



CCBN Top Banker Panel

October 30, 2024



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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 family-owned 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%**
- **Liquidity ratio: 32%**
- **Investment securities portfolio: \$0**
- **Non-performing assets: \$0**
- **Loan delinquencies: \$0**

Holistic Banking, Consultative Approach, and Personalized Service

Commercial Banking

<u>Clients</u>	<u>Products</u>	<u>Sectors</u>
<ul style="list-style-type: none"> Small to mid-sized businesses Family and/or minority owned businesses Entrepreneurs 	<ul style="list-style-type: none"> Revolving lines of credit ABL & factoring Owner-occupied CRE Equipment financing 	<ul style="list-style-type: none"> General commercial Industrial Food & beverage Hospitality Professional services

Income Property Banking

<u>Clients</u>	<u>Products</u>	<u>Sectors</u>
<ul style="list-style-type: none"> Real estate investors, owners, operators Portfolio managers Investment funds 	<ul style="list-style-type: none"> CRE lending Permanent financing SBA 504 Hybrid structures 	<ul style="list-style-type: none"> Multifamily Retail Industrial

Genesis Bank Institute for Entrepreneurship

<u>Clients</u>	<u>Products</u>	<u>Sectors</u>
<ul style="list-style-type: none"> Small business owners Entrepreneurs Business professionals 	<ul style="list-style-type: none"> Financial education Capacity building Capital access Networking Resources 	<ul style="list-style-type: none"> Consumer products Food & beverage Nonprofits Commercial & industrial



Escrow & Exchange

<u>Clients</u>	<u>Products</u>	<u>Sectors</u>
<ul style="list-style-type: none"> Individuals Real estate investors Professional service firms 	<ul style="list-style-type: none"> Commercial escrow services Section 1031 exchange services 	<ul style="list-style-type: none"> Commercial real estate Multifamily residential

Treasury & Cash Management

<u>Clients</u>	<u>Products</u>	<u>Sectors</u>
<ul style="list-style-type: none"> Middle market companies Real estate portfolio managers 	<ul style="list-style-type: none"> Cash management Treasury services Hedging solutions Merchant services FX products 	<ul style="list-style-type: none"> Consumer products Food & beverage Nonprofits Healthcare Hospitality Professional firms

Fiduciary & Specialty

<u>Clients</u>	<u>Products</u>	<u>Sectors</u>
<ul style="list-style-type: none"> HOAs 1031 Exchange Accommodators Escrow Title companies 	<ul style="list-style-type: none"> Cash management Treasury services Full suite of deposit products 	<ul style="list-style-type: none"> 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.



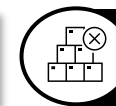
No Legacy Issues

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



No Office CRE Exposure

No exposure to office related CRE

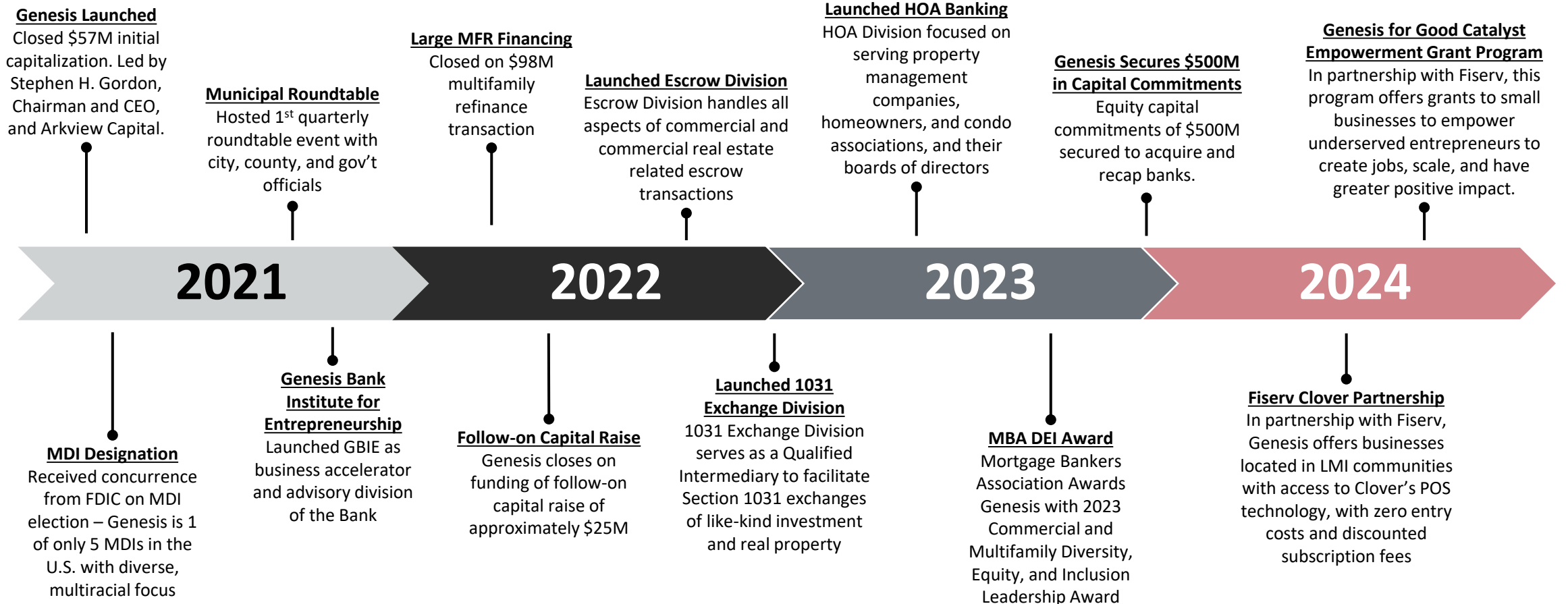


No Tech, Crypto, or Early-stage Loans

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



Collaboration with Community

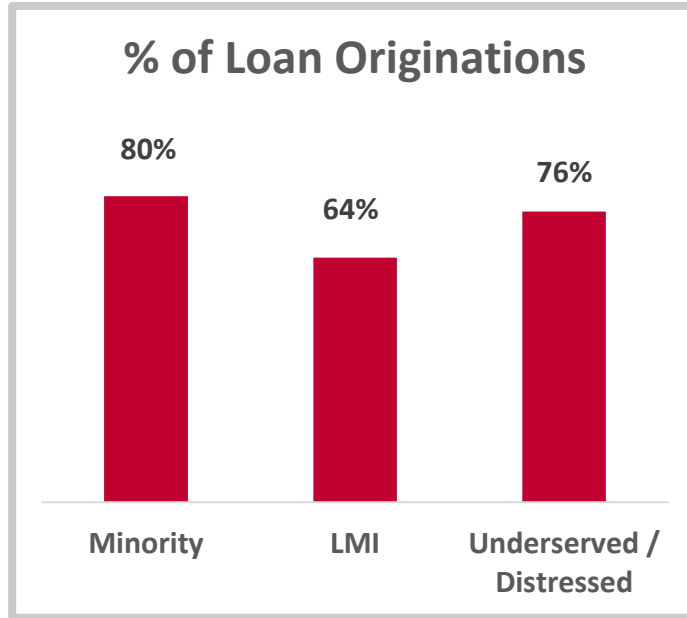
Financial and Business



Education



Diverse Loan Portfolio



Nonprofit and Philanthropic



Government



Note: Demographic data sourced from FFIEC census data using borrower collateral addresses and corresponding tract code