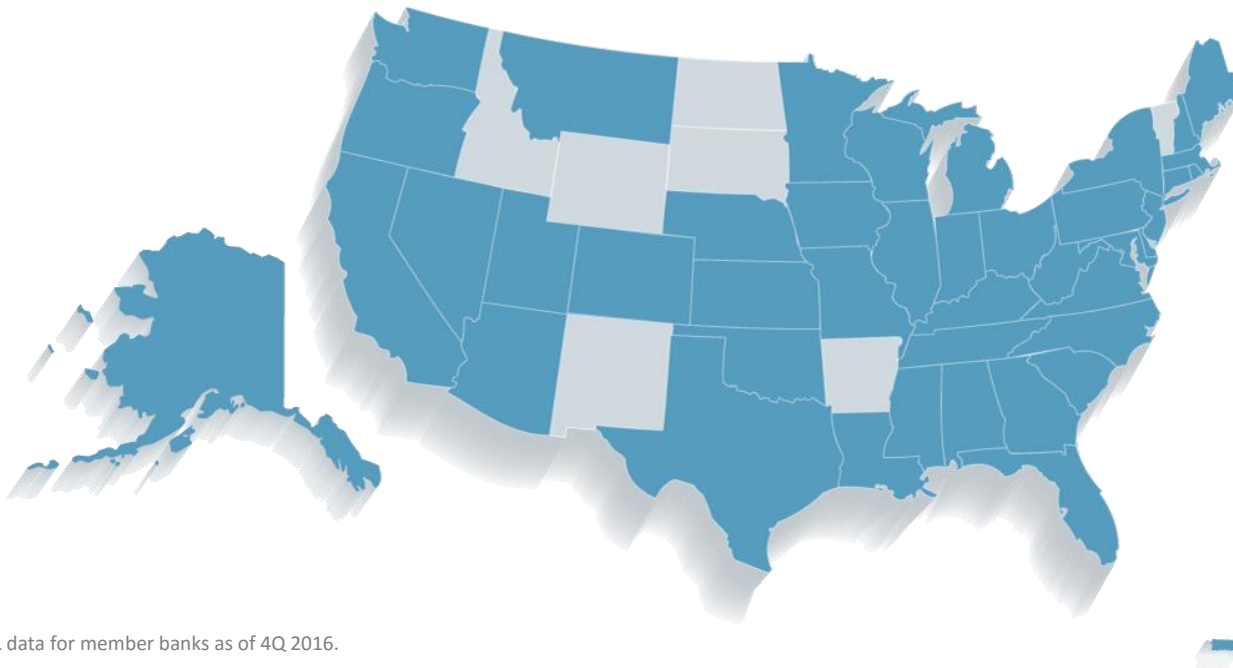


BancAlliance Network Objectives and Structure

BancAlliance is grounded in the conviction that community banks can thrive, and compete with the biggest banks, by standing together through collaboration.

BancAlliance delivers value to our members both through our growing array of lending and service programs and through networking, information, education and support services designed to allow member banks to take full advantage of those programs in a manner consistent with regulatory expectations and best practices.

As of year end 2016, BancAlliance represented more than **225** bank members across **42** states, the District of Columbia and Puerto Rico. Member banks of BancAlliance typically range in size from roughly **\$100 million** to **\$10 billion** in assets, with a median asset size of **\$700 million** and an average of **\$2 billion**. Member banks have a median loan-to-deposit ratio of **90%** and real estate concentration of **80%.***



The BancAlliance Network
(42 states)

*SNL data for member banks as of 4Q 2016.

Current BancAlliance Programs¹



Commercial Loan Program

We provide cash flow-based financing typically alongside experienced private equity sponsors to fund growth, acquisitions, expansion, or recapitalization of middle-market businesses with approximately \$10-75 million in EBITDA. We source both senior term and revolving debt facilities ranging in size from \$40-250 million primarily secured by all of the assets and stock of the business. These loans generally have five to seven year terms with variable interest rates. Members always have the right but never the obligation to participate in any given loan.



Consumer Loan Program

We have partnered with Lending Club, a leading marketplace lender, to provide community banks access to a user-friendly consumer lending platform. Members are able to participate in consumer lending without having to maintain the expensive platform and processes that such lending requires. The program is designed to enable member banks to offer an attractive unsecured consumer loan product to their customers, and to add consumer loans to their balance sheets, generating interest income and diversifying loan portfolios.



Small Business Loan Program

We have partnered with Fundation, a technology-enabled lender serving the small business market. Members that elect to participate in this program have access to a small business lending platform that can be integrated into branch and online workflows. The platform facilitates the collection of applicant information 24/7 through a bank's website. The platform delivers an electronic credit file to the bank, incorporating data sources and analytics; this credit file can improve the efficiency and timeliness of decision-making.



Wealth Management Program

We have partnered with Personal Capital, a registered investment advisor serving the wealth management market. Member bank customers have access to leading software tools to consolidate and view financial assets, cash flow, and estate and retirement planning positions. Customers with \$25,000 or more of investable assets receive preferred access to licensed investment advisors traditionally supporting the highest net worth customers.



Expanding the Reach of Community Banking

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Notes below are referenced throughout the presentation.

Note 1: BancAlliance programs include programs offered directly by Alliance Partners and other parties where BancAlliance is not a contractual party to the program.