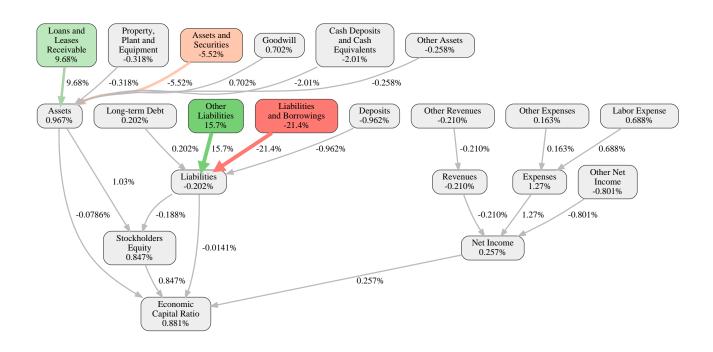


STATE BANKS 2021



ConnectOne Bancorp Inc. Rank 51 of 180





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The relative strengths and weaknesses of ConnectOne Bancorp Inc. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of ConnectOne Bancorp Inc. compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 16% points. The greatest weakness of ConnectOne Bancorp Inc. is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 21% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.5%, being 0.88% points above the market average of 6.6%.

Input Variable	Value in 1000 USD
Assets and Securities	88,458
Cash Deposits and Cash Equivalents	303,756
Deposits	5,959,224
Fees	0
Goodwill	208,372
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	4,646,293
Loans and Leases Receivable	6,161,791
Long-term Debt	0
Occupancy	0
Other Assets	754,854
Other Compr. Net Income	3,944
Other Expenses	19,101
Other Liabilities	-3,973,488
Other Net Income	90,390
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	30,108

Output Variable	Value in 1000 USD
Liabilities	6,632,029
Assets	7,547,339
Expenses	19,101
Revenues	0
Stockholders Equity	915,310
Net Income	71,289
Comprehensive Net Income	75,233
Economic Capital Ratio	7.5%

