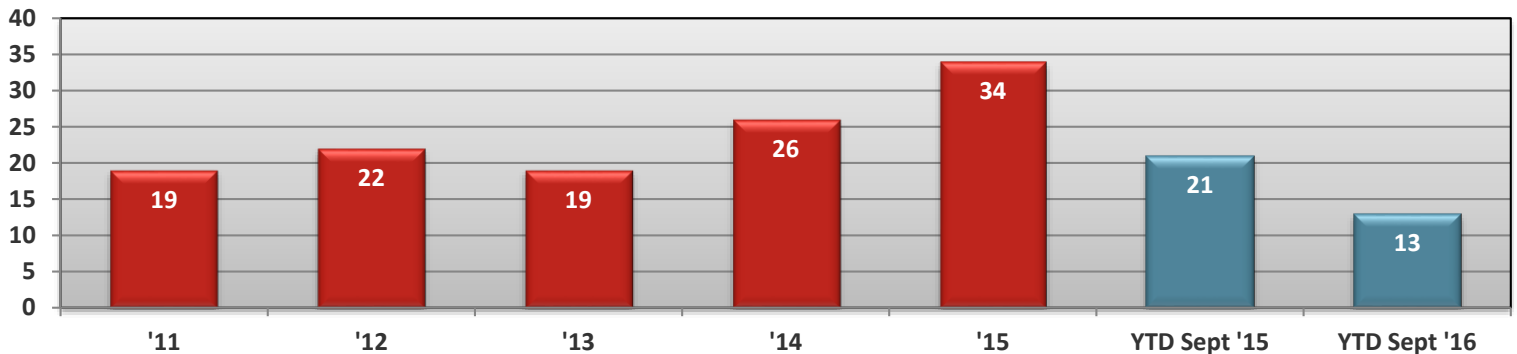


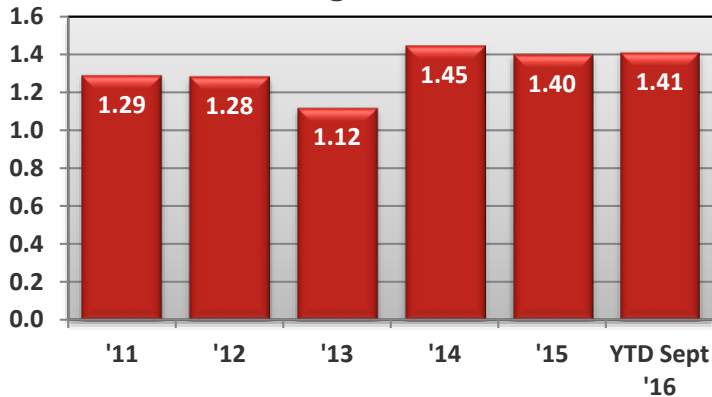
Mid-Atlantic Region

Regional M&A Transaction Statistics

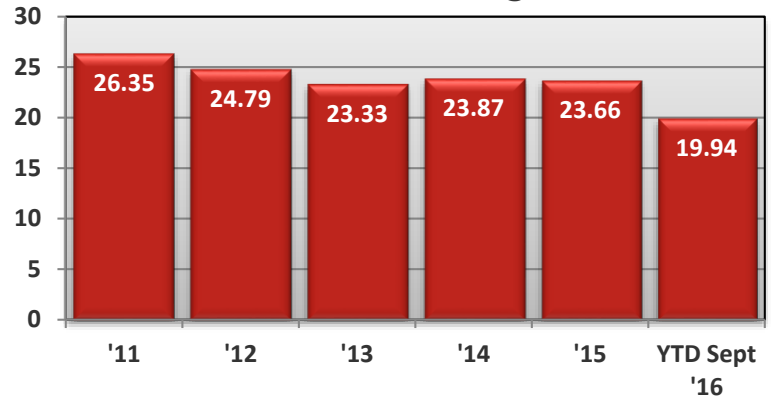
Number of Regional Whole Bank & Thrift Transactions



