

**SECURITIES AND EXCHANGE COMMISSION**  
Washington, D.C. 20549

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**FORM 8-K**

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**CURRENT REPORT**  
Pursuant to Section 13 or 15(d)  
of the  
Securities Exchange Act of 1934

Date of Report (date of earliest event reported): January 7, 2015

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**CUSTOMERS BANCORP, INC.**  
(Exact Name of Registrant as specified in its charter)

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Pennsylvania  
(State or other jurisdiction  
of incorporation)

001-35542  
(Commission File Number)

27-2290659  
(I.R.S. Employer  
Identification No.)

1015 Penn Avenue  
Suite 103  
Wyomissing PA 19610

Registrant's telephone number, including area code: (610) 933-2000

None  
(Former name or former address, if changed since last report)

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Check the appropriate box below if the form 8-K filing is intended to simultaneously satisfy the filing obligations of the registrant under any of the following provisions (see General Instructions A.2. below):

- ☐ Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
  - ☐ Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
  - ☐ Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
  - ☐ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
-

**Item 7.01. Regulation FD.**

Customers Bancorp, Inc. (the “Company”) has posted to its website a slide presentation which is attached hereto as Exhibit 99.1 and incorporated into this Item 7.01 by reference.

The information in this Current Report on Form 8-K, including Exhibit 99.1 attached hereto and incorporated by reference into this Item 7.01, shall not be deemed “filed” for purposes of Section 18 of the Securities Exchange Act of 1934, as amended, or otherwise subject to the liabilities under that Section. Furthermore, such information, including the exhibit attached hereto, shall not be deemed incorporated by reference into any of the Company’s reports or filings with the SEC, whether made before or after the date hereof, except as expressly set forth by specific reference in such report or filing. The information in this Current Report on Form 8-K, including the exhibits attached hereto, shall not be deemed an admission as to the materiality of any information in this report on Form 8-K that is required to be disclosed solely to satisfy the requirements of Regulation FD.

**Item 9.01. Financial Statements and Exhibits**

(d) Exhibits.

Exhibit	Description
Exhibit 99.1	<a href="#">Slides</a>

**SIGNATURE**

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned, hereunto duly authorized.

**CUSTOMERS BANCORP, INC.**

By : /s/ Robert E. Wahlman

Name: Robert E. Wahlman

Title: Executive Vice President and Chief  
Financial Officer

Date: January 7, 2015

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EXHIBITS INDEX

Exhibit	Description
Exhibit 99.1	<a href="#">Slides</a>

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# Customers Bancorp, Inc.

*Highly Focused, Low Risk, Above Average Growth  
Bank Holding Company*

## **Analyst Day Presentation**

January 7, 2015

NYSE: CUBI



This presentation as well as other written or oral communications made from time to time by us, may contain certain forward-looking information within the meaning of the Securities Act of 1933, as amended, and the Securities Exchange Act of 1934, as amended. These statements relate to future events or future predictions, including events or predictions relating to our future financial performance, and are generally identifiable by the use of forward-looking terminology such as “believes,” “expects,” “may,” “will,” “should,” “plan,” “intend,” “target,” or “anticipates” or the negative thereof or comparable terminology, or by discussion of strategy or goals that involve risks and uncertainties. These forward-looking statements are only predictions and estimates regarding future events and circumstances and involve known and unknown risks, uncertainties and other factors that may cause our actual results, levels of activity, performance or achievements to be materially different from any future results, levels of activity, performance or achievements expressed or implied by such forward-looking statements. This information is based on various assumptions by us that may not prove to be correct. Important factors to consider and evaluate in such forward-looking statements include:

- changes in the external competitive market factors that might impact our results of operations;
- changes in laws and regulations, including without limitation changes in capital requirements under the federal prompt corrective action regulations;
- changes in our business strategy or an inability to execute our strategy due to the occurrence of unanticipated events;
- our ability to identify potential candidates for, and consummate, acquisition or investment transactions;
- the timing of acquisition or investment transactions;
- constraints on our ability to consummate an attractive acquisition or investment transaction because of significant competition for these opportunities;
- the failure of the Bank to complete any or all of the transactions described herein on the terms currently contemplated;
- local, regional and national economic conditions and events and the impact they may have on us and our customers;
- ability to attract deposits and other sources of liquidity;
- changes in the financial performance and/or condition of our borrowers;
- changes in the level of non-performing and classified assets and charge-offs;
- changes in estimates of future loan loss reserve requirements based upon the periodic review thereof under relevant regulatory and accounting requirements;
- the integration of the Bank’s recent FDIC-assisted acquisitions may present unforeseen challenges;
- inflation, interest rate, securities market and monetary fluctuations;
- the timely development and acceptance of new banking products and services and perceived overall value of these products and services by users;
- changes in consumer spending, borrowing and saving habits;
- technological changes;
- the ability to increase market share and control expenses;

- continued volatility in the credit and equity markets and its effect on the general economy;
- the effect of changes in accounting policies and practices, as may be adopted by the regulatory agencies, as well as the Public Company Accounting Oversight Board, the Financial Accounting Standards Board and other accounting standard setters;
- the businesses of the Bank and any acquisition targets or merger partners and subsidiaries not integrating successfully or such integration being more difficult, time-consuming or costly than expected;
- material differences in the actual financial results of merger and acquisition activities compared with expectations, such as with respect to the full realization of anticipated cost savings and revenue enhancements within the expected time frame;
- revenues following any merger being lower than expected;
- deposit attrition, operating costs, customer loss and business disruption following the merger, including, without limitation, difficulties in maintaining relationships with employees being greater than expected.

These forward-looking statements are subject to significant uncertainties and contingencies, many of which are beyond our control. Although we believe that the expectations reflected in the forward-looking statements are reasonable, we cannot guarantee future results, levels of activity, performance or achievements. Accordingly, there can be no assurance that actual results will meet expectations or will not be materially lower than the results contemplated in this presentation. You are cautioned not to place undue reliance on these forward-looking statements, which speak only as of the date of this document or, in the case of documents referred to or incorporated by reference, the dates of those documents. We do not undertake any obligation to release publicly any revisions to these forward-looking statements to reflect events or circumstances after the date of this document or to reflect the occurrence of unanticipated events, except as may be required under applicable law.

This presentation is for discussion purposes only, and shall not constitute any offer to sell or the solicitation of an offer to buy any security, nor is it intended to give rise to any legal relationship between Customers Bancorp, Inc. (the “Company”) and you or any other person, nor is it a recommendation to buy any securities or enter into any transaction with the Company. The information contained herein is preliminary and material changes to such information may be made at any time. If any offer of securities is made, it shall be made pursuant to a definitive offering memorandum or prospectus (“Offering Memorandum”) prepared by or on behalf of the Company, which would contain material information not contained herein and which shall supersede, amend and supplement this information in its entirety.

Any decision to invest in the Company’s securities should be made after reviewing an Offering Memorandum, conducting such investigations as the investor deems necessary or appropriate, and consulting the investor’s own legal, accounting, tax, and other advisors in order to make an independent determination of the suitability and consequences of an investment in such securities. No offer to purchase securities of the Company will be made or accepted prior to receipt by an investor of an Offering Memorandum and relevant subscription documentation, all of which must be reviewed together with the Company’s then-current financial statements and, with respect to the subscription documentation, completed and returned to the Company in its entirety. Unless purchasing in an offering of securities registered pursuant to the Securities Act of 1933, as amended, all investors must be “accredited investors” as defined in the securities laws of the United States before they can invest in the Company.

This presentation also includes estimated guidance regarding our fully diluted earnings per share for the years 2014 and 2015, which we have previously disclosed and is subject to the assumptions and qualifications included in that previous disclosure. The guidance consists solely of estimates prepared by management based on currently available information and assumptions of future performance of the company and the general economy. Our independent registered public accounting firm has not audited, reviewed or performed any procedures with respect to the guidance and, accordingly, does not express an opinion or any other form of assurance with respect to this data. Our actual results may differ from the guidance, and any such differences could be material. Accordingly, undue reliance should not be placed on this information. The factors discussed above should be considered and evaluated with respect to our guidance.



- 1. Business Strategy**
  - Banking Industry Overview
  - Customers Bancorp, Inc. - It's Strategy
  - Customers Bank - High Touch Supported with High Tech for Businesses
  - BankMobile - High Tech with High Touch like features for Consumers
- 2. Shareholder Value Creation Model**
- 3. Our Performance over the Past Five Years**
- 4. Risk Management**
  - Credit Risk Management Process and Results
  - CRA, Fair and Responsible Banking Risk Management Update
- 5. Financial Performance Model**
  - Strong revenue generation, strong credit, low efficiency ratio and sustainable profitability in all interest rate environments
  - Our financial targets for Q4 2014, 2015 & beyond
- 6. Bank Mobile**
- 7. Questions & Answers**

# Current Banking Environment and How We are Positioned

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1. Absolute clarity of your vision , strategy , goals and tactics ;  
there must be absolute alignment between board and  
management
2. Become a master of your internal environment
  - Our authentic internal assessment of strengths,  
weaknesses and opportunities
3. Be a master of your external environment
  - What is happening with customer trends, technology,  
competition, economy, regulatory environment, etc. -  
How does this impact us?
4. Highest level of integrity and fairness in all we do
5. Passion for continuous improvement

### External Forces

- Role of traditional bank branches changing very rapidly
- Mobile banking fastest growing channel
- Banks of all sizes revisiting their business strategies, revenue generation models and cost structures
- Technology & customer needs, desires and style changing rapidly

### Issues facing Boards & CEO's

### Business Issues

- Slow economic growth
- Low good quality consumer and business loan demand
- Pressure continues on margin. Days of 3.5%-4.0% margin are gone. Banks need to reduce efficiency ratios
- Difficult to attract good talent
- Very difficult and inconsistent regulatory environment
- Shareholders want 10%+ ROE, consistent quality growth and strong risk management infrastructure

**What** is our unique strategy for revenue and profitable growth

**How** do we attract and retain best talent?

**How** do we take advantage of technology?

**How** do we deal with growing compliance burden?

**How** do we manage our risks better than peers?

How do we lower our efficiency ratios?

