

## 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 \$8.4 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

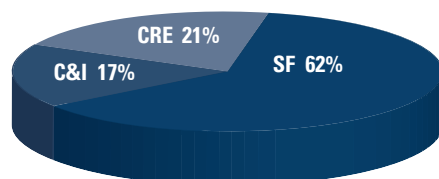
<sup>1</sup> NexBank SSB

<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

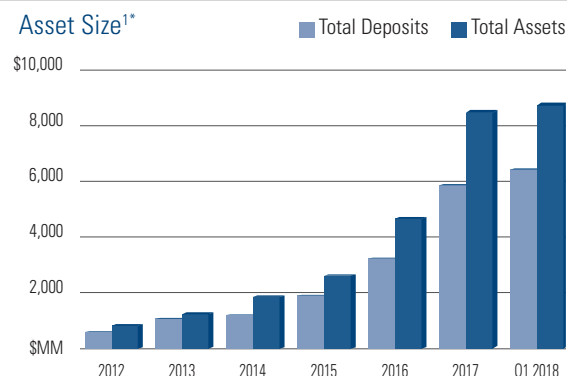
### Loan Portfolio (Gross)<sup>1\*</sup>



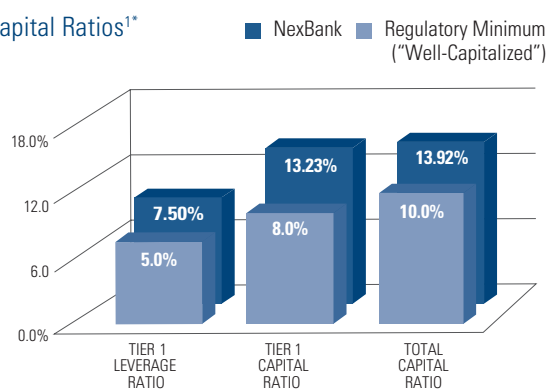
Total \$4.8 BN

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

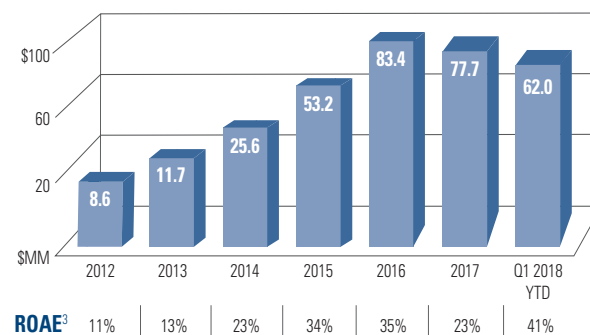
### Asset Size<sup>1\*</sup>



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



### Pre-tax Income<sup>2</sup>



ROAE<sup>3</sup> 11% | 13% | 23% | 34% | 35% | 23% | 41%

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

Assets	Mar 2018	Mar 2017
Cash and Securities	3,202	2,123
Net Loans	4,826	3,021
Other Assets	382	182
<b>Total Assets</b>	<b>\$8,410</b>	<b>\$5,326</b>

Liabilities	Mar 2018	Mar 2017
Total Deposits	6,208	4,722
FHLB Borrowings	1,405	-
Other Liabilities	336	302
Stockholder's Equity	461	302
<b>Total Liabilities &amp; Equity</b>	<b>\$8,410</b>	<b>\$5,326</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
- Public Funds
- Customized Deposit Services
- Property Management

3. NexBank Capital, Inc. was a Sub-Chapter S Corporation through December 31, 2017. ROAE Q1 2018 computation is net of tax.

\*SNL Financial as of March 31, 2018

\*\*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 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 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.<sup>1</sup>
- Legal lending limit of \$150 million with syndication capabilities for larger transactions.
- Mortgage Banking volume reached \$3.5 billion in 2015, \$5.0 billion in 2016, \$6.1 billion in 2017 and \$0.9 billion in the first three months of 2018.
- \$4.5 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.<sup>2</sup>
- Provides low- to moderate-income housing loans for over 750 families in Texas.<sup>2</sup>
- 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

#8 ROA Bank <i>Independent Banker Magazine Top Performing U.S. Community Banks for 2017 - Banks with more than \$1 billion in assets</i>	#5 Pretax ROE Bank #10 Best-Performing Bank <i>S&amp;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 Qtr. 2016</i>	Superior Bank Quality Rating <i>1<sup>st</sup> Qtr. - 4<sup>th</sup> 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