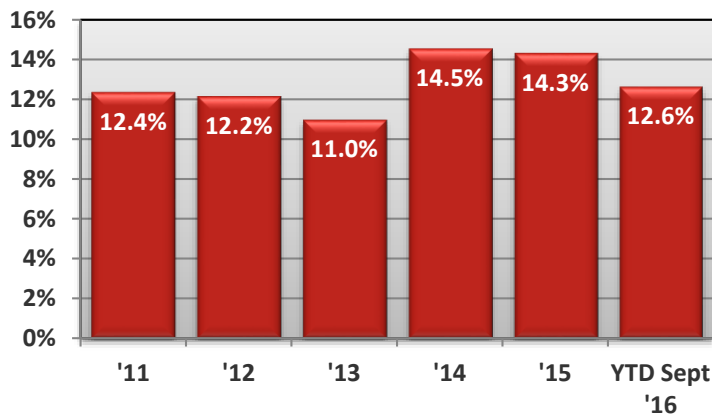
Regional Average Deal Value to Tangible Book



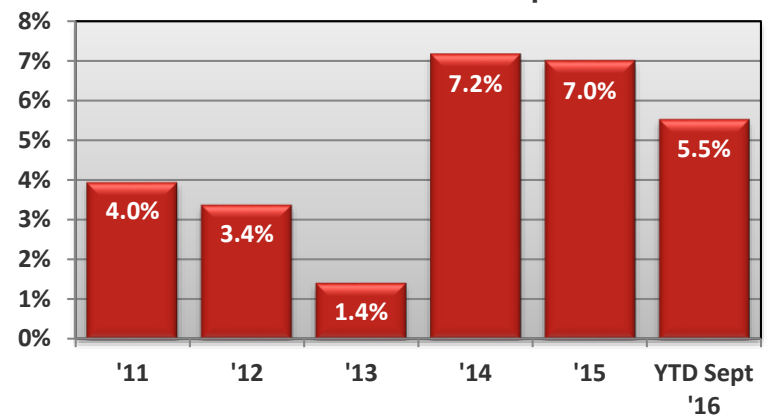
Regional Average Deal Value to LTM Earnings



Regional Average Deal Value to Assets



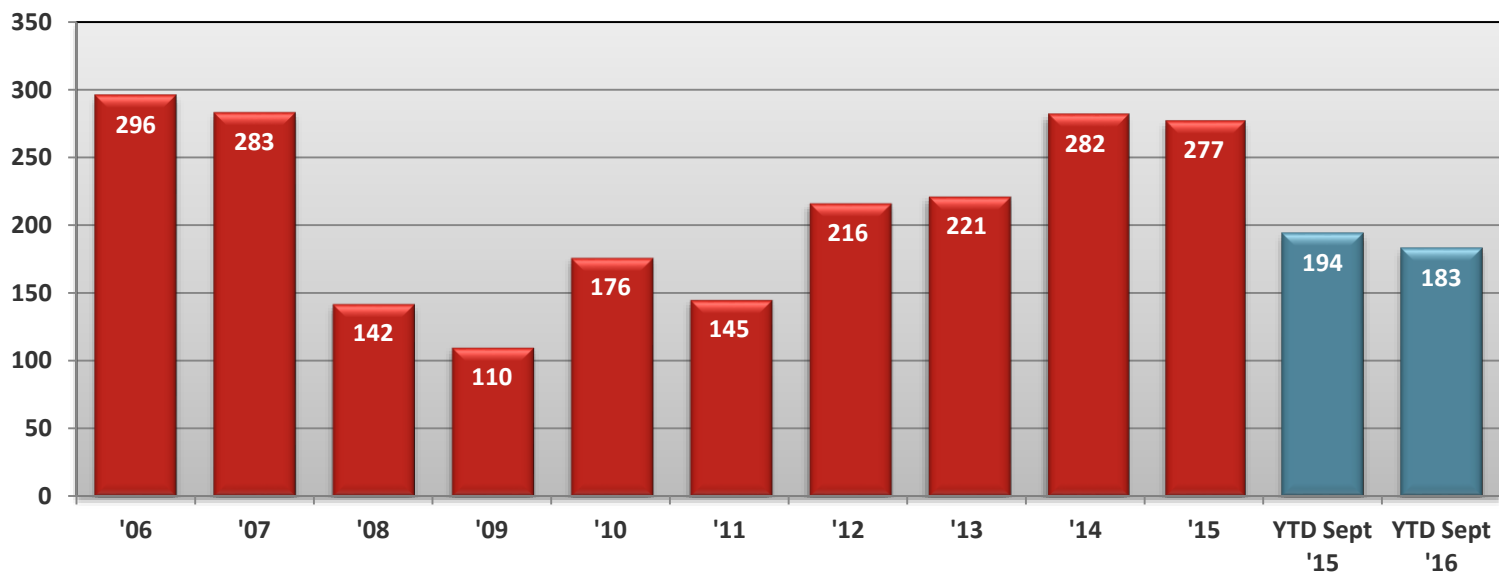
Regional Average Tangible Book Premium to Core Deposits



