

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 \$4.0 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

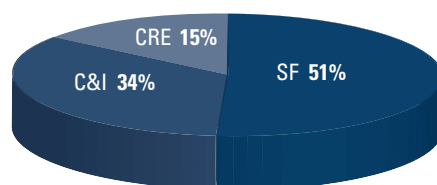
¹NexBank SSB

²NexBank Capital, Inc.

Current Ratings**

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

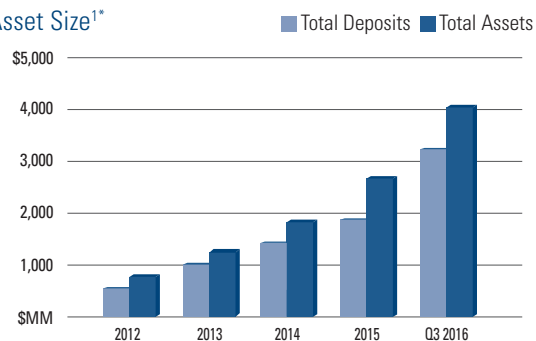
Loan Portfolio (Gross)^{1*}



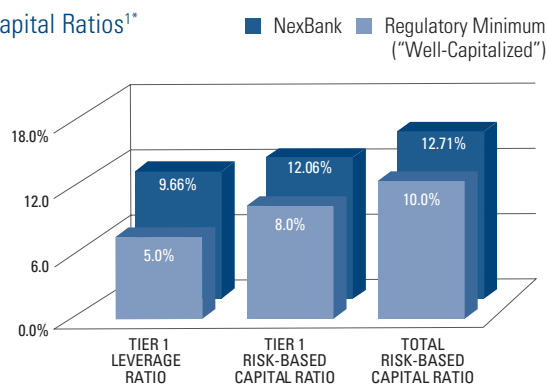
Total \$2.83 BN

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

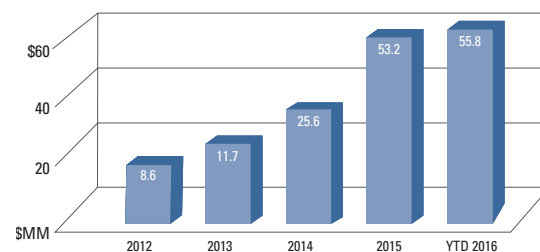
Asset Size^{1*}



Capital Ratios^{1*}



Net Income²



ROAE

2012: 11% | 2013: 13% | 2014: 23% | 2015: 34% | YTD 2016: 34%

Balance Sheet² (\$MM)

Assets	Sep 2016	Sep 2015
Cash and Securities	1,041	369
Net Loans	2,819	1,798
Other Assets	166	108
Total Assets	\$4,026	\$2,275

Liabilities	Sep 2016	Sep 2015
Total Deposits	3,278	1,772
FHLB Borrowings	300	260
Other Liabilities	183	80
Stockholder's Equity	265	163
Total Liabilities & Equity	\$4,026	\$2,275

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

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.

We partner with our clients to provide flexible and reliable capital for their mortgage banking needs. With a strong understanding of the market and its issues, our professionals take timely and effective action to ensure success.

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 in Dallas, Texas and 13th largest bank in the state of Texas.*
- Legal lending limit of \$82.7 million with syndication capabilities for larger transactions.
- Mortgage Banking volume reached \$3.5 billion in 2015 and \$3.7 billion in the first nine months of 2016.
- \$3.7 billion of 1-4 family residential loans serviced for others (FNMA, FHLMC, GNMA).
- SBA Preferred Lender status.

Recent Recognition

- Received Superior bank quality rating (perfect score of 300) by IDC Financial Publishing, Inc. (2nd Quarter 2016).
- 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 in Bank Director Magazine’s Focused Strategy Ranking “Top 25 Residential Real Estate Lenders Ranked by Total Profitability” (Bank Director Magazine, 2nd Quarter 2016).

LOCATIONS

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MORTGAGE BANKING DIVISION

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

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