NORTHEAST

This year, Bank Director broke out the RankingBanking list by state. The listing reflects each bank's standing within the full ranking of the 300 largest publicly traded banks and does not represent a separate, by-state analysis.

				Profitability				Capital Adequacy		Asset Quality		
Rank	Company Name	Ticker	Total Assets ($MM)	Core ROAA (%)	ROAA Rank	Core ROATCE (%)	ROATCE Rank	Tang Common Equity /Tang Assets (%)	TCE Rank	NPAs/ Loans & OREO (%)	NPA Rank	Final Score
Connecticut												
175	Webster Financial Corp.	WBS	84,074	1.27	109	17.45	44	7.42	259	0.89	222	634
196	Bankwell Financial Group	BWFG	3,360	1.09	178	12.47	185	8.88	163	0.58	147	673
Maine												
29	Northeast Bank	NBN	4,947	2.06	10	17.58	41	10.83	63	0.80	206	320
111	Camden National Corp.	CAC	6,975	1.11	171	16.31	65	7.41	261	0.14	22	519
145	Bar Harbor Bankshares	BHB	4,684	1.17	145	14.23	132	8.27	218	0.38	80	575
189	The First Bancorp	FNLC	3,166	1.08	180	14.51	118	8.05	229	0.54	134	661
Massachusetts												
111	Eastern Bankshares	EBC	30,587	1.37	79	13.23	159	10.38	85	0.75	196	519
163	NB Bancorp	NBBK	7,006	1.19	138	8.60	255	11.78	32	0.72	189	614
164	Independent Bank Corp.	INDB	24,913	1.11	170	11.15	224	9.88	110	0.46	111	615
191	State Street Corp.	STT	366,047	0.99	214	23.09	8	4.25	299	0.55	141	662
230	Beacon Financial Corp.	BBT	23,220	0.99	208	11.72	211	8.62	183	0.65	168	770
234	Western New England Bancorp	WNEB	2,736	0.57	278	6.77	273	8.60	186	0.24	41	778
250	Hingham Institution for Savings	HIFS	4,543	0.71	267	7.00	269	10.56	77	0.79	204	817
251	Avidia Bancorp	AVBC	2,837	0.28	291	3.01	293	12.99	15	0.88	220	819
New Hampshire												
New Hampshire had no ranked banks.												
New Jersey												
47	Unity Bancorp	UNTY	2,967	1.99	13	16.68	58	11.59	36	1.19	260	367
56	Parke Bancorp	PKBK	2,249	1.76	26	12.15	198	14.41	9	0.67	173	406
77	Provident Financial Services	PFS	24,981	1.31	97	16.64	60	8.48	199	0.41	93	449
151	First Bank	FRBA	3,958	1.15	153	12.20	195	10.04	101	0.56	142	591
199	Northfield Bancorp	NFBK	5,754	0.59	277	4.91	287	11.99	28	0.39	86	678
223	ConnectOne Bancorp	CNOB	14,003	0.87	248	10.14	238	8.62	184	0.40	89	759
236	Princeton Bancorp	BPRN	2,285	0.86	250	7.95	261	11.18	47	0.91	227	785
245	Columbia Financial	CLBK	11,019	0.49	281	5.31	282	9.56	125	0.46	110	798
256	OceanFirst Financial Corp.	OCFC	14,564	0.62	273	7.60	264	8.09	226	0.34	68	831
257	Valley National Bancorp	VLY	64,133	0.95	227	11.31	219	8.85	169	0.88	219	834
283	Kearny Financial Corp.	KRNY	7,621	0.42	288	5.10	284	8.56	189	0.89	223	984
291	Peapack-Gladstone Financial Corp.	PGC	7,526	0.51	280	6.35	277	8.19	224	1.09	253	1034
295	BCB Bancorp	BCBP	3,279	-0.01	295	-0.13	295	8.36	211	2.50	294	1095

Source: **Piper Sandler, S&P Global Market Intelligence, company reports and regulatory filings**

