

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 \$1.64 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

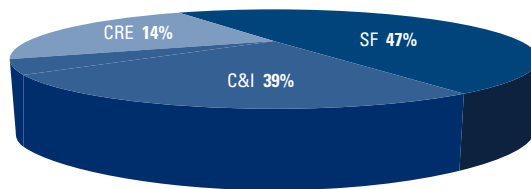
¹ NexBank SSB

² NexBank Capital, Inc.

Current Ratings**

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

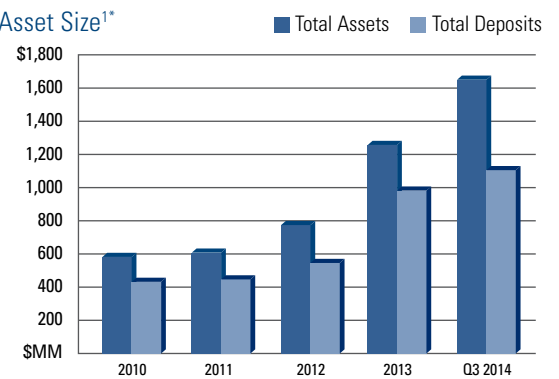
Loan Portfolio^{1*}



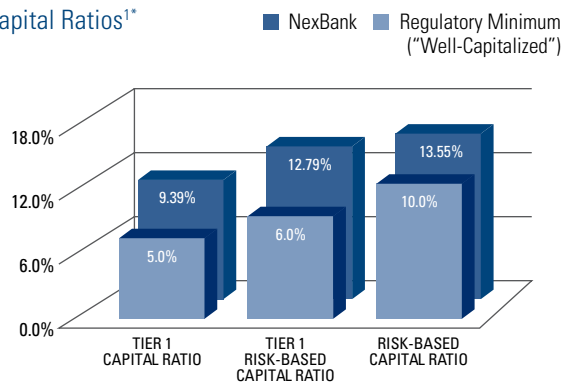
Total \$1.33 BN

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

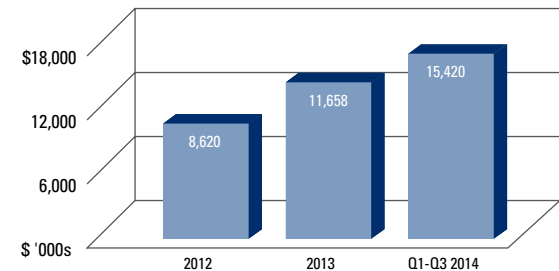
Asset Size^{1*}



Capital Ratios^{1*}



Net Income²



ROAE 2012: 11% | 2013: 13% | Q1-Q3 2014: 20%

Balance Sheet² (\$ in MM)

Assets	Sep 2013	Sep 2014
Cash and Securities	295	258
Net Loans	777	1,325
Other Assets	41	58
Total Assets	\$1,113	\$1,641

Liabilities	Sep 2013	Sep 2014
Total Deposits	809	1,155
FHLB Borrowings	150	303
Other Liabilities	63	69
Stockholder's Equity	91	114
Total Liabilities & Equity	\$1,113	\$1,641

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 September 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.
- Legal lending limit of \$38.2 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 \$1.64 billion in the first nine 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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