NBT Bancorp Inc.

Q2 2021 Earnings Presentation

Forward-Looking Statements

This presentation contains forward-looking statements, as defined in the Private Securities Litigation Reform Act of 1995. These statements may be identified by the use of phrases such as "anticipate," "believe," "expect," "forecasts," "projects," "will," "can," "would," "should," "could," "may," or other similar terms. There are a number of factors, many of which are beyond the Company's control that could cause actual results to differ materially from those contemplated by the forward-looking statements. Factors that may cause actual results to differ materially from those contemplated by such forward-looking statements include, among others, the following possibilities: (1) local, regional, national and international economic conditions and the impact they may have on the Company and its customers and the Company's assessment of that impact; (2) changes in the level of nonperforming assets and charge-offs; (3) changes in estimates of future reserve requirements based upon the periodic review thereof under relevant regulatory and accounting requirements; (4) the effects of and changes in trade and monetary and fiscal policies and laws, including the interest rate policies of the Federal Reserve Board ("FRB"); (5) inflation, interest rate, securities market and monetary fluctuations; (6) political instability; (7) acts of war or terrorism; (8) the timely development and acceptance of new products and services and perceived overall value of these products and services by users; (9) changes in consumer spending, borrowings and savings habits; (10) changes in the financial performance and/or condition of the Company's borrowers; (11) technological changes; (12) acquisitions and integration of acquired businesses; (13) the ability to increase market share and control expenses; (14) changes in the competitive environment among financial holding companies; (15) the effect of changes in laws and regulations (including laws and regulations concerning taxes, banking, securities and insurance) with which the Company and its subsidiaries must comply, including those under the Dodd-Frank Act, Economic Growth, Regulatory Relief, Consumer Protection Act of 2018, Coronavirus Aid, Relief and Economic Security Act ("CARES Act"), and other legislative and regulatory responses to the coronavirus ("COVID-19") pandemic; (16) the effect of changes in accounting policies and practices, as may be adopted by the regulatory agencies, as well as the Public Company Accounting Oversight Board, the Financial Accounting Standards Board ("FASB") and other accounting standard setters; (17) changes in the Company's organization, compensation and benefit plans; (18) the costs and effects of legal and regulatory developments including the resolution of legal proceedings or regulatory or other governmental inquiries and the results of regulatory examinations or reviews; (19) greater than expected costs or difficulties related to the integration of new products and lines of business; (20) the adverse impact on the U.S. economy, including the markets in which we operate, of the novel coronavirus, which causes COVID-19 global pandemic; and (21) the Company's success at managing the risks involved in the foregoing items.

Currently, one of the most significant factors that could cause actual outcomes to differ materially from the Company's forward-looking statements is the potential adverse effect of the current COVID-19 pandemic on the financial condition, results of operations, cash flows and performance of the Company, its customers and the global economy and financial markets. The extent to which the COVID-19 pandemic impacts the Company will depend on future developments, which are highly uncertain and cannot be predicted with confidence, including the scope, severity and duration of the pandemic and its impact on the Company's customers and demand for financial services, the actions governments, businesses and individuals take in response to the pandemic, the impact of the COVID-19 pandemic and actions taken in response to the pandemic on global and regional economies, national and local economic activity, and the pace of recovery when the COVID-19 pandemic subsides, among others. Moreover, investors are cautioned to interpret many of the risks identified under the section entitled "Risk Factors" in our Form 10-K for the year ended December 31, 2020 as being heightened as a result of the ongoing and numerous adverse impacts of the COVID-19 pandemic.

The Company cautions readers not place undue reliance on any forward-looking statements, which speak only as of the date made, and advises readers that various factors including, but not limited to, those described above and other factors discussed in the Company's annual and quarterly reports previously filed with the SEC, could affect the Company's financial performance and could cause the Company's actual results or circumstances for future periods to differ materially from those anticipated or projected. Unless required by law, the Company does not undertake, and specifically disclaims any obligations to, publicly release any revisions that may be made to any forward-looking statements to reflect the occurrence of anticipated or unanticipated events or circumstances after the date of such statements.

Q2 2021 Highlights

EARNINGS

- Net income of $40.3 million, or diluted earnings per share of $0.92, up 1 cent from prior quarter
- Pre-provision net revenue (“PPNR”)[1] was $49.0 million, up $1.4 million from prior quarter
- Provision for loan losses down $2.4 million from prior quarter

BALANCE SHEET & ASSET QUALITY

- Period end total loans were $7.5 billion, including $360 million in Paycheck Protection Program (“PPP”) outstandings; total commercial loans increased 3.9%, annualized
- Deposits were $9.8 billion at June 30, 2021 with total cost of deposits at 0.12% for Q2 2021 compared to 0.14% for Q1 2021
- Allowance for loan losses to total loans of 1.31% (1.38% excluding PPP loans and related allowance), down from 1.38% (1.48% excluding PPP loans and related allowance) in Q1 2021
- Net charge-offs to average loans was 0.07%, annualized (0.07% excluding PPP loans)
- Continued decline in nonperforming loans, down 5% from the prior quarter

CAPITAL STRENGTH

- Approved 3.7% dividend increase, or $0.01 per share.
- Tangible book value per share[1] grew 4% for the quarter and 10% from prior year to $21.50
- Company purchased 23,627 shares of its common stock during the quarter ended June 30, 2021 at weighted average price of $36.03 per share under previously announced plan
- CET1 ratio was 12.12% at June 30, 2021