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New York												
3	Esquire Financial Holdings	ESQ	2,366	2.42	4	19.29	21	12.24	25	0.49	119	169
5	Northeast Community Bancorp	NECB	2,064	2.19	7	12.99	165	17.04	3	0.00	1	176
38	Orange County Bancorp	OBT	2,659	1.46	62	16.39	62	10.49	80	0.57	146	350
67	NBT Bancorp	NBTB	15,995	1.27	107	15.36	90	8.95	157	0.39	82	436
67	The Bank of New York Mellon Corp.	BK	472,300	1.27	106	29.90	2	4.39	298	0.18	30	436
83	Greene County Bancorp	GCBC	3,147	1.24	116	15.53	85	8.21	222	0.19	36	459
108	Community Financial System	CBU	17,303	1.35	86	23.48	6	6.50	286	0.53	131	509
122	Amalgamated Financial Corp.	AMAL	8,870	1.28	105	14.70	109	8.81	170	0.58	149	533
141	M&T Bank Corp.	MTB	213,510	1.32	90	15.68	82	8.69	178	0.86	214	564
150	JPMorgan Chase & Co.	JPM	4,424,900	1.27	108	20.30	14	6.57	283	0.69	180	585
151	Arrow Financial Corp.	AROW	4,446	1.04	197	11.79	208	9.20	149	0.19	37	591
160	Chemung Financial Corp.	CHMG	2,710	1.03	199	13.19	160	8.66	179	0.36	73	611
167	Lyons Bancorp	LYBC	2,069	1.05	194	17.27	46	6.62	281	0.43	101	622
180	Financial Institutions	FISI	6,274	1.18	142	13.93	142	8.87	165	0.73	192	641
182	TrustCo Bank Corp NY	TRST	6,441	0.97	222	8.89	252	10.65	72	0.42	96	642
184	Pioneer Bancorp	PBFS	2,151	1.02	202	7.12	267	14.57	7	0.67	174	650
212	Canandaigua National Corp.	CNND	5,327	1.13	162	14.94	99	7.85	240	0.91	228	729
216	Tompkins Financial Corp.	TMP	8,668	0.95	229	11.32	218	10.07	98	0.74	194	739
261	Dime Community Bancshares	DCOM	15,342	0.82	256	10.13	239	7.91	236	0.49	120	851
263	Ponce Financial Group	PDLB	3,224	0.88	246	9.32	247	9.82	114	1.02	246	853
272	Metropolitan Bank Holding Corp.	MCB	8,256	0.89	244	9.68	242	8.89	160	1.28	265	911
273	Citigroup	C	2,657,202	0.60	274	9.28	249	6.44	289	0.48	117	929
288	Flushing Financial Corp.	FFIC	8,693	0.42	289	5.25	283	8.14	225	0.88	221	1018
292	Hanover Bancorp	HNVR	2,383	0.44	287	5.66	280	7.44	257	0.93	231	1055
296	Flagstar Bank	FLG	87,512	0.00	294	0.03	294	8.33	214	4.89	298	1100
Pennsylvania												
14	ACNB Corp.	ACNB	3,228	1.61	44	16.69	57	10.60	74	0.33	65	240
51	Orrstown Financial Services	ORRF	5,542	1.67	35	20.79	13	8.90	158	0.70	182	388
71	Peoples Financial Services Corp.	PFIS	5,271	1.30	98	16.89	53	8.05	228	0.33	62	441
97	F.N.B. Corp.	FNB	50,229	1.17	144	14.40	122	8.89	161	0.31	57	484
99	Norwood Financial Corp.	NWFL	2,425	1.21	130	14.55	117	8.88	162	0.38	79	488
100	S&T Bancorp	STBA	9,871	1.35	83	12.34	189	11.46	39	0.69	178	489
117	Fulton Financial Corp.	FULT	32,118	1.29	100	16.31	66	8.51	194	0.64	167	527
127	Fidelity D & D Bancorp	FDBC	2,748	1.09	179	14.72	108	8.01	231	0.12	19	537
145	First Commonwealth Financial Corp.	FCF	12,343	1.32	91	14.40	123	9.67	121	0.97	240	575

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Pennsylvania *continued*												
149	Customers Bancorp	CUBI	24,896	1.14	157	14.35	126	8.48	197	0.43	103	583
156	The PNC Financial Services Group	PNC	573,572	1.22	125	17.20	48	7.77	242	0.71	187	602
158	Mid Penn Bancorp	MPB	6,134	1.10	175	11.37	217	11.08	53	0.63	164	609
161	Kish Bancorp	KISB	1,974	0.99	213	15.07	96	6.12	295	0.03	8	612
187	Univest Financial Corp.	UVSP	8,437	1.10	177	12.11	199	9.27	143	0.54	138	657
207	Citizens Financial Services	CZFS	3,065	1.21	131	14.78	106	8.42	203	1.23	261	701
210	ENB Financial Corp	ENBP	2,258	1.01	204	15.70	80	7.13	273	0.61	159	716
218	Franklin Financial Services Corp.	FRAF	2,239	0.94	230	14.34	127	7.45	256	0.54	135	748
219	CNB Financial Corp.	CCNE	8,396	1.05	192	12.69	178	8.36	210	0.65	169	749
232	Citizens & Northern Corp.	CZNC	3,132	1.13	161	12.93	167	8.73	174	1.36	271	773
242	Somerset Trust Holding Co.	SOME	2,440	1.06	189	15.51	86	7.73	245	1.38	275	795
258	LINKBANCORP	LNKB	3,071	1.00	206	13.31	154	7.75	244	0.94	233	837
267	QNB Corp.	QNBC	1,906	0.79	258	13.06	163	6.80	278	0.70	183	882
284	Meridian Corp.	MRBK	2,562	0.86	249	12.35	188	7.53	252	2.76	296	985
Rhode Island												
239	Washington Trust Bancorp	WASH	6,622	0.78	259	11.41	216	7.25	269	0.25	45	789
278	Citizens Financial Group	CFG	226,351	0.82	255	12.26	192	7.29	264	1.06	250	961
Vermont												
Vermont had no ranked banks.												

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