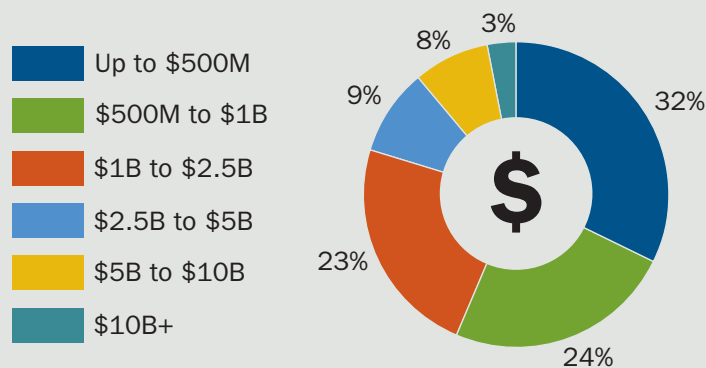




CREDIBLE

Participant Demographics by Asset Size



Who Participates?

Join over 330 institutions who rely on our in-depth data to make critical compensation decisions. Our participants represent a broad spectrum of financial institutions, including regional and community banks and credit unions across the U.S.

2016 List of Participants (alphabetical order)

- | | | |
|---------------------------------|----------------------------------|-----------------------------|
| 1st Capital Bank | Avidia Bank | Bay Commercial Bank |
| 1st Century Bank, N.A. | Ballston Spa National Bank | BayCoast Bank |
| 1st Constitution Bancorp | Bank of Agriculture and Commerce | BBN |
| 1st Security Bank of Washington | Bank of Clarke County | BDC Capital |
| 1st Source Bank | Bank of Easton | Belmont Savings Bank |
| Abington Bank | Bank of Marin | Beneficial Bank |
| Adams Community Bank | Bank of New Hampshire | Berkshire Bank |
| Affinity Federal Credit Union | Bank of Richmondville | Beverly Bank |
| AgFirst Farm Credit Bank | Bank of Stockton | Blue Hills Bank |
| AgriBank | Bank of the Pacific | BNC Bancorp |
| Alden State Bank | Bank of the Sierra, Inc. | BOK Financial |
| American Business Bank | BankFive | Braintree Cooperative Bank |
| American River Bank | BankGloucester | Bristol County Savings Bank |
| American Savings Bank | BankNewport | Business First Bank |
| Anchor Bank | Bankwell Bank | C&F Financial Corporation |
| Asheville Savings Bank | Banner Bank | California United Bank |
| Athol Savings Bank | Bar Harbor Bank & Trust | Cambridge Savings Bank |



2016 List of Participants (continued)

Canandaigua National Bank & Trust	Country Bank (MA)	First Citizens Federal Credit Union
Cape Ann Savings Bank	Country Bank NY	First Commercial Bank
Capital Bank	D.L. Evans Bank	First Commonwealth Bank
Capital Bank Financial Corporation	Darien Rowayton Bank	First Community Bank (Santa Rosa, CA)
Carver Federal Savings Bank	Dean Bank	First Community Bank (SC)
CenterPointe Community Bank	Dedham Institution for Savings	First County Bank
Central Valley Community Bank	Dickinson Financial Corporation	First Federal Savings & Loan Association of San Rafael
Century Bancorp, Inc.	Dime Bank	First Federal, Port Angeles
Charles River Bank	Eagle Bank	First Financial Bank
Chelsea Groton Bank	East Boston Savings Bank	First Interstate Bank
Chino Commercial Bank, NA	East Cambridge Savings Bank	First National Bank of Northern California
Citizens & Northern Bank	Eastern Bank	First Northern Bank of Dixon
Citizens Business Bank	Easthampton Savings Bank	First United Corporation
City National Bank of Florida	Edgartown National Bank	First Western Financial
Claremont Savings Bank	El Dorado Savings Bank, F.S.B.	Five Star Bank (CA)
Clinton Savings Bank	ESL Federal Credit Union	Floridian Community Bank
CNB Bank	Esquire Bank NA	Flushing Savings Bank
Coastway Community Bank	Essex Savings Bank	Fremont Bank
CoBank	Evans National Bank	Friendly Hills Bank
Coconut Grove Bank	EverTrust Bank	Fulton Financial Corp
Collinsville Savings Society	Exchange Bank	Fulton Savings Bank
Colonial Co-operative Bank	F.N.B. Corporation	GBC International Bank
Colonial Federal Savings Bank	Fairfield County Bank	Genesee Regional Bank
Columbia Bank	Farm Bureau Bank	Goal Structured Solutions
Columbia Bank (WA)	Farm Credit Bank of Texas	Golden Valley Bank
Commerce Bank	Farm Credit West	Grandpoint Bank
Community 1st Bank	Farmers & Merchants Bank of Long Beach	Granite Bank
Community Bank of Santa Maria	Farmington Bank	Greater Hudson Bank
Community Bank of the Bay	Federal Savings Bank	Greenfield Cooperative Bank
Community Bank, N.A. (NY)	Fieldpoint Private Bank & Trust	Greenfield Savings Bank
Community Business Bank	First Bank	Hampton Roads Bankshares, Inc.
Community West Bank, NA	First Business Financial Services, Inc.	
Connecticut Community Bank, N.A.	First Choice Bank	
Connecticut Mutual Holding Company		