1. Non-GAAP measure; refer to appendix for reconciliation of Non-GAAP measures

Q2 2021 Results Overview

Financial Highlights

($ in millions except per share data)	Q2 2021	Change Q1 2021	Change Q2 2020	% Change Q1 2021	% Change Q2 2020
Period End Balance Sheet					
Total loans	$ 7,517.6	$ (115.8)	$ (110.4)	(1.5%)	(1.4%)
Total loans, excluding PPP	7,157.9	60.9	40.0	0.9%	0.6%
Total deposits	9,785.3	(30.7)	969.4	(0.3%)	11.0%
Income Statement					
FTE net interest income[2]	$ 79.5	$ 0.1	$ (1.3)	0.2%	(1.6%)
Provision for loan losses	(5.2)	(2.4)	(24.1)	86.6%	(127.7%)
Total noninterest income[3]	39.1	2.5	4.3	7.0%	12.3%
Total noninterest expense	71.4	3.5	6.1	5.2%	9.3%
Provision for taxes	12.0	0.8	5.4	7.5%	82.7%
Net income	40.3	0.5	15.6	1.1%	63.1%
Pre-provision net revenue[2]	49.0	1.4	(1.7)	3.0%	(3.4%)
Performance Ratios					
Earnings per share, diluted	$ 0.92	$ 0.01	$ 0.36	1.1%	64.3%
Net interest margin[2]	3.00%	(0.17%)	(0.38%)	(5.4%)	(11.2%)
ROAA	1.39%	(0.07%)	0.45%	(4.8%)	47.9%
PPNR ROAA[2]	1.69%	(0.05%)	(0.24%)	(2.9%)	(12.4%)
ROATCE[2]	17.93%	(0.31%)	5.79%	(1.7%)	47.7%
NCOs/ Avg loans (%)	0.07%	(0.05%)	(0.21%)	(41.7%)	(75.0%)
NCOs/ Avg loans (%), excluding PPP	0.07%	(0.06%)	(0.23%)	(46.2%)	(76.7%)
Tangible book value per share[2]	$ 21.50	$ 0.79	$ 2.04	3.8%	10.5%
Tangible equity ratio[2]	8.28%	0.28%	0.24%	3.5%	3.0%
Capital Ratios					
Leverage ratio	9.40%	(0.20%)	(0.04%)	(2.1%)	(0.4%)
Common equity tier 1 capital ratio	12.12%	(0.01%)	0.78%	(0.1%)	6.9%
Tier 1 capital ratio	13.34%	(0.04%)	0.74%	(0.3%)	5.9%
Total risk-based capital ratio	15.78%	(0.14%)	0.63%	(0.9%)	4.2%

1. Comparison to Q1 2021 unless otherwise stated
2. Non-GAAP measure; refer to appendix for reconciliation of Non-GAAP measures
3. Excludes net securities gains (losses)

Quarterly Highlights[1]

Balance Sheet

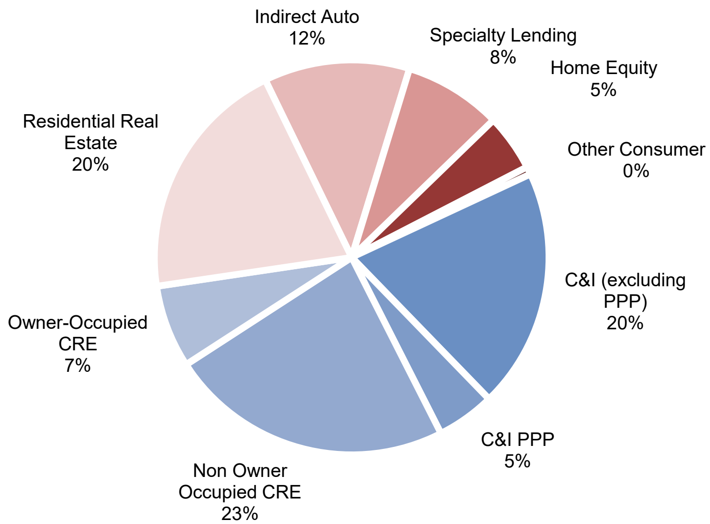
- Loans, excluding PPP, were up $61 million
- Deposits decreased $31 million, muni deposits down due to seasonality
- Tangible book value per share[2] up 4%

Earnings & Capital

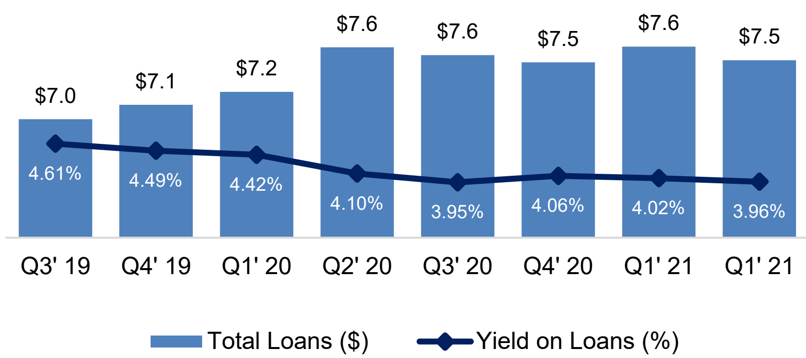
- Net income was $40.3 million and diluted earnings per share was $0.92
- Provision expense of ($5.2) million, decreasing allowance for loan losses to 1.38% (excluding PPP loans)
- PPNR[2] 3% higher
- PPNR[2] ROAA was 1.69%
- Net interest margin[2] down 17 bps
- Fee income[3] up 7%
- Noninterest expense up 5%
  - Q2 2021 includes $1.9 million in non-recurring charges; up 2.4% excluding these charges
- Effective tax rate of 22.9%

Loans

Total Loans: $7.5 billion[1]



Yield on Loans (%) / Total Loans ($ in billions)



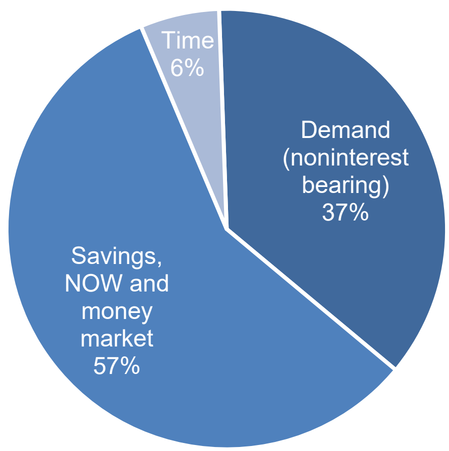
1. As of 6/30/21. Total loans included PPP loans of $359.7 million net of $12.6 million in unearned fees

