

CORPORATE PROFILE

NexBank Capital, Inc. is a financial services company that includes a commercial and investment bank.

- We are a regional bank with assets of \$3.0 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

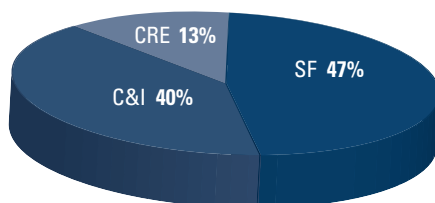
¹NexBank SSB

²NexBank Capital, Inc.

Current Ratings**

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

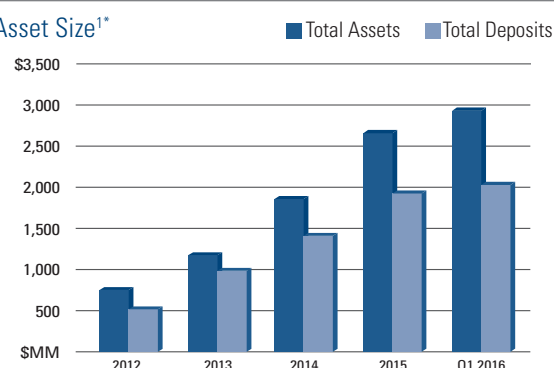
Loan Portfolio (Gross)^{1*}



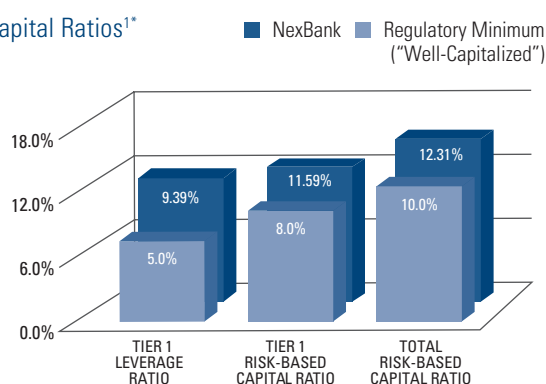
Total \$2.17 BN

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

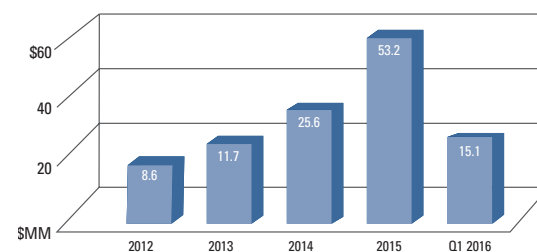
Asset Size^{1*}



Capital Ratios^{1*}



Net Income²



ROAE

2012: 11% | 2013: 13% | 2014: 23% | 2015: 35% | Q1 2016: 32%

Balance Sheet² (\$MM)

Assets	Mar 2016	Mar 2015
Cash and Securities	684	402
Net Loans	2,166	1,591
Other Assets	155	102
Total Assets	\$3,005	\$2,095

Liabilities	Mar 2016	Mar 2015
Total Deposits	2,072	1,619
FHLB Borrowings	625	255
Other Liabilities	110	79
Stockholder's Equity	198	142
Total Liabilities & Equity	\$3,005	\$2,095

BUSINESS LINES

COMMERCIAL BANKING

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

MORTGAGE BANKING

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

INVESTMENT BANKING

- Mergers and Acquisitions
- Corporate Finance
- Operational Improvement
- Property Management

INSTITUTIONAL SERVICES

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

*SNL Financial as of March 31, 2016

**Kroll Bond Rating Agency as of July 6, 2015

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.

INVESTMENT BANKING / ADVISORY

Our group provides investment banking and operational improvement services to meet our clients' evolving needs. We raise capital, execute merger and acquisition transactions, and enhance operational processes to deliver turnkey financial and operational solutions to both well performing and underperforming companies.

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 \$62 million with syndication capabilities for larger transactions.
 - NexBank Securities, Inc. | NexBank Capital Advisors and its principals have advised on M&A, capital sourcing and restructuring engagements totaling nearly \$40 billion in transaction value.
 - Mortgage Banking volume exceeded \$3.5 billion in 2015.
 - \$3.4 billion in unpaid principal balances of 1-4 family residential loans serviced for others (FNMA, FHLMC, GNMA).
 - SBA Preferred Lender status.
- Recent Recognition
- 1st Top Performing Bank 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).
 - Received Superior bank quality rating (perfect score of 300) by IDC Financial Publishing, Inc. (4th Quarter 2015).

LOCATIONS

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