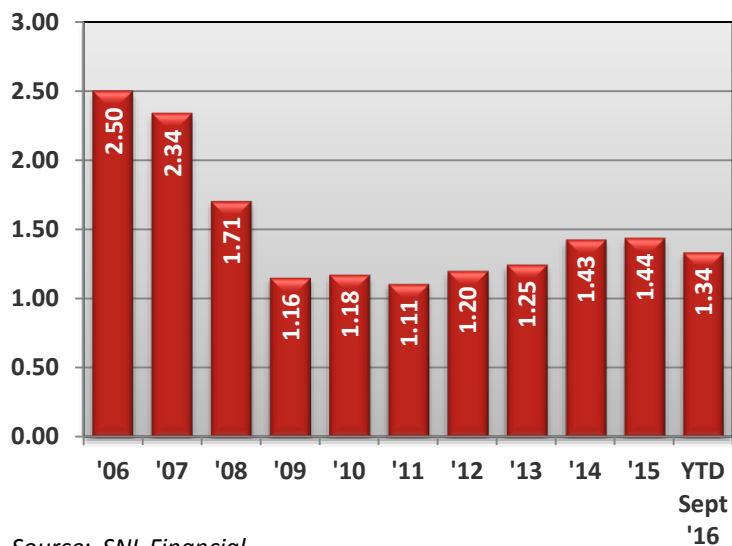
Note: Includes all whole bank transactions in Delaware, Washington, D.C., Maryland, New Jersey, New York, Pennsylvania and Puerto Rico. Source: SNL Financial

National M&A Transaction Statistics

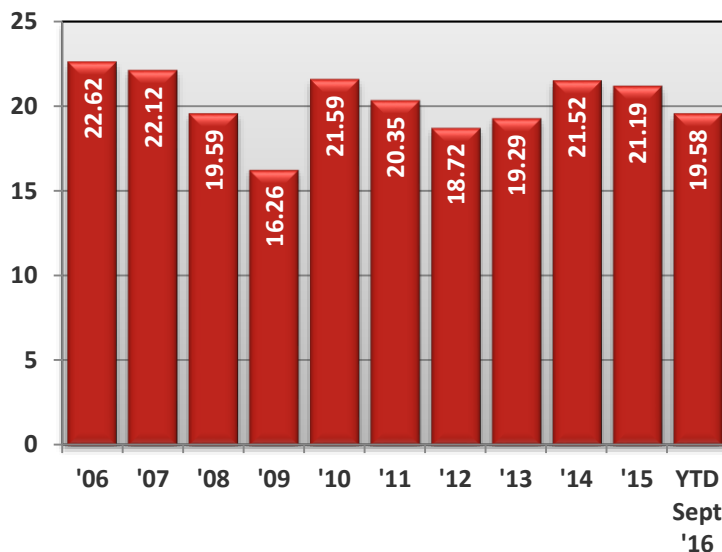
Number of National Whole Bank & Thrift Transactions