Quarterly Highlights

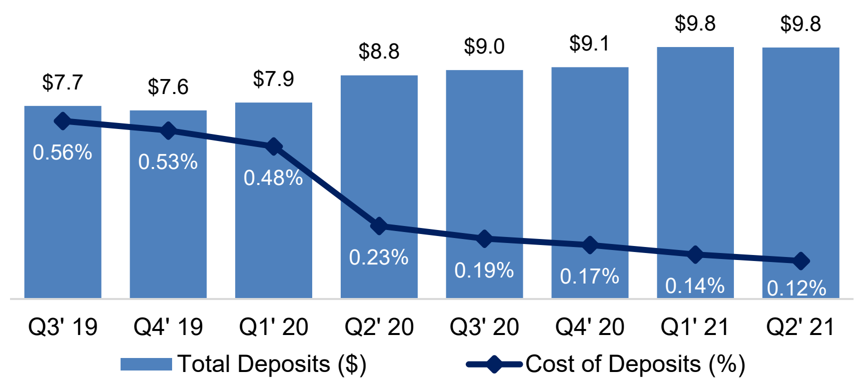
- Loans, excluding PPP, were up $61 million from Q1 2021
  - Total commercial loans grew 3.9%, annualized
  - Total consumer loans increased $25 million to $3.4 billion
- Commercial line of credit utilization rate was 22% at June 30, 2021 consistent with 22% at March 31, 2021
- Origination volumes in Q2 2021:
  - Commercial (net of PPP) was $147 million
  - Residential mortgage was $70 million
- Originated $38 million in PPP loans with an average loan size of $67,000
- Yields on loans decreased 6 bps from Q1 2021
  - Excluding PPP loans, yields decreased 1 bp
- Average new volume rates for quarter:
  - Commercial (excluding PPP): 3.31%
  - Indirect auto: 3.34%
  - Residential mortgage: 2.86%

Deposits

Total Deposits: $9.8 billion[1]



Cost of Deposits (%) / Total Deposits ($ in billions)

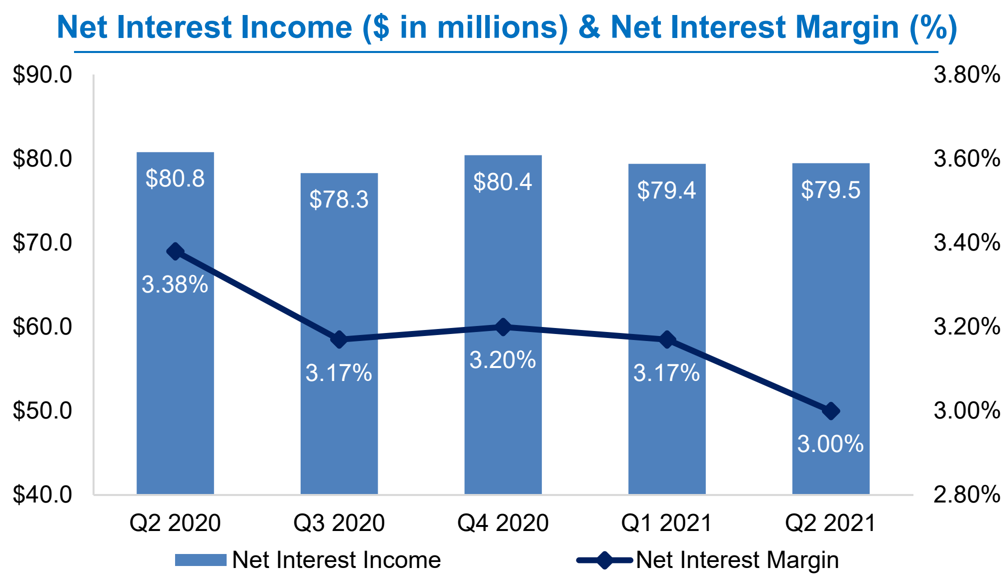


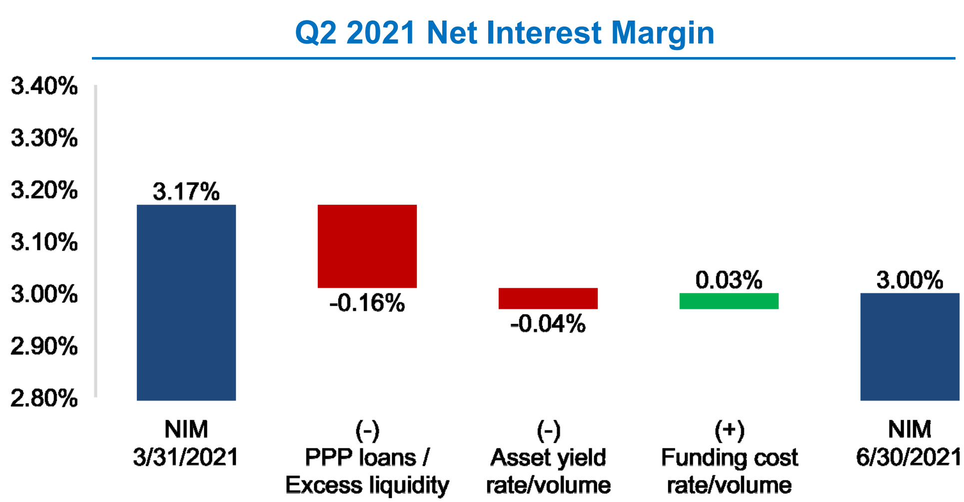
Quarterly Highlights[2]

- Cost of total deposits of 0.12% down 2 bps
- Cost of interest-bearing deposits was 0.18%, down 3 bps or 14%
- Period end deposits decreased $31 million
  - Muni deposits down due to seasonality
  - Core deposits grew $5 million with noninterest bearing demand deposits up $87 million
- Core deposits[3] represent 94% of total deposit funding
- Noninterest bearing deposits were 37% of total deposits at Q2 2021
- $141 million in time deposits repricing in Q3 2021 with average cost of 76 bps
- Loan to deposit ratio was 76.8%

1. As of 6/30/2021
2. Comparison to Q1 2021 unless otherwise stated
3. Core deposits defined as total deposits less all time

Net Interest Income & Net Interest Margin





Quarterly Highlights[1]