2016 List of Participants (continued)

Hanover Community Bank	Mechanics Bank (CA)	Northern Bank
Harbor Community Bank	Mechanics Cooperative Bank (MA)	Northfield Bank
HarborOne Bank	Merchants Bank	Northwest Community Bank
Haverhill Bank	Metropolitan Commercial Bank	Norway Savings Bank
Heritage Bank	Middlesex Savings Bank	Norwood Bank
Heritage Bank of Commerce	Midland States Bank	Oak Valley Community Bank
Heritage Oaks Bank	Milford Federal Savings & Loan Association	Old National Bancorp
HomeStreet Bank	Millbury Federal Credit Union	Opus Bank
HomeTrust Banking Partnership	Mission Bank	Orange County Trust Company
Idaho First Bank	Mission National Bank	Oregon Bancorp, Inc.
Institution for Savings in Newburyport	Mission Valley Bank	Oriental Bank
Ion Bank	Monson Savings Bank	Pacific Coast Bankers' Bank
Jeanne D'Arc Credit Union	Montecito Bank & Trust	Pacific Mercantile Bank
Jeff Bank	Mutual Bank	Pacific Premier Bank
Jewett City Savings Bank	Mutual of Omaha Bank	Pacific Valley Bank
Kearny Bank	MVB Financial Corp.	Paragon Bank
Kitsap Bank	National Bankshares	Park Sterling Corporation
Ledyard National Bank	National Grand Bank of Marblehead	Passumpsic Savings Bank
Lee Bank	National Iron Bank	Pathfinder Bank
Legacy Texas	Navy Federal Credit Union	Patriot Bank, N.A.
Leominster Credit Union	Needham Bank	Pawtucket Credit Union
Lewis & Clark Bank	New England Federal Credit Union	Pentucket Bank
Liberty Bank	New Hampshire Mutual Bancorp	People's Bank of Commerce
Litchfield Bancorp	New Resource Bank	PeoplesBank
Lowell Five	New York Business Development Corporation	Pinnacle Bank
Macon Bank	New York Community Bancorp, Inc.	Piscataqua Savings Bank
MainSource Financial Group Inc.	NewDominion Bank	Plumas Bank
Malaga Bank FSB	Newtown Savings Bank	Preferred Bank
Mansfield Bank	North Community Bank	PriorityOne Bank
Marblehead Bank	North Easton Savings Bank	Provident Savings Bank FSB
Marine Bank & Trust Company	North Middlesex Savings Bank	Quontic Bank
Marlborough Savings Bank	North Shore Bank	Radius Bank
Martha's Vineyard Savings Bank		Randolph Savings Bank
Mascoma Savings Bank		Reading Cooperative Bank



2016 List of Participants (continued)

Redding Bank of Commerce	Stafford Savings Bank	Torrington Savings Bank
Redwood Capital Bank	Standard Bank	Trustmark National Bank
Relyance Bank, N.A.	Start Bank	Union Bank
Renasant Bank	State Bank Northwest	Union Savings Bank
Rhinebeck Bank	Suffolk County National Bank	United Business Bank
Riverview Community Bank	Sugar River Bank	United Community Banks, Inc.
Rollstone Bank & Trust	Summit Bank (CA)	United Overseas Bank
RTN Federal Credit Union	Summit Bank (OR)	United Security Bank
Salem Co-operative Bank	Summit State Bank	Unity Bank
Salem Five	Sun National Bank	USNY Bank
Salisbury Bank and Trust Company	Talmer Bancorp	Valley Business Bank
Sandy Spring Bank	The Adirondack Trust Company	Valley Republic Bank
Sanford Institution for Savings	The Bank of Bennington	Walpole Co-operative Bank
Santa Cruz County Bank	The Bank of Canton	Washington Business Bank
Savers Bank	The Bank of Guam	Washington Savings Bank
Savings Bank of Danbury	The Cape Cod Five Cents Savings Bank	Washington Trust Bank
Savings Bank of Mendocino County	The Cooperative Bank	Watertown Savings Bank
Savings Institute Bank & Trust	The First Bank of Greenwich	Webster First Federal Credit Union
Scott Valley Bank	The First National Bank of Suffield	Webster Five Cents Savings Bank
Seacoast Commerce Bank	The First, N.A.	Westfield Bank
Sharon Credit Union	The Guilford Savings Bank	Westfield Bank FSB
Sierra Vista Bank	The Lyons National Bank	Westfield Group
Simsbury Bank	The Milford Bank	Weymouth Bank
Skagit Bank	The Milford National Bank and Trust Company	Willamette Valley Bank
Solvay Bank	The Savings Bank	Winchester Cooperative Bank
South Shore Bank	The Village Bank	Winchester Savings Bank
Southbridge Credit Union	The Washington Trust Company	Winter Hill Bank
Southbridge Savings Bank	Thomaston Savings Bank	Yampa Valley Bank
Spencer Savings Bank	Tompkins Trust Company	
St. Mary's Credit Union		