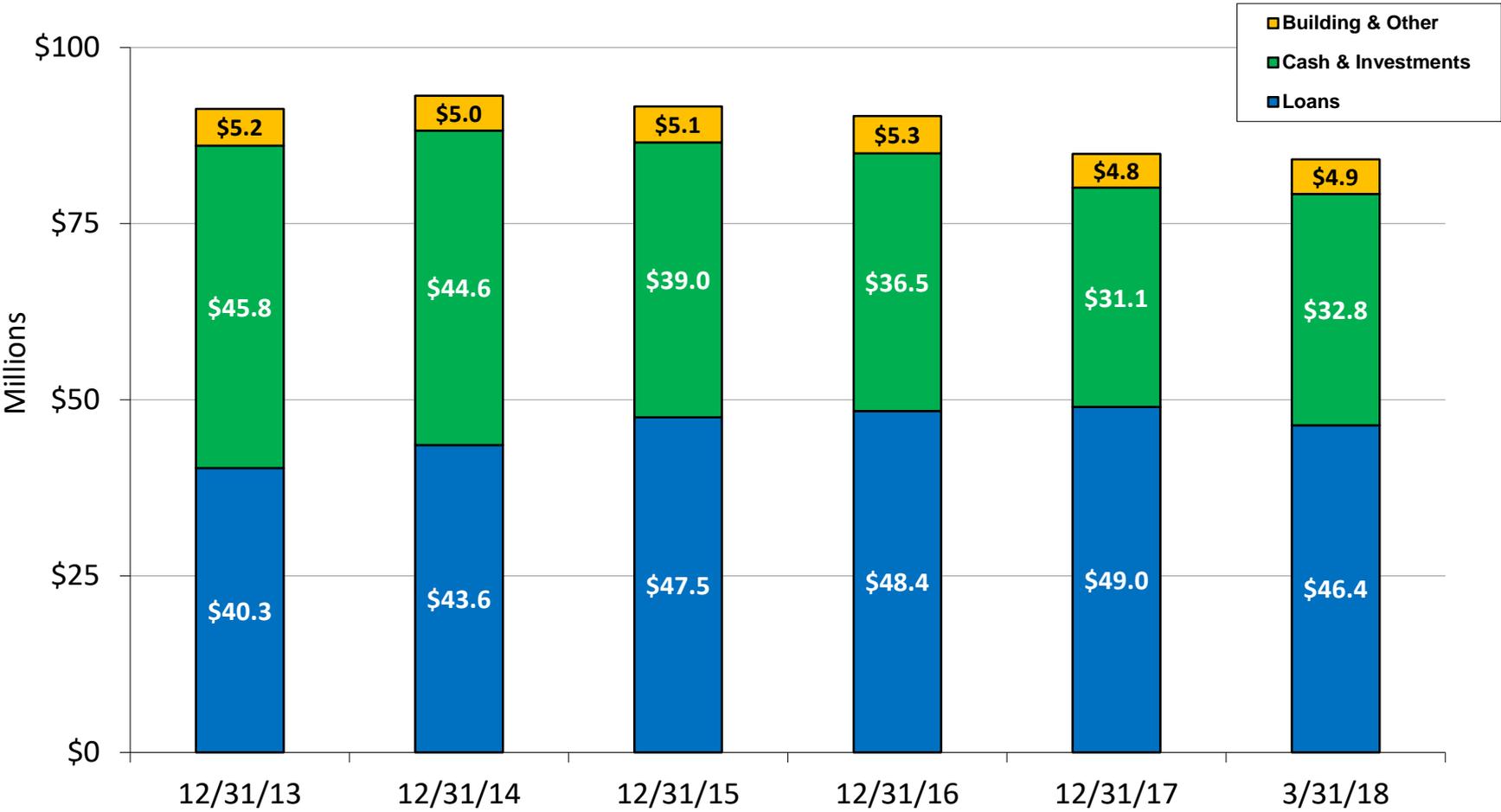
# Net Interest Margin



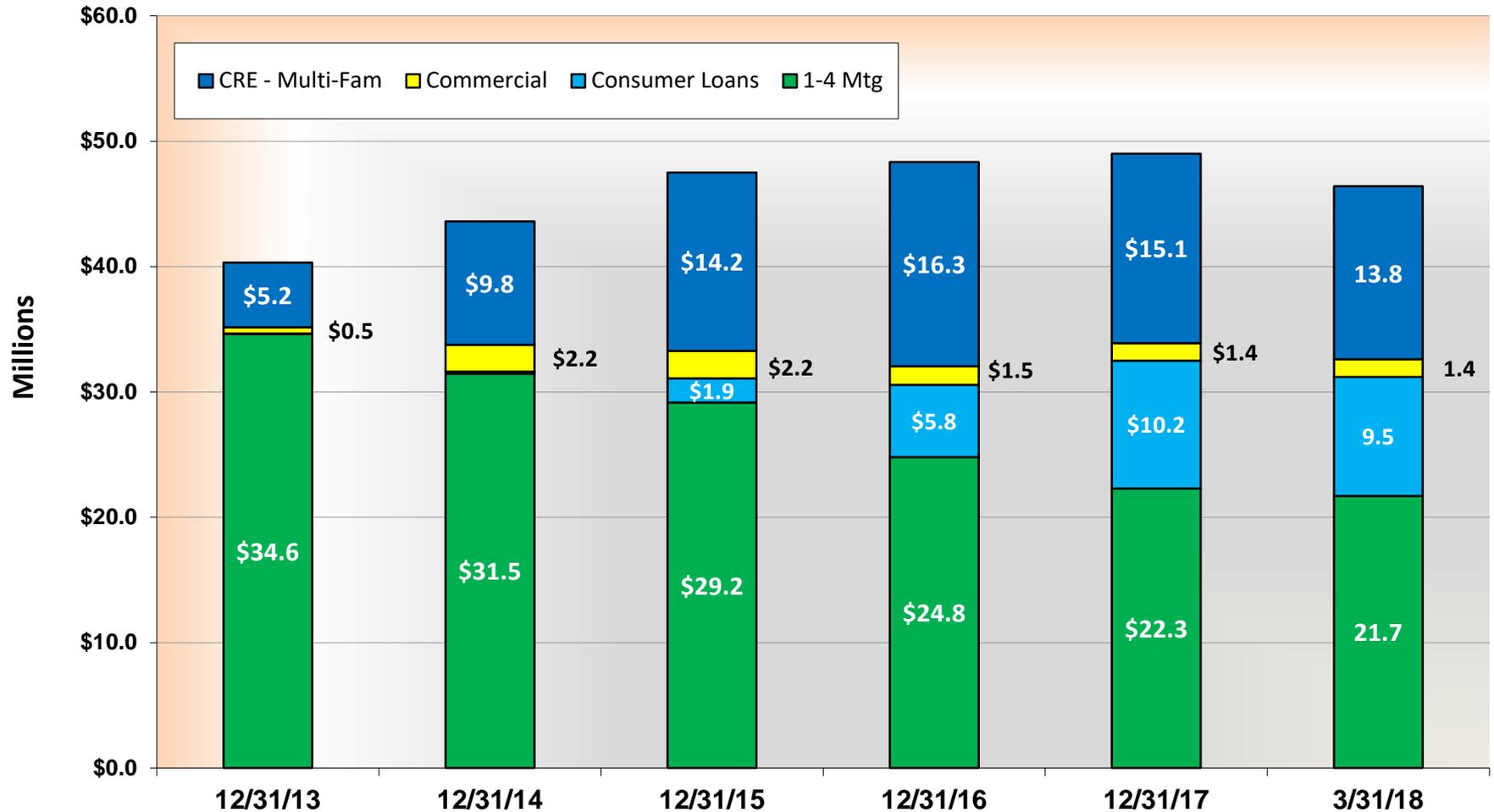
# Total Assets



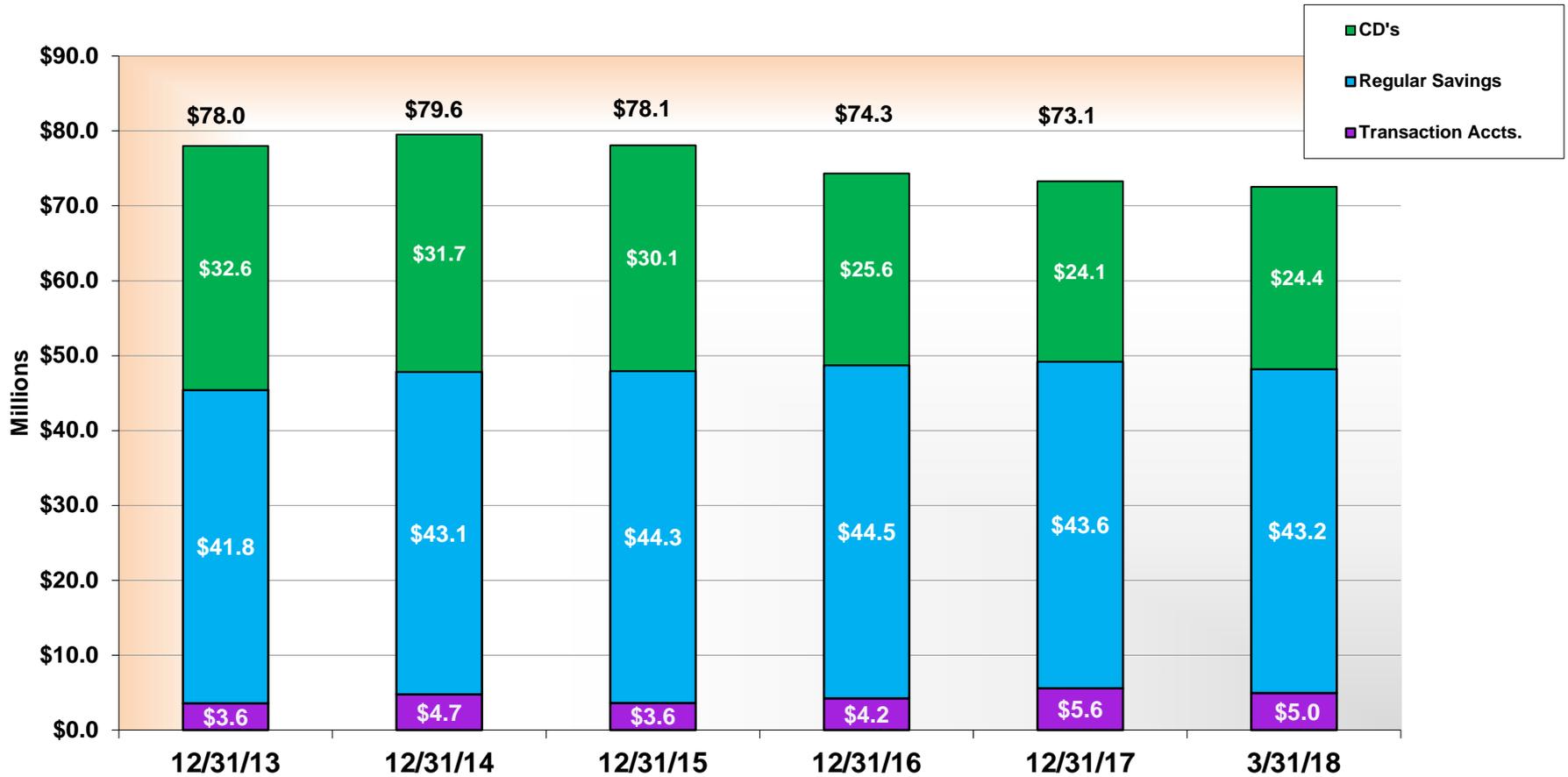
# Asset Trends



# Loan Portfolio