

52 Wk Price Δ (%)	52 Wk High (\$)	52 Wk Low (\$)	Company Name	Ticker	ST	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)	
57.5	\$46.85	\$26.39	Bankwell Financial Group, Inc.	BWFG	CT	\$45.78	\$352	17.4	17.4	10.8	9.0	1.27	1.29	1.75	8.66	57.3	7.6	0.65	0.94	0.67	1.10	\$3,236,593
(23.9)	\$7.47	\$0.90	Patriot National Bancorp, Inc.	PNBK	CT	\$1.34	\$144	NM	NM	NM	1.88	1.91	0.00	6.48	129.6	(141.9)	(4.51)	4.43	2.53	1.29	\$929,953	
33.6	\$63.99	\$39.43	Webster Financial Corporation	WBS	CT	\$59.84	\$9,945	12.1	10.6	10.5	9.4	1.10	1.70	2.67	7.46	45.9	9.3	1.09	1.00	0.36	1.34	\$81,914,270
33.6			Median - Connecticut					14.8	14.0	10.6	9.2	1.27	1.70	1.75	7.46	57.3	7.6	0.65	1.00	0.67	1.29	\$3,236,593
17.3	\$19.40	\$13.51	Eastern Bankshares, Inc.	EBC	MA	\$18.34	\$3,641	NM	18.3	11.7	9.2	1.05	1.46	2.84	10.85	55.2	(1.7)	(0.25)	0.30	0.27	1.27	\$25,456,168
24.7	\$77.23	\$52.15	Independent Bank Corp.	INDB	MA	\$70.99	\$3,544	16.0	15.5	12.8	9.5	0.98	1.45	3.32	10.92	57.5	6.2	0.97	0.40	0.38	0.99	\$20,048,934
(0.1)	\$21.05	\$15.09	NB Bancorp, Inc.	NBBK	MA	\$18.13	\$645	13.6	12.9	12.2	10.1	1.00	1.00	1.54	14.09	56.1	6.8	1.01	0.27	0.16	0.94	\$5,226,554
35.6	\$116.37	\$72.81	State Street Corporation	STT	MA	\$115.71	\$32,826	13.0	11.3	11.8	10.6	1.39	2.23	2.90	4.03	69.2	10.9	0.86	NM	NM	0.38	\$376,717,000
21.0			Median - Massachusetts					13.6	14.2	12.0	9.8	1.03	1.46	2.87	10.88	56.8	6.5	0.91	0.30	0.27	0.97	\$22,752,551
7.3	\$38.47	\$26.43	Bar Harbor Bankshares	BHB	ME	\$31.00	\$517	12.0	10.5	10.2	9.0	1.01	1.37	4.13	8.67	62.6	8.5	0.98	0.40	0.02	0.92	\$4,112,005
3.4	\$50.07	\$34.53	Camden National Corporation	CAC	ME	\$39.77	\$673	12.6	10.5	9.3	7.8	1.03	1.48	4.22	6.77	58.4	8.5	0.78	0.37	0.04	1.07	\$6,920,044
9.1	\$31.05	\$22.11	The First Bancorp, Inc.	FNLC	ME	\$26.80	\$300	10.0	10.0	NM	NM	1.13	1.28	5.52	7.41	54.8	11.6	0.95	0.27	0.05	1.04	\$3,199,510
32.7	\$113.01	\$73.88	Northeast Bank	NBN	ME	\$102.65	\$880	10.2	10.2	9.2	8.1	1.77	1.77	0.04	11.55	36.8	19.0	2.15	0.94	0.18	1.26	\$4,279,068
8.2			Median - Maine					11.1	10.3	9.3	8.1	1.08	1.43	4.18	8.04	56.6	10.1	0.96	(...)	0.05	1.05	\$4,195,537