### Impediments to Growth

- Traditional CRE lending very difficult to do
- Very little consumer loan growth; headwinds for consumer credit quality
- Growth exists only at niche players
- Mortgage banking revenues are extremely volatile
- Pressure to reduce or eliminate Overdraft and other nuisance fees by CFPB
- Regulators have no appreciation or incentive to see banks grow profitability

### Shareholder Expectations

- Start bank and sell at 2 to 3x book no longer an option - what do shareholders of small privately held banks do?
- Equity markets not available to small banks
- Banks need to earn 10% or more ROE if they want to remain independent
- Consistent ROE of 12% or greater and ROA of 1% or greater being rewarded well by market

1. Must focus on both “Relationship” or “High Touch” banking combined with “Highly Efficient” or “High Tech”. Strategy should be unique as to not be copied easily
2. Attract and retain best high quality talent. Business Bankers / Relationship Bankers with approximately 15 years+ experience who bring a book of business with them
3. Compensate leaders based upon profitability with both cash and equity
4. Never deviate from following critical success factors
  - Only focus on very strong credit quality niches
  - Have very strong risk management culture
  - Have significantly lower efficiency ratio than peers to deliver sustainable strong profitability and growth with lower margin and lower risk profile
  - Always attract and retain top quality talent
  - Culture of innovation and continuous improvement

### 1. Customers Bank

- A business bank with a unique strategy
- Attraction and retention of top quality talent
- Unique Model
  - “Very Branch Lite” business model with “High Touch Supported with High Tech”
  - Highly Efficient
  - Focuses only on high quality, growth oriented, although somewhat lower margin business
  - Strong risk management with low efficiency ratio, driving higher profitability, ROE and growth

### 2. Unique digital banking, branchless or very branch lite model for consumer banking

-  - “High Tech” digital mobile bank with “High Touch” like features

## Credit Improving - Though Banks Face a Number of Operational Headwinds

- **Credit Improving**
- **Quality Asset Generation Remains A Challenge**
  - Banks are starved for interest-earning assets and exploring new asset classes, competing on price and looking into specialty finance business / lending
- **NIM Compression**
  - Low rate environment for the foreseeable future will continue to compress NIM
  - Many institutions wither betting on rates or otherwise taking excessive interest rate risk
  - Industry NIM continues to decline
  - Down about 100 bps since 1995
  - Low interest rate environment, competitive pressures likely to prevent return to historical levels
- **Operational leverage**
  - Expense management is top of mind as banks try to improve efficiency in light of revenue pressure and increased regulatory / compliance costs
  - Regulatory pressure expected to stay robust
- **New Strategies**
  - Yesterdays strategies may not be appropriate tomorrow

## Critical to Have a Winning Business Model



Source: SNL Financial.

<sup>1</sup> Includes data for top 50 U.S. banks by assets.

# Customers Bank

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Executing On Our Unique High Performing  
Banking Model

Top Line Growth in 2013 & 2012



Name	Title	Years of Banking Experience	Background
Jay S. Sidhu	Chairman & CEO	39	Chairman and CEO of Sovereign Bank & Sovereign Bancorp, Inc.
Richard A. Ehst	President & COO	47	EVP, Commercial Middle Market, Regional President and Managing Director of Corporate Communications at Sovereign Bank
Robert E. Wahlman, CPA	Chief Financial Officer	34	CFO of Doral Financial and Merrill Lynch Banks; various roles at Bank One, US GAO and KPMG.
Steve Issa	EVP, New England Market President, Regional Chief Lending Officer	38	EVP, Managing Director of Commercial and Specialty Lending at Flagstar and Sovereign Bank.
George Maroulis	EVP, Head of Private & Commercial Banking - NY	23	Group Director and SVP at Signature Bank; various positions at Citibank and Fleet/Bank of America's Global Commercial & Investment Bank
Timothy D. Romig	EVP, Regional Chief Lending Officer	31	SVP and Regional Executive for Commercial Lending (Berks and Montgomery County), VIST Financial; SVP at Keystone / M&T Bank
Ken Keiser	EVP, Director CRE and Multi-Family Housing Lending	38	SVP and Market Manager, Mid-Atlantic CRE Lending at Sovereign Bank; SVP & Senior Real Estate Officer, Allfirst Bank / M&T Bank
Christopher McGowan	EVP, Managing Director Multi-Family Lending	16	SVP & Director of Originations for Capital One / Beech Street Capital, Peoples United Bank and Santander / Sovereign Real Estate Capital
Glenn Hedde	EVP, President Banking for Mortgage Companies	28	President of Commercial Operations at Popular Warehouse Lending, LLC; various positions at GE Capital Mortgage Services and PNC Bank
Warren Taylor	EVP, President Community Banking	35	Division President at Sovereign Bank, responsible for retail banking in various markets in southeastern PA and central and southern NJ
James Collins	EVP, Chief Administrative Officer	24	Various positions at Sovereign including Director of Small Business Banking
Thomas Jastrem	EVP, Chief Credit Officer	37	Various positions at First Union Bank and First Fidelity Bank
Robert B. White	EVP, President Special Assets Group	28	President RBW Financial Consulting; various positions at Citizens Bank and GE Capital
Glenn Yeager	EVP, General Counsel	37	Private practice financial services law firm. Senior Counsel Meridian Bancorp, Inc.
Mary Lou Scalese	SVP, Chief Risk Officer	39	Chief Auditor at Sovereign Bank
William Woolworth III	SVP Chief Auditor	27	Various positions at other financial services companies including Chief Risk Officer, Internal Audit Director, and Chief Compliance Officer

## Disciplined Model for Superior Shareholder Value Creation

- Strong organic revenue growth + scalable infrastructure = sustainable double digit EPS growth and increased shareholder value
- A very robust risk management driven business strategy
- Build tangible book value per share each quarter via earnings
- Any book value dilution from any acquisitions must be overcome within 1-2 years; otherwise stick with organic growth strategy
- Superior execution through proven management team

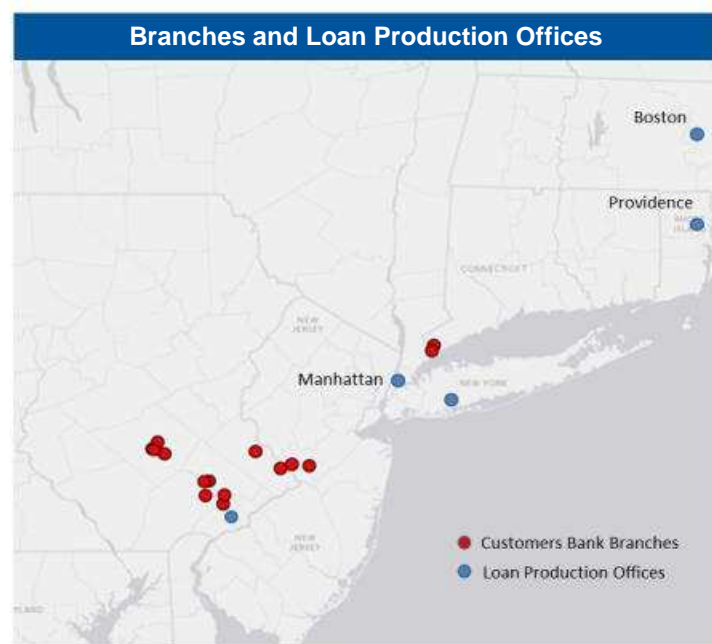
**~\$6.5 bn Business Bank with 19 sales offices with target market from Boston to Philadelphia**

### Operating in key Mid-Atlantic and Northeast markets

- Greater New York City area (Westchester County Manhattan & Long Island)
- Philadelphia area (Bucks, Berks, Chester, Delaware and Philadelphia Counties in southeastern Pennsylvania and Greater Princeton area in New Jersey)
- Greater Boston area (Boston and Providence)

### “High-touch, supported with high-tech” value proposition

- Very experienced teams using “Single Point of Contact” model
- Provides exceptional customer service supported by state-of-the-art technology support
- Incentive compensation plans based upon P&L by teams



Source: SNL Financial and Company data.  
Note: Branch proposed in northeastern Philadelphia

### Strong Organic Growth, Well Capitalized, Branch Lite Bank in Attractive Markets

- \$6.5 billion asset bank with only 14 branches and 5 sales offices
- Well capitalized at 11.2% total risk based capital, 7.1% tier 1 leverage, and 6.5% tangible equity to tangible assets
- Target market from Boston to Philadelphia along Interstate 95

### Strong Profitability & Growth

- Q3 2014 earnings up 41% over 3Q 2013 with an ROA of .80% and an ROE of 11%
- YTD through September 2014 net income of \$30.0 million up 26.8% over same period last year
- ROA goal of 1% + and ROE of 12% + within 2-3 years
- DDA and total deposits compounded annual growth of 100% and 73% respectively since 2009
- Customers operating efficiencies offset tighter margins and generate sustainable profitability

### Strong Credit Quality With Better Than Industry Efficiency Ratio

- 0.25% non-performing loans (0.05% NPLs on \$3.6 billion of loans originated after 2009)
- No charge-offs on loans originated after 2009
- Total reserves to non-performing loans of 246.4%
- Q3 2014 margin was 2.79% and efficiency ratio was 54% - Efficiency ratio will be in the 40's within 36 months

### Attractive Valuation

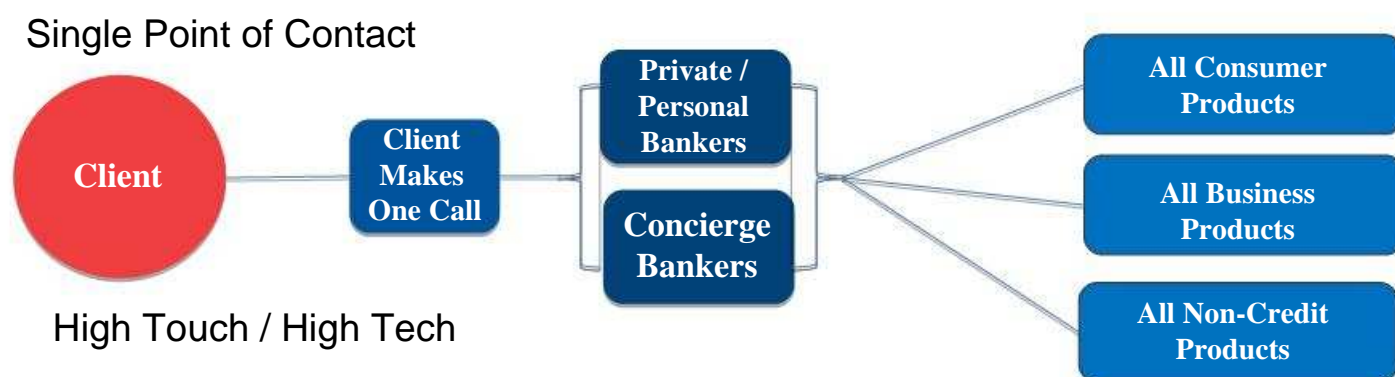
- Current share price (18.86) <sup>(1)</sup> is 12.3x estimated 2014 earnings, and 9.6x estimated 2015 earnings
- Price/tangible book only 1.0x estimated for 2015 tangible book value
- Peers, by size, trading at 14x LTM earnings and 1.7x price/tangible book; Peers with unique models trading at much higher multiples

