



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 20% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.5%, being 3.0% points above the market average of 4.6%.

Input Variable	Value in 1000 USD
Assets and Securities	759,953
Cash Deposits and Cash Equivalents	268,315
Deposits	7,356,622
Fees	0
Goodwill	208,372
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	5,942,309
Loans and Leases Receivable	8,022,948
Long-term Debt	0
Occupancy	0
Other Assets	357,560
Other Compr. Net Income	-30,960
Other Expenses	46,013
Other Liabilities	-4,832,734
Other Net Income	171,224
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	27,800

Output Variable	Value in 1000 USD
Liabilities	8,466,197
Assets	9,644,948
Expenses	46,013
Revenues	0
Stockholders Equity	1,178,751
Net Income	125,211
Comprehensive Net Income	94,251
Economic Capital Ratio	7.5%