

## CORPORATE PROFILE

NexBank Capital, Inc. is a financial services company whose primary subsidiary is a commercial bank.

- We are a regional bank with assets of \$3.5 billion and a charter that dates to 1922.
- NexBank primarily serves institutional clients and financial institutions and is also committed to serving the banking and financial needs of large corporations, middle-market companies and real estate investors.
- Our divisions provide commercial banking, mortgage banking, investment banking and corporate advisory services to clients throughout the U.S.

## FINANCIAL HIGHLIGHTS

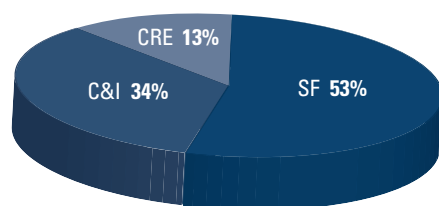
<sup>1</sup>NexBank SSB

<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

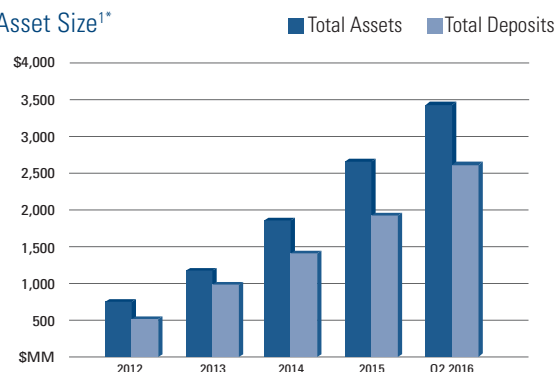
### Loan Portfolio (Gross)<sup>1\*</sup>



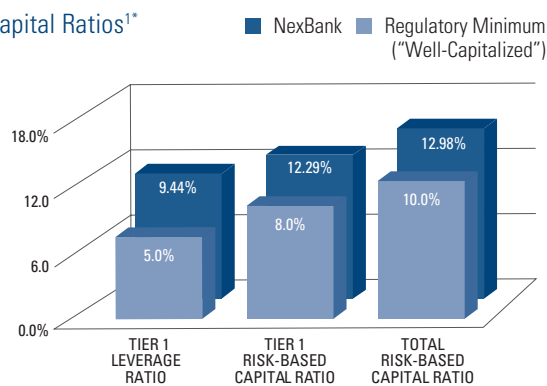
Total \$2.52 BN

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

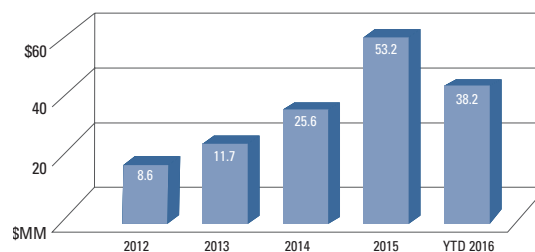
### Asset Size<sup>1\*</sup>



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



### Net Income<sup>2</sup>



### ROAE

2012: 11% | 2013: 13% | 2014: 23% | 2015: 35% | YTD 2016: 38%

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

Assets	Jun 2016	Jun 2015
Cash and Securities	810	432
Net Loans	2,501	1,652
Other Assets	203	99
<b>Total Assets</b>	<b>\$3,514</b>	<b>\$2,183</b>

Liabilities	Jun 2016	Jun 2015
Total Deposits	2,618	1,757
FHLB Borrowings	545	190
Other Liabilities	102	82
Stockholder's Equity	249	154
<b>Total Liabilities &amp; Equity</b>	<b>\$3,514</b>	<b>\$2,183</b>

## BUSINESS LINES

### COMMERCIAL BANKING

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

### MORTGAGE BANKING

- Warehouse Lines
- Wholesale and Correspondent Channels
- Jumbo Solutions
- MSRs

### INSTITUTIONAL SERVICES

- Corporate Finance
- Financial Institutions Banking
- Customized Deposit Services
- Property Management

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

COMMERCIAL BANKING

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

INSTITUTIONAL SERVICES

We partner with institutions to determine the best approach to their unique financial and banking needs. From short- to long-term lending options, and capital raising strategies to treasury management services, we deliver customized solutions that help each client expand their business and support their growth.

DEPOSITORY SERVICES

We offer tailored depository services and specialized accounts for financial institutions, commercial businesses, asset managers and mortgage servicers to meet their transaction needs. Our depository services help clients optimize daily cash flow and earn interest on idle deposits by managing their cash position more effectively.

KEY FACTS

- 4th largest bank headquartered and operating in Dallas, Texas.\*
- Legal lending limit of \$72 million with syndication capabilities for larger transactions.
- Mortgage Banking volume exceeded \$3.5 billion in 2015 and \$2.0 billion in the first six months of 2016.
- \$3.7 billion of 1-4 family residential loans serviced for others (FNMA, FHLMC, GNMA).
- SBA Preferred Lender status.

Recent Recognition

- Ranked #1 among the top performing banks in the nation, based on return on average assets (ROAA) and return on average equity (ROAE) among banks with more than \$1 billion in assets (Independent Banker Magazine, The Best of the Best for 2016).
- Nationally ranked #2 among the top 25 Residential Real Estate Lenders ranked by total profitability (ROA) (Bank Director Magazine, 2nd Quarter 2016 Focused Strategy Ranking).
- Received Superior bank quality rating (perfect score of 300) by IDC Financial Publishing, Inc. (1st Quarter 2016).

LOCATIONS

CORPORATE OFFICE

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MORTGAGE BANKING DIVISION

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

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