

52 Wk Perf (%)	52 Wk High (\$)	52 Wk Low (\$)	Company Name	Ticker	ST State	Current Price (\$)	Market Cap (\$M)	LTM (x)	Price / Earnings Core LTM (x)	Current FY (x)	Next FY (x)	Price/ BVPS (x)	Price/ Tang. BVPS (x)	Div. Yield (%)	Tangible Equity / Assets (%)	Efficiency Ratio (%)	LTM ROE (%)	LTM ROA (%)	NPAs/ Loans + OREO (%)	NCOs/ Avg. Loans (%)	Loan Loss Reserve/ Loans (%)	Assets (\$M)
55.06	\$43.38	\$26.39	Bankwell Financial Group, Inc.	BWFG	CT	\$42.75	\$329	16.25	16.25	9.52	7.91	1.19	1.20	1.87	8.66	57.45	7.60	0.65	0.94	0.67	1.10	\$3,236,593
(8.48)	\$7.47	\$0.90	Patriot National Bancorp, Inc.	PNBK	CT	\$1.51	\$130	NM	NM	NM	NM	2.12	2.15	0.00	6.48	129.56	(141.92)	(4.51)	4.43	2.53	1.29	\$929,953
38.37	\$63.99	\$39.43	Webster Financial Corporation	WBS	CT	\$62.63	\$10,408	12.70	11.13	9.88	8.85	1.16	1.78	2.55	7.46	45.95	9.33	1.09	1.00	0.36	1.34	\$81,914,270
38.37			Median - Connecticut					14.48	13.69	9.70	8.38	1.19	1.78	1.87	7.46	57.45	7.60	0.65	1.00	0.67	1.29	\$3,236,593
0.05	\$32.36	\$22.27	Berkshire Hills Bancorp, Inc.	BHLB	MA	\$26.51	\$1,212	10.36	10.52	9.36	6.82	1.00	1.01	2.72	10.06	60.62	9.95	0.97	0.21	0.17	1.23	\$12,034,748
15.95	\$13.15	\$9.28	Brookline Bancorp, Inc.	BRKL	MA	\$11.12	\$991	12.49	11.25	8.74	3.96	0.80	1.00	4.86	8.82	61.97	6.39	0.69	0.92	0.25	1.32	\$11,568,745
6.12	\$19.40	\$13.51	Eastern Bankshares, Inc.	EBC	MA	\$17.11	\$3,397	NM	17.09	10.11	7.99	0.98	1.37	3.04	10.85	55.16	(1.75)	(0.25)	0.30	0.27	1.27	\$25,456,168
19.88	\$77.23	\$52.15	Independent Bank Corp.	INDB	MA	\$71.94	\$3,591	16.24	15.68	12.17	9.07	1.00	1.47	3.28	10.92	57.51	6.25	0.97	0.40	0.38	0.99	\$20,048,934
2.29	\$21.05	\$15.09	NB Bancorp, Inc.	NBBK	MA	\$19.00	\$676	14.29	13.52	12.24	10.07	1.05	1.05	1.47	14.09	56.14	6.80	1.01	0.27	0.16	0.94	\$5,226,554
38.77	\$116.37	\$72.81	State Street Corporation	STT	MA	\$114.88	\$32,591	12.86	11.24	11.72	10.63	1.38	2.21	2.92	4.03	69.17	10.92	0.86	NM	NM	0.38	\$376,717,000
11.03			Median - Massachusetts					12.86	12.38	10.92	8.53	1.00	1.21	2.98	10.45	59.06	6.59	0.91	0.30	0.25	1.11	\$16,041,841
7.02	\$38.47	\$26.43	Bar Harbor Bankshares	BHB	ME	\$32.33	\$539	12.53	10.93	10.13	8.92	1.06	1.43	3.96	8.67	62.61	8.54	0.98	0.40	0.02	0.92	\$4,112,005
8.77	\$50.07	\$34.53	Camden National Corporation	CAC	ME	\$41.14	\$696	13.02	10.86	9.57	7.98	1.07	1.53	4.08	6.77	58.37	8.48	0.78	0.37	0.04	1.07	\$6,920,044