National Average Deal Value to Tangible Book



National Average Deal Value to LTM Earnings



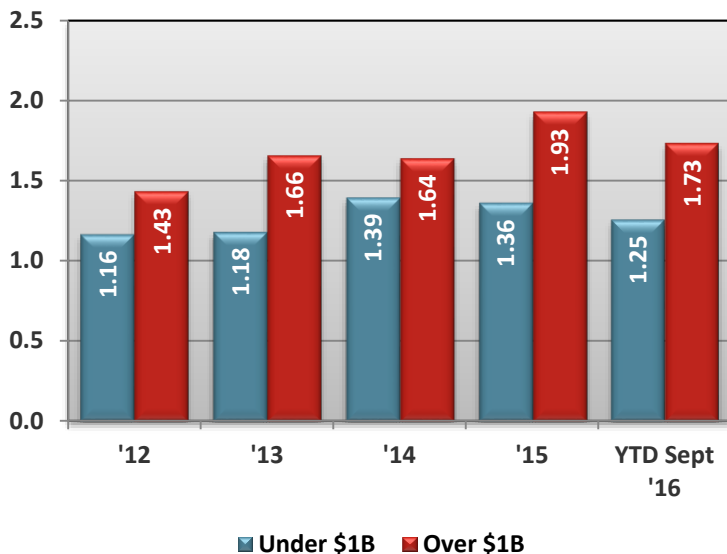
Source: SNL Financial

**CORPORATE
FINANCE
SERVICES**

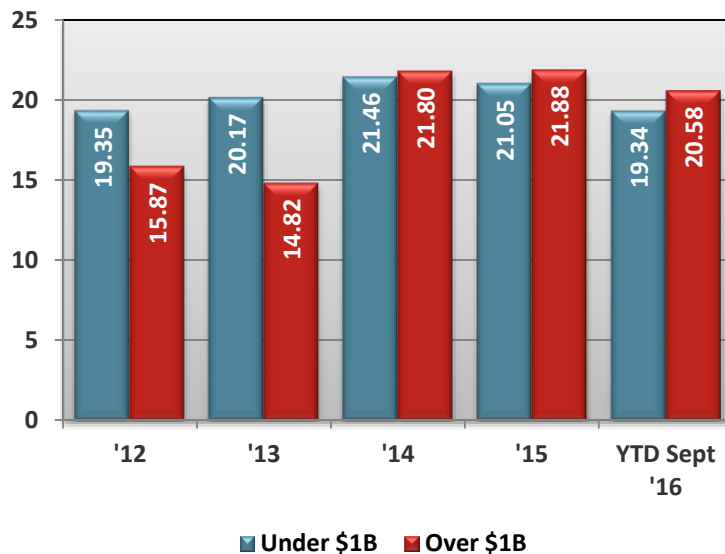
- Company Sales & Divestitures
- Debt & Equity Recapitalizations
- Mergers & Acquisitions
- Management Buyouts
- Succession Planning & Value Coaching
- Affiliations