(8.2)	\$39.35	\$27.25	Princeton Bancorp, Inc.	BPRN	NJ	\$32.25	\$218	34.3	16.3	NM	NM	0.84	0.90	3.72	10.99	62.8	2.6	0.30	0.90	0.56	1.14	\$2,241,668
(21.8)	\$14.04	\$7.54	BCB Bancorp, Inc.	BCBP	NJ	\$8.87	\$153	46.7	49.8	NM	6.9	0.53	0.53	7.22	8.45	59.5	1.6	0.14	3.57	0.56	1.74	\$3,380,461
6.9	\$29.31	\$20.61	ConnectOne Bancorp, Inc.	CNOB	NJ	\$25.26	\$1,267	29.0	16.4	10.3	8.0	0.92	1.15	2.85	8.09	52.9	3.0	0.37	0.35	0.18	1.40	\$13,915,738
11.5	\$17.40	\$12.74	First Bank	FRBA	NJ	\$16.46	\$410	10.9	10.7	9.6	8.7	0.97	1.11	1.46	9.34	55.1	9.3	1.01	0.48	0.03	1.23	\$4,019,335
2.8	\$21.87	\$14.29	OceanFirst Financial Corp.	OCFC	NJ	\$17.92	\$1,028	12.7	NA	13.1	9.9	0.63	0.93	4.46	8.67	67.3	5.2	0.66	0.40	0.03	0.78	\$13,327,847
9.1	\$24.29	\$16.94	Parke Bancorp, Inc.	PKBK	NJ	\$22.09	\$262	8.6	8.6	NM	NM	0.84	0.84	3.26	14.37	37.9	10.2	1.48	0.66	(0.00)	1.75	\$2,170,332
5.3	\$37.88	\$23.96	Peapack-Gladstone Financial Corporation	PGC	NJ	\$28.14	\$493	15.4	16.0	14.0	8.1	0.79	0.85	0.71	8.16	76.8	5.3	0.47	1.97	0.00	1.40	\$7,200,673
48.7	\$54.64	\$32.23	Unity Bancorp, Inc.	UNTY	NJ	\$49.99	\$502	10.1	10.6	9.4	9.0	1.57	1.58	1.20	10.86	42.5	17.1	1.99	0.65	0.07	1.22	\$2,928,523
6.1			Median - New Jersey					14.0	16.0	10.3	8.4	0.84	0.91	3.06	9.00	57.3	5.3	0.56	0.65	0.05	1.31	\$3,699,898

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7.1	\$34.63	\$22.72	Arrow Financial Corporation	AROW	NY	\$28.89	\$476	15.8	13.5	11.5	9.8	1.17	1.24	4.02	8.73	64.4	7.7	0.71	0.20	0.18	1.00	\$4,414,719
(9.5)	\$38.19	\$25.03	Amalgamated Financial Corp.	AMAL	NY	\$27.69	\$834	8.3	7.7	8.0	6.8	1.12	1.14	2.02	8.60	50.1	14.6	1.24	0.75	0.37	1.25	\$8,621,338
56.8	\$110.87	\$70.41	The Bank of New York Mellon Corporation	BK	NY	\$109.53	\$77,245	16.7	16.6	15.3	13.8	2.00	4.08	1.94	4.06	66.5	11.9	1.18	0.39	0.08	0.38	\$485,781,000
14.2	\$55.73	\$40.71	Chemung Financial Corporation	CHMG	NY	\$53.40	\$256	22.8	10.4	9.3	7.6	1.09	1.20	2.55	7.53	66.8	5.1	0.40	0.40	0.09	1.06	\$2,852,488
72.8	\$105.59	\$55.51	Citigroup Inc.	C	NY	\$103.42	\$190,386	15.3	15.0	13.5	10.6	0.97	1.10	2.32	6.67	63.7	6.8	0.56	0.82	1.29	2.60	\$2,622,772,000