7.38	\$31.05	\$22.11	The First Bancorp, Inc.	FNLC	ME	\$27.25	\$305	10.16	10.15	NM	NM	1.15	1.30	5.43	7.41	54.82	11.63	0.95	0.27	0.05	1.04	\$3,199,510
59.61	\$111.10	\$65.55	Northeast Bank	NBN	ME	\$110.67	\$944	10.98	10.99	9.11	8.01	1.91	1.91	0.04	11.55	36.81	19.02	2.15	NA	0.18	1.26	\$4,279,068
8.08			Median - Maine					11.76	10.89	9.57	8.01	1.11	1.48	4.02	8.04	56.59	10.09	0.96	(...)	0.05	1.05	\$4,195,537
(3.90)	\$39.35	\$27.25	Princeton Bancorp, Inc.	BPRN	NJ	\$33.97	\$229	36.14	17.19	12.55	8.86	0.88	0.95	3.53	10.99	62.77	2.62	0.30	0.90	0.56	1.14	\$2,241,668
(20.76)	\$14.04	\$7.54	BCB Bancorp, Inc.	BCBP	NJ	\$9.08	\$156	47.79	50.97	NM	6.83	0.54	0.55	7.05	8.45	59.47	1.61	0.14	3.57	0.56	1.74	\$3,380,461
7.93	\$29.31	\$20.61	ConnectOne Bancorp, Inc.	CNOB	NJ	\$25.72	\$1,290	29.56	16.69	9.75	7.54	0.93	1.17	2.80	8.09	52.86	2.95	0.37	0.35	0.18	1.40	\$13,915,738
10.81	\$16.89	\$12.74	First Bank	FRBA	NJ	\$16.72	\$416	11.07	10.84	9.23	8.35	0.99	1.12	1.44	9.34	55.14	9.34	1.01	0.48	0.03	1.23	\$4,019,335
11.32	\$21.87	\$14.29	OceanFirst Financial Corp.	OCFC	NJ	\$18.53	\$1,063	13.14	NA	12.53	9.45	0.65	0.96	4.32	8.67	67.26	5.18	0.66	0.40	0.03	0.78	\$13,327,847
13.75	\$24.29	\$16.94	Parke Bancorp, Inc.	PKBK	NJ	\$22.72	\$269	8.84	8.84	NM	NM	0.86	0.86	3.17	14.37	37.90	10.23	1.48	0.66	(0.00)	1.75	\$2,170,332
6.70	\$37.88	\$23.96	Peapack-Gladstone Financial Corporation	PGC	NJ	\$28.79	\$504	15.73	16.40	12.98	7.38	0.81	0.87	0.69	8.16	76.83	5.34	0.47	1.97	0.00	1.40	\$7,200,673
59.42	\$54.64	\$31.44	Unity Bancorp, Inc.	UNTY	NJ	\$52.46	\$526	10.62	11.13	9.10	8.68	1.65	1.66	1.14	10.86	42.48	17.05	1.99	0.65	0.07	1.22	\$2,928,523
9.37			Median - New Jersey					14.44	16.40	11.14	8.35	0.87	0.95	2.98	9.00	57.30	5.26	0.56	0.65	0.05	1.31	\$3,699,898

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3.20	\$34.63	\$22.72	Arrow Financial Corporation	AROW	NY	\$29.42	\$485	16.08	13.78	10.93	9.29	1.19	1.27	3.94	8.73	64.42	7.68	0.71	0.20	0.18	1.00	\$4,414,719
(5.67)	\$38.19	\$25.03	Amalgamated Financial Corp.	AMAL	NY	\$29.66	\$893	8.88	8.24	8.12	6.86	1.20	1.22	1.89	8.60	50.14	14.59	1.24	0.75	0.37	1.25	\$8,621,338
59.94	\$105.51	\$66.01	The Bank of New York Mellon Corporation	BK	NY	\$105.03	\$74,071	16.04	15.89	14.21	12.85	1.92	3.91	2.02	4.06	66.52	11.87	1.18	0.39	0.08	0.38	\$485,781,000
