52 Wk Price Δ (%)	52 Wk High ($)	52 Wk Low ($)	Company Name	Ticker	State	Current Price ($)	Market Cap ($M)	Price / Earnings LTM (x)	Price / Earnings Core LTM (x)	Price / Earnings Current FY (x)	Price / Earnings 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)
54.6	$69.59	$42.50	Bankwell Financial Group, Inc.	BWFG	CT	$66.89	$520	12.5	12.5	11.6	11.3	1.65	1.67	1.20	9.20	50.9	14.1	1.29	0.54	(0.01)	1.04	$3,475,570
(31.8)	$2.00	$0.80	Patriot National Bancorp, Inc.	PNBK	CT	$0.85	$105	NM	NM	NM	NM	1.13	1.14	0.00	6.70	121.2	(7.3)	(0.60)	2.75	(0.02)	0.93	$1,317,716
11.4			**Median - Connecticut**					**12.5**	**12.5**	**11.6**	**11.3**	**1.39**	**1.40**	**0.60**	**7.95**	**86.0**	**3.4**	**0.35**	**1.64**	**(0.01)**	**0.98**	**$2,396,643**
34.7	$23.78	$16.62	Eastern Bankshares, Inc.	EBC	MA	$22.52	$4,932	12.9	10.5	11.9	10.5	1.21	1.74	2.66	9.64	49.9	8.9	1.25	NA	0.15	1.39	$31,700,100
32.8	$32.83	$22.81	Beacon Financial Corporation	BBT	MA	$30.38	$2,546	11.3	9.2	10.0	9.0	1.02	1.28	4.25	9.35	53.7	8.9	1.01	NA	0.28	1.32	$21,875,584
25.1	$87.50	$65.45	Independent Bank Corp.	INDB	MA	$82.72	$3,883	12.3	NA	11.5	10.0	1.12	1.73	3.09	9.44	51.4	9.2	1.32	NA	0.07	1.08	$25,012,099
26.4	$23.47	$17.16	NB Bancorp, Inc.	NBBK	MA	$22.53	$920	13.6	10.8	10.3	8.5	1.15	1.20	1.24	10.77	56.6	8.0	0.96	NA	0.40	1.15	$7,683,996
49.7	$195.93	$111.63	State Street Corporation	STT	MA	$173.54	$47,216	14.2	12.7	12.3	11.0	1.92	3.00	2.12	4.00	66.6	13.1	1.04	NM	NM	0.31	$403,341,000
32.8			**Median - Massachusetts**					**12.9**	**10.7**	**11.5**	**10.0**	**1.15**	**1.73**	**2.66**	**9.44**	**53.7**	**8.9**	**1.04**	**#NUM!**	**0.22**	**1.15**	**$25,012,099**
41.9	$41.12	$28.50	Bar Harbor Bankshares	BHB	ME	$40.57	$680	12.0	10.7	10.9	10.5	1.27	1.79	3.35	8.34	57.1	10.4	1.21	NA	0.11	0.88	$4,703,864
59.7	$60.59	$37.01	Camden National Corporation	CAC	ME	$58.29	$985	11.0	10.5	10.9	10.2	1.37	1.86	2.88	7.73	52.7	12.7	1.30	0.16	0.10	0.92	$7,053,049
50.8	$36.97	$24.39	The First Bancorp, Inc.	FNLC	ME	$36.28	$409	10.3	10.3	NM	NM	1.42	1.59	4.19	7.99	50.1	13.6	1.23	NA	0.18	0.98	$3,251,783
34.6	$142.31	$80.75	Northeast Bank	NBN	ME	$131.05	$1,125	10.3	10.3	9.0	8.3	1.86	1.86	0.03	11.55	37.9	19.7	2.31	0.76	0.24	1.27	$5,227,725
46.3			**Median - Maine**					**10.7**	**10.4**	**10.9**	**10.2**	**1.39**	**1.83**	**3.12**	**8.16**	**51.4**	**13.2**	**1.27**	**0.46**	**0.15**	**0.95**	**$4,965,795**
