



THE ENDICOTT GROUP



U.S. Banking Industry

Discussion Materials

APRIL 2020



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ROBERT USDAN, Co-Founder of Endicott Group

Rob Usdan is a Co-Founder of Endicott Group and Founding Partner of Endicott Growth Equity Partners, L.P. Mr. Usdan is responsible for the development of the funds and the implementation of the investment strategy. Mr. Usdan serves on the Boards of Directors of American Business Bank (CA), Radius Bancorp (MA), Metropolitan Bank Holding Corporation (NY) and MANTL (NY). He previously served on the Boards of Directors of TGR Financial, Inc. (FL) and Square 1 Financial, Inc. (NC). Prior to founding Endicott, from 1990 to January 1996, Mr. Usdan was an Associate Director at Sandler O'Neill & Partners, L.P. Mr. Usdan received a Bachelor of Arts in International Relations and a minor in Art History from the University of Virginia.

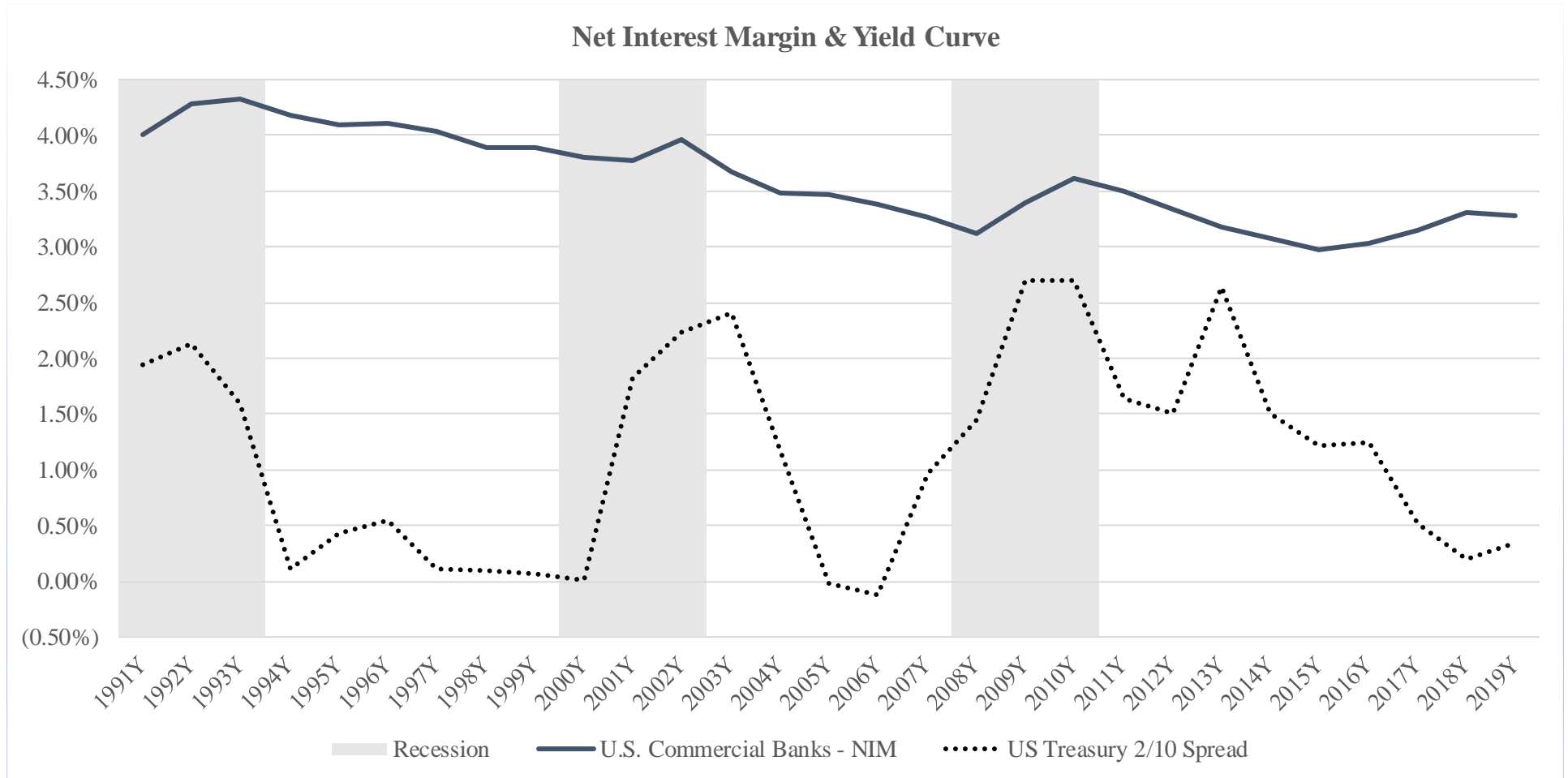
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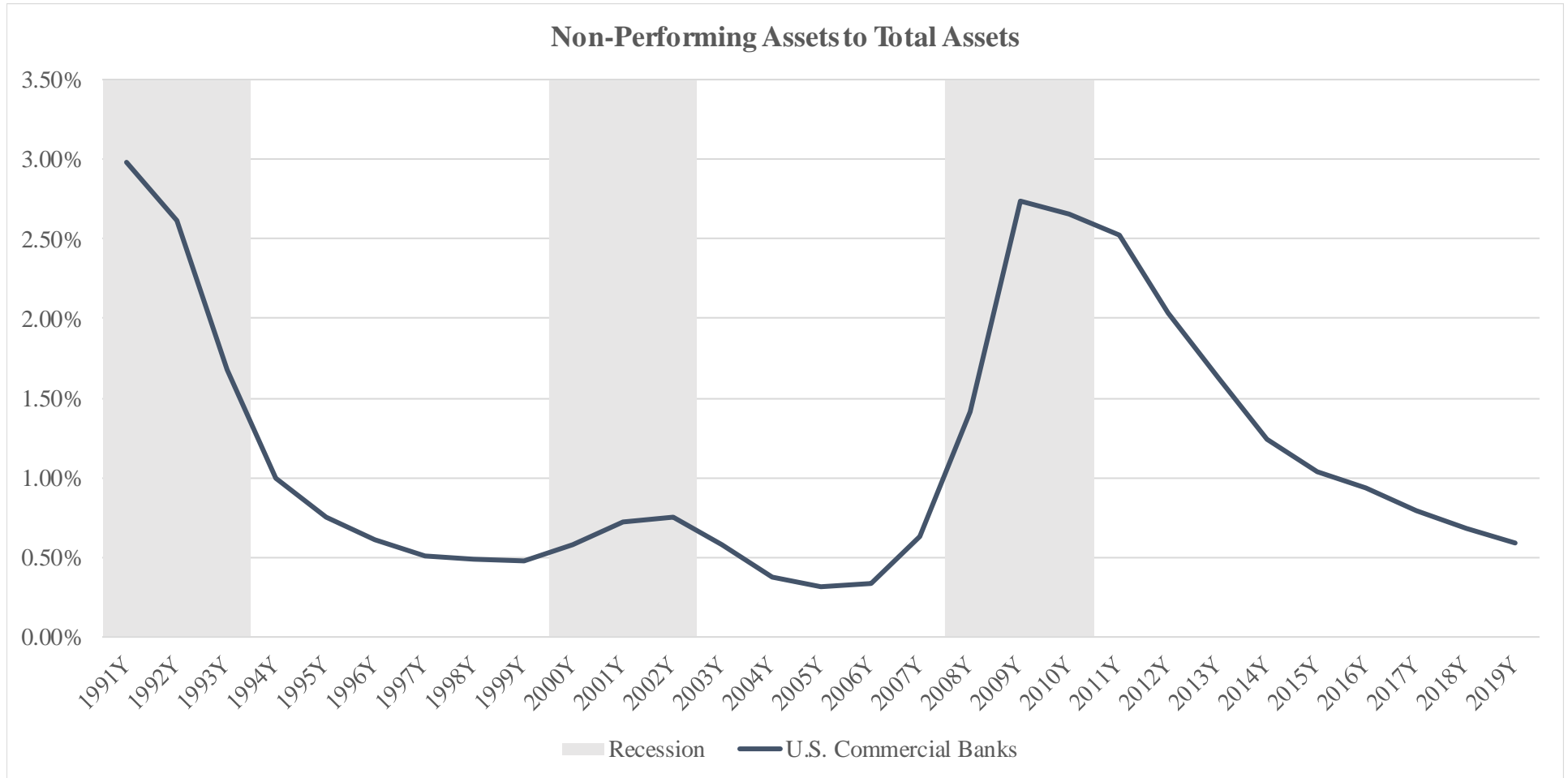
About Endicott Group

