

CCBN Top Banker Panel

October 30, 2024

Forward-looking Statements

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Franchise Snapshot

Company Overview

- Founded in August 2021 anticipating an unwind of balance sheet recklessness and an economic cycle
- State chartered commercial bank focused on serving small to mid-sized businesses, minority-owned and familyowned businesses, and investors in income-producing multifamily and commercial real estate
- Target markets include Los Angeles, Orange, Riverside, San Bernardino Counties, CA – range between 60-75% diverse, majority minority
- One of only five Minority Deposit Institution's ("MDI") designated diverse and multiracial in the U.S.
- Capitalization led by Stephen H. Gordon, Chairman and CEO, along with Arkview Capital, a minority-owned private equity fund spun out of the Ziff Brothers family office
- Executive team averages 30+ years of industry experience with a track record of successfully starting, acquiring, growing, and selling banks
- Technology-forward approach allows Genesis to provide a secure, low friction, user-friendly banking experience

Genesis Bank Headquarters





Financial Highlights - Sept 30, 2024

- Abundant capital ~2x higher than peers
 - Tier 1 leverage ratio: 22%
 - Total risk-based capital ratio: 43%
- **Assets:** \$197 million
- Loans: \$142 million
- **Deposits:** \$142 million
- Noninterest DDA / Deposits: 56%
- Brokered deposits: <1%</p>
- Liquidity ratio: 32%
- Investment securities portfolio: \$0
- Non-performing assets: \$0
- Loan delinquencies: \$0

Holistic Banking, Consultative Approach, and Personalized Service

Commercial Banking

Clients

- Small to midsized businesses
- Family and/or minority owned businesses
- Entrepreneurs

Products

- Revolving lines of credit
- ABL & factoring
- Owner-occupied CRE
- Equipment financing

Sectors

- General commercial
- Industrial
- Food & beverage
- Hospitality
- Professional services

Income Property Banking

Clients

- Real estate investors. owners, operators
- Portfolio managers
- Investment funds

Products

- CRE lending
- Permanent financing
- SBA 504
- Hybrid structures

Sectors

Multifamily

Industrial

Retail

Comprehensive **Client-Centric Approach**

Escrow & Exchange

Clients

- Individuals
- Real estate investors
- Professional service firms

Products

- Commercial escrow services
- Section 1031 exchange services

Sectors

- Commercial real estate
- Multifamily residential

Treasury & Cash Management

Clients

- Middle market companies
- Real estate portfolio managers

Products

- Cash management
- Treasury services
- Hedging solutions Merchant
- services
- FX products

Sectors

- Consumer products
- Food & beverage
- Nonprofits
- Healthcare
- Hospitality
- Professional firms

Genesis Bank Institute for Entrepreneurship

Clients

- Small business owners
- Entrepreneurs
- Business professionals

Products

- Financial education
- Capacity building
- Capital access Networking
- Resources

- products
- Nonprofits
- Commercial &

Sectors

- Consumer
- Food & beverage
- industrial

Clients

- HOAs
- 1031 Exchange Accommodators

- Escrow
- Title companies

Products

Fiduciary & Specialty

- Cash management
- Treasury services
- Full suite of deposit products

Sectors

- Commercial real estate
- Residential real estate

Genesis Secures \$500+ Million in Equity Capital Commitments to Opportunistically Pursue M&A

- Capital commitments support efforts to opportunistically acquire and recapitalize banks
- Equity capital commitments includes large and medium sized family offices, private equity firms, and traditional bank fund investors

Flexible Acquisition Platform was Built for this Precise Moment



Clean Balance Sheet

Pristine loan portfolio. \$0 nonperforming loans.



No Securities Portfolio

Liquidity readily available in cash. Borrowing lines nearly untapped.



Veteran Team

Extensive M&A and balance sheet restructuring experience in commercial and investment banking, at the global, national, regional, and community levels.



Leading Technology Platform

Best-in-class technology to provide secure, digital-first platform.



Abundant Capital

The Bank's percentage capital ratios are ~2x higher than the industry average



Minority Depository Institutions

1 of 150 MDIs in the U.S. out of nearly 4,600 FDIC-insured banking institutions. 1 of only 5 MDIs with a diverse, multiracial designation.



No Legacy Issues

No legacy issues related to credit, no outdated technology, no branches.



No Office CRE Exposure

No exposure to office related CRE



No Tech, Crypto, or Early-stage Loans

Our loan portfolio has no technology, start-up, early-stage, crypto, or venture-backed companies

Significant Progress – Bank Platform Fully Built Out and Operating

Generated over \$250 million of business since inception

Genesis Launched Closed \$57M initial capitalization. Led by Stephen H. Gordon, Chairman and CEO, and Arkview Capital.

Municipal Roundtable
Hosted 1st quarterly
roundtable event with
city, county, and gov't
officials

Large MFR Financing

Closed on \$98M multifamily refinance transaction

HO

Launched Escrow Division
Escrow Division handles all
aspects of commercial and
commercial real estate
related escrow
transactions

Launched HOA Banking

HOA Division focused on serving property management companies, homeowners, and condo associations, and their boards of directors

Genesis Secures \$500M in Capital Commitments

Equity capital commitments of \$500M secured to acquire and recap banks.

Genesis for Good Catalyst Empowerment Grant Program

In partnership with Fiserv, this program offers grants to small businesses to empower underserved entrepreneurs to create jobs, scale, and have greater positive impact.



2022

2023

2024



MDI Designation

Received concurrence
from FDIC on MDI
election – Genesis is 1
of only 5 MDIs in the

Launched GBIE as
business accelerator
and advisory division
of the Bank

Institute for Entrepreneurship

Follow-on Capital Raise Genesis closes on funding of follow-on

funding of follow-on capital raise of approximately \$25M

Launched 1031 Exchange Division

1031 Exchange Division serves as a Qualified Intermediary to facilitate Section 1031 exchanges of like-kind investment and real property

MBA DEI Award

Mortgage Bankers Association Awards Genesis with 2023 Commercial and Multifamily Diversity, Equity, and Inclusion Leadership Award

Fisery Clover Partnership

In partnership with Fiserv, Genesis offers businesses located in LMI communities with access to Clover's POS technology, with zero entry costs and discounted subscription fees

multiracial focus

U.S. with diverse,

Collaboration with Community

Financial and Business



Education

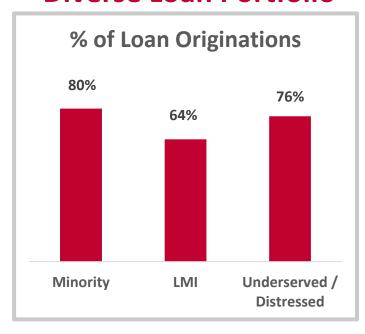
Development Council



University of

California, Irvine

Diverse Loan Portfolio



Nonprofit and Philanthropic





























Government













ADVANCE