17.35	\$55.73	\$40.71	Chemung Financial Corporation	CHMG	NY	\$53.62	\$257	22.91	10.41	8.80	7.18	1.09	1.21	2.54	7.53	66.81	5.08	0.40	0.40	0.09	1.06	\$2,852,488
61.90	\$97.45	\$55.51	Citigroup Inc.	C	NY	\$96.87	\$178,328	14.31	14.05	NM	NM	0.91	1.03	2.48	6.67	63.72	6.79	0.56	0.82	1.29	2.60	\$2,622,772,000
3.79	\$73.39	\$49.44	Community Financial System, Inc.	CBU	NY	\$61.11	\$3,230	16.65	15.69	14.07	11.93	1.72	3.28	3.08	6.25	62.34	10.98	1.19	0.58	0.14	0.78	\$16,665,018
27.42	\$37.60	\$23.25	Dime Community Bancshares, Inc.	DCOM	NY	\$30.60	\$1,343	36.43	NA	10.67	7.71	1.02	1.16	3.27	8.22	58.55	3.21	0.32	0.49	0.25	0.86	\$14,207,935
66.41	\$106.11	\$57.00	Esquire Financial Holdings, Inc.	ESQ	NY	\$100.36	\$812	18.52	18.65	17.33	15.75	3.24	3.24	0.70	12.79	48.35	19.48	2.46	NA	0.50	1.30	\$2,059,977
13.55	\$29.79	\$20.97	Financial Institutions, Inc.	FISI	NY	\$27.61	\$556	NM	12.23	7.45	6.66	0.95	1.06	4.49	8.61	73.66	(6.42)	(0.57)	0.70	0.24	1.04	\$6,143,766
3.25	\$18.59	\$10.65	Flushing Financial Corporation	FFIC	NY	\$13.69	\$462	NM	11.69	10.79	8.76	0.65	0.66	6.43	8.04	71.83	(5.16)	(0.40)	0.98	0.22	0.61	\$8,776,524
28.25	\$27.14	\$16.71	Hanover Bancorp, Inc.	HNVR	NY	\$22.36	\$161	14.61	11.93	8.88	6.60	0.83	0.93	1.79	7.61	69.71	5.82	0.51	0.88	0.27	1.09	\$2,311,976
39.01	\$301.29	\$200.61	JPMorgan Chase & Co.	JPM	NY	\$299.28	\$822,946	15.36	15.36	15.11	14.18	2.44	2.92	1.87	6.26	52.53	16.42	1.33	0.93	0.68	1.77	\$4,552,482,000
51.73	\$80.20	\$47.08	Metropolitan Bank Holding Corp.	MTB	NY	\$78.92	\$822	12.79	12.91	9.59	7.61	1.14	1.15	0.76	9.09	60.73	9.52	0.92	0.60	0.00	1.12	\$7,853,849
24.19	\$225.70	\$150.75	M&T Bank Corporation	MTB	NY	\$202.02	\$31,570	13.08	12.98	11.72	10.31	1.21	1.80	2.97	8.66	56.63	9.39	1.29	1.15	0.37	1.61	\$211,584,000
(3.35)	\$52.44	\$37.31	NBT Bancorp Inc.	NBTB	NY	\$45.07	\$2,361	16.27	14.09	12.43	10.47	1.31	1.83	3.28	8.30	62.34	8.53	0.95	0.40	0.18	1.21	\$16,014,781
(7.09)	\$33.06	\$20.97	Orange County Bancorp, Inc.	OBT	NY	\$26.64	\$356	10.43	11.18	8.70	8.12	1.41	1.44	1.95	9.48	60.13	15.10	1.17	0.61	0.48	1.48	\$2,606,263
(1.94)	\$19.86	\$13.71	Pathfinder Bancorp, Inc.	PBHC	NY	\$14.92	\$71	41.42	63.87	NM	NM	0.74	0.81	2.68	7.61	66.51	2.94	0.25	1.29	1.38	1.75	\$1,505,119
22.00	\$79.01	\$53.95	Tompkins Financial Corporation	TMP	NY	\$70.92	\$1,023	12.80	12.78	10.96	9.86	1.34	1.53	3.50	8.07	63.57	11.00	0.99	0.85	0.13	0.95	\$8,373,818