(1) Share price as of January 5, 2015

Phase I Acquired Bank Platform	Phase II Built Strong Foundation	Phase III Leveraging Infrastructure	Phase IV Innovation & Execution
<ul style="list-style-type: none"> <li>We invested in and took control of a \$270 million asset Customers Bank (FKA New Century Bank)</li> <li>Identified existing credit problems, adequately reserved and recapitalized the bank</li> <li>Actively worked out very extensive loan problems</li> <li>Recruited experienced management team</li> </ul>	<ul style="list-style-type: none"> <li>Enhanced credit and risk management</li> <li>Developed infrastructure for organic growth</li> <li>Built out warehouse lending platform and doubled deposit and loan portfolio</li> <li>Completed 3 small acquisitions:                             <ul style="list-style-type: none"> <li>ISN Bank (FDIC-assisted) ~\$70 mm</li> <li>USA Bank (FDIC-assisted) ~\$170 mm</li> <li>Berkshire Bancorp (Whole bank) ~\$85 mm</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Recruited proven lending teams</li> <li>Built out Commercial and Multi-family lending platforms</li> <li>De Novo expansion; 4-6 sales offices or teams added each year</li> <li>Continue to show strong loan and deposit growth</li> <li>Built a "branch lite" high growth Community Bank and model for future growth</li> <li>Goals to ~12%+ ROE; ~1% ROA</li> </ul>	<ul style="list-style-type: none"> <li>Single Point of Contact Private Banking model executed - commercial focus</li> <li>Introduce bankmobile - banking of the future for consumers</li> <li>Continue to show strong loan and deposit growth</li> <li>~12%+ ROE; ~1% ROA expected within 36 months</li> <li>~\$6.5+ billion asset bank by end of 2014</li> <li>~\$9 billion asset bank by end of 2019</li> </ul>
<b>2009</b> <b>Assets: \$350M</b> <b>Equity: \$22M</b>	<b>2010-2011</b> <b>Assets: \$2.1B</b> <b>Equity: \$148M</b>	<b>2012 -2013</b> <b>Assets: \$4.2B</b> <b>Equity: \$400M</b>	<b>3Q 2014</b> <b>Assets: \$6.5B</b> <b>Equity: \$426M</b>

## Business Banking Focus - ~95% of revenues come from business

- Loan and deposit business through these segments:
  - Banking Privately Held Businesses
  - Banking High Net Worth Families
  - Banking Mortgage Companies

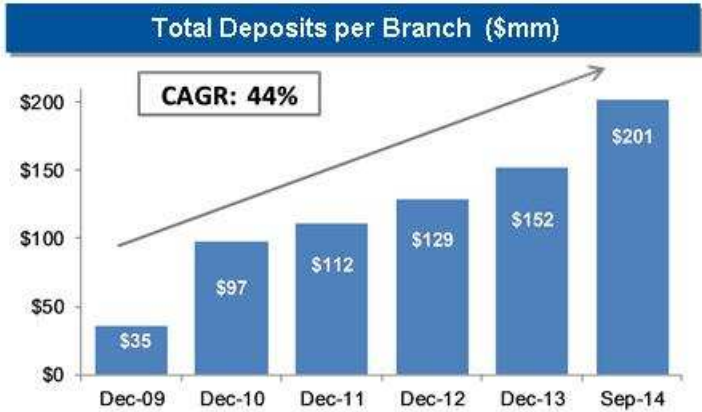
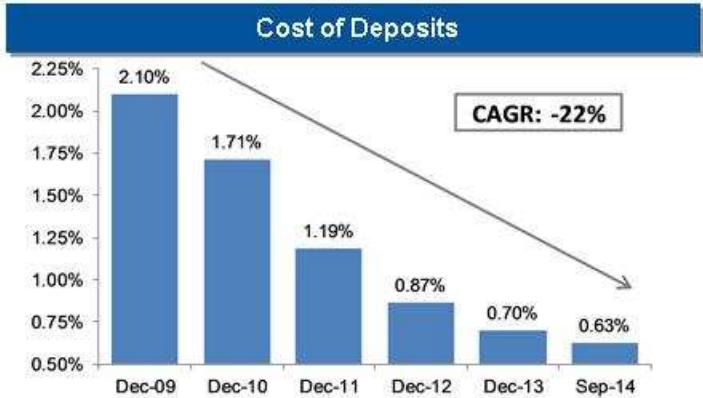
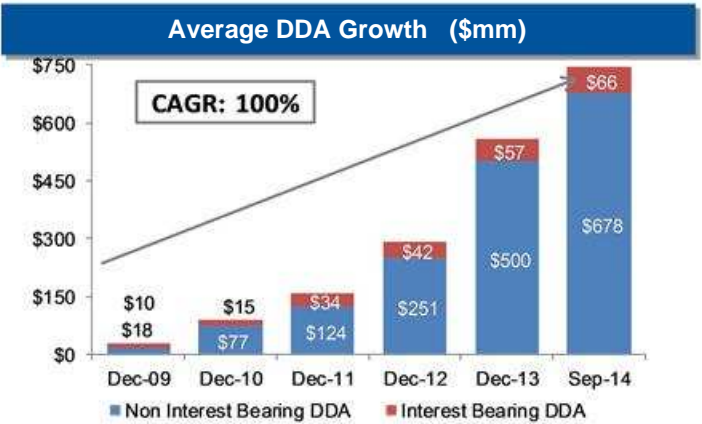
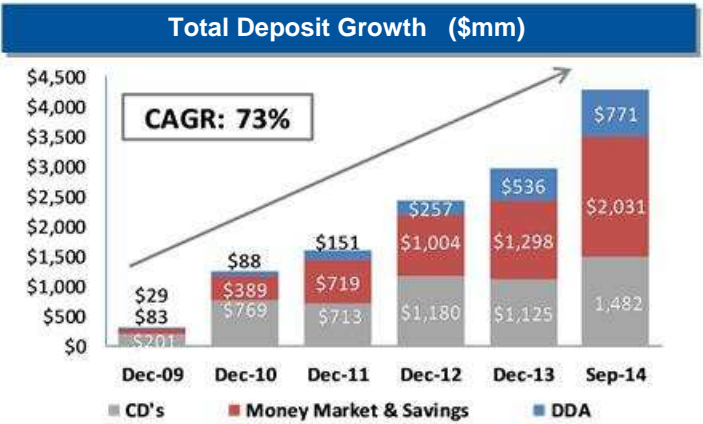


<u>Concierge Banking</u>	<u>Sales Force</u>	<u>Pricing</u>	<u>Technology</u>
<ul style="list-style-type: none"> <li>▪ Takes banker to the customer's home or office, 12 hours a day, 7 days a week</li> <li>▪ Appointment banking approach</li> <li>▪ Customer access to private bankers</li> <li>▪ "Virtual Branches" out of sales offices</li> </ul>	<ul style="list-style-type: none"> <li>▪ Experienced bankers who own a portfolio of customers</li> <li>▪ Customer acquisition &amp; retention strongly incentivized</li> </ul>	<ul style="list-style-type: none"> <li>▪ Low cost banking model allows for more pricing flexibility</li> <li>▪ Significantly lower overhead costs vs. a traditional branch</li> <li>▪ Pricing/profitability measured across relationship</li> </ul>	<ul style="list-style-type: none"> <li>▪ Implementation of technology suite allows for unique product offerings:</li> <li>▪ Remote account opening &amp; deposit capture</li> <li>▪ Internet/mobile banking</li> <li>▪ Free ATM deployment in U.S.</li> </ul>

***CUBI All-in cost of 1.75% is less than competitors all-in cost over the long-term***

**Cost of Funds + Branch Operating Expense - Fees = ALL-IN-Cost < Competitors**

Customers strategies of single point of contact and recruiting known teams in target markets produce rapid deposit growth with low total cost



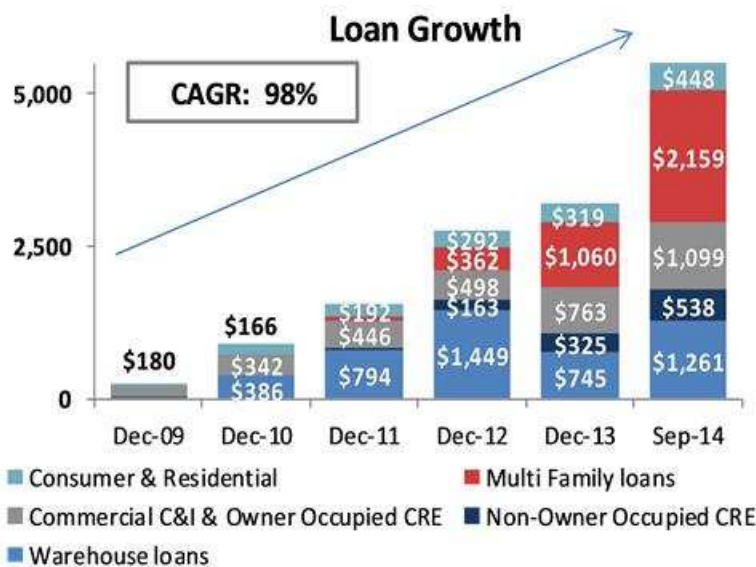
Source: Company data.



