

## CORPORATE PROFILE

NexBank Capital, Inc. is a fully-integrated financial services organization that includes a commercial and investment bank.

- We are a leading regional bank with assets of \$1.46 billion and a charter that dates to 1922.
- Our clients include large corporations, real estate investors, middle-market companies, small businesses and banks as well as some of the largest institutional clients in the capital markets.
- Our divisions provide commercial banking, mortgage banking, investment banking and corporate advisory services to clients throughout the U.S., Canada and Mexico.

## FINANCIAL HIGHLIGHTS

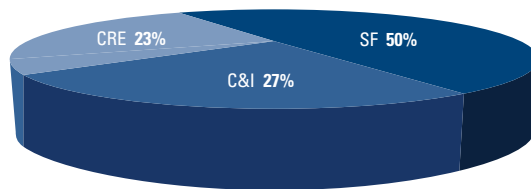
<sup>1</sup> NexBank SSB

<sup>2</sup> NexBank Capital, Inc.

### Current Ratings\*\*

	Long-Term	Short-Term	Outlook
Holding Company Debt Rating <sup>2</sup>	BBB-	K3	Stable
Bank Deposit Rating <sup>1</sup>	BBB	K2	Stable

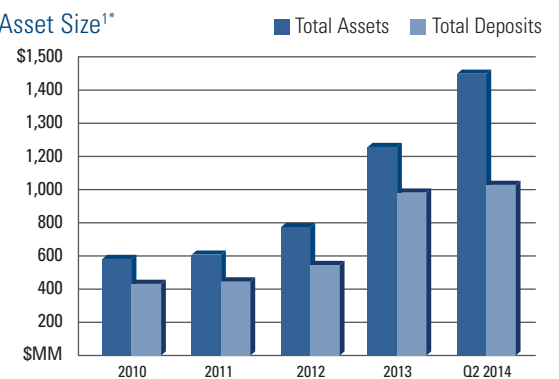
### Loan Portfolio<sup>1\*</sup>



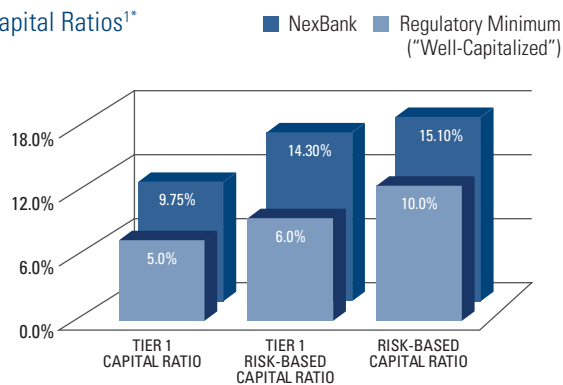
Total \$1.14 BN

SF: Single Family  
CRE: Commercial Real Estate  
C&I: Commercial and Industrial

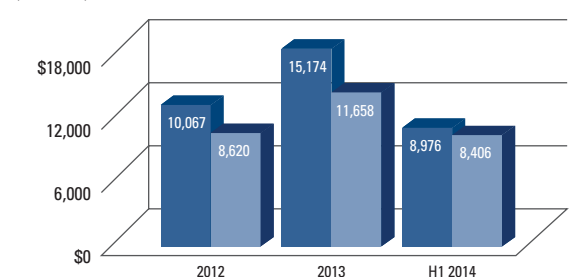
### Asset Size<sup>1\*</sup>



### Capital Ratios<sup>1\*</sup>



### Net Income (Before and After Provision)<sup>2</sup>



ROAE 2012: Before 13%, After 11% | 2013: Before 17%, After 13%  
H1 2014: Before 18%, After 16%

### Balance Sheet<sup>2</sup> (\$ in MM's)

Assets	Jun 2013	Jun 2014
Cash and Securities	216	285
Net Loans	790	1,140
Other Assets	32	57
<b>Total Assets</b>	<b>\$1,038</b>	<b>\$1,482</b>