52.0	$46.34	$30.24	Princeton Bancorp, Inc.	BPRN	NJ	$44.63	$304	14.9	NA	11.7	11.7	1.12	1.20	3.14	11.08	60.0	7.4	0.90	NA	0.46	1.05	$2,308,280
9.1	$11.71	$7.31	BCB Bancorp, Inc.	BCBP	NJ	$8.57	$264	NM	NM	NM	12.8	1.19	1.19	0.00	7.31	67.6	(49.9)	(4.78)	NA	4.27	3.03	$3,021,087
38.0	$34.14	$23.20	ConnectOne Bancorp, Inc.	CNOB	NJ	$32.57	$1,634	11.4	9.4	9.8	8.8	1.10	1.35	2.39	8.38	43.6	9.4	1.06	NA	0.30	1.00	$14,778,705
24.7	$19.95	$14.41	First Bank	FRBA	NJ	$19.35	$479	11.3	NA	11.6	10.5	1.04	1.17	2.48	10.26	52.6	9.5	1.07	NA	0.31	1.37	$4,053,894
(1.6)	$20.61	$15.60	OceanFirst Financial Corp.	OCFC	NJ	$17.68	$1,742	24.6	NA	9.5	7.3	0.73	0.98	4.52	7.83	63.2	2.4	0.27	0.93	0.04	1.29	$23,370,456
55.4	$35.70	$21.10	Parke Bancorp, Inc.	PKBK	NJ	$32.83	$386	8.3	8.3	NM	NM	1.12	1.12	2.44	15.25	29.5	14.1	2.11	0.62	NA	1.69	$2,332,598
75.0	$49.14	$24.71	Peapack-Gladstone Financial Corporation	PGC	NJ	$46.17	$810	13.8	13.6	12.8	9.5	1.19	1.27	0.43	7.60	65.3	8.9	0.79	0.82	0.42	1.03	$8,497,546
22.2	$62.50	$44.34	Unity Bancorp, Inc.	UNTY	NJ	$57.73	$581	9.6	9.7	9.7	9.2	1.50	1.57	1.18	NA	41.5	17.1	2.14	NA	(0.01)	1.28	$3,250,497
31.4			**Median - New Jersey**					**11.4**	**9.5**	**10.7**	**9.5**	**1.12**	**1.20**	**2.42**	**8.38**	**56.3**	**9.1**	**0.98**	**0.82**	**0.31**	**1.28**	**$3,652,196**

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52 Wk Price Δ (%)	52 Wk High ($)	52 Wk Low ($)	Company Name	Ticker	ST State	Current Price ($)	Market Cap ($M)	Price / Earnings LTM (x)	Price / Earnings Core LTM (x)	Price / Earnings Current FY (x)	Price / Earnings 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)
44.5	$42.70	$26.17	Arrow Financial Corporation	AROW	NY	$38.03	$704	14.4	11.1	10.9	8.9	1.37	1.49	3.16	NA	58.9	9.6	0.94	NA	0.12	0.99	$5,547,054
86.7	$51.87	$26.61	Amalgamated Financial Corp.	AMAL	NY	$51.13	$1,523	12.6	12.4	12.3	10.9	1.83	1.86	1.33	8.44	49.3	15.1	1.35	2.02	0.27	1.35	$9,733,683
39.3	$165.84	$105.42	The Bank of New York Mellon Corporation	BNY	NY	$148.59	$99,986	16.4	16.3	15.7	14.2	2.54	5.05	1.70	4.17	62.1	14.6	1.43	NA	(0.02)	0.25	$493,984,000
69.3	$86.65	$50.05	Chemung Financial Corporation	CHMG	NY	$85.80	$415	10.8	10.8	10.4	10.1	1.52	1.65	1.68	8.90	59.2	14.6	1.40	NA	(0.09)	1.05	$2,851,340
