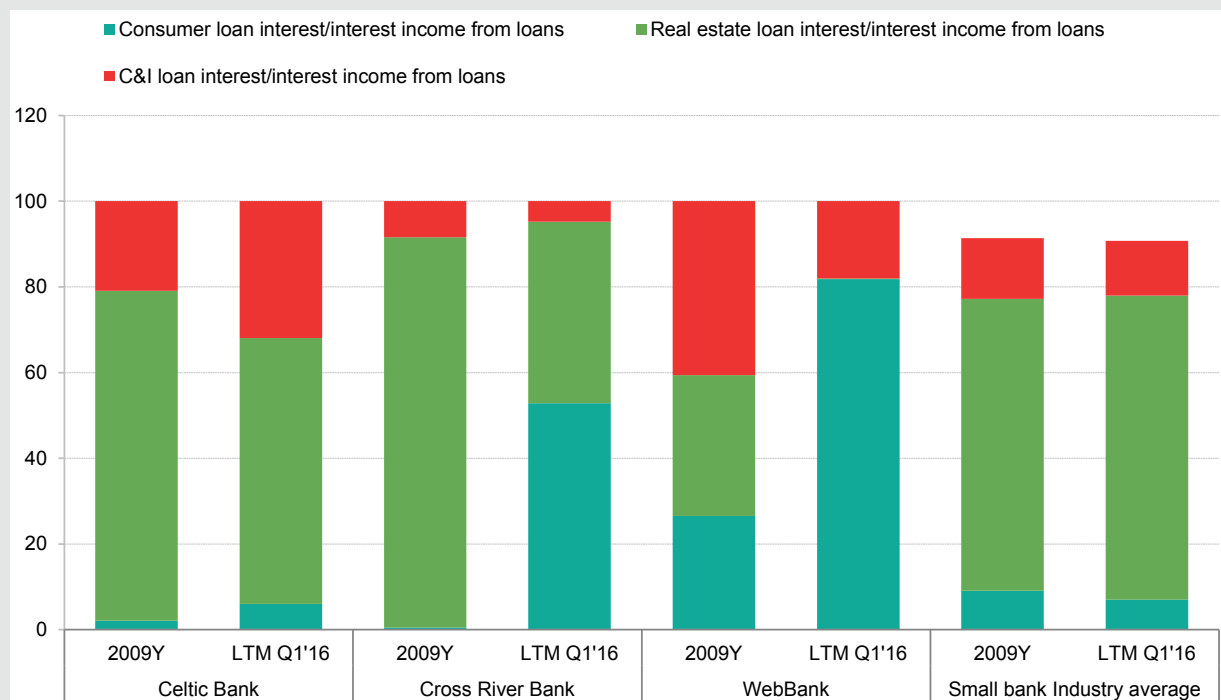


Cross River Bank, WebBank derive most interest income from consumer loans (%)



Data compiled May 23, 2016.

Based on call report data filed by commercial banks, savings banks and savings and loan associations.

Industry average calculated based on all banks that reported less than \$1 billion in assets in each of the periods shown. Banks that filed the thrift financial report in 2009 were not included.

Displayed components of interest income do not represent all categories of interest income. Other categories not shown include Agricultural production and "Other".

LTM = last twelve months

Source: SNL Financial, an offering of S&P Global Market Intelligence