

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 \$9.8 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, mortgage and institutional banking services to clients throughout the U.S.

FINANCIAL HIGHLIGHTS

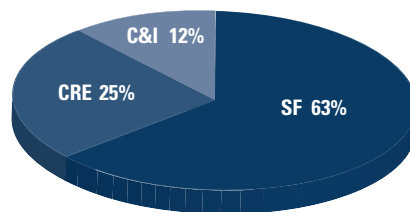
¹ NexBank SSB

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

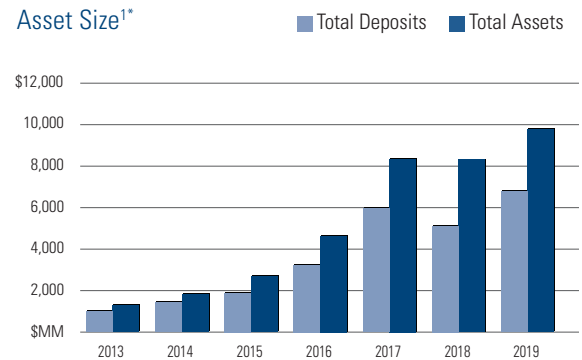
Loan Portfolio (Gross)^{1*}



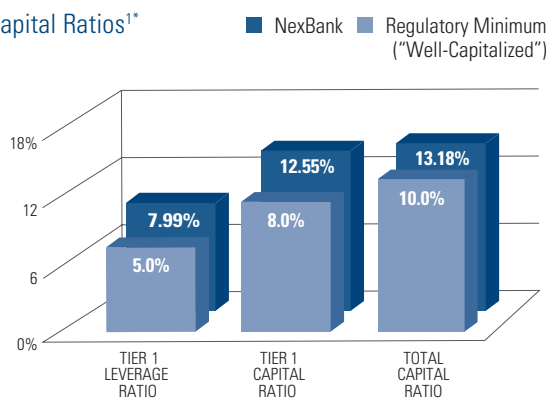
Total \$6.7 BN

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

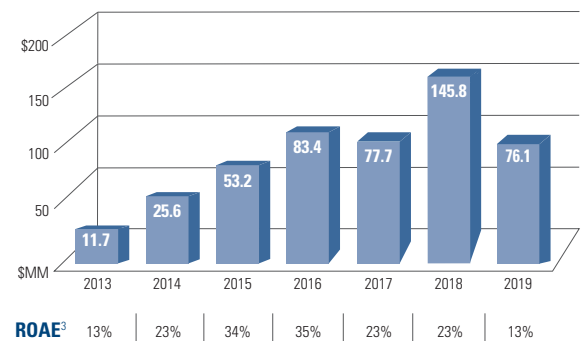
Asset Size^{1*}



Capital Ratios^{1*}



Pre-tax Income²



ROAE³ 13% | 23% | 34% | 35% | 23% | 23% | 13%

Balance Sheet² (\$MM)

Assets	Dec 2019	Dec 2018
Cash and Securities	2,711	2,951
Net Loans	6,673	5,015
Other Assets	397	360
Total Assets	\$ 9,781	\$ 8,326

Liabilities	Dec 2019	Dec 2018
Total Deposits	6,758	5,110
FHLB Borrowings	2,108	2,428
Other Liabilities	424	307
Stockholder's Equity	491	481
Total Liabilities & Equity	\$ 9,781	\$ 8,326

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 BANKING

- Corporate Finance
- Financial Institutions
- Public Funds
- Customized Deposit Services

³ NexBank Capital, Inc. was a Sub-Chapter S Corporation through December 31, 2017. Return calculations are pretax prior to Q1 2018.

^{*}SNL Financial as of December 31, 2019

^{**}Kroll Bond Rating Agency as of August 2019

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 both the short- and long-term demands of financial institutions, corporations, middle-market companies and real estate investors.

We help our clients optimize cash flow, manage liquidity and secure financing solutions that address their current needs and support their growth initiatives.

MORTGAGE BANKING

Our group offers competitive pricing for wholesale and correspondent channels as well as warehouse lines of credit for mortgage lenders nationwide.

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 BANKING

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 8th largest bank in the state of Texas.¹
- Legal lending limit of \$190 million with syndication capabilities for larger transactions.
- Mortgage Banking volume reached \$4.7 billion in 2018 and \$10.5 billion in 2019.
- \$5.0 billion of 1-4 family residential loans serviced for others (FNMA, FHLMC, GNMA).

IN THE COMMUNITY

- Provides accommodative housing and consumer loans for over 3,800 Texas Veterans.²
- Provides low- to moderate-income housing loans for over 1,200 families in Texas.²
- Supports The Real Estate Council Community Fund, GrowSouth Fund and Impact Dallas Capital.
- Sponsors financial literacy courses at 15 public schools in low- to moderate-income neighborhoods of Dallas County.

NATIONAL RANKINGS

<p>#1 Highest ROATCE before Tax #3 Lowest Efficiency Ratio #3 Lowest Adjusted Texas Ratio <i>S&P Global Market Intelligence Best-Performing U.S. Community Banks with assets between \$3 billion and \$10 billion (2018)</i></p>	<p>#5 Pretax ROE Bank & #10 Best-Performing Bank <i>S&P Global Market Intelligence Best-Performing U.S. Community Banks with assets between \$1 billion and \$10 billion (2016)</i></p>	<p>#1 ROAA Subchapter S Bank #1 ROAE Subchapter S Bank <i>Independent Banker Magazine The Best of the Best Subchapter S Banks with more than \$1 billion in assets (2016)</i></p>
<p>#6 ROE Bank <i>The Institutional Risk Analyst Best Performing U.S. Banks with \$1 billion to \$10 billion in total assets (Q1 2018)</i></p>	<p>#8 ROA Bank <i>Independent Banker Magazine Top Performing U.S. Community Banks with more than \$1 billion in assets (2017)</i></p>	<p>Excellent Bank Quality Rating <i>Q3 2019 IDC Financial Publishing, Inc.</i></p>

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**
2515 McKinney Avenue
Suite 1100
Dallas, Texas 75201
972.763.4000