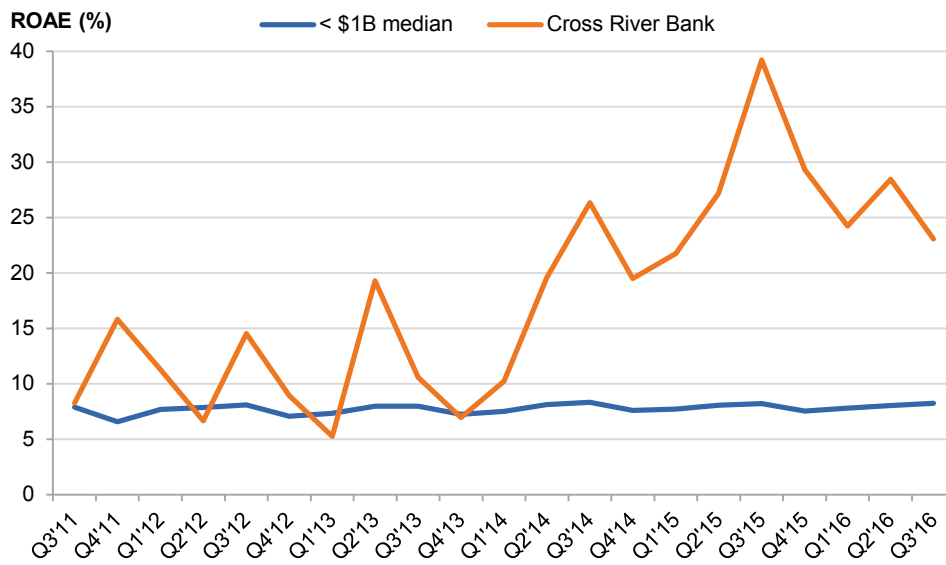
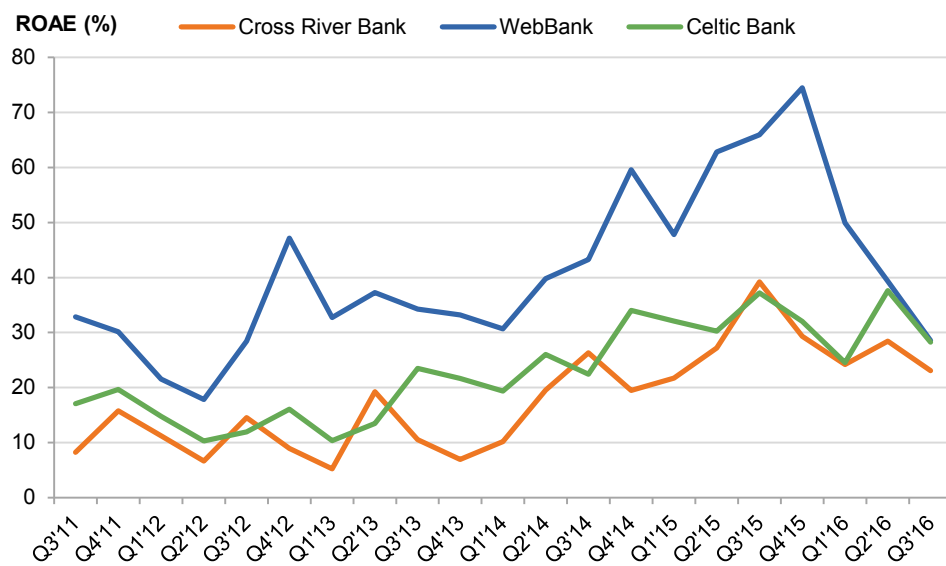


Cross River Bank ROAE higher than typical bank ...



... but lower than main competitors



Data compiled Nov. 29, 2016.
 Analysis includes U.S. commercial banks, savings banks, and savings and loan associations with total assets less than \$1 billion in any quarter between Sept. 30, 2011, and Sept. 30, 2016.
 Data based on regulatory disclosures.
 ROAE data has been annualized.
 ROAE = return on average equity
 Source: SNL Financial, an offering of S&P Global Market Intelligence