28.68	\$11.10	\$7.48	Valley National Bancorp	VLY	NJ	\$10.49	\$5,871	13.45	13.58	10.36	8.32	0.81	1.12	4.19	8.66	57.42	6.22	0.73	0.74	0.45	1.17	\$62,705,358
22.00			Median - New York					15.36	13.28	10.79	8.76	1.19	1.22	2.68	8.22	62.34	8.53	0.92	0.72	0.25	1.12	\$8,621,338

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16.89	\$50.72	\$35.70	ACNB Corporation	ACNB	PA	\$46.05	\$482	17.12	11.77	9.54	9.47	1.22	1.58	2.95	9.65	59.50	7.43	0.91	0.43	0.02	1.03	\$3,259,528
20.24	\$3.42	\$2.03	AmeriServ Financial, Inc.	ASRV	PA	\$3.07	\$51	13.95	14.73	NM	NM	0.46	0.52	3.91	6.78	84.65	3.43	0.26	1.44	0.44	1.31	\$1,448,733
27.27	\$33.98	\$25.31	CB Financial Services, Inc.	CBFV	PA	\$32.89	\$164	15.30	15.01	12.53	11.53	1.10	1.18	3.16	9.19	69.96	7.89	0.77	0.17	0.02	0.87	\$1,517,984
7.82	\$22.68	\$17.85	Citizens & Northern Corporation	CZNC	PA	\$20.24	\$314	11.57	11.38	10.36	9.50	1.10	1.35	5.53	9.07	66.34	9.76	1.03	1.29	0.10	1.13	\$2,610,875
21.21	\$74.65	\$49.33	Citizens Financial Services, Inc.	CZFS	PA	\$62.13	\$299	9.46	9.39	8.07	7.58	0.96	1.33	3.16	7.85	60.95	9.73	1.04	1.21	0.09	0.98	\$2,967,274
12.97	\$29.29	\$19.32	CNB Financial Corporation	CCNE	PA	\$26.78	\$783	11.25	11.12	9.04	7.00	0.98	1.06	2.69	8.53	65.93	8.84	0.89	0.64	0.18	1.02	\$6,318,477
41.16	\$71.13	\$40.75	Customers Bancorp, Inc.	CUBI	PA	\$71.09	\$2,248	17.60	12.01	9.22	8.73	1.26	1.26	nm	7.88	55.14	8.03	0.67	0.42	0.43	0.96	\$22,550,800
19.44	\$17.70	\$10.88	F.N.B. Corporation	FNB	PA	\$16.79	\$6,030	13.12	11.62	10.93	9.44	0.92	1.51	2.86	8.47	56.32	7.39	0.97	0.38	0.22	1.24	\$49,724,837
(5.73)	\$61.21	\$37.00	Fidelity D & D Bancorp, Inc.	FDBC	PA	\$45.16	\$260	11.01	10.68	NM	NM	1.20	1.32	3.54	7.38	63.17	11.48	0.92	0.19	0.04	1.09	\$2,698,575
8.58	\$19.96	\$13.54	First Commonwealth Financial Corporation	FCF	PA	\$17.82	\$1,857	13.71	13.02	10.87	9.49	1.23	1.68	3.03	9.43	56.45	9.38	1.14	1.07	0.31	1.38	\$12,237,147
59.91	\$48.24	\$28.01	Franklin Financial Services Corporation	FRAF	PA	\$46.55	\$208	14.28	11.72	NM	NM	1.32	1.40	2.84	6.51	69.51	9.90	0.67	0.71	0.02	1.26	\$2,286,745
8.77	\$22.49	\$14.33	Fulton Financial Corporation	FULT	PA	\$19.86	\$3,617	11.61	9.71	NM	NM	1.15	1.44	3.63	8.00	57.92	10.02	1.01	0.90	0.20	1.57	\$32,040,448
20.25	\$7.98	\$6.00	LINKBANCORP, Inc.	LNKB	PA	\$7.40	\$277	7.40	8.35	8.58	7.63	0.93	1.25	4.05	7.89	61.38	13.22	1.32	0.93	0.01	1.05	\$2,886,554