National M&A Transaction Statistics by Asset Size

National Average Deal Value to Tangible Book by Asset Size

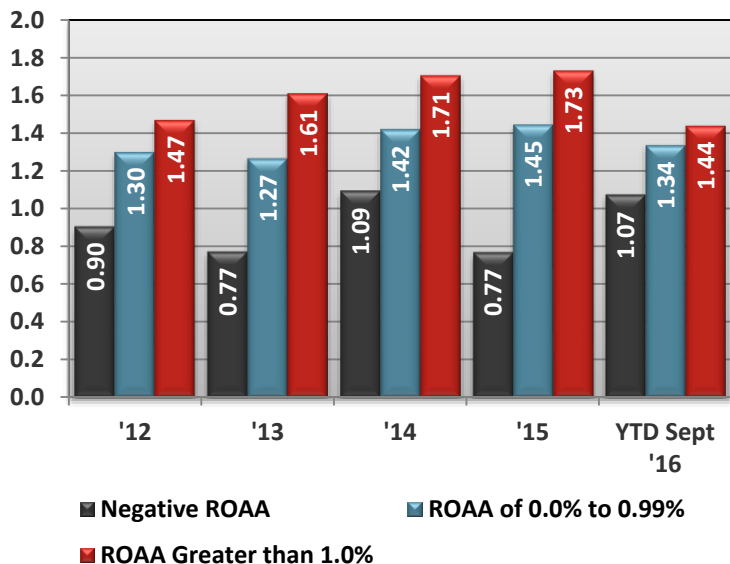


National Average Deal Value to LTM Earnings by Asset Size

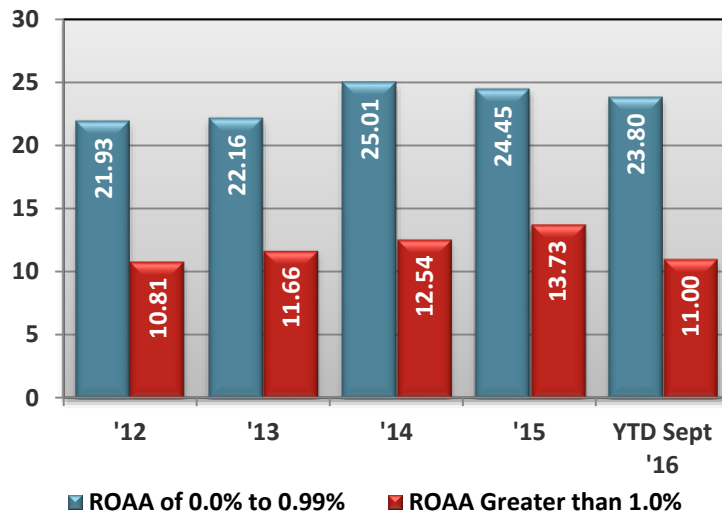


National M&A Transaction Statistics by Performance

National Average Deal Value to Tangible Book by Performance



National Average Deal Value to LTM Earnings by Performance*

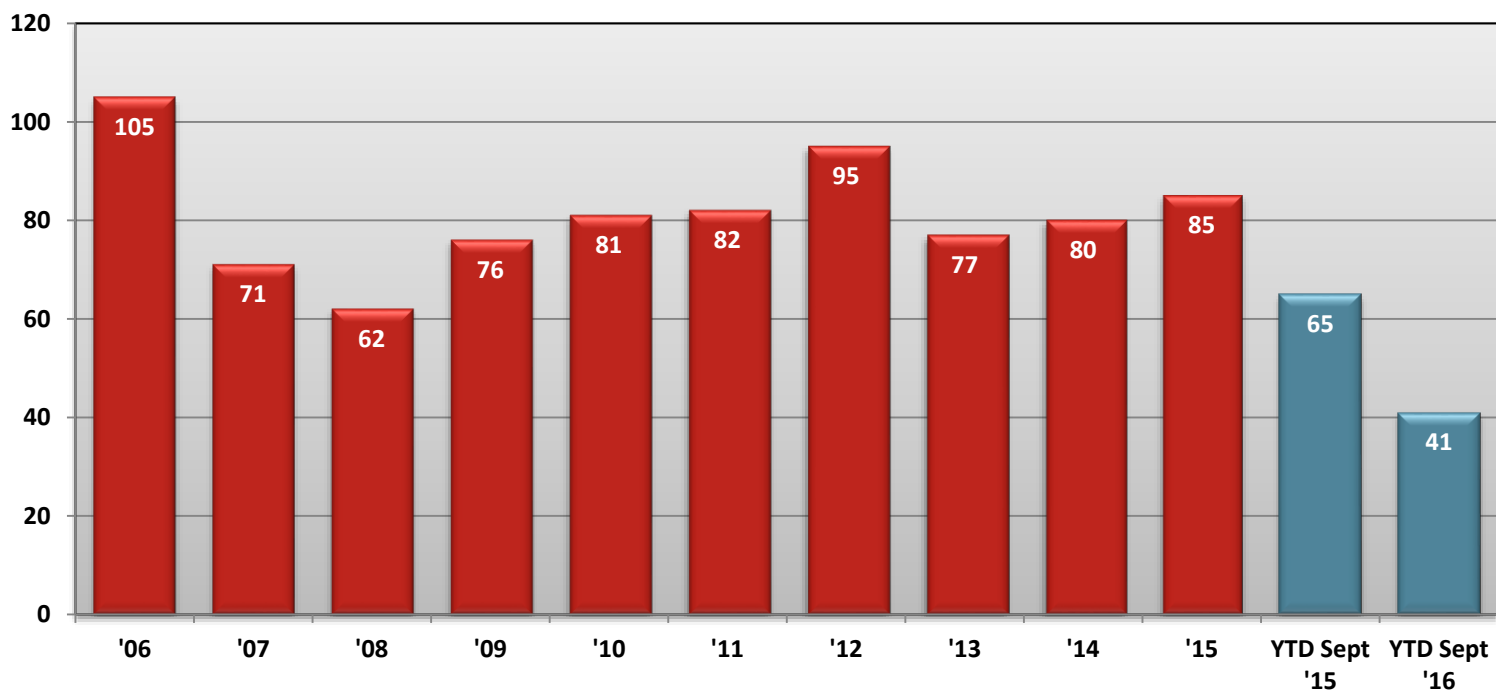


* Deal Value to LTM Earnings for negative ROAA transactions are not meaningful and, therefore, not presented in this chart.