25.0	$147.96	$95.83	Citigroup Inc.	C	NY	$124.11	$205,427	12.1	12.0	10.6	9.2	1.07	1.22	2.16	5.76	59.9	9.3	0.69	NA	NA	NA	$2,941,271,000
12.9	$71.11	$53.46	Community Financial System, Inc.	CBU	NY	$62.77	$3,288	14.2	13.2	13.6	12.0	1.62	3.09	3.12	6.32	59.9	11.6	1.34	NA	0.12	NA	$17,787,973
58.8	$43.38	$25.63	Dime Commercial Bancshares, Inc.	DCOM	NY	$41.86	$1,834	13.6	NA	12.6	9.7	1.30	1.47	2.39	8.11	50.5	9.4	0.95	0.91	0.33	0.99	$15,546,869
30.6	$134.82	$92.10	Esquire Financial Holdings, Inc.	ESQ	NY	$128.83	$1,519	21.4	NA	17.5	14.5	1.99	3.18	0.62	10.91	45.4	14.9	2.02	0.28	NA	1.30	$4,805,405
43.5	$42.97	$28.00	Financial Institutions, Inc.	FISI	NY	$40.77	$803	10.1	10.2	9.7	9.4	1.28	1.42	3.14	9.02	56.5	13.1	1.33	0.81	0.23	1.00	$6,334,952
12.8	$27.94	$19.91	Hanover Bancorp, Inc.	HNVR	NY	$22.97	$162	16.4	13.9	10.1	7.8	0.81	0.90	1.74	7.37	67.6	5.1	0.45	NA	0.52	0.95	$2,441,817
13.2	$366.50	$279.10	JPMorgan Chase & Co.	JPM	NY	$339.30	$901,045	14.2	15.1	13.8	13.0	2.56	3.04	1.95	5.88	53.0	18.1	1.37	NA	0.62	1.66	$5,091,545,000
44.0	$102.04	$64.66	Metropolitan Bank Holding Corp.	MCB	NY	$96.62	$1,187	9.8	9.8	10.0	8.7	1.22	1.23	1.66	10.20	51.5	12.7	1.28	NA	0.71	0.85	$9,470,920
24.9	$255.95	$179.32	M&T Bank Corporation	MTB	NY	$220.20	$31,645	11.5	11.9	11.4	10.5	1.26	1.90	2.72	7.85	56.1	10.6	1.40	0.87	0.35	1.50	$220,510,000
30.1	$54.50	$39.45	NBT Bancorp Inc.	NBTB	NY	$51.97	$2,699	12.5	11.9	12.6	11.6	1.39	1.87	3.08	9.07	58.1	11.4	1.35	0.59	0.16	1.17	$16,393,701
61.3	$40.10	$23.25	Orange County Bancorp, Inc.	OBT	NY	$38.10	$511	10.2	9.5	11.1	10.2	1.65	1.68	1.89	11.10	52.7	16.9	1.85	0.96	NA	1.35	$2,737,747
14.8	$18.30	$12.06	Pathfinder Bancorp, Inc.	PBHC	NY	$16.72	$82	NM	155.7	NM	NM	0.83	0.91	2.39	7.80	72.2	0.1	0.01	4.01	0.38	3.01	$1,492,503
53.7	$22.56	$13.91	Ponce Financial Group, Inc.	PDLB	NY	$22.41	$542	11.9	11.8	2.0	11.7	1.53	1.53	nm	9.58	55.5	8.2	1.35	NA	0.08	0.94	$3,686,677
59.2	$104.18	$62.98	Tompkins Financial Corporation	TMP	NY	$101.10	$1,446	8.0	14.9	12.9	12.4	1.55	1.68	2.93	9.70	55.8	19.3	2.10	0.80	0.11	0.90	$8,978,517
30.4	$15.20	$10.34	Valley National Bancorp	VLY	NJ	$14.10	$7,764	11.2	11.1	10.9	9.3	1.03	1.39	3.12	NA	54.8	9.4	1.14	NA	0.19	1.09	$67,470,879
39.3			**Median - New York**					**12.3**	**11.9**	**11.2**	**10.4**	**1.39**	**1.65**	**2.27**	**8.44**	**56.1**	**11.6**	**1.35**	**0.87**	**0.21**	**1.05**	**$9,470,920**