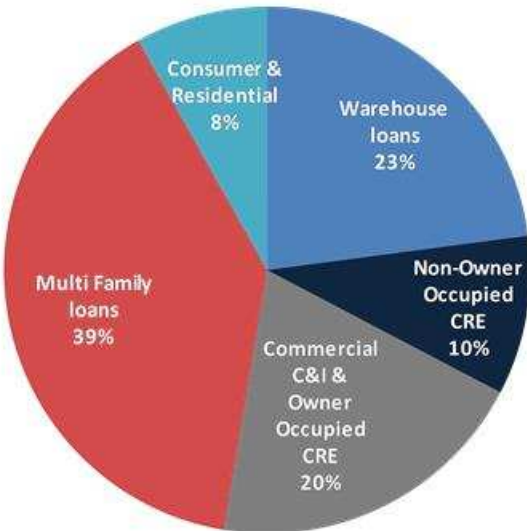
Loan Portfolio Mix (\$mm)

High Growth with Strong Credit Quality

- Continuous recruitment of high quality teams
- Centralized credit committee approval for all loans
- Loans are stress tested for higher rates and a slower economy
- No losses on loans originated since new management team took over
- Creation of solid foundation for future earnings



Loan Product Mix as of September 2014



Source: Company documents.

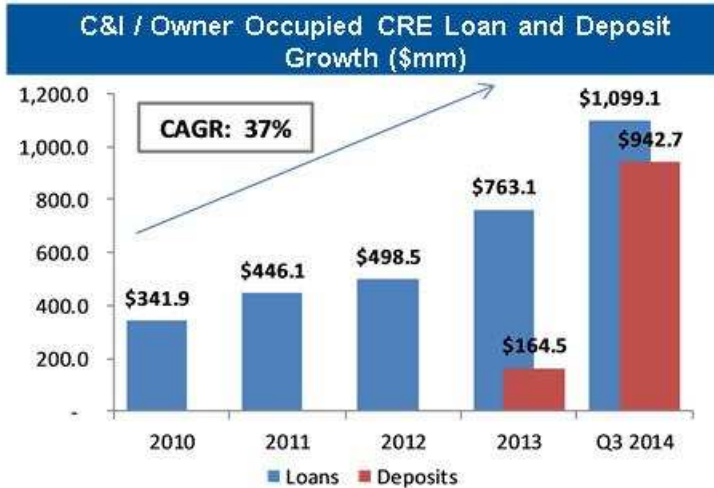
## Banking Privately Held Business

### Private & Commercial Banking

- Target companies with up to \$100 million annual revenues
- Very experienced teams
- Single point of contact
- NE, NY, PA & NJ markets

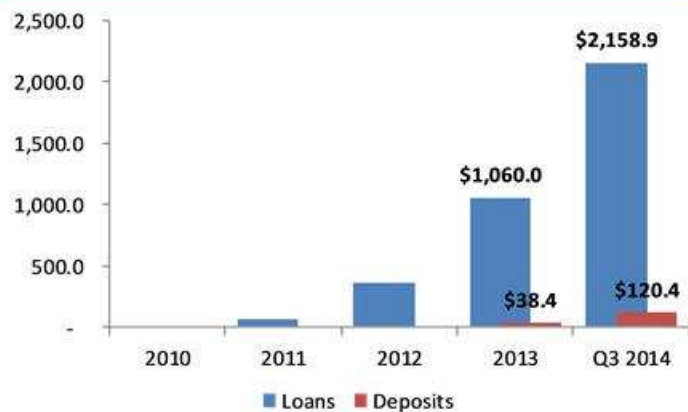
### Small Business

- Target companies with less than \$5.0 million annual revenue
- Principally SBA loans originated by small business relationship managers or branch network
- Current focus PA & NJ markets. Expanding to National Markets



Source: Company documents.

Multi-Family Loan and Deposit Growth (\$mm)



### Banking High Net Worth Families

- Focus on families that have income producing real estate in their portfolios
- Private banking approach
- Focus Markets: New York & Philadelphia MSAs
- Average Loan Size: \$4.0 - \$7.0 million
- Remote banking for deposits and other relationship based loans
- Portfolio grown organically from a start up with very experienced teams hired in the past 3 years
- Strong credit quality niche
- Interest rate risk managed actively

## Banking Mortgage Companies

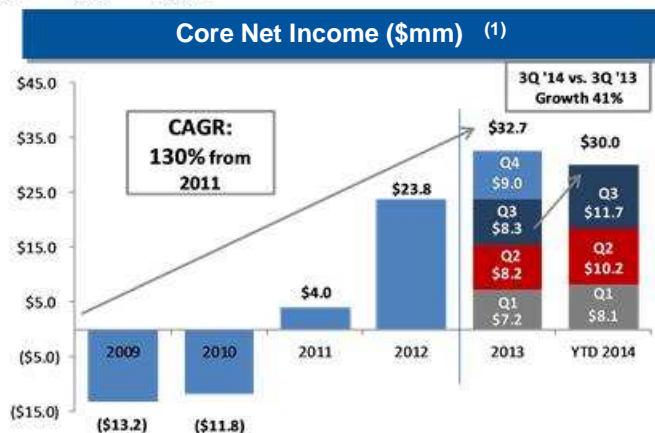
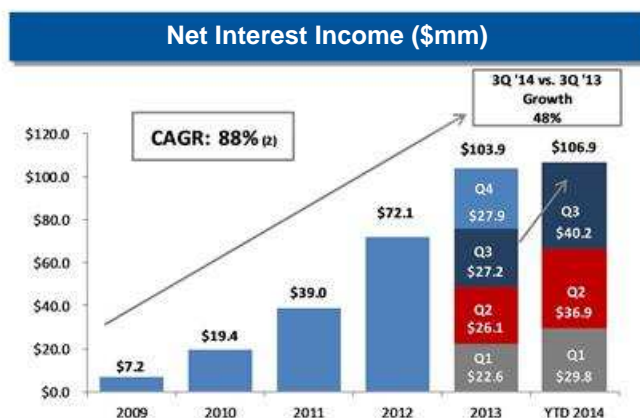
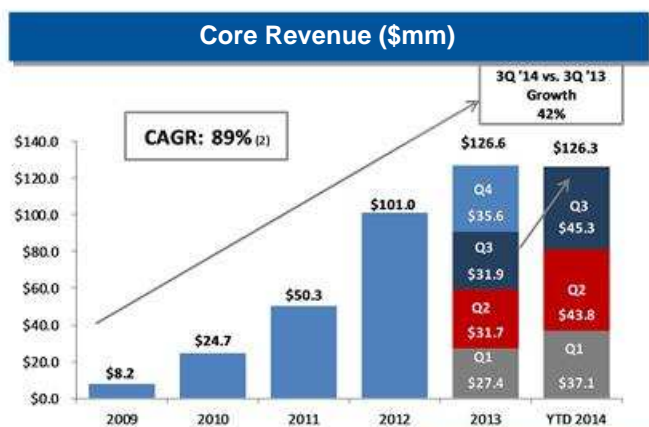
- Private banking focused on mortgage companies with \$5 to \$10 million equity
- Very strong credit quality relationship business with good fee income and deposits
- ~75 strong warehouse clients
- All outstanding loans are variable rate and classified as held for sale
- All deposits are non-interest bearing DDA's
- Balances rebounding from 2013 low and expected to stay at this level

**Mortgage Warehouse Banking Loan and Deposit Growth (\$mm)**



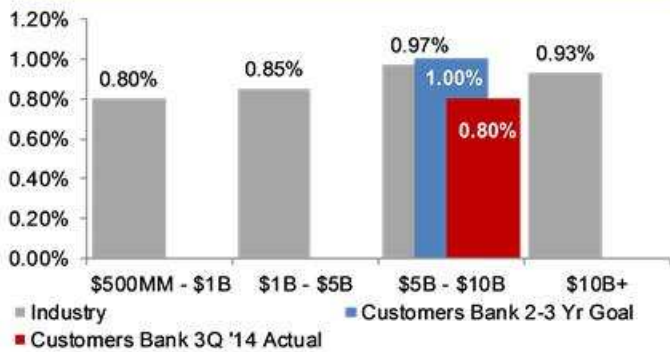
Source: Company documents.

- Strategy execution has produced superior growth in revenues and earnings

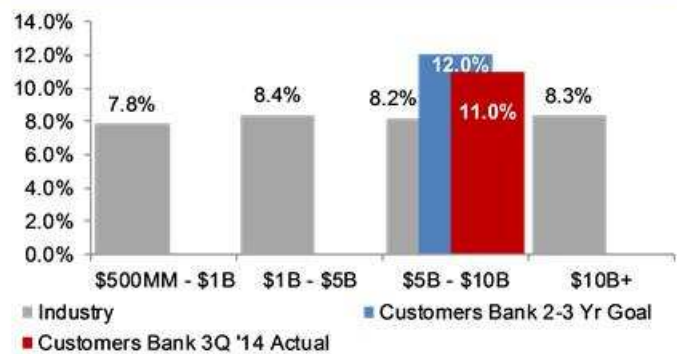


Source: SNL Financial and Company data.  
 (1) Core income is net income before extraordinary items.  
 (2) CAGR calculated from Dec-09 to Sep-14 (annualized).