7.8	\$73.39	\$49.44	Community Financial System, Inc.	CBU	NY	\$59.72	\$3,157	16.3	15.3	14.9	12.7	1.68	3.21	3.15	6.25	62.3	11.0	1.19	0.58	0.14	0.78	\$16,665,018
12.4	\$37.60	\$23.25	Dime Community Bancshares, Inc.	DCOM	NY	\$30.41	\$1,335	36.2	NA	11.6	8.4	1.02	1.16	3.29	8.22	58.5	3.2	0.32	0.49	0.25	0.86	\$14,207,935
65.1	\$107.25	\$60.42	Esquire Financial Holdings, Inc.	ESQ	NY	\$103.57	\$838	19.1	19.2	18.6	16.9	3.34	3.34	0.68	12.79	48.3	19.5	2.46	NA	0.50	1.30	\$2,059,977
14.3	\$29.79	\$20.97	Financial Institutions, Inc.	FISI	NY	\$27.45	\$553	NM	12.2	7.7	6.9	0.95	1.05	4.52	8.61	73.7	(6.4)	(0.57)	0.70	0.24	1.04	\$6,143,766
5.6	\$18.59	\$10.65	Flushing Financial Corporation	FFIC	NY	\$13.96	\$472	NM	11.9	12.1	9.8	0.67	0.67	6.30	8.04	71.8	(5.2)	(0.40)	0.98	0.22	0.61	\$8,776,524
29.8	\$27.14	\$17.47	Hanover Bancorp, Inc.	HNVR	NY	\$23.05	\$166	15.1	12.3	8.9	6.6	0.86	0.95	1.74	7.61	69.7	5.8	0.51	0.88	0.27	1.09	\$2,311,976
54.1	\$317.81	\$202.16	JPMorgan Chase & Co.	JPM	NY	\$316.06	\$869,087	16.2	16.2	15.9	15.0	2.58	3.09	1.90	6.26	52.5	16.4	1.33	0.93	0.68	1.77	\$4,552,482,000
49.8	\$81.33	\$47.08	Metropolitan Bank Holding Corp.	MCB	NY	\$76.33	\$795	12.4	12.5	10.5	8.4	1.10	1.12	0.79	9.09	60.7	9.5	0.92	0.60	0.00	1.12	\$7,853,849
17.5	\$225.70	\$150.75	M&T Bank Corporation	MTB	NY	\$200.14	\$31,276	13.0	12.9	12.1	10.6	1.20	1.78	3.00	8.66	56.6	9.4	1.29	1.15	0.37	1.61	\$211,584,000
0.2	\$52.44	\$37.31	NBT Bancorp Inc.	NBTB	NY	\$42.54	\$2,229	15.4	13.2	11.8	9.9	1.23	1.73	3.48	8.30	62.2	8.5	0.95	0.40	0.18	1.21	\$16,014,781
(8.0)	\$33.06	\$20.97	Orange County Bancorp, Inc.	OBT	NY	\$25.65	\$343	10.0	10.8	9.2	8.6	1.36	1.39	2.03	9.48	60.1	15.1	1.17	0.61	0.48	1.48	\$2,606,263
(1.3)	\$19.86	\$13.55	Pathfinder Bancorp, Inc.	PBHC	NY	\$15.32	\$73	42.5	65.6	NM	NM	0.76	0.83	2.61	7.61	66.5	2.9	0.25	1.29	1.38	1.75	\$1,505,119
24.7	\$79.01	\$54.16	Tompkins Financial Corporation	TMP	NY	\$68.63	\$990	12.4	12.4	11.3	10.2	1.30	1.48	3.61	8.07	63.6	11.0	0.99	0.85	0.13	0.95	\$8,373,818
27.0	\$11.14	\$7.48	Valley National Bancorp	VLY	NJ	\$10.68	\$5,978	13.7	13.8	11.5	9.2	0.83	1.14	4.12	8.66	57.4	6.2	0.73	0.74	0.45	1.17	\$62,705,358
14.3			Median - New York					15.4	13.0	11.6	9.8	1.12	1.20	2.61	8.22	62.3	8.5	0.92	0.72	0.25	1.12	\$8,621,338