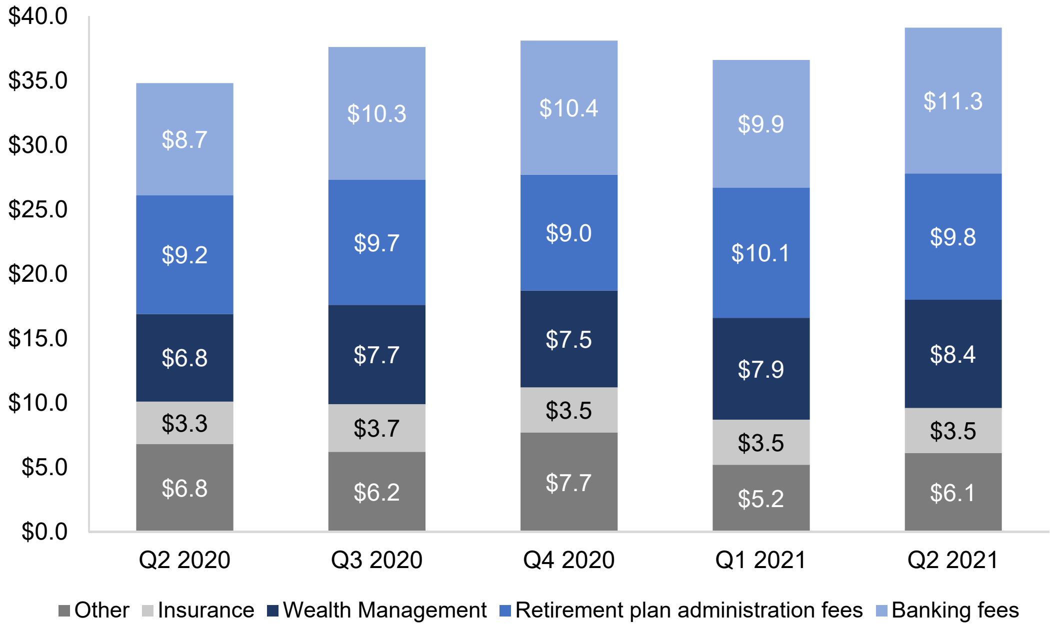
- Net interest income flat at $79.5 million
- Net interest margin decreased 17 bps to 3.00%
  - Net impact of excess liquidity and PPP lending negatively impacted NIM by 24 bps compared to 8 bps in the first quarter of 2021
  - Normalized margin, excluding PPP and excess liquidity, decreased 1 bp from the prior quarter primarily due to a 4 bp decline in earning asset yields partially offset by a 3 bp decline in the cost of interest bearing liabilities and a $223 million increase in average checking deposit account balances

Net Interest Income and Net Interest Margin are shown on a fully tax equivalent basis, which is a Non-GAAP measure; refer to appendix for reconciliation of Non-GAAP measures

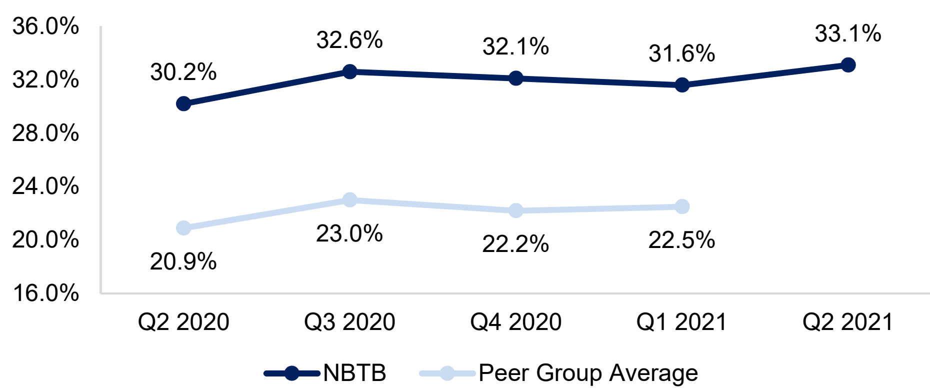
1. Comparison to Q1 2021 unless otherwise stated

Noninterest Income

Noninterest Income Trend[1] ($ in millions)



Total Noninterest Income[1] / Total Revenue[1]



Quarterly Highlights[2]

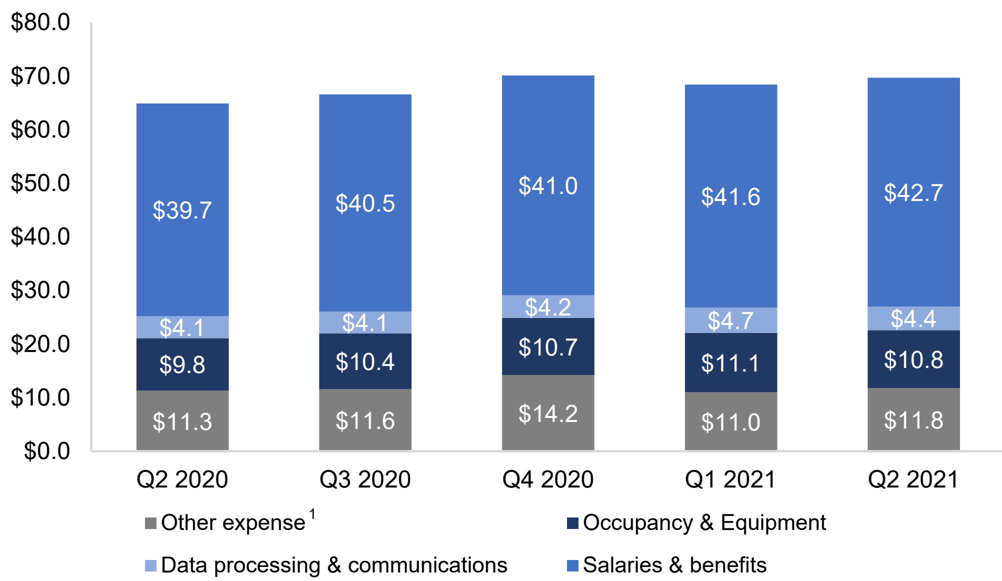
- Noninterest income to total revenue was ~33%[1]
- $39.1 million[1] in noninterest income, up $2.5 million from Q1 2021
- Retail banking fees (service charges and ATM and debit card fees)
  - Service charges on deposit accounts comparable to Q1 2021
  - ATM and debit card fees were up $1.4 million
- Retirement plan administration fees down $0.3 million
- Wealth management fees up $0.5 million
- Insurance revenues consistent with Q1 2021
- Other revenue up $0.9 million