Since 1996, Endicott has been successfully investing in and providing advisory services to middle-market financial institutions. With deep experience in the financial services sector, Endicott has earned a reputation as a premier investment firm committed to integrity, transparency, and partnership investing. Founded by Wayne K. Goldstein and Robert I. Usdan, the firm has generated over two decades of strong investment performance. In 2019, Endicott formed Endicott Growth Equity Partners to invest in technology-enabled, business-to-business companies that provide data/information or workflow software/services.

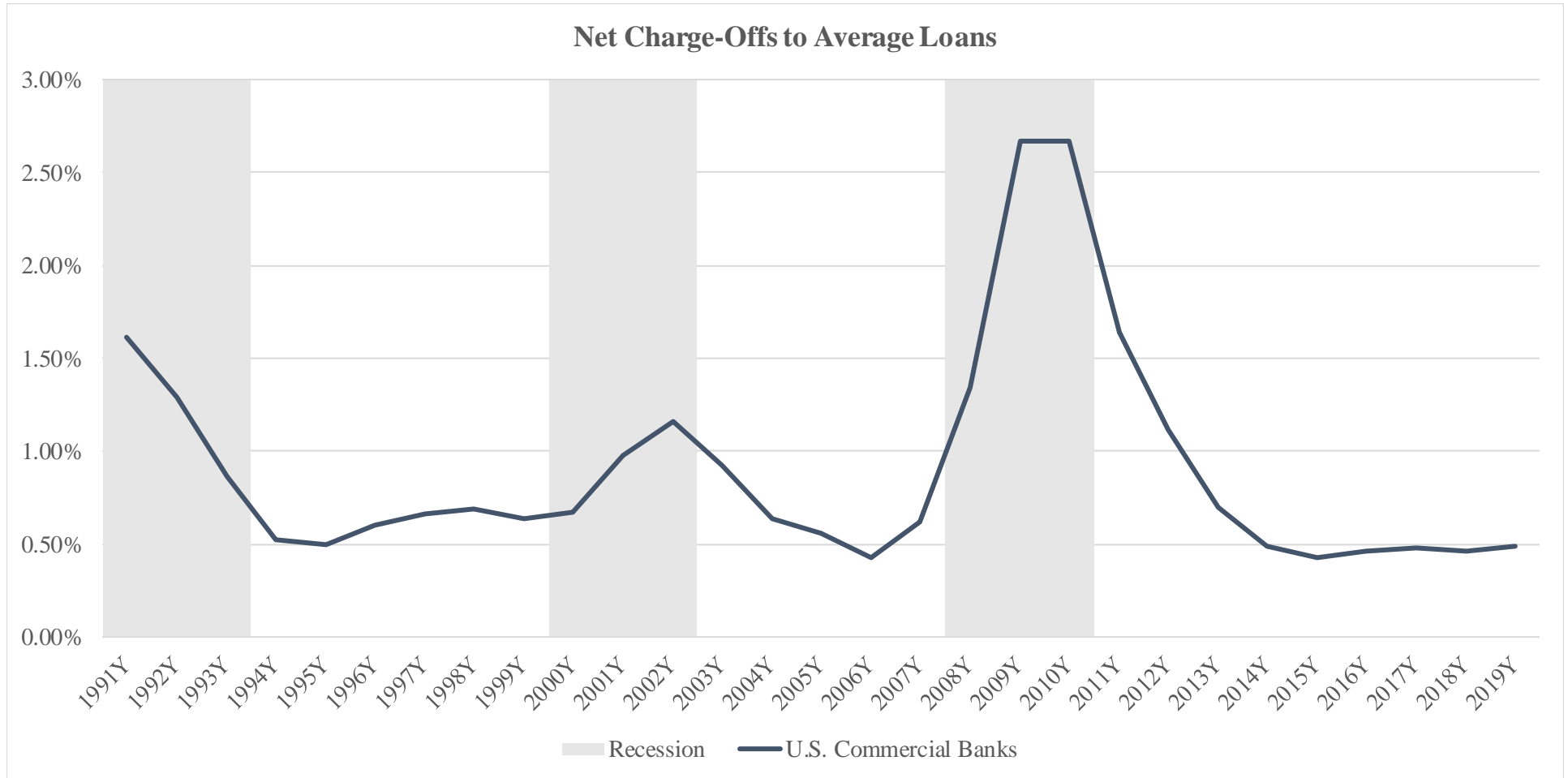
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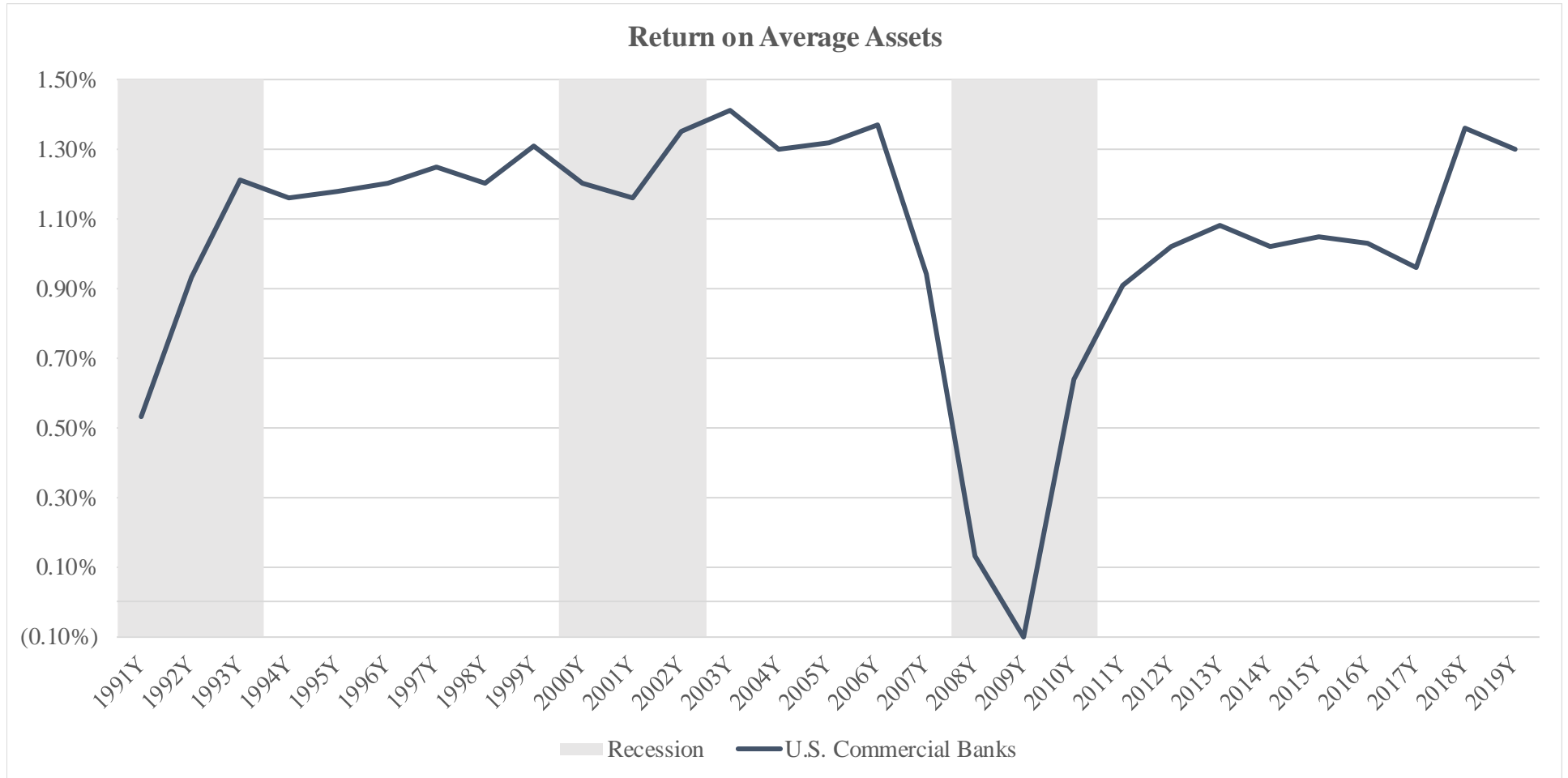
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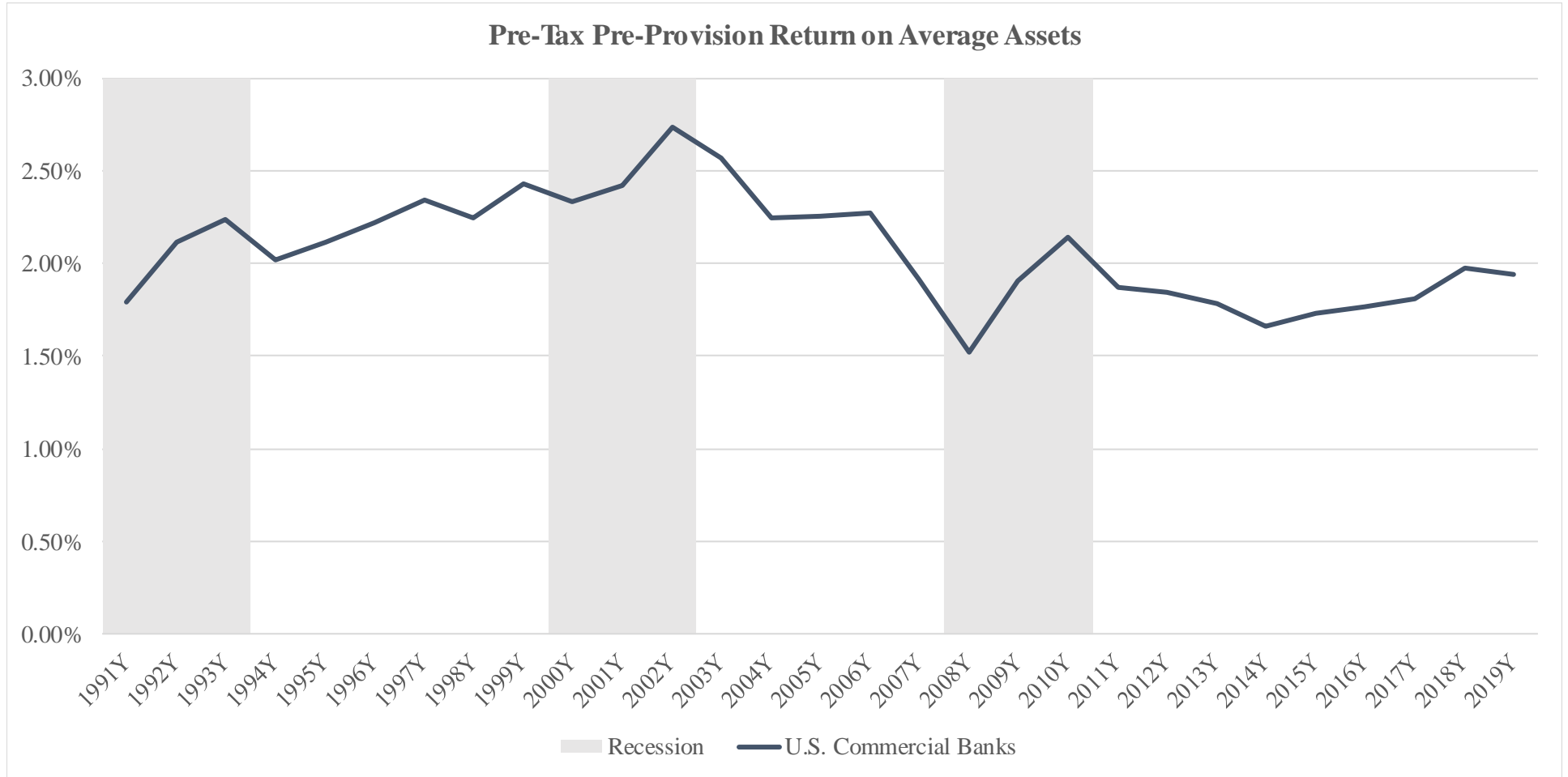