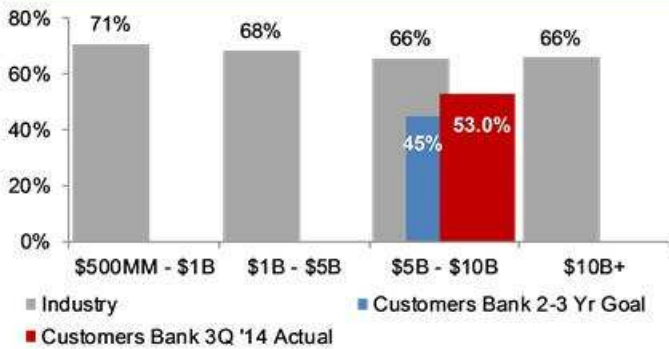
### Return on Average Assets



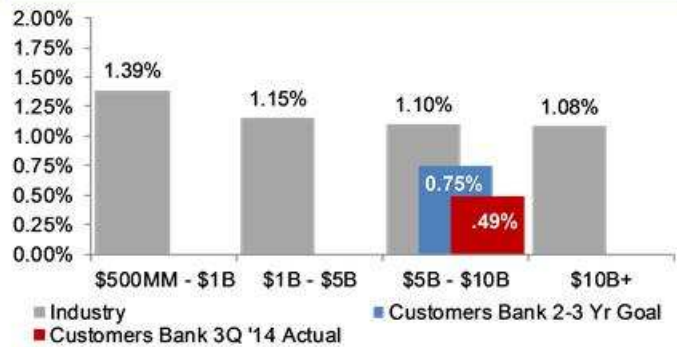
### Return on Average Equity



### Efficiency Ratio

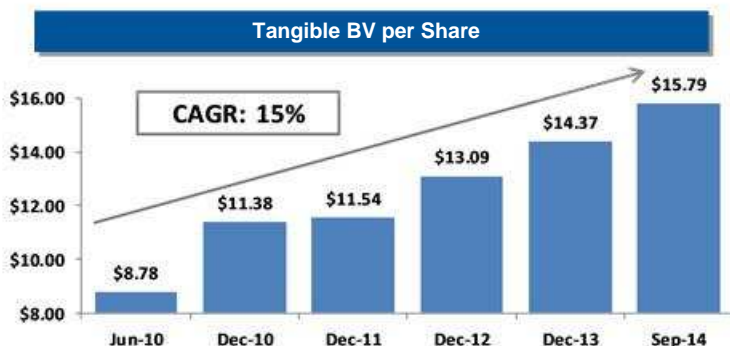


### NPAs / Total Assets



Source: SNL Financial on an LTM basis as of 4Q2013  
Note: NPA's include FDIC covered loans

# We are Building Customers Bank, to Provide Superior Returns to Investors.



**Recent Performance Results**

	Q4 2013	Q1 2014	Q2 2014	Q3 2014
ROA	0.9%	0.8%	0.8%	0.8%
ROE	9.1%	8.4%	10.0%	11.0%
NIM	3.05%	2.92%	2.94%	2.79%
Efficiency	65%	62%	58%	54%

**Financial Performance Targets**

Criteria	2 - 3 Year Target
Return on Assets	1% or greater
Return on Equity	12% or greater
Net Interest Margin	~ 3%
EPS	15% annual compounded growth
Efficiency Ratio	In the 40's

**Earnings per Share Guidance**

Year	Guidance
2014 EPS	\$1.53 or greater
2015 EPS	\$1.95 - \$2.00 or greater
January 5, 2015 Share Price	\$18.86
December 31, 2014 Estimated Tangible Book Value	\$16.24
Tangible Book Value/Share Price	1.2x
Share Price/low 2015 Guidance	9.6x

Source: Company documents.

2015 EPS is estimated to be up approximately 30% from estimated 2014 EPS

# Customers Bank

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## Risk Management



# Elements of an Effective Risk Management Program



## Well Defined ERM Plan - ERM Integration into CAMELS +++++

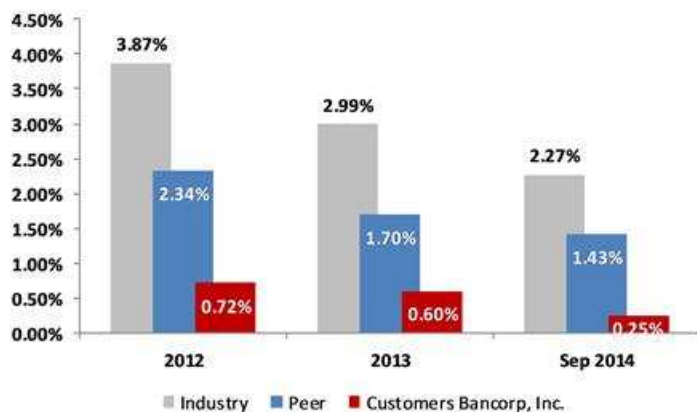


- **Active Board & Senior Management oversight**
  - Monthly Board, Risk, Audit, Compliance, Risk Management, ALCO, BUR meetings & special meetings when needed—to Identify, Measure, Monitor and Control All Risks
- **Adequate and appropriate policies, procedures and limits**
  - Reviewed at appropriate management committees, significant policies reviewed at Risk Management Committee, Risk Committee and Board
- **Adequate and appropriate risk-measurement, risk monitoring and management information systems**
  - Risk & Risk Management Committees - monthly scorecard and standard monthly reports
  - Quarterly Risk Assessment based on a CAMELS+ methodology and Fed's stress tests scenarios
  - Management Reports and Board Reports - built a data warehouse and MIS system that is continuously upgraded
- **Comprehensive and effective internal controls**
  - Audit Committee, SOX Committee, COSO narratives & control matrices, Sox testing
  - Internal Audit performs audits based on a risk focused plan
  - Audit Committee reviews the internal audits and other control-review activities such as SOX

### **Customers Bank manages “Credit Risk” through the following fundamental principles:**

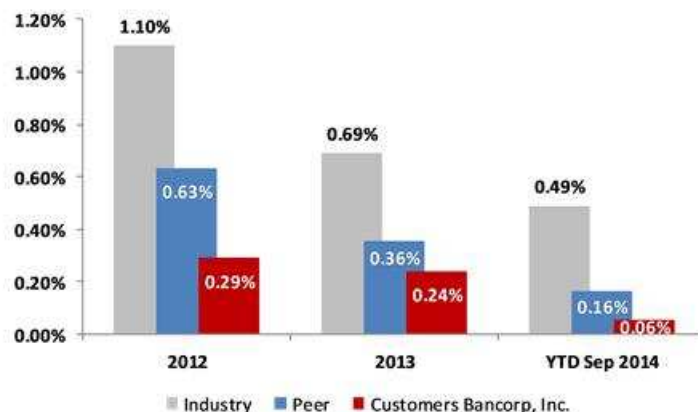
- Ongoing maintenance of a comprehensive Loan Policy, that is fully assessed annually
- Dual approval authority required on any relationship with > \$5.0MM in aggregate exposure
- Intra-Function Meetings (i.e. “Line” and “Credit”) and the (CCO and CLO) are held on an ongoing basis to: 1) Ensure common goals/objectives exist; 2) Potential areas of conflict are pro-actively addressed; and 3) That all functionally areas with the organization share a common credit culture
- Proven and tested underwriting standards that are consistently applied across the entire organization regardless of geographic region, credit type, etc...
- Every loan is “Interest Rate Stress Tested” based on a 150 basis point and 300 basis point scale in order to fully assess the potential ramifications of an escalating rate environment
- Every CRE Loan is “CAP Rate Stress Tested” based on a 100 basis point and 200 basis point scale in order to fully assess potential ramifications of declining market values
- Reports are provided to each Commercial Business Line Leader and Relationship Manager denoting current and/or past due financial reporting requirements, covenant tests, annual reviews, etc...
- All relationship > \$1.0MM are reviewed at least annually
- Loan Concentration Monitoring/Reporting to Total Risk Based Capital is performed monthly with special focus placed on areas of concentration > 75.0% of Total Risk Based Capital (i.e. Mortgage Warehouse and CRE)
- The Bank’s Chief Credit Officer reports to the Board Risk Committee
- Whitepapers are prepared, and updated on an ongoing basis, for any new lines of business
- Quarterly Watch List Meetings are held to discuss each and every credit assessed as “Criticized” or “Classified”

## NPL



Customers non-performing loans at September 2014 excluding loans guaranteed by the FDIC were 0.18% of total loans.

## Charge Offs



Charge-offs excluding FDIC guaranteed loans at September 2014 were .02% of total loans.

- Customers' spring 2013 CRA examination resulted in an overall "needs to improve" rating principally due to Federal Reserve referral to Department of Justice
- In August 2014 Department of Justice returned the referral to the Federal Reserve for their disposition
  - Customers took proactive steps to remediate potential issues identified by the Federal Reserve and management
- Customers' fall CRA examination results are not final, but Customers' anticipates a "satisfactory" rating
- Customers has a robust compliance and fair and responsible banking group
- Customers notes significant improvement in key CRA elements
  - Affordable mortgages increased from \$4.3 million to \$41.1 million
  - Community development loans excluding NY increased from \$17 million to \$133 million
  - NY Community Development loans increased from \$46 million to \$241 million
  - Opening of Philadelphia loan origination office in LMI minority geography
  - Launching of outreach programs to attract a diversity of customers

# Customers Bank

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Financial Performance Model For Creating  
Shareholder Value

### Customers' objective is to create value for our shareholders

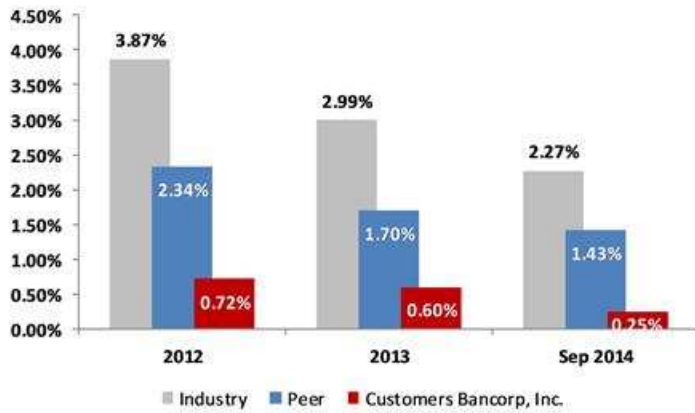
- YTD through September 2014 Net Income up 26.8% and EPS up 12% over the same period last year
- Book value has increased 80% to \$15.93 since July 2009, a CAGR of 15%
- Since going public in May 2013, the per share market value has increased from \$15.08 (May 16, 2013) to \$19.46 (December 31, 2014), a 29% increase
- 2014 Shareholder value up 6 % over year end 2013

### Our future shareholder value creation strategy optimizes book value and earnings

- Execute our Single Point of Contact model that combines excellent service delivered by very experienced bankers
- Build a high credit quality loan portfolio by marketing to high quality borrowers and charging them a little less interest rate
- Build a stable core deposit platform by paying a little more to attract DDA and other core depositors and then WOWing them with service
- Operate our businesses at a significantly lower cost with a “branch lite,” high touch strategy supported by high technology
- Use new technologies and products to both disrupt the market and improve our operating efficiencies
- Control our risks
- Resulting in sustainable above average ROE and growth rate in earnings in rising or stable interest rate environments