Record levels of assets under management / administration of $9.8 billion

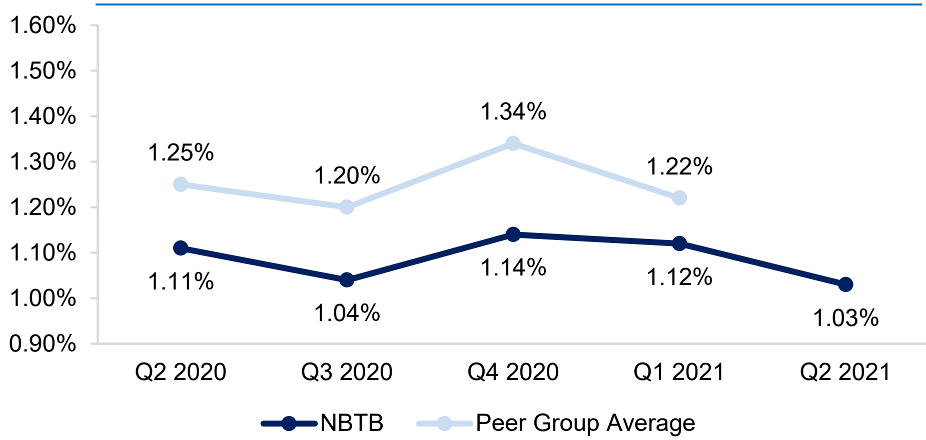
Peer Source Data: S&P Global Market Intelligence
Refer to appendix for Peer Group
1. Excludes net securities gains (losses)
2. Comparison to Q1 2021 unless otherwise stated

Noninterest Expense

Noninterest Expense Trend ($ in millions)



Overhead Ratio[3] Trend



Quarterly Highlights[2]

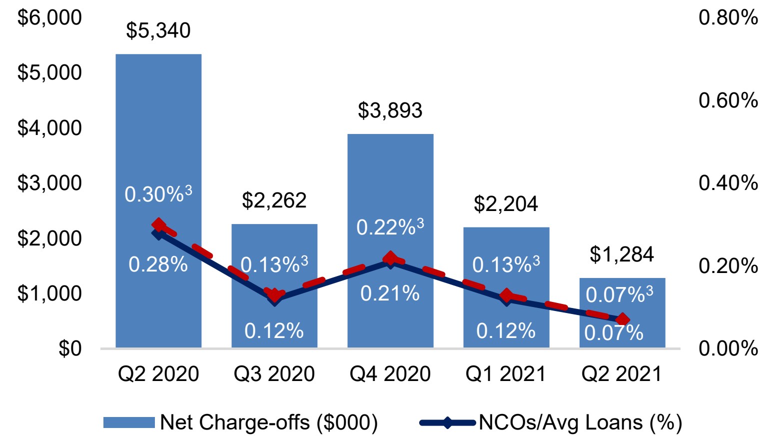
- Noninterest expense of $71.4 million
  - Up $3.5 million (5.2%)
  - Overhead ratio at 1.03%[3]
- Salaries & Benefits
  - One additional payroll day, annual merit increases and increased medical expenses, partially offset by lower stock-based compensation expenses
- Occupancy & Equipment
  - Lower seasonal expenses partially offset by higher technology costs
- Other expense increases include certain nonrecurring charges in Q2 2021 of $1.9 million

Peer Data Source: S&P Global Market Intelligence
Refer to appendix for Peer Group

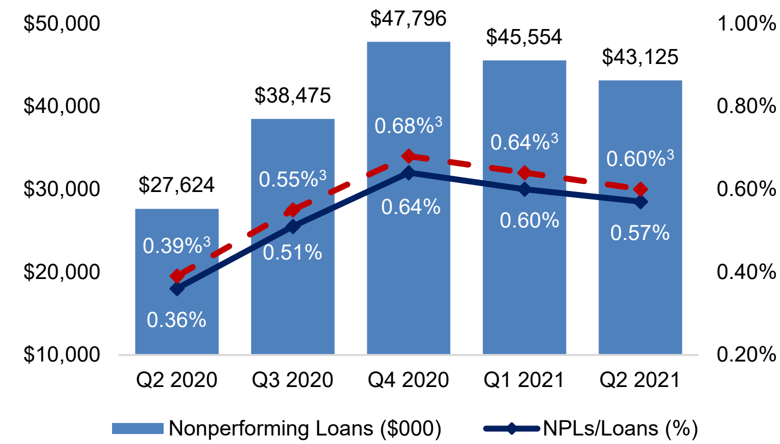
1. Other Expense includes Professional fees and outside services, Office supplies and postage, FDIC expense, Advertising, Amortization of intangible assets, Loan collection & OREO, net and Other expense. Presented excluding gain (loss) on OREO, provision for unfunded commitment reserves and other non-recurring expense
2. Comparisons to Q1 2021 unless otherwise stated
3. See Appendix for overhead ratio calculation

Q2 2021 Asset Quality

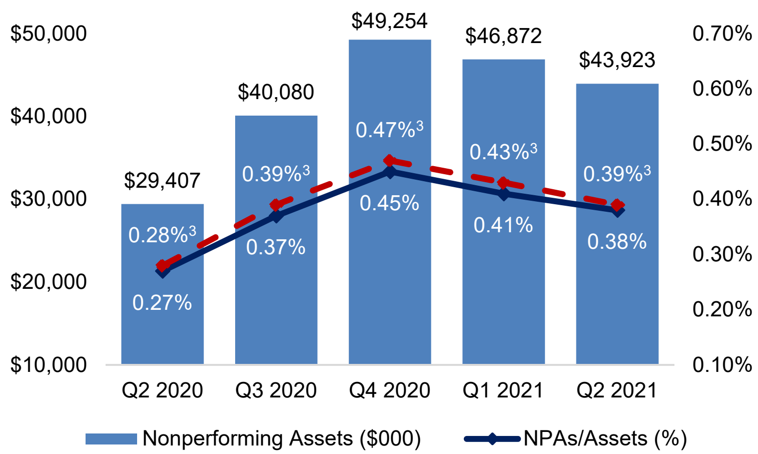
Net Charge-Offs



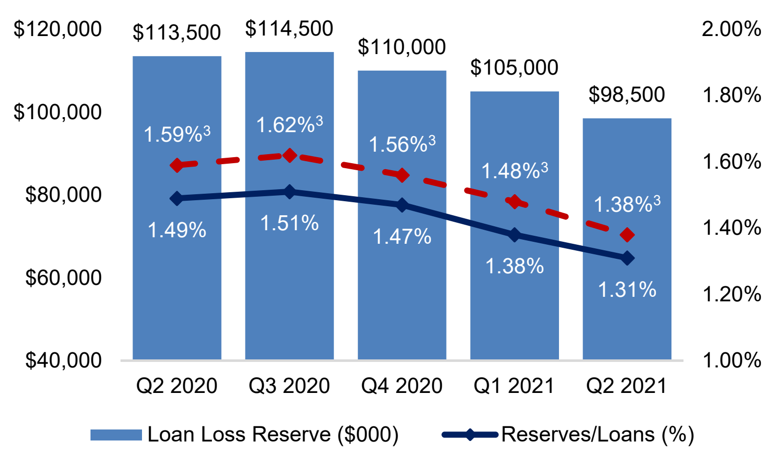
Nonperforming Loans[1]