Liabilities	Jun 2013	Jun 2014
Total Deposits	737	1,067
FHLB Borrowings	150	235
Other Liabilities	60	72
Stockholder's Equity	91	108
<b>Total Liabilities &amp; Equity</b>	<b>\$1,038</b>	<b>\$1,482</b>

## BUSINESS LINES

### COMMERCIAL BANKING

- Real Estate Lending
- Corporate Lending
- Specialty Financing
- Treasury Management

### MORTGAGE BANKING

- Warehouse Lines
- Wholesale and Correspondent Channels
- Jumbo Solutions
- Non-Conforming Options

### INVESTMENT BANKING

- Mergers and Acquisitions
- Corporate Finance
- Restructuring
- Operational Improvement
- Real Estate Investment
- Property Management

### INSTITUTIONAL SERVICES

- Syndicated Commercial Loan Servicing
- Customized Deposit Services
- Commercial Correspondent Banking

\*SNL Financial as of June 30, 2014

\*\*Kroll Bond Rating Agency as of May 14, 2014

## OUR PROMISE

Through industry leadership and a commitment to precise execution, the NexBank Capital companies strive to deliver uncommon value at every opportunity. We provide our clients unrivaled access to sophisticated and custom-tailored solutions delivered by experienced professionals with proven track records of success.

## OFFERINGS

### INVESTMENT BANKING / ADVISORY

Our group provides investment banking, operational improvement and restructuring services to meet our clients' evolving needs during times of expansion and growth, volatility and turnaround. We also provide real estate services, including property management and equity investments.

We raise capital, execute merger and acquisition transactions, restructure debt and enhance operational processes to deliver turnkey financial and operational solutions to both well performing and underperforming businesses. Our professionals have a wide range of industry expertise and offer additional insight into the energy, healthcare and real estate sectors.

### AGENCY SERVICES

We provide administrative agent, collateral trustee and special servicing administration for billions of dollars of investment and non-investment grade loans across multiple industries.

Our professionals have the experience of working with borrowers and lenders in financially challenging situations. We offer full-service agency functions to resolve the issues of traditional and distressed syndicated debt administration to hundreds of leading financial institutions worldwide.

### COMMERCIAL BANKING

We provide a range of lending products and deposit services to meet the short and long-term demands of corporations, financial institutions, middle-market businesses and real estate investors.

Our professionals help our clients optimize cash flow, manage liquidity and create complex financing structures to support their expansion initiatives and efficiently conduct business.

### MORTGAGE BANKING

Our group offers competitive pricing for both wholesale and correspondent channels as well as warehouse lines of credit for large mortgage bankers.

With a strong understanding of the market and its issues, our professionals take timely and effective action to ensure success. We partner with our clients to provide flexible and reliable capital for their mortgage banking needs.

## KEY FACTS

- 5th largest bank headquartered and operating in Dallas.
- Fully subscribed capital raises totaling \$20 million since 2010.
- Legal lending limit of \$35.8 million with capabilities of up to \$50 million.
- NexBank Securities, Inc. | NexBank Capital Advisors and its principals have advised on M&A, capital sourcing and restructuring engagements totaling \$30 billion in transaction value.
- Mortgage banking volume exceeded \$1.85 billion in 2013 and \$988 million in the first six months of 2014.
- Agency Services manages over \$2 billion in corporate loans.
- SBA Preferred Lender status.
- Nationally ranked #1 in Core Deposits, #3 in Net Loans and Leases, and #7 in Core Revenue (Bank Director 2014 Growth Leaders Ranking).

## LOCATIONS

### CORPORATE OFFICE

2515 McKinney Avenue  
Suite 1100  
Dallas, Texas 75201  
972.934.4700  
800.827.4818  
www.NexBank.com

### BANKING CENTER

Preston Center  
6121 Luther Lane  
Dallas, Texas 75225  
214.234.7280

### MORTGAGE BANKING DIVISION

2515 McKinney Avenue  
Suite 1700  
Dallas, Texas 75201  
469.362.8800

### NEXBANK SECURITIES, INC. | NEXBANK CAPITAL ADVISORS | NEXBANK REALTY ADVISORS

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Dallas, Texas 75201  
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