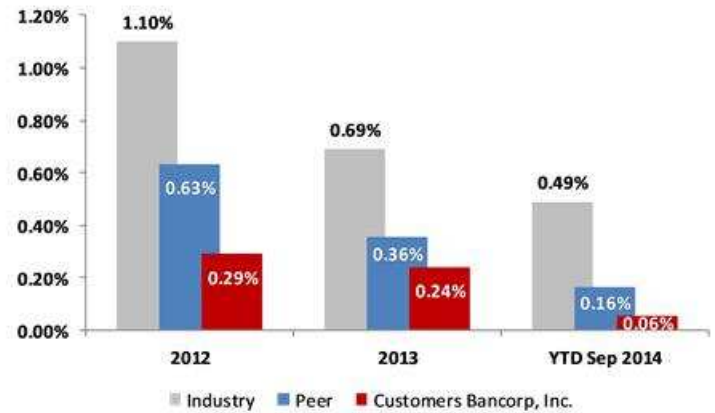


## NPL

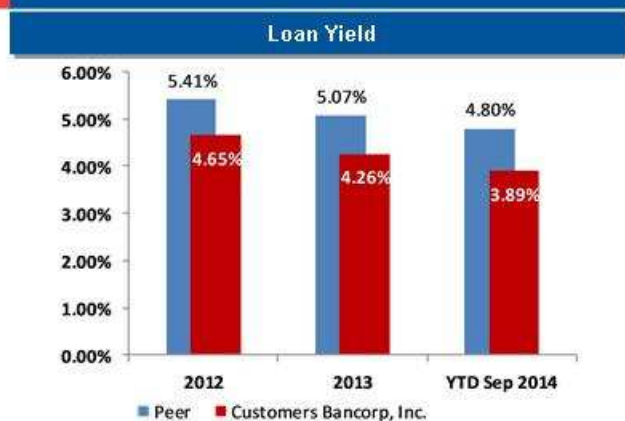


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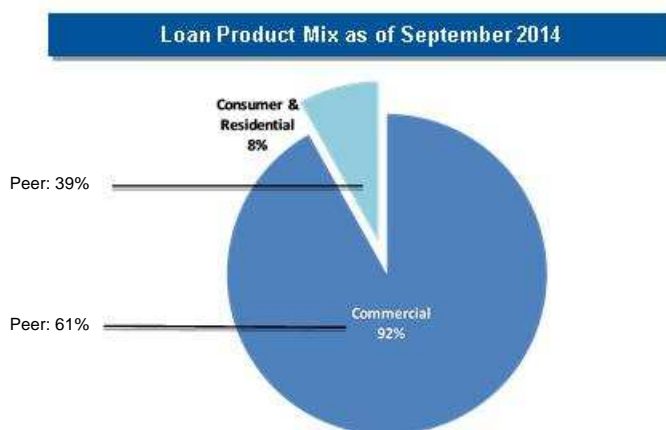
## Charge Offs



Charge-offs excluding FDIC guaranteed loans at September 2014 were .02% of total loans.



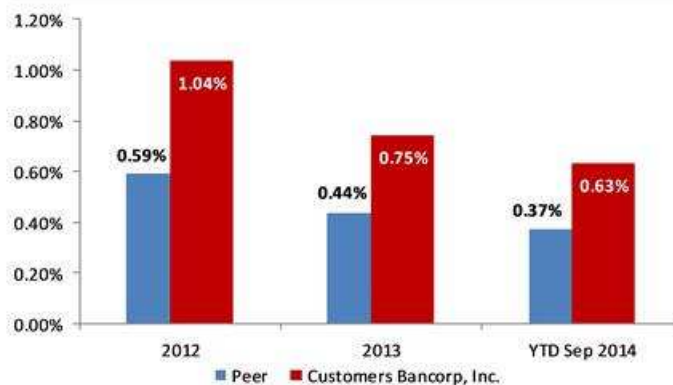
## Loan Product Mix, Duration and Collateral Influences Yield



Source: SNL Financial, Company documents. Peer data consists of Northeast, Southeast, and Mid-Atlantic banks and thrifts with assets between \$3.0 billion and \$8.0 billion.

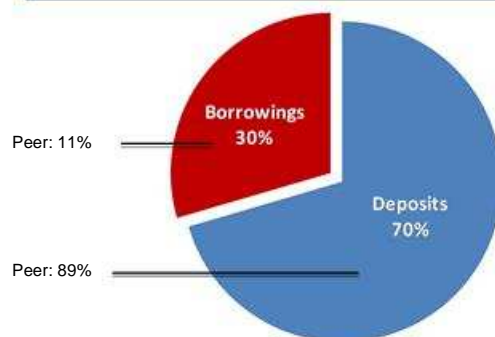
## Pay a Little More for Core Deposits, Requiring DDA's from All Customers

Deposit Rates



## Liability Mix and Duration Influences Interest Expense

Deposit and Borrowing Mix as of September 2014



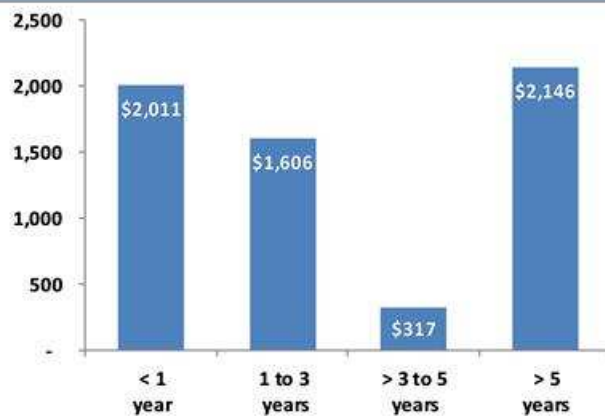
- Borrowings principally fund our Mortgage Warehouse business and assist in interest rate risk management

Source: SNL Financial, Company documents. Peer data consists of Northeast, Southeast, and Mid-Atlantic banks and thrifts with assets between \$3.0 billion and \$8.0 billion.

**Loan Maturity/Repricing (\$mm)**

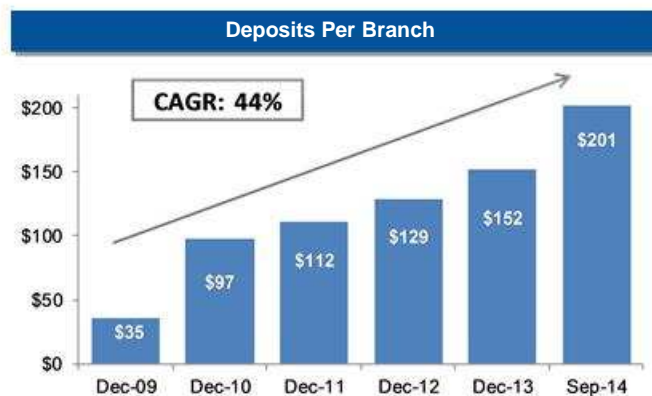
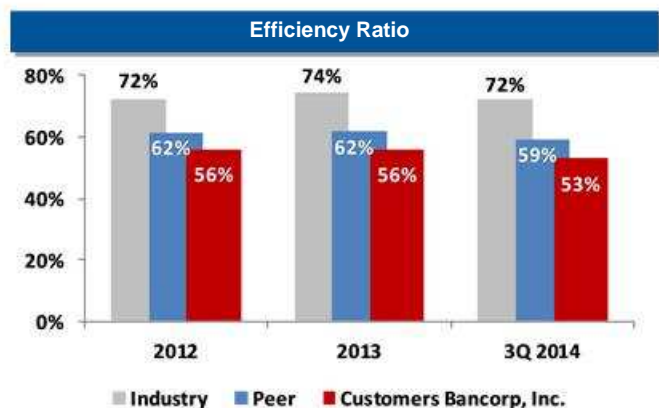
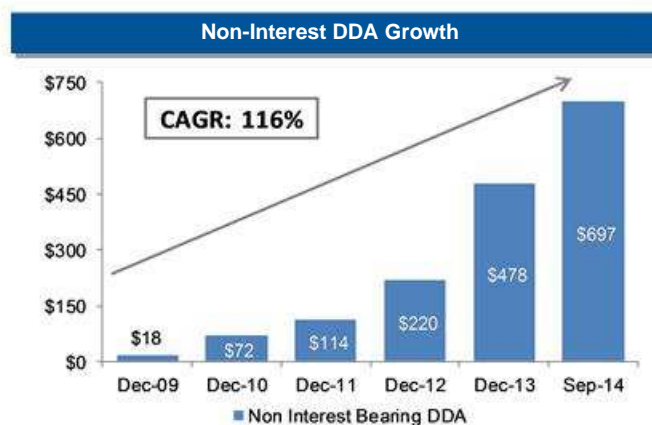
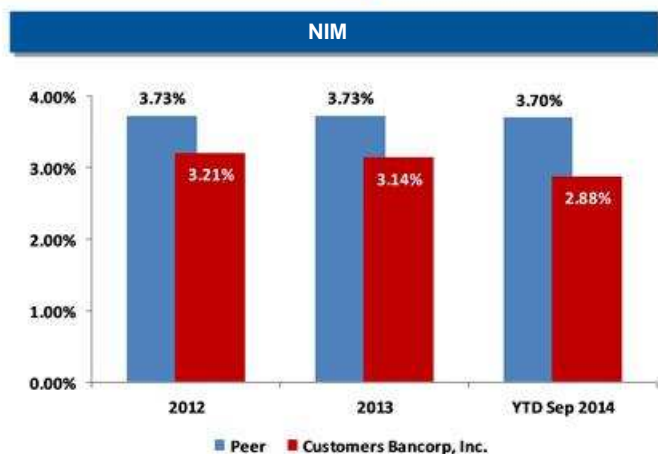