Nonperforming Assets[2]



Loan Loss Reserves



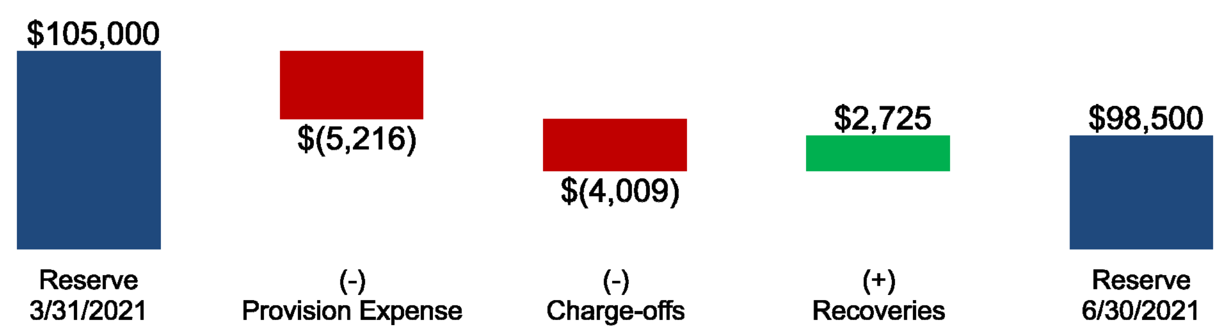
1. Nonperforming loans exclude performing TDRs
2. Nonperforming assets include nonaccrual loans, loans ninety days past due and still accruing and OREO
3. Excluding PPP loans of $510.1 million and related allowance of $26 thousand as of June 30, 2020, PPP loans of $514.6 million and related allowance of $26 thousand as of September 30, 2020, PPP loans of $430.8 million and related allowance of $21 thousand as of December 31, 2020, PPP loans of $536.5 million and related allowance of $27 thousand as of March 31, 2021 and PPP loans of $359.7 million and related allowance of $18 thousand as of June 30, 2021.

CECL Allowance for Loan Losses

Reserve / Loans by Segment

Loan Type	6/30/2020	9/30/2020	12/31/2020	3/31/2021	6/30/2021
Commercial & Industrial	1.25%	1.34%	1.34%	1.20%	1.11%
Paycheck Protection Program	0.01%	0.01%	0.01%	0.01%	0.01%
Commercial Real Estate	1.56%	1.57%	1.49%	1.48%	1.26%
Residential Real Estate	1.13%	1.21%	1.07%	1.03%	0.98%
Auto	0.99%	0.92%	0.93%	0.78%	0.76%
Other Consumer	5.01%	4.66%	4.55%	4.34%	4.27%
Total	**1.49%**	**1.51%**	**1.47%**	**1.38%**	**1.31%**
Total excluding PPP loans	**1.59%**	**1.62%**	**1.56%**	**1.48%**	**1.38%**

6/30/2021 Loan Loss Reserve Release ($ in Thousands)



APPENDIX

Paycheck Protection Program

Dollars in Thousands	Q3 2020	Q4 2020	Q1 2021	Q2 2021
$ of Loans Originated	548,075	548,075	797,747	835,535
# of Loans Originated	2,971	2,971	5,492	6,060
Avg Originated Balance	184	184	145	138
Current Balance	514,558	430,810	536,494	359,738
Cumulative Forgiveness %	0%	13%	26%	52%
QTD Income	4,640	5,671	6,171	4,732

2020

Originated $548 million with average loan size of $184,000

80% of loans forgiven with $0.2 million in unamortized fees

2021

Originated $287 million with average loan size of $93,000

$12.4 million remaining in unamortized fees

Positive Payment Deferral Trends

COVID-19 Deferrals by Portfolio				
	Q2 Peak Deferrals (May 28, 2020)		As of July 22, 2021	
(in $000's)	Balance Deferred	% of Portfolio[1]	Balance Deferred	% of Portfolio[2]
Large Commercial	$649,683	22%	$6,771	0.2%
Small Commercial	$139,428	24%	$573	0.1%
Total Commercial	$789,111	22%	$7,344	0.2%
Home Lending	$128,052	7%	$1,976	0.1%
Consumer	$156,875	9%	$1,126	0.1%
Total Consumer	$284,927	8%	$3,102	0.1%
Total Loan Portfolio	$1,074,038	15%	$10,446	0.1%

Commercial COVID-19 Deferrals by Industry				
	Q2 Peak Deferrals (May 28, 2020)		As of July 22, 2021	
(in $000's)	Balance Deferred	% of Industry[1]	Balance Deferred	% of Industry[2]
Accommodations	$119,545	69%	$130	0.1%
Healthcare	$33,062	23%	$0	0.0%
Restaurants/Entertainment	$75,402	54%	$6,394	4.9%
General Retailers	$28,397	23%	$0	0.0%
Automotive Retailers	$45,968	44%	$0	0.0%
All Other Industries	$486,737	17%	$820	0.0%
Total Commercial	$789,111	22%	$7,344	0.2%

Commercial

- Strong return to pay from peak with 0.2% remaining on deferral
- $7.0 million on forbearance > 180 days

