

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 \$7.6 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

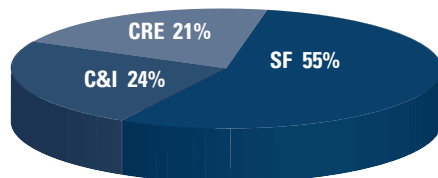
¹ NexBank SSB

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

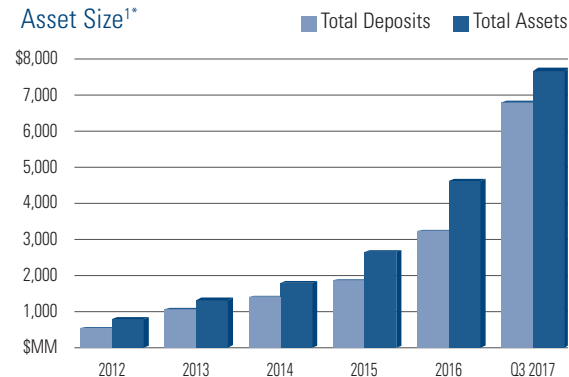
Loan Portfolio (Gross)^{1*}



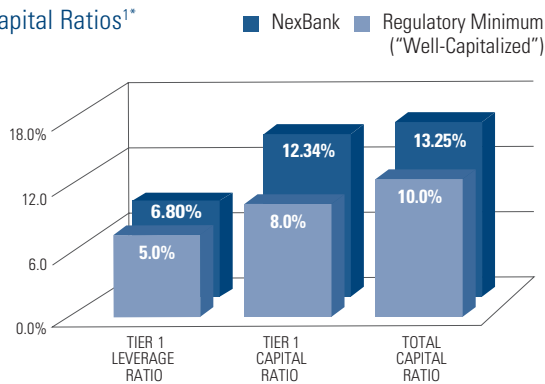
Total \$4.2 BN

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

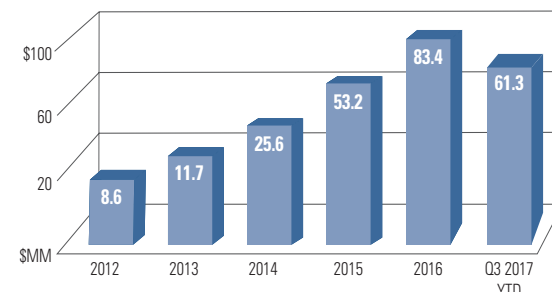
Asset Size^{1*}



Capital Ratios^{1*}



Net Income²



ROAE 11% | 13% | 23% | 34% | 35% | 25%

Balance Sheet² (\$MM)

Assets	Sep 2017	Sep 2016
Cash and Securities	3,192	1,041
Net Loans	4,211	2,819
Other Assets	231	166
Total Assets	\$7,634	\$4,026

Liabilities	Sep 2017	Sep 2016
Total Deposits	6,848	3,278
FHLB Borrowings	100	300
Other Liabilities	314	183
Stockholder's Equity	372	265
Total Liabilities & Equity	\$7,634	\$4,026

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
- Public Funds
- Customized Deposit Services
- Property Management

*SNL Financial as of September 30, 2017

**Kroll Bond Rating Agency as of August 2017

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 for 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 our clients manage their cash position more effectively and optimize their daily cash flow while earning interest on idle deposits.

KEY FACTS

- 4th largest bank in Dallas, Texas and 10th largest bank in the state of Texas.¹
- Legal lending limit of \$124 million with syndication capabilities for larger transactions.
- Mortgage Banking volume reached \$3.5 billion in 2015, \$5.0 billion in 2016 and \$4.2 billion in the first nine months of 2017.
- \$4.4 billion of 1-4 family residential loans serviced for others (FNMA, FHLMC, GNMA).

IN THE COMMUNITY

- Provides accommodative housing and consumer loans for over 2,200 Texas Veterans.²
- Provides low- to moderate-income housing loans for nearly 700 families in North Texas.²
- Supports The Real Estate Council Community Fund, GrowSouth Fund and Impact Dallas Capital.
- Sponsors financial literacy courses at 12 public schools in low- to moderate-income neighborhoods of Dallas County.

NATIONAL RANKINGS

#5 Pretax ROE Bank #10 Best-Performing Bank <i>S&P Global Market Intelligence 2016 Best-Performing U.S. Community Banks with assets between \$1 billion and \$10 billion</i>	#1 ROAA Subchapter S Bank #1 ROAE Subchapter S Bank <i>Independent Banker Magazine The Best of the Best for 2016 - Subchapter S Banks with more than \$1 billion in assets</i>	#2 Residential Real Estate Lender <i>Bank Director Magazine Focused Strategy Ranking Top 25 Residential Real Estate Lenders ranked by total profitability (ROA) 2nd Quarter 2016</i>	Superior Bank Quality Rating <i>Perfect Score of 300 1st Qtr. 2017 Score of 293 out of 300 2nd Qtr. 2017 IDC Financial Publishing, Inc.</i>
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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 972.934.4760	MORTGAGE BANKING DIVISION 2515 McKinney Avenue Suite 1700 Dallas, Texas 75201 972.934.4700	NEXBANK SECURITIES, INC. NEXBANK CAPITAL ADVISORS NEXBANK REALTY ADVISORS 2515 McKinney Avenue Suite 1100 Dallas, Texas 75201 972.763.4000 www.NexBankCap.com
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1) SNL Financial, based on total assets as of September 30, 2017 for banks headquartered and operating in Texas.

2) Year-to-date as of October 31, 2017.