**Deposit and Borrowing Maturities/Avg Lives (\$mm)**

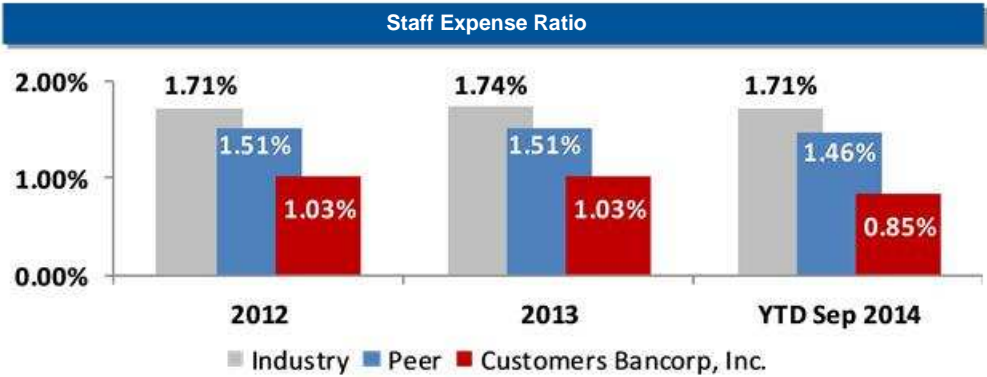


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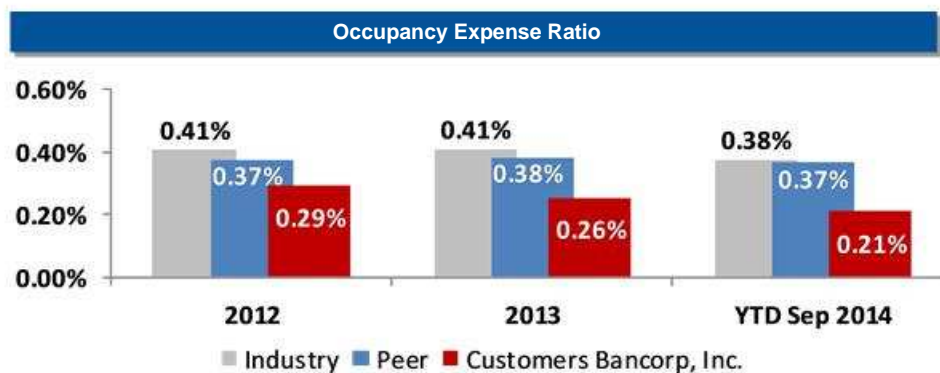
## Lower NIM from Superior Credit Quality Niches is Offset by Operating Efficiencies



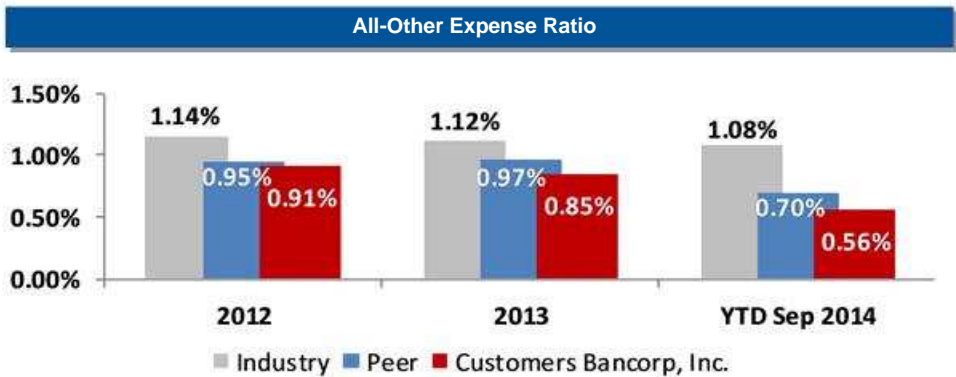
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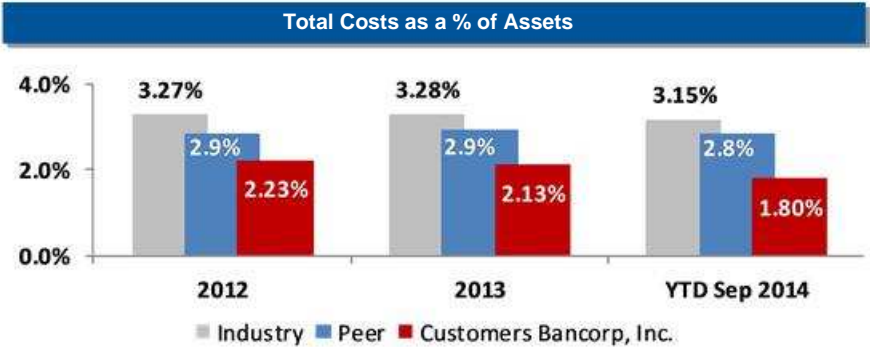


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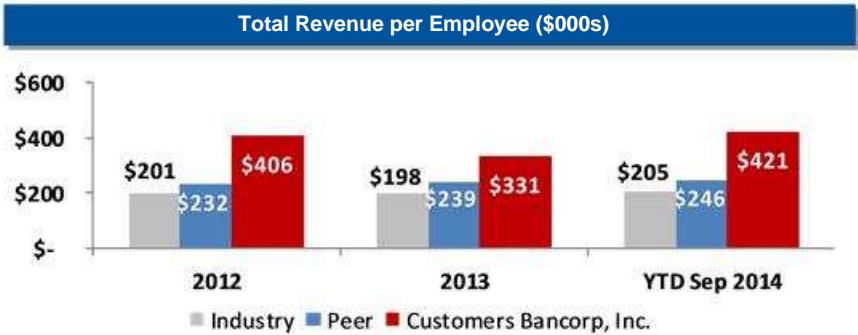


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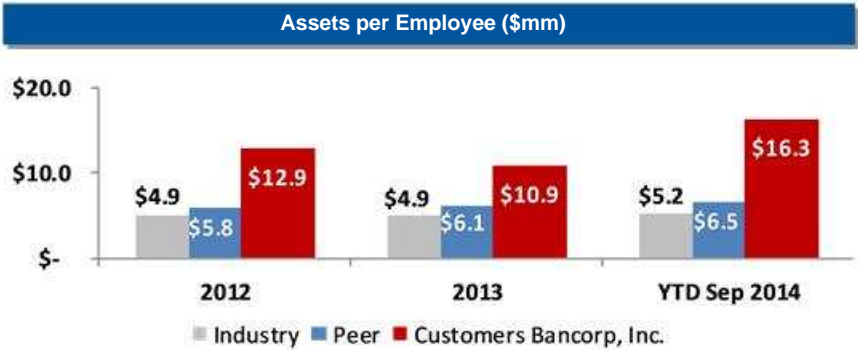




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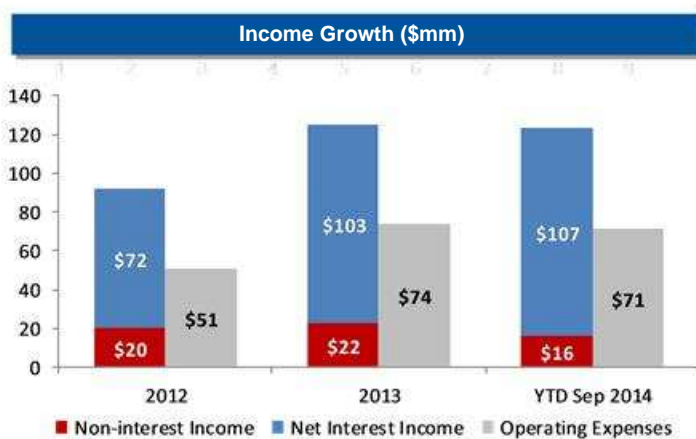
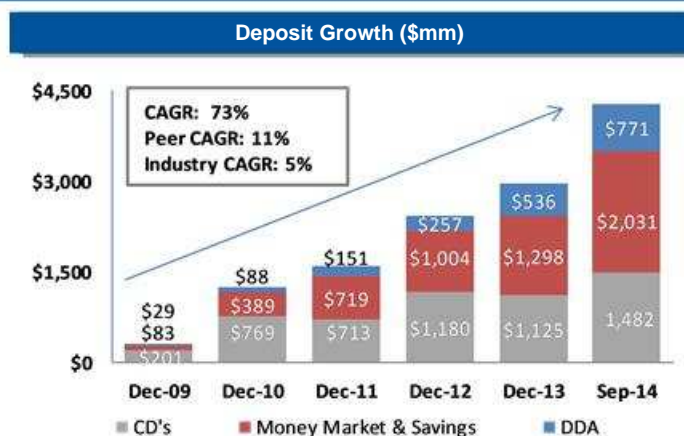
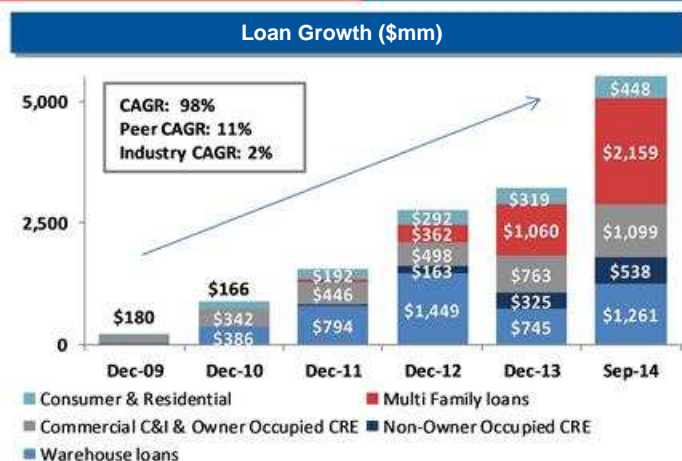


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# Operating Strategy has Resulted in Remarkable Loan, Deposit and Profitability Growth



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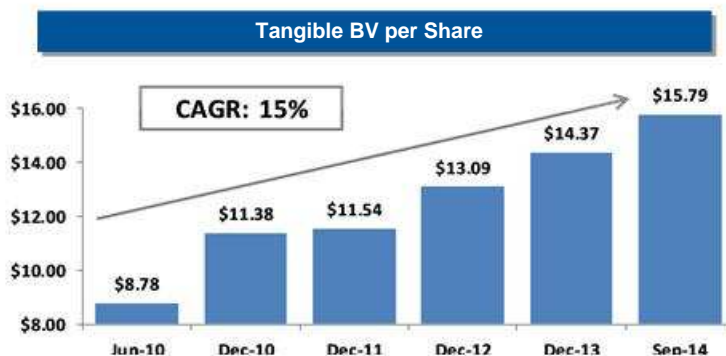
### Elements of Customers' Capital Allocation & Management Strategy

- Protection and growth of shareholder value
  - Disciplined capital raises
  - Strong earnings
- Targeted capital levels sufficient to absorb unexpected losses but leverage enough to optimize shareholder investment:
  - Tangible common to tangible assets of 6.5% - 7.0%
  - CET1 RBC of 7.0% - 7.5%
  - Tier 1 leverage ratio of 7.0% - 7.5%
  - Tier 1 RBC of 8.5% - 9.0%
  - Total RBC of 10.5% - 11%

Business Driver	2015 Guidance vs. 2014 Guidance - EPS Up about 30%
Investments	Unchanged
Average Loans (including Loans Held for Sale and Loans Held for Investment)	Growth slowed to 10 - 15% over year end 2014
Deposits	Steady growth at 20 - 25% over year end 2014
Net Interest Income	Growth in the mid-20's %, largely built on 2014 asset growth
Net Interest Margin	Largely flat with end of 2014 core (excluding pre-payment penalties) run rate
Net Charge-offs	Under 0.05%, with accelerated resolution of FDIC guaranteed loans a possible exception
Operating Expenses	Growth of 15 - 20% over 2014
Efficiency Ratio	Low - mid 50's % for year, declining during the year

Source: Company documents.