Composition

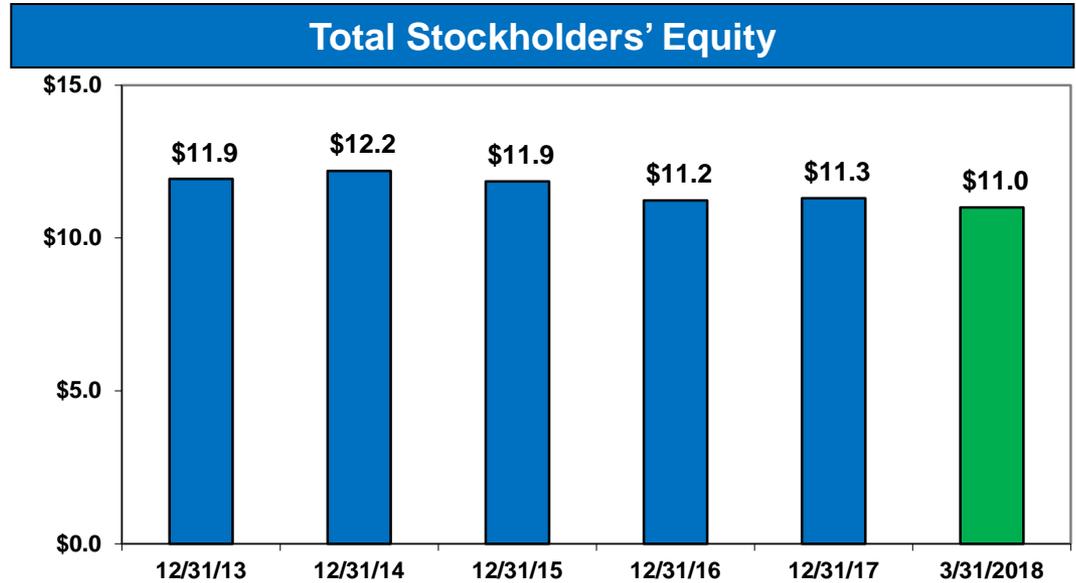


# Deposits

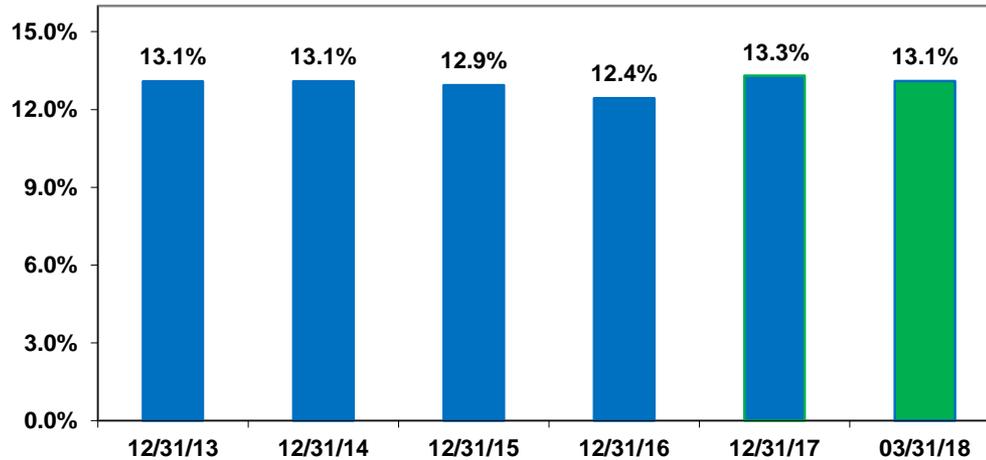


# Stockholders' Equity

**“Well-Capitalized”**

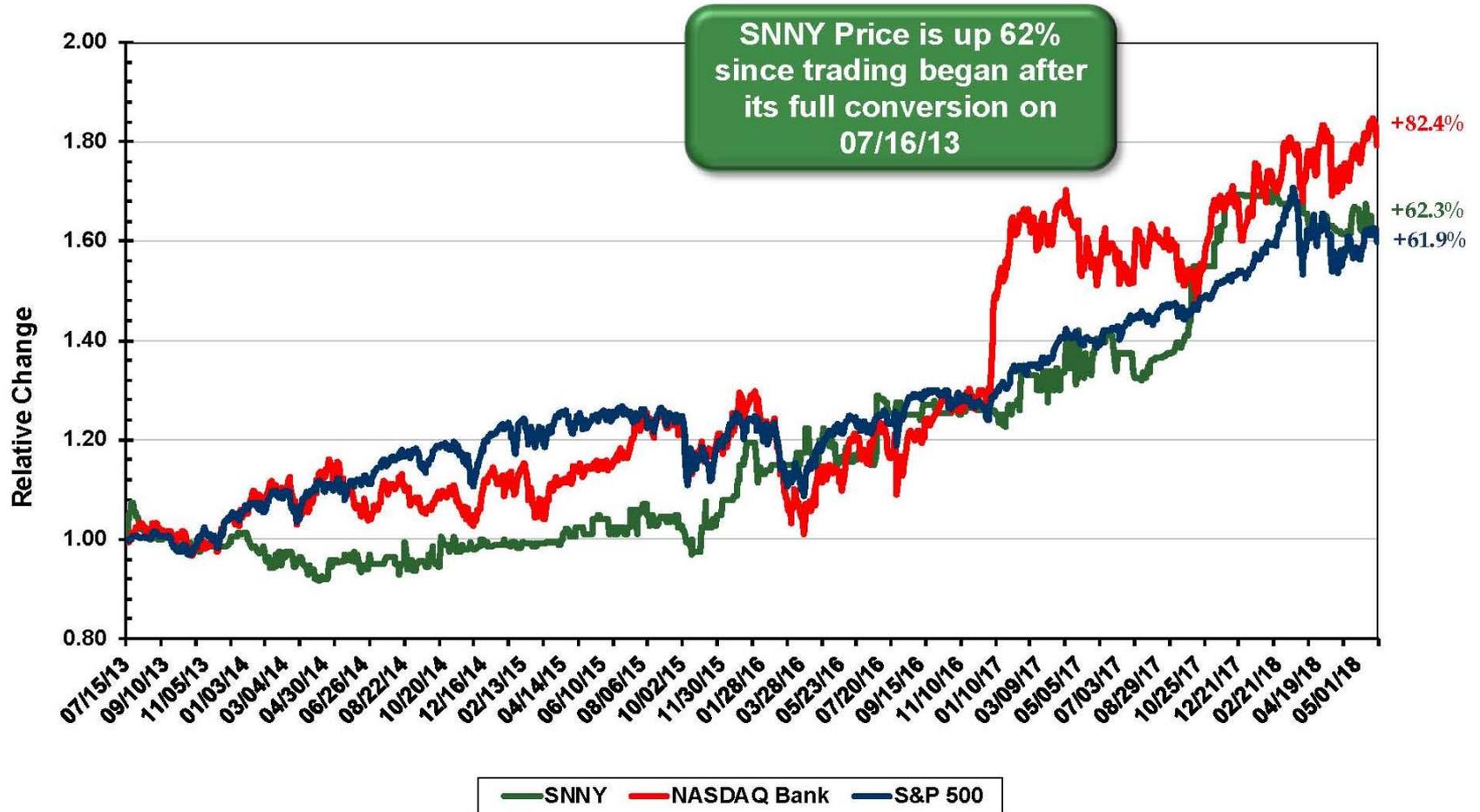


### Tangible Common Equity / Tangible Assets



# Stock Price Performance

July 16, 2013 – May 30, 2018



Data as of May 30, 2018

Source: S&P Global Market Intelligence



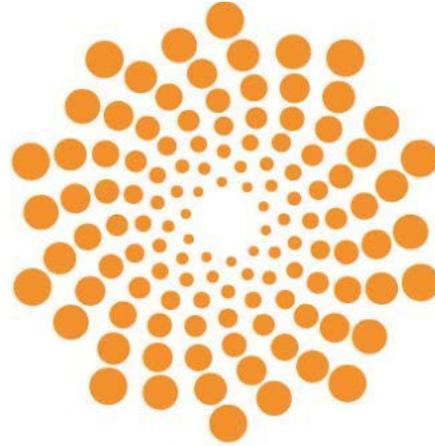
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# Financial Strength

	Ratio	Minimum Requirement	Well Capitalized
Total Risk-Based Capital	26.30%	9.875%	10.00%
Tier 1 Risk-Based Capital	25.20%	7.875%	8.00%
Tier 1 Leverage Capital	14.10%	4.000%	5.00%
Common Equity Tier 1 Capital	25.20%	6.375%	6.50%

# Questions & Answers





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