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10.1	\$50.72	\$35.70	ACNB Corporation	ACNB	PA		\$44.67	\$468	16.6	11.4	9.8	9.7	1.18	1.53	3.04	9.65	59.5	7.4	0.91	0.43	0.02	1.03	\$3,259,528
13.5	\$3.42	\$2.03	AmeriServ Financial, Inc.	ASRV	PA		\$2.93	\$48	13.3	14.1	NM	NM	0.44	0.50	4.10	6.78	84.7	3.4	0.26	1.44	0.44	1.31	\$1,448,733
25.4	\$34.00	\$26.01	CB Financial Services, Inc.	CBFV	PA		\$33.96	\$169	15.8	15.5	13.1	11.2	1.14	1.22	3.06	9.19	70.0	7.9	0.77	0.17	0.02	0.87	\$1,517,984
8.6	\$22.68	\$17.85	Citizens & Northern Corporation	CZNC	PA		\$19.90	\$309	11.4	11.2	10.7	9.8	1.08	1.33	5.63	9.07	66.3	9.8	1.03	1.29	0.10	1.13	\$2,610,875
16.2	\$74.65	\$49.96	Citizens Financial Services, Inc.	CZFS	PA		\$61.49	\$296	9.4	9.3	8.9	8.4	0.95	1.32	3.25	7.85	61.0	9.7	1.04	1.21	0.09	0.98	\$2,967,274
9.3	\$29.29	\$19.32	CNB Financial Corporation	CCNE	PA		\$24.93	\$728	10.5	10.4	9.1	7.0	0.91	0.98	2.89	8.53	65.9	8.8	0.89	0.64	0.18	1.02	\$6,318,477
50.5	\$72.51	\$40.75	Customers Bancorp., Inc.	CUBI	PA		\$67.45	\$2,281	16.7	11.4	9.6	9.0	1.20	1.20	nm	7.88	55.1	8.0	0.67	0.42	0.43	0.96	\$22,550,800
20.6	\$17.70	\$10.88	F.N.B. Corporation	FNB	PA		\$16.24	\$5,832	12.7	11.2	11.2	9.7	0.89	1.46	2.96	8.47	56.3	7.4	0.97	0.38	0.22	1.24	\$49,724,837
(4.4)	\$61.21	\$37.00	Fidelity D & D Bancorp, Inc.	FDDB	PA		\$44.37	\$256	10.8	10.5	NM	NM	1.17	1.30	3.61	7.38	63.2	11.5	0.92	0.19	0.04	1.09	\$2,698,575
8.3	\$19.96	\$13.54	First Commonwealth Financial Corporation	FCF	PA		\$17.40	\$1,813	13.4	12.7	11.2	9.8	1.20	1.64	3.10	9.43	56.5	9.4	1.14	1.07	0.31	1.38	\$12,237,147
62.7	\$49.42	\$28.01	Franklin Financial Services Corporation	FRAF	PA		\$47.87	\$214	14.7	12.1	NM	NM	1.36	1.44	2.76	6.51	69.5	9.9	0.67	0.71	0.02	1.26	\$2,286,745
9.5	\$22.49	\$14.33	Fulton Financial Corporation	FULT	PA		\$18.89	\$3,440	11.0	9.2	9.6	9.4	1.10	1.37	3.81	8.00	57.9	10.0	1.01	0.90	0.20	1.57	\$32,040,448
20.8	\$7.98	\$6.09	LINKBANCORP, Inc.	LNKB	PA		\$7.32	\$274	7.3	8.3	8.9	7.9	0.92	1.24	4.10	7.89	61.4	13.2	1.32	0.93	0.01	1.05	\$2,886,554
31.1	\$17.33	\$11.16	Meridian Corporation	MRBK	PA		\$16.06	\$178	10.0	9.4	7.7	6.0	1.02	1.06	3.11	6.82	66.4	10.7	0.75	2.49	0.76	0.97	\$2,510,938