Consumer

- Strong return to pay from peak with 0.1% remaining on deferral

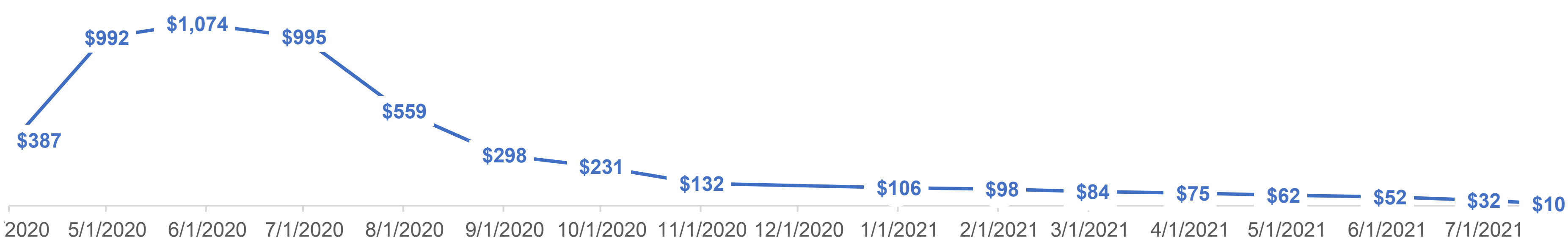
Nonperforming loans

- Continued downward trend with nonperforming loans to total loans at 0.57%

1. Portfolio outstandings as of 3/31/2020
2. Portfolio outstandings as of 6/30/2021; excludes PPP balances

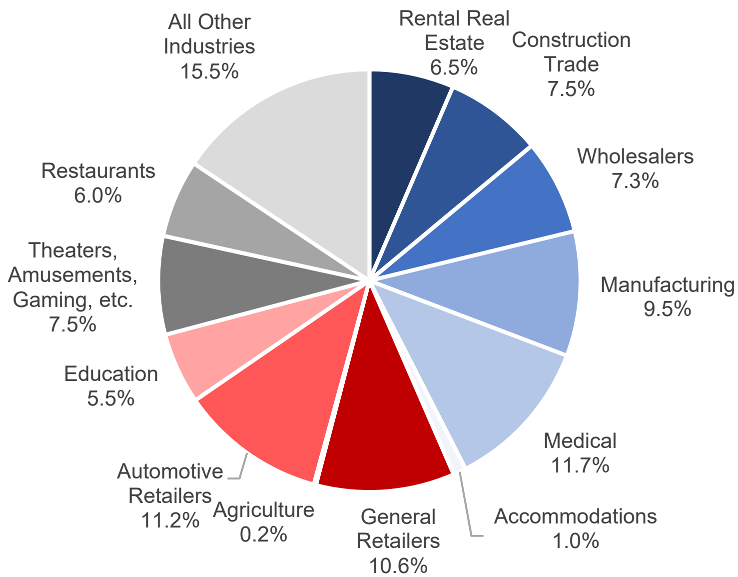
COVID-19 LOAN DEFERRALS

($ IN MILLIONS)

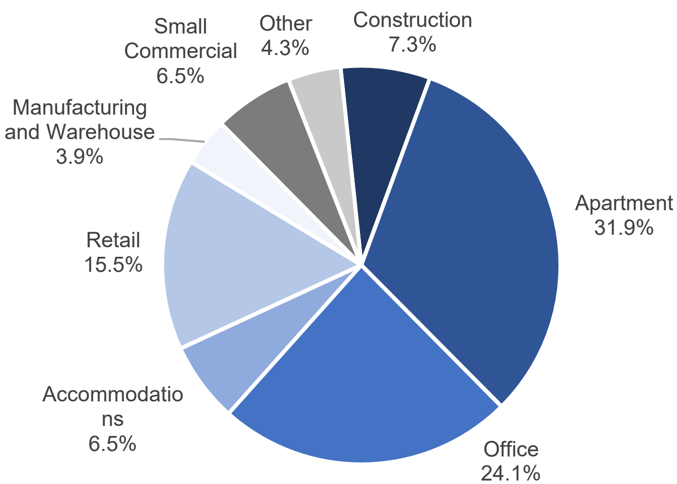


Commercial Loan Portfolio Detail

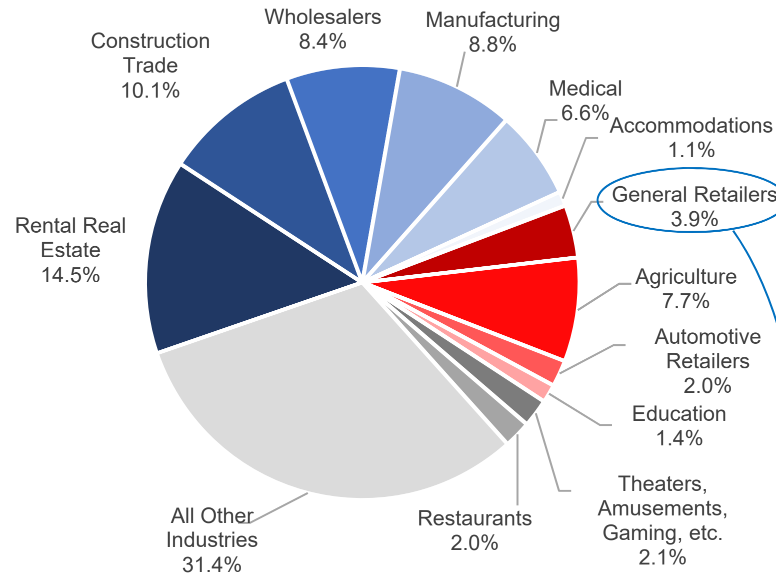
Owner Occupied CRE ($0.5 billion)[1]



Non-Owner Occupied CRE ($1.7 billion)[1]



Commercial & Industrial ($1.5 billion)[1]



Retail
• 29% Building Materials / Home Centers
• 15% Grocery Stores / Pharmacies
• 8% Gasoline / C Stores
• 6% Home Furnishings

1. Data as of 6/30/2021, excludes PPP balances

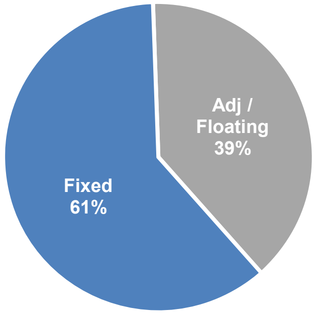
Interest Rate & Liquidity Risk

Interest Rate Risk Position[1]

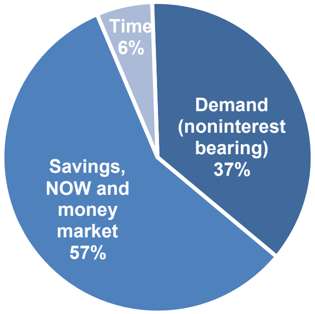
- Loan portfolio:
  - 61% Fixed / 39% Adjustable/Floating
- Deposit repricing information:
  - $141 million CDs re-price in Q3 2021
- Offsets to low-rate environment: $743 million adjustable/floating loans with floors and resets
  - $417 million loans with in-the-money interest rate floors
  - $298 million loans with interest rate floors out-of-the-money
  - $28 million loans at introductory rates expected to reset higher by approximately 50 bps
- Investments:
  - 4.2-year modified duration, 0.8% of portfolio floating rate

Loan & Deposit Mix[1]

Loans



Deposits



Liquidity[1]

- Continued significant excess liquidity
  - $809 million in excess reserves at Fed
- Loan-to-deposit ratio of 76.8%
- Available lines of credit:
  - $1.68 billion FHLB (secured)
  - $0.61 billion Fed discount window (secured)
  - $0.25 billion Fed funds (unsecured)
  - $0.37 billion available through PPP Liquidity Facility

Year 1 Interest Rate Sensitivity[1]

	Net Interest Income
Change in interest rates	**% Change from base**
Up 200 bps	6.07%
Up 100 bps	2.80%
Down 50 bps	-0.87%
Forward Curve	0.52%

1. Data as of 6/30/2021

Commitment to ESG Principles

NBT's Board of Directors recognizes the importance of Environmental, Social and Governance (ESG) principals to NBT's stakeholders, including stockholders, customers, communities and employees.