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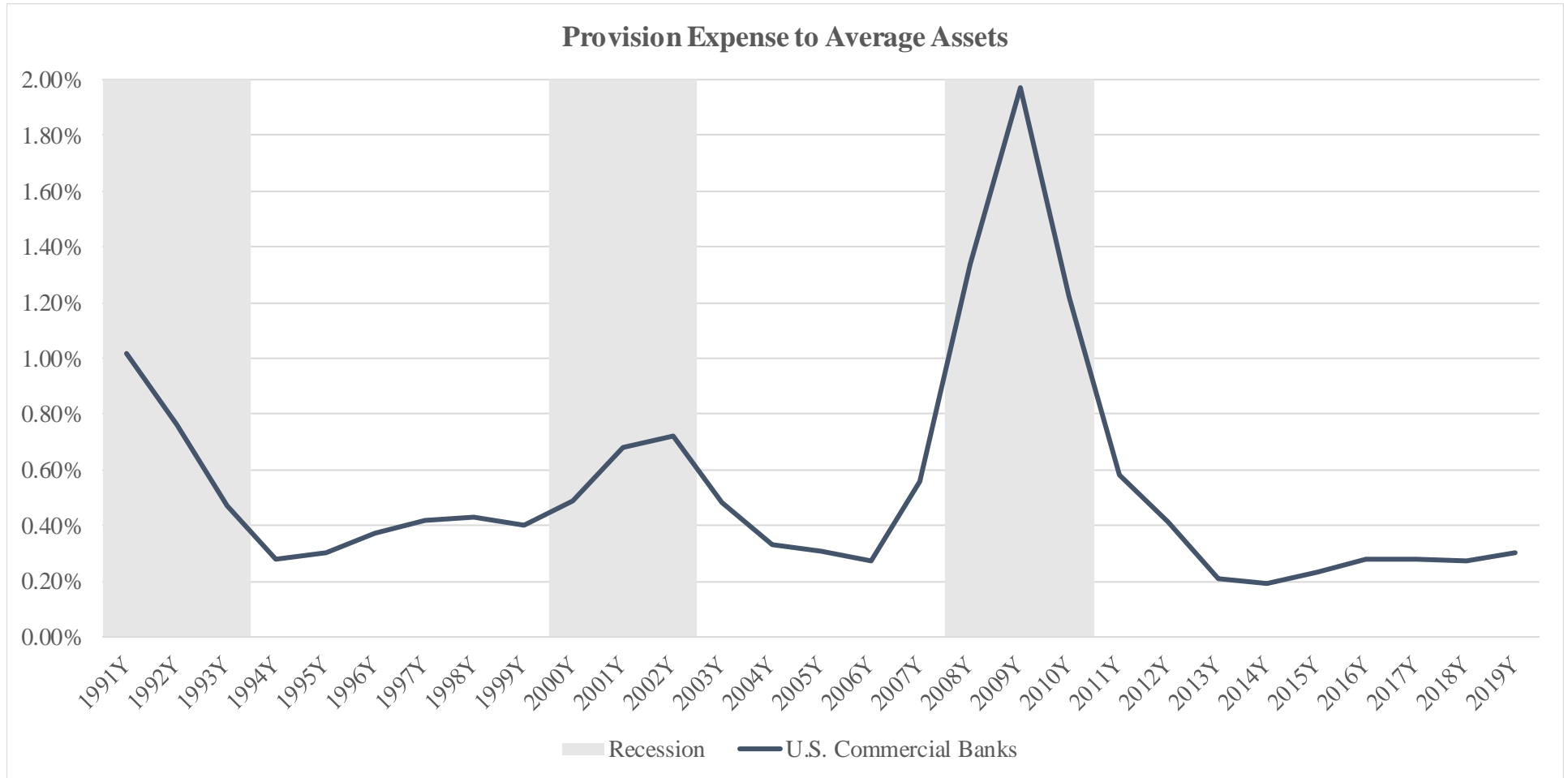


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