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52.7	$67.60	$42.60	ACNB Corporation	ACNB	PA	$65.12	$662	12.1	10.9	11.6	11.5	1.57	1.97	2.58	10.47	52.8	13.1	1.69	NA	0.01	1.03	$3,300,976
61.4	$5.38	$2.96	AmeriServ Financial, Inc.	ASRV	PA	$4.90	$83	9.1	9.0	NM	NM	0.68	0.77	2.45	7.56	80.8	7.6	0.62	NA	0.21	1.29	$1,447,826
22.5	$40.39	$31.72	CB Financial Services, Inc.	CBFV	PA	$39.50	$201	11.6	11.9	12.2	11.3	1.29	1.37	2.84	9.04	65.4	11.5	1.13	NA	0.03	0.86	$1,627,963
47.8	$28.31	$18.87	Citizens & Northern Corporation	CZNC	PA	$27.49	$493	13.9	NA	13.0	10.2	1.44	1.82	4.37	8.80	57.5	10.2	1.11	NA	NA	NA	$3,150,204
59.1	$86.77	$52.35	Citizens Financial Services, Inc.	CZFS	PA	$83.84	$403	9.8	9.8	9.7	9.6	1.14	1.52	2.43	8.56	54.4	11.7	1.34	1.80	0.00	0.98	$3,192,116
48.6	$36.17	$23.78	CNB Financial Corporation	CCNE	PA	$35.41	$1,038	9.3	8.9	10.0	9.6	1.23	1.42	2.15	8.91	58.3	13.1	1.40	0.86	0.10	1.04	$8,385,117
27.1	$87.42	$63.44	Customers Bancorp, Inc.	CUBI	PA	$86.68	$2,890	10.5	10.5	8.9	7.8	1.32	1.32	nm	7.99	48.8	13.5	1.16	NA	0.32	0.93	$27,411,648
19.4	$19.59	$15.21	F.N.B. Corporation	FNB	PA	$18.13	$6,361	10.7	10.5	10.8	9.6	0.93	1.48	2.87	NA	55.4	8.9	1.21	0.47	0.17	1.24	$52,053,325
48.6	$65.53	$41.00	Fidelity D & D Bancorp, Inc.	FDBC	PA	$63.51	$369	11.5	11.3	NM	NM	1.49	1.63	2.90	7.54	58.0	13.1	1.14	NA	0.02	1.03	$3,028,419
30.9	$22.34	$15.00	First Commonwealth Financial Corporation	FCF	PA	$20.83	$2,011	12.3	12.1	12.2	10.7	1.36	1.86	2.69	9.20	53.5	11.0	1.41	1.01	0.37	1.39	$12,196,935
54.0	$70.53	$44.99	Franklin Financial Services Corporation	FRAF	PA	$69.87	$314	11.3	11.4	11.0	9.7	1.77	1.86	1.95	7.16	61.2	15.7	1.21	NA	0.01	1.32	$2,364,724
34.6	$25.23	$16.91	Fulton Financial Corporation	FULT	PA	$23.36	$4,422	10.9	10.0	10.3	9.8	1.27	1.54	3.25	8.39	57.7	11.3	1.24	0.69	0.24	1.45	$34,775,370
32.6	$21.67	$13.92	Meridian Corporation	MRBK	PA	$18.96	$226	10.3	10.4	11.5	8.4	1.10	1.14	2.95	7.65	65.7	11.1	0.84	3.94	0.72	0.96	$2,593,176
17.5	$39.15	$27.98	Mid Penn Bancorp, Inc.	MPB	PA	$34.21	$867	11.9	10.3	10.5	9.0	0.96	1.21	2.69	10.30	61.0	8.3	1.07	0.83	0.03	0.71	$7,140,000
39.4	$37.39	$25.50	Norwood Financial Corp.	NWFL	PA	$35.88	$390	11.6	10.1	10.7	9.6	1.38	1.61	3.57	8.38	53.6	11.6	1.16	NA	NA	1.10	$2,951,557