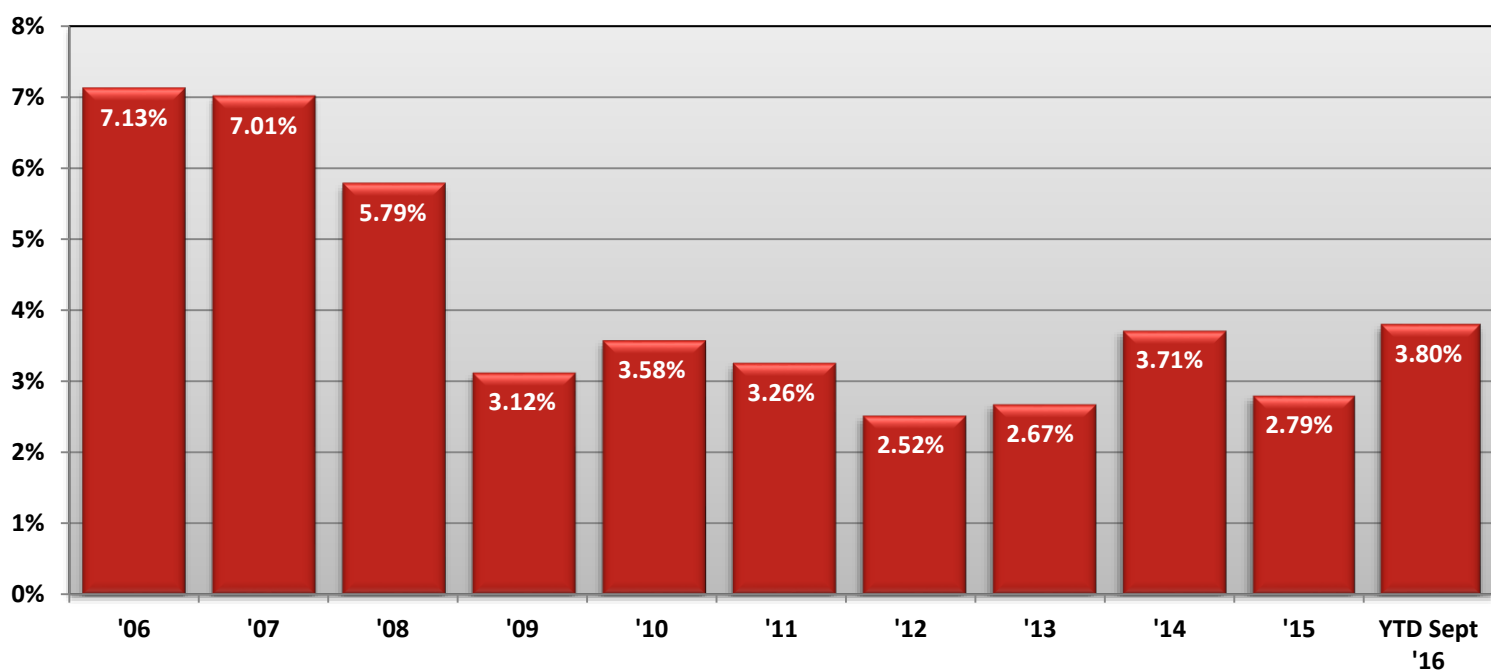
Source: SNL Financial

National Branch M&A Transaction Statistics

Number of National Branch Transactions



National Branch Average Franchise Premium to Deposits



Source: SNL Financial

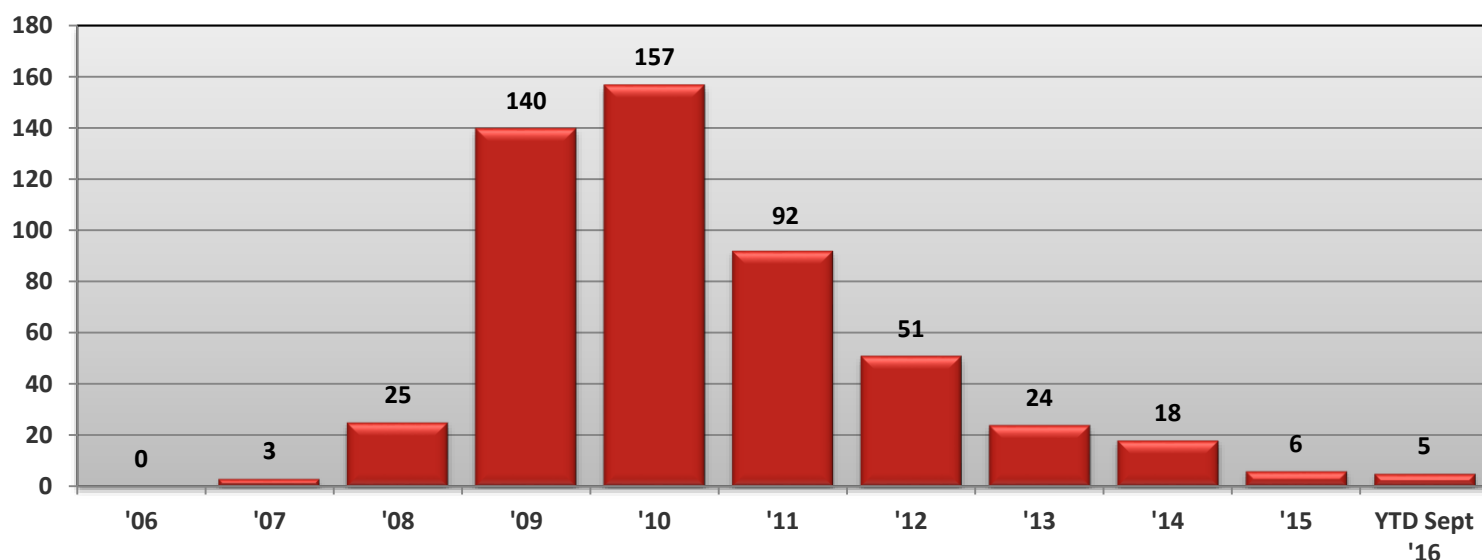
Regional Publicly Traded Banking Companies