BOARD COMMITMENTS

Oversight of ESG matters at Board level and active participation and monitoring of the Company's ESG efforts within the Nominating and Governance Committee

Commitment to each of the three pillars with action plans for each pillar

Regular assessment of existing ESG practices within the Company and identification of opportunities for further development

Public disclosure of the Company's efforts and measurement of progress and results

External Recognition

Reconciliation of Non-GAAP Measures

(Dollars in Thousands)	Q2 2021	Q1 2021	Q2 2020
Net Income	$ 40,296	$ 39,846	$ 24,713
Income Tax Expense	11,995	11,155	6,564
Provision for Loan Losses	(5,216)	(2,796)	18,840
FTE Adjustment	299	302	329
Net Securities (Gains)	(201)	(467)	(180)
Provision for Unfunded Loan Commitments Reserve	(80)	(500)	(200)
Nonrecurring Expense	1,880	-	650
Pre-Provision Net Revenue ("PPNR")	$ 48,973	$ 47,540	$ 50,716
Average Assets	$ 11,602,752	$ 11,102,082	$ 10,567,163
Return on Average Assets	**1.39%**	**1.46%**	**0.94%**
PPNR Return on Average Assets	**1.69%**	**1.74%**	**1.93%**

(Dollars in Thousands)	Q2 2021	Q1 2021	Q4 2020	Q3 2020	Q2 2020
Net Interest Income	$ 79,178	$ 79,055	$ 80,108	$ 77,943	$ 80,446
FTE Adjustment	299	302	318	325	329
Net Interest Income, Tax Equivalent	$ 79,477	$ 79,357	$ 80,426	$ 78,268	$ 80,775
Average Total Interest Earning Assets	$ 10,631,071	$ 10,141,088	$ 9,985,590	$ 9,826,300	$ 9,605,356
Net Interest Margin, Tax Equivalent	**3.00%**	**3.17%**	**3.20%**	**3.17%**	**3.38%**

Reconciliation of Non-GAAP Measures

(Dollars in Thousands, Except Per Share Data)	Q2 2021	Q1 2021	Q2 2020
Net Income	$ 40,296	$ 39,846	$ 24,713
Amortization of Intangible Assets (Net of Tax)	512	609	662
Net Income, Excluding Intangibles Amortization	$ 40,808	$ 40,455	$ 25,375
Average Tangible Equity	$ 912,841	$ 899,359	$ 840,371
Return on Average Tangible Common Equity	**17.93%**	**18.24%**	**12.14%**
Total Stockholder's Equity	$ 1,225,056	$ 1,190,981	$ 1,142,652
Goodwill and Other Intangibles	(290,782)	(291,464)	(293,954)
Tangible Common Equity	$ 934,174	$ 899,517	$ 848,698
Total Assets	$ 11,574,947	$ 11,537,253	$ 10,847,184
Goodwill and Other Intangibles	(290,782)	(291,464)	(293,954)
Tangible Assets	$ 11,284,165	$ 11,245,789	$ 10,553,230
Tangible Common Equity to Tangible Assets	**8.28%**	**8.00%**	**8.04%**
Common Shares Outstanding	43,445,363	43,425,202	43,608,350
Book Value Per Share	**$ 28.19**	**$ 27.43**	**$ 26.20**
Tangible Book Value Per Share	**$ 21.50**	**$ 20.71**	**$ 19.46**

Reconciliation of Non-GAAP Measures

(Dollars in Thousands)	Q2 2021	Q1 2021	Q4 2020	Q3 2020	Q2 2020
Noninterest Expense	$ 71,419	$ 67,888	$ 75,204	$ 66,308	$ 65,340
Gain (Losses) on OREO	19	-	(147)	158	96
Amortization of Intangibles	(682)	(812)	(822)	(856)	(883)
Noninterest Income	(39,316)	(37,038)	(38,115)	(37,727)	(35,011)
Net Securities Gains	201	467	160	84	180
Provision for Unfunded Loan Commitments Reserve	80	500	(900)	-	200
Nonrecurring Expense	(1,880)	-	(4,100)	-	(650)
Net Operating Expense	$ 29,841	$ 31,005	$ 31,280	$ 27,967	$ 29,272
Average Assets	$ 11,602,752	$ 11,102,082	$ 10,939,713	$ 10,793,494	$ 10,567,163
Overhead Ratio (Net Operating Expense / Average Assets)	**1.03%**	**1.12%**	**1.14%**	**1.04%**	**1.11%**

Peer Group

Name	HQ City	State	Ticker
Berkshire Hills Bancorp, Inc.	Boston	MA	BHLB
Brookline Bancorp, Inc.	Boston	MA	BRKL
First Busey Corporation	Champaign	IL	BUSE
Community Bank System, Inc.	Dewitt	NY	CBU
Customers Bancorp, Inc.	Wyomissing	PA	CUBI
First Commonwealth Financial Corporation	Indiana	PA	FCF
First Financial Bancorp	Cincinnati	OH	FFBC
First Midwest Bancorp, Inc.	Chicago	IL	FMBI
First Merchants Corporation	Muncie	IN	FRME
Heartland Financial USA, Inc.	Dubuque	IA	HTLF
Independent Bank Corp.	Rockland	MA	INDB
Northwest Bancshares, Inc.	Warren	PA	NWBI
OceanFirst Financial Corp.	Toms River	NJ	OCFC
Provident Financial Services	Jersey City	NJ	PFS
Park National Corporation	Newark	OH	PRK
S&T Bancorp, Inc.	Indiana	PA	STBA
Tompkins Financial Corporation	Ithaca	NY	TMP
TriState Capital Holdings, Inc.	Pittsburgh	PA	TSC
WesBanco, Inc.	Wheeling	WV	WSBC