2.7	\$33.87	\$22.50	Mid Penn Bancorp, Inc.	MPB	PA		\$29.39	\$676	12.3	10.2	10.1	8.5	0.87	1.08	2.72	10.06	64.1	7.0	0.78	0.58	0.03	0.78	\$6,354,543
(0.7)	\$34.50	\$21.25	Norwood Financial Corp.	NWFL	PA		\$26.00	\$239	108.3	12.0	9.7	8.5	1.07	1.23	4.77	8.39	62.7	1.5	0.14	0.45	0.09	1.17	\$2,365,350
0.2	\$41.99	\$25.57	Orrstown Financial Services, Inc.	ORRF	PA		\$34.60	\$674	15.4	9.0	8.3	8.0	1.23	1.55	3.12	8.26	55.9	8.2	0.79	0.60	0.09	1.22	\$5,387,645
12.4	\$59.70	\$38.90	Peoples Financial Services Corp.	PFIS	PA		\$49.66	\$496	14.8	9.9	8.2	8.1	1.00	1.28	4.97	7.74	56.4	7.0	0.66	0.45	0.05	1.02	\$5,107,879
14.9	\$216.26	\$145.12	The PNC Financial Services Group, Inc.	PNC	PA		\$203.32	\$80,069	13.9	13.8	13.1	11.7	1.54	1.97	3.34	7.43	60.5	11.4	1.11	0.72	0.29	1.38	\$559,107,000
(4.4)	\$45.46	\$30.84	S&T Bancorp, Inc.	STBA	PA		\$38.27	\$1,468	11.2	NA	11.5	11.5	1.02	1.37	3.55	11.34	56.7	9.4	1.36	0.27	0.04	1.24	\$9,810,069
15.7	\$32.86	\$22.83	Univest Financial Corporation	UVSP	PA		\$30.63	\$882	11.2	11.2	10.7	10.4	0.96	1.19	2.87	9.52	63.8	9.0	0.99	0.74	0.16	1.28	\$7,939,056
12.4			Median - Pennsylvania						12.7	11.2	9.7	9.2	1.07	1.30	3.19	8.26	61.4	9.0	0.91	0.64	0.09	1.13	\$5,107,879
36.9	\$53.89	\$32.60	Citizens Financial Group, Inc.	CFG	RI		\$53.38	\$23,025	16.2	16.2	10.8	8.2	1.00	1.56	3.15	7.05	66.0	6.5	0.73	NA	0.53	1.42	\$218,310,000
(0.6)	\$40.59	\$24.95	Washington Trust Bancorp, Inc.	WASH	RI		\$29.26	\$560	NM	10.7	10.8	9.5	1.07	1.22	7.66	6.90	68.5	(4.8)	(0.35)	0.50	0.09	0.79	\$6,745,167
18.2			Median - Rhode Island						16.2	13.5	10.8	8.9	1.03	1.39	5.40	6.98	67.3	0.9	0.19	NA	0.31	1.11	\$112,527,584
1.0	\$37.70	\$24.57	Union Bankshares, Inc.	UNB	VT		\$25.24	\$115	12.6	11.5	NM	NM	1.61	1.66	5.71	4.67	75.2	13.4	0.61	1.37	(0.00)	0.75	\$1,480,364
1.0			Median - Vermont						12.6	11.5	NM	NM	1.61	1.66	5.71	4.67	75.2	13.4	0.61	1.37	(0.00)	0.75	\$1,480,364
15.0			Average						17.1	13.9	11.0	9.4	1.16	1.42	3.20	8.45	61.9	5.6	0.73	0.83	0.29	1.16	\$154,622,945
11.5			Median						13.4	12.0	10.7	9.2	1.07	1.28	3.11	8.28	61.2	8.5	0.87	0.65	0.18	1.14	\$6,231,122