The following table outlines the stock performance by the 15 largest publicly traded banking companies headquartered in the region, as defined by total assets:

Name	Ticker	State	Total Assets (\$000)	Total Equity (\$000)	Stock Price 09/30/16	Price Change YTD	Price to Tangible Book	Price to LTM Earnings	Dividend Yield	Return on Assets (%)	Return on Equity (%)	Equity/Assets (%)
JPMorgan Chase & Co.	JPM	NY	2,521,029,000	254,331,000	\$66.59	0.8%	135.01	11.29	2.88	1.02	9.97	10.09
Citigroup Inc.	C	NY	1,818,117,000	232,690,000	\$47.23	-8.7%	73.59	10.03	1.36	0.84	6.63	12.80
Bank of New York Mellon Corporation	BK	NY	372,351,000	39,125,000	\$39.88	-3.3%	288.32	14.29	1.91	0.94	8.93	10.51
PNC Financial Services Group, Inc.	PNC	PA	369,348,000	46,845,000	\$90.09	-5.5%	135.94	12.39	2.44	1.11	8.65	12.68
M&T Bank Corporation	MTB	NY	126,841,028	16,340,976	\$116.10	-4.2%	174.11	15.93	2.41	1.12	8.56	12.88
Popular, Inc.	BPOP	PR	37,606,148	5,359,831	\$38.22	34.9%	85.65	10.06	1.57	0.95	6.76	14.25
Signature Bank	SBNY	NY	36,546,835	3,494,486	\$118.45	-22.8%	185.11	15.26	0.00	1.14	11.92	9.56
Valley National Bancorp	VLV	NJ	21,809,738	2,232,212	\$9.73	-1.2%	176.51	21.62	4.52	0.72	6.97	10.23
F.N.B. Corporation	FNB	PA	21,214,967	2,545,337	\$12.30	-7.8%	192.33	16.62	3.90	0.79	6.52	12.00
Fulton Financial Corporation	FULT	PA	18,701,062	2,129,436	\$14.52	11.6%	159.57	16.69	2.75	0.89	7.82	11.39
Sterling Bancorp	STL	NY	13,065,248	1,735,994	\$17.50	7.9%	236.42	19.23	1.60	1.19	8.83	13.29
First BanCorp.	FBP	PR	12,508,702	1,786,453	\$5.20	60.0%	65.91	14.86	0.00	0.69	5.00	14.28
Customers Bancorp, Inc.	CUBI	PA	9,684,625	680,562	\$25.16	-7.6%	130.00	11.18	0.00	0.84	11.86	7.03
Community Bank System, Inc.	CBU	NY	8,742,111	1,236,929	\$48.11	20.5%	282.09	21.87	2.66	1.19	8.57	14.15
NBT Bancorp Inc.	NBTB	NY	8,624,780	896,353	\$32.87	17.9%	229.73	18.57	2.80	0.93	8.95	10.39
Average						6.2%	170.02	15.33	2.05	0.96	8.40	11.70

Source: SNL Financial

National Failed Bank Statistics



Source: Federal Deposit Insurance Corporation

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