

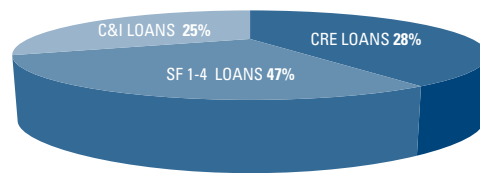
## CORPORATE PROFILE

NexBank Capital, Inc. is a fully-integrated financial services organization that includes a bank and an investment banking, operational improvement and corporate advisory firm.

- We are a leading regional bank with assets of over \$700 million.
- Our clients include large corporations, middle-market companies, small businesses 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 to clients throughout the U.S., Canada and Mexico.

## FINANCIAL HIGHLIGHTS\*

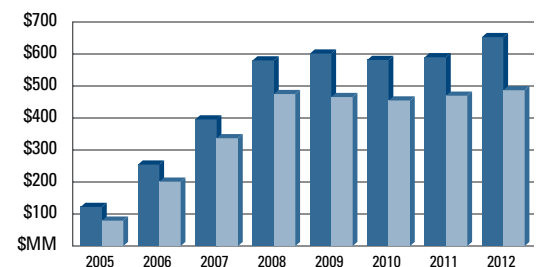
### Loan Portfolio<sup>1</sup>



Total \$491 Million  
48% Growth YTD  
56% LTM Growth

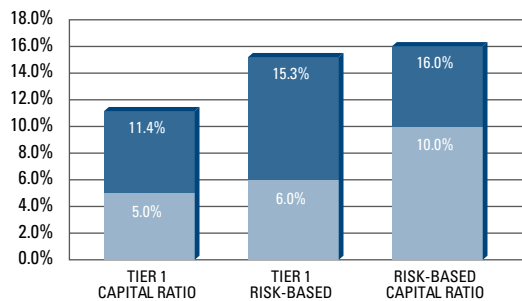
SF: Single Family  
CRE: Commercial Real Estate  
C&I: Commercial and Industrial

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



■ Total Assets ■ Total Deposits Amounts as of EOY except 2012

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



■ NexBank ■ Regulatory Minimum ("Well-Capitalized")

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

Assets	Dec. 2011	Sept. 2012
Cash and Securities	268	172
Net Loans	331	489
Other Real Estate	24	25
Other Assets	31	33
<b>Total Assets</b>	<b>\$ 654</b>	<b>\$ 719</b>
Liabilities	Dec. 2011	Sept. 2012
Total Deposits	489	501
FHLB Borrowings	55	105
Other Liabilities	35	35
Stockholder's Equity	75	78
<b>Total Liabilities</b>	<b>\$ 654</b>	<b>\$ 719</b>

\*SNL Financial as of September 30, 2012

<sup>1</sup> NexBank SSB

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

## 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

### INSTITUTIONAL SERVICES

- Syndicated Commercial Loan Servicing
- Customized Deposit Services

## KEY FACTS

- 8th largest bank headquartered and operating in Dallas.
- Fully subscribed capital raises totaling \$20 million since 2010.
- Legal lending limit of \$18 million with capabilities of up to \$50 million.
- NexBank Securities, Inc. | Barrier Advisors professionals have completed over 300 engagements totaling \$18 billion in transaction value.
- Mortgage banking volume exceeds \$1 billion annually.
- Agency Services manages over \$4 billion in corporate loans and provides a substantial deposit funding resource.
- SBA Preferred Lender status.

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

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 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. We have a wide range of industry expertise and offer additional insight into the energy, healthcare and real estate sectors.

COMMERCIAL BANKING

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

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

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.

MORTGAGE BANKING

Our group offers competitive pricing for wholesale and warehouse lines of credit to banks and large mortgage brokers.

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.

LOCATIONS

CORPORATE OFFICE

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

BANKING CENTERS

Preston Center  
6121 Luther Lane  
Dallas, Texas 75225  
214.234.7280  
  
Granite Park  
5601 Granite Parkway  
Suite 120  
Plano, Texas 75024  
469.362.8800

MORTGAGE BANKING  
DIVISION

2515 McKinney Avenue  
Suite 1700  
Dallas, Texas 75201  
469.362.8800

NEXBANK SECURITIES, INC. |  
BARRIER ADVISORS

2515 McKinney Avenue  
Suite 1100  
Dallas, Texas 75201  
972.763.4000  
www.BarrierAdvisors.com