



GENESIS BANK

**CCBN Top Banker Panel
De Novo Banking Group**

Overview

Genesis Bank is a California-chartered, non-member de novo commercial bank organized by a group of highly experienced and successful bankers and business professionals led by Stephen H. Gordon, Founding Chairman and CEO

Strategic focus on serving the financial needs of small to mid-sized businesses, business owners, and income-producing multifamily and commercial real estate investors, owners, and operators in Southern California

Relationship-based approach, focused on banking the full financial relationship needs of the client, including loans and lines, business operating accounts, excess liquidity, and treasury management products and services to accommodate banking needs of clients, all supported by, and built on, a technology-focused platform

Focus on specialty deposits, including fiduciary, professional banking, and private banking, provides for diverse sources of low-cost core deposits and fee income generation, as well as acts as a source of client referrals

Genesis is designated as a Minority Depository Institution. Of the 4,978 FDIC insured banking institutions as of March 31, 2021, only 142 were designated as MDIs. Genesis is one of only two diverse, multiracial MDIs in the U.S.

Successful Track Record

- Stephen H. Gordon is an experienced banker that has assembled a world-class team, diverse Board of Directors, and anchor investors



1998-2006
Founder & CEO
\$6B assets at sale

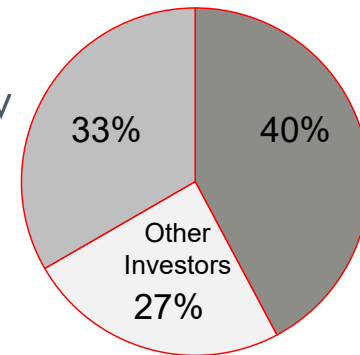


2007-2010
Chairman & CEO
\$5B assets at sale



2010-2018
Founder & CEO
\$8B assets at sale

Committed Ownership and Capital



Stephen H. Gordon

\$57M Capitalization

Benefits of a De Novo Bank



Latest technology and innovations enable cost-effective and efficient operations – no legacy banking platforms, systems, and processes



No legacy branches and related overhead



Clean balance sheet – absence of pre-existing book of loan, investment, and deposit portfolio



No legacy regulatory, compliance, BSA, or legal issues



Cohesive culture without inherited employees, executives, or directors

Organizational Structure

Commercial Banking

Traditional commercial lending for small to mid-sized businesses; working lines of credit, owner-occupied commercial real estate, SBA, ABL, etc.
Full suite of treasury management products and services; wires, cash management, credit cards, etc.



Full relationship-based banking to deliver full strength/resources of the Bank to the client

Commercial Real Estate Banking

Multifamily properties in densely populated low- and moderate-income workforce oriented metropolitan geographies
Full commercial real estate offerings, including investor owned retail, industrial, and office properties



Proven track record of successfully originating and managing multi-billion dollar multifamily loan portfolios with zero loss experience

Fiduciary / Specialty / Professional Banking

Banking the financial needs of entities that act as fiduciaries of assets, including title, escrow, 1031 Exchange, HOAs, and property management companies
Banking the financial needs of professional service providers, including CPAs, law firms, insurance brokerage, and wealth management firms



Broad and diversified sources of core deposits – synergistic businesses that also act as sources of new client referrals

Escrow and Section 1031 exchange

Facilitating all title, documentation, tax, and filing related activities for commercial escrow and 1031 exchange transactions
Custody for escrow and 1031 exchange funds



Provides stable and low-cost deposits and fee income generation; provides synergistic service to clients

Private Banking

Concierge level service targeted towards the Bank's larger client relationships
Customized products and services to accommodate high touch banking needs



Personalized level of services and tailor-made banking solutions

Minority Depository Institution



One of only two diverse, multiracial MDIs in the U.S.

Committed to provide capital to minority and low- to moderate-income (LMI) markets

Majority of Board comprised of minorities, reflecting the diversity of target markets

Genesis Bank Foundation established to support local community initiatives

REGULATORS & PEER BANKS

FDIC promotes MDIs as they provide capital for minority and LMI communities

Community Reinvestment Act (CRA) credits for collaboration with MDIs

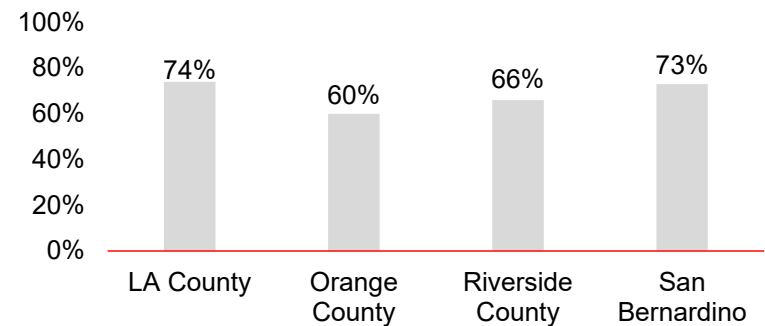
Banks earn CRA credits by investing equity capital in MDIs and by sharing deposits, loans, and resources

Every \$1M of equity capital invested in Genesis can have \$11M of leveraged impact for community



DIVERSE POPULATION SERVED

% of population designated as minority



COMMUNITY & CLIENTS

Minorities comprise the majority of population in Genesis' target markets

Multifamily lending focus highly targeted towards LMI, minority, affordable housing

Opportunity for mission-driven businesses to bank with Genesis

"Wells Fargo committed \$50M to supporting MDIs"
Wells Fargo (3/10/20)

"JP Morgan commits \$50M in capital and deposits to MDIs and CDFIs" JP Morgan (10/8/20)

"FDIC announces mission-driven bank fund to support MDIs and CDFIs with equity capital"
FDIC (9/16/21)

"Citi commits \$100M to support MDIs growth"
Bloomberg (9/25/20)

"Netflix moves \$100M in deposits to bolster black banks"
New York Times (6/30/20)

"BoFA allocates \$50M to direct equity in MDIs"
Bank of America (6/2/20)

"Comerica is moving \$10M in deposits to MDIs"
Comerica Bank (8/19/20)

"I made it a priority...to promote and preserve MDIs."
FDIC Chairman Jelena McWilliams (10/2/19)