

KBW US Regional Banking Growth Conference

June 6, 2022 | Mandarin Oriental Hyde Park | London, UK

Why Attend?



Scale – Presenters Total Over **\$500bn** in Assets



Insight – Over **50%** of U.S. Population Coverage



Tech – **Leading Edge** Investing / Adoption



Access – **CEO** Presenters

Presenting Companies

Tech Forward



Proven Growers



Merger Integrators



Please refer to the important disclosures at the back of this invite.

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Tech Forward Participants



axos
FINANCIAL

- America's oldest, branchless, internet-based bank
- Recently bought RIA-focused broker-dealer assets of E*Trade from Morgan Stanley, \$23bn in custody
- Developed own roboadvisor, margin loan, and payment-for-order-flow businesses
- 'Epiq' business unit focused on administering bankruptcy proceeding deposits



SYNOVUS

- New CEO and CFO have prioritized higher investment in technology
- Recently launched 'Maast – Money-as-a-service technology' embedded banking platform
- Early investments include QualPay online payment platform, as well as improvements to their treasury platform
- Exploring crypto deposit programs



NBH

- Tech investments include:
 - Finstro - online lending platform delivering working capital solutions for B2B businesses
 - Partnership with Figure Technology to develop more efficient blockchain-based banking products and processes
- Focus to deliver a digital ecosystem for their SMB customers
- Bank investments adding to strategy
 - The largest SBA (small business) lender in Utah
 - Wyoming trust bank



Pinnacle
FINANCIAL PARTNERS

- Tech forward
 - 49% investment in BHG, formerly the Banker Healthcare Group
 - Online AI-based loan origination platform originally aimed at unsecured private physician loans
 - Expanding to other professional service sectors such as law, accounting, and RIAs
 - Invested \$189mm
- Proven growth
 - Model yields 50% higher loan growth rates than peers



Valley

- Developed ValleyPay network to support Cannabis sector, which tends to process large amounts of cash, and to help support their becoming bankable business relationships
- Purchased a small venture bank from Israeli owners, focused on banking and lending to start-ups. Very small version of SIVB



Atlantic
Union Bankshares

- Early deployment of Ncino technology for their commercial loan platform
- Investor in multiple fintech private equity funds

Important Disclosures

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