



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 14% points. The greatest weakness of ConnectOne Bancorp Inc. is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 19% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.1%, being 2.6% points above the market average of 6.5%.

Input Variable	Value in 1000 USD
Assets and Securities	584,924
Cash Deposits and Cash Equivalents	265,536
Deposits	6,332,953
Fees	0
Goodwill	208,372
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	4,754,658
Loans and Leases Receivable	6,750,099
Long-term Debt	0
Occupancy	0
Other Assets	291,517
Other Compr. Net Income	-4,201
Other Expenses	44,705
Other Liabilities	-4,082,343
Other Net Income	175,058
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	29,032

Output Variable	Value in 1000 USD
Liabilities	7,005,268
Assets	8,129,480
Expenses	44,705
Revenues	0
Stockholders Equity	1,124,212
Net Income	130,353
Comprehensive Net Income	126,152
Economic Capital Ratio	9.1%