39.29	\$17.33	\$10.89	Meridian Corporation	MRBK	PA	\$15.74	\$174	9.78	9.24	7.70	6.00	1.00	1.04	3.18	6.82	66.43	10.66	0.75	2.49	0.76	0.97	\$2,510,938
5.33	\$33.87	\$22.50	Mid Penn Bancorp, Inc.	MPB	PA	\$30.16	\$694	12.62	10.42	10.29	8.90	0.89	1.11	2.65	10.06	64.14	6.99	0.78	0.58	0.03	0.78	\$6,354,543
5.04	\$34.50	\$21.25	Norwood Financial Corp.	NWFL	PA	\$26.48	\$244	110.33	12.23	9.35	8.14	1.09	1.25	4.68	8.39	62.68	1.54	0.14	0.45	0.09	1.17	\$2,365,350
1.62	\$41.99	\$25.57	Orrstown Financial Services, Inc.	ORRF	PA	\$34.92	\$681	15.59	9.13	8.43	8.08	1.24	1.56	3.09	8.26	55.93	8.19	0.79	0.60	0.09	1.22	\$5,387,645
20.21	\$59.70	\$38.90	Peoples Financial Services Corp.	PFIS	PA	\$53.69	\$537	16.03	10.74	8.00	7.89	1.09	1.39	4.60	7.74	56.37	6.99	0.66	0.45	0.05	1.02	\$5,107,879
19.18	\$216.26	\$145.12	The PNC Financial Services Group, Inc.	PNC	PA	\$206.04	\$81,140	14.09	13.97	12.47	11.18	1.57	1.99	3.30	7.43	60.52	11.41	1.11	0.72	0.29	1.38	\$559,107,000
(1.61)	\$45.46	\$30.84	S&T Bancorp, Inc.	STBA	PA	\$39.93	\$1,531	11.71	NA	11.44	11.45	1.06	1.43	3.41	11.34	56.68	9.41	1.36	0.27	0.04	1.24	\$9,810,069
17.66	\$32.86	\$22.83	Univest Financial Corporation	UVSP	PA	\$31.89	\$919	11.64	11.71	10.31	9.95	1.00	1.24	2.76	9.52	63.84	9.00	0.99	0.74	0.16	1.28	\$7,939,056
17.66			Median - Pennsylvania					13.12	11.50	9.54	8.90	1.09	1.33	3.17	8.26	61.38	9.00	0.91	0.64	0.09	1.13	\$5,107,879
27.62	\$52.03	\$32.60	Citizens Financial Group, Inc.	CFG	RI	\$51.90	\$22,387	15.78	15.76	10.77	8.21	0.97	1.52	3.24	7.05	66.00	6.53	0.73	NA	0.53	1.42	\$218,310,000
3.31	\$40.59	\$24.95	Washington Trust Bancorp, Inc.	WASH	RI	\$30.54	\$585	NM	11.20	11.00	9.70	1.12	1.28	7.33	6.90	68.51	(4.82)	(0.35)	0.50	0.09	0.79	\$6,745,167
15.46			Median - Rhode Island					15.78	13.48	10.89	8.96	1.04	1.40	5.29	6.98	67.25	0.85	0.19	NA	0.31	1.11	\$112,527,584
(0.48)	\$37.70	\$24.11	Union Bankshares, Inc.	UNB	VT	\$26.30	\$120	13.08	11.93	NM	NM	1.68	1.73	5.48	4.67	75.16	13.43	0.61	1.37	(0.00)	0.75	\$1,480,364
(0.48)			Median - Vermont					13.08	11.93	NM	NM	1.68	1.73	5.48	4.67	75.16	13.43	0.61	1.37	(0.00)	0.75	\$1,480,364
15.93			Average					17.17	13.96	10.52	8.88	1.17	1.43	3.16	8.48	61.88	5.69	0.74	0.82	0.29	1.17	\$150,159,783
13.55			Median					13.45	11.85	10.29	8.70	1.09	1.29	3.09	8.35	61.17	8.50	0.87	0.65	0.18	1.16	\$6,336,510