33.7	$45.40	$32.50	Orrstown Financial Services, Inc.	ORRF	PA	$44.14	$868	9.8	9.3	10.1	9.8	1.43	1.72	2.72	8.99	54.2	14.5	1.57	0.56	0.09	1.11	$5,707,243
54.7	$73.37	$43.64	Peoples Financial Services Corp.	PFIS	PA	$71.20	$713	12.6	11.4	11.2	9.8	1.33	1.64	3.51	8.16	56.8	10.9	1.10	0.37	0.08	0.98	$5,440,546
29.0	$258.96	$177.08	The PNC Financial Services Group, Inc.	PNC	PA	$228.25	$90,671	12.1	12.1	11.8	10.7	1.61	2.14	3.50	6.90	58.3	12.8	1.31	0.66	0.25	1.19	$627,816,000
41.5	$47.56	$34.00	QNB Corp.	QNBC	PA	$47.29	$294	14.0	10.9	10.6	9.7	1.28	1.59	3.30	6.28	64.6	9.6	0.66	0.61	(0.00)	0.74	$2,398,970
40.9	$53.50	$35.68	S&T Bancorp, Inc.	STBA	PA	$50.48	$1,780	12.8	12.8	12.3	12.2	1.26	1.72	2.93	10.85	54.3	10.0	1.46	NA	0.20	1.16	$9,889,491
42.2	$45.46	$28.20	Univest Financial Corporation	UVSP	PA	$42.08	$1,149	12.6	12.5	11.1	10.7	1.21	1.49	2.19	9.16	59.9	9.9	1.13	0.73	0.31	1.15	$8,606,406
39.4			**Median - Pennsylvania**					**11.6**	**10.7**	**11.0**	**9.8**	**1.29**	**1.59**	**2.85**	**8.47**	**57.7**	**11.3**	**1.16**	**0.71**	**0.10**	**1.07**	**$5,440,546**
31.0	$75.33	$49.00	Citizens Financial Group, Inc.	CFG	RI	$65.27	$27,361	13.1	13.4	12.3	10.0	1.20	1.88	3.19	6.47	62.1	8.7	1.00	NA	0.39	1.28	$234,464,000
49.1	$40.54	$26.52	Washington Trust Bancorp, Inc.	WASH	RI	$38.99	$744	11.7	11.8	11.6	10.9	1.40	1.61	5.75	7.16	62.9	11.6	0.97	0.47	0.07	0.78	$6,538,491
40.0			**Median - Rhode Island**					**12.4**	**12.6**	**12.0**	**10.4**	**1.30**	**1.74**	**4.47**	**6.81**	**62.5**	**10.2**	**0.99**	**0.47**	**0.23**	**1.03**	**$120,501,246**
81.9	$43.95	$22.65	Community Bancorp	CMTV	VT	$41.48	$233	12.3	13.2	NM	NM	1.93	2.13	2.51	8.95	54.6	16.1	1.52	NA	NA	1.21	$1,231,546
6.5	$26.41	$20.65	Union Bankshares, Inc.	UNB	VT	$23.74	$117	9.1	NA	NM	NM	1.49	1.53	6.07	4.69	75.8	15.0	0.77	NA	NA	0.70	$1,636,540
44.2			**Median - Vermont**					**10.7**	**13.2**	**NM**	**NM**	**1.71**	**1.83**	**4.29**	**6.82**	**65.2**	**15.5**	**1.15**	**#NUM!**	**#NUM!**	**0.95**	**$1,434,043**
34.8			**Average**					**12.2**	**14.0**	**11.2**	**10.3**	**1.36**	**1.67**	**2.59**	**8.48**	**57.7**	**10.2**	**1.09**	**1.06**	**0.28**	**1.15**	**$167,749,114**
38.7			**Median**					**11.9**	**11.1**	**11.1**	**10.0**	**1.29**	**1.59**	**2.69**	**8.39**	**56.6**	**11.3**	**1.21**	**0.80**	**0.17**	**1.07**	**$6,334,952**

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