# Combined, We have Built Customers Bank, a Bank We Believe will Provide Superior Returns to Investors.



**Recent Performance Results**

	Q4 2013	Q1 2014	Q2 2014	Q3 2014
ROA	0.9%	0.8%	0.8%	0.8%
ROE	9.1%	8.4%	10.0%	11.0%
NIM	3.05%	2.92%	2.94%	2.79%
Efficiency	65%	62%	58%	54%

**Financial Performance Targets**

Criteria	2 - 3 Year Target
Return on Assets	1% or greater
Return on Equity	12% or greater
Net Interest Margin	~ 3%
EPS	15% annual compounded growth
Efficiency Ratio	In the 40's

**Earnings per Share Guidance**

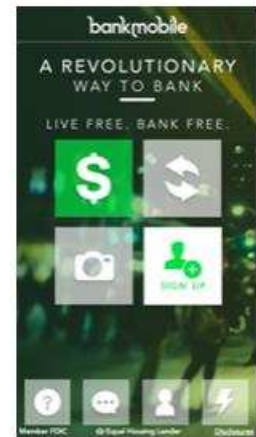
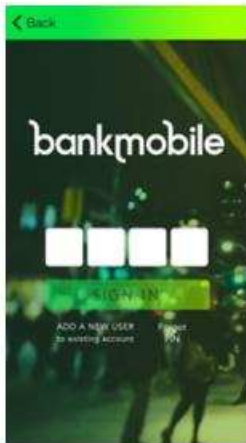
Year	Guidance
2014 EPS	\$1.53 or greater
2015 EPS	\$1.95 - \$2.00 or greater
January 5, 2015 Share Price	\$18.86
December 31, 2014 Estimated Tangible Book Value	\$16.24
Tangible Book Value/Share Price	1.2x
Share Price/low 2015 Guidance	9.6x

2015 EPS is estimated to be up approximately 30% from estimated 2014 EPS

Source: Company documents.

- Strong high performing \$6.5 billion bank with significant growth opportunities
- Very experienced management team delivers strong results
  - Ranked #1 overall by Bank Director Magazine in the 2012 and 2013 Growth Leader Rankings
- “High touch, high tech” processes and technologies result in superior growth, returns and efficiencies
- Shareholder value results from the combination of increasing tangible book value with strong and consistent earnings growth
- Attractive risk-reward: growing several times faster than industry average but yet trading at a significant discount to peers
- Introducing the first mobile banking application for account opening in the U.S. and first full service consumer bank in the palm of your hand in the U.S.





**bankmobile**  
A Division Of Customers Bank

- Banks each year charge \$32 billion in overdraft fees - that's allowing or creating over 1 billion overdrafts each year....Why??
- Payday lenders charge consumers another \$7 billion in fees
- That's more than 3x what America spends on Breast Cancer and Lung Cancer combined
- This is about 50% of all America spends on Food Stamps
- Some of banking industries most profitable consumer customers hate banks
- Another estimated 25% consumers are unbanked or under banked

**This should not be happening in America**

We hope to start, in a small way, a new revolution to profitably address this problem

- New no fee banking, 25 bps higher interest savings, line of credit, 55,000 ATM's, Personal Banker and more, all in the palm of your hand
- Marketing Strategy
  - Target technology dependent younger customers; including underserved/underbanked now and later larger depositors generally >50 years old segments
  - Capitalize on retaining at least 25% of our ~ one million student customers over a 5 year period
  - Reach markets also through Affinity Banking Groups
  - Revenue generation from debit card interchange and margin from low cost core deposits
  - Durbin Amendment a unique opportunity for Bank Mobile
- Total investment not to exceed about \$5.0 million by end of 2015
- Expected to achieve above average, franchise value, ROA and ROE within 5 years

## High Performance Regional Banks

Name	State	Growth			Capitalization			Total Capital Ratio	Asset Quality		Market Trading		
		Assets (\$MM)	LTM Growth	5 yr CAGR	TCE/TCA	Tier 1 Ratio	Leverage Ratio		NPA's/ Assets (1)	Reserves/ NPL's	Market Cap (\$MM)	Price/ TBV (2)	Price/ 2015 EPS (2)
Community Bank System, Inc.	NY	\$7,503	2.7%	6.9%	8.1%	14.1%	9.8%	15.3%	0.4%	183.1%	\$1,367.4	1.92 x	13.4 x
Dime Community Bancshares, Inc.	NY	\$4,384	9.2%	2.3%	9.3%	12.3%	9.3%	12.8%	0.5%	85.7%	\$530.8	1.56 x	12.8 x
Eagle Bancorp, Inc.	MD	\$4,169	19.0%	19.9%	9.9%	11.3%	10.7%	14.5%	1.1%	120.8%	\$828.0	2.78 x	16.2 x
Flushing Financial Corporation	NY	\$4,892	3.4%	3.2%	8.9%	14.5%	9.7%	15.4%	1.0%	63.0%	\$541.6	2.28 x	14.9 x
Independent Bank Corp.	MA	\$6,384	8.3%	7.6%	7.2%	10.8%	8.8%	12.5%	1.2%	83.3%	\$854.1	1.94 x	13.4 x
Lakeland Bancorp, Inc.	NJ	\$3,499	6.0%	4.8%	7.7%	11.8%	9.0%	13.0%	0.8%	113.0%	\$370.0	1.83 x	13.1 x
NBT Bancorp Inc.	NY	\$7,867	2.6%	7.5%	7.6%	12.0%	9.2%	13.3%	0.8%	114.7%	\$984.3	1.71 x	14.6 x
OFG Bancorp	PR	\$7,673	-8.6%	3.8%	8.7%	16.0%	10.5%	17.5%	5.8%	34.3%	\$675.0	1.76 x	13.0 x
Oritani Financial Corp.	NJ	\$3,217	13.9%	10.1%	16.2%	18.7%	14.4%	19.9%	0.7%	166.3%	\$631.5	1.52 x	13.8 x
S&T Bancorp, Inc.	PA	\$4,907	6.9%	3.1%	9.0%	12.4%	9.9%	14.3%	1.0%	93.2%	\$699.0	1.47 x	14.0 x
Tompkins Financial Corporation	NY	\$5,091	3.2%	10.5%	7.7%	13.1%	8.9%	13.9%	0.6%	110.6%	\$650.8	2.48 x	14.2 x
TrustCo Bank Corp NY	NY	\$4,582	2.8%	4.7%	8.5%	17.1%	8.8%	18.3%	1.2%	99.3%	\$610.4	2.23 x	14.6 x
Washington Trust Bancorp, Inc.	RI	\$3,416	9.1%	3.4%	8.5%	12.2%	9.4%	13.3%	0.9%	95.4%	\$551.6	1.67 x	11.1 x
WSFS Financial Corporation	DE	\$4,783	7.7%	6.0%	8.9%	13.7%	11.0%	14.7%	1.0%	96.3%	\$672.8	1.34 x	17.2 x
Median		\$4,837	6.50%	5.4%	8.6%	12.7%	9.5%	14.4%	0.9%	97.8%	\$661.8	1.76 x	13.8 x
Customers Bancorp, Inc.	PA	\$6,532	66.4%	87.7%	6.5%	8.4%	7.1%	11.2%	0.3%	246.4%	\$480.2	1.2 x	9.5 x
Aspirational Banks													
Signature Bank	NY	\$25,950	23.5%	24.7%	9.3%	15.5%	9.5%	16.5%	0.2%	276.9%	\$5,759.5	3.21 x	18.8 x
Texas Capital Bancshares, Inc.	TX	\$14,267	32.1%	21.8%	7.9%	8.8%	10.2%	11.3%	0.3%	243.3%	\$2,490.6	2.18 x	15.7 x

Source: SNL Financial, Company documents. Market data as of 9/30/2014. Consists of Northeast and Mid-Atlantic banks and thrifts with assets between \$3.0 billion and \$8.0 billion and most recent quarter core ROAA greater than 90 bps. Excludes merger targets and MHCs.

(1) Customers Bancorp NPAs excludes accruing TDRs and loans 90+ days past due and still accruing.

(2) Customers Bancorp Price/TBV and Price/2015 EPS based on share price as of Dec 9, 2014.

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# Appendix

Customers  Bancorp, Inc.

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## CONSOLIDATED BALANCE SHEET - UNAUDITED

(Dollars in thousands)

	September 30, 2014	December 31, 2013	September 30, 2013
<b>ASSETS</b>			
Cash and due from banks	\$ 89,728	\$ 60,709	\$ 88,539
Interest-earning deposits	241,578	172,359	167,114
Cash and cash equivalents	331,306	233,068	255,653
Investment securities available for sale, at fair value	409,303	497,573	497,566
Loans held for sale	1,395,720	747,593	917,939
Loans receivable not covered under Loss Sharing Agreements with the FDIC	4,065,672	2,398,353	2,018,532
Loans receivable covered under Loss Sharing Agreements with the FDIC	44,463	66,725	81,255
Allowance for loan losses	(31,083)	(23,998)	(26,800)
Total loans receivable, net of allowance for loan losses	4,079,052	2,441,080	2,072,987
FHLB, Federal Reserve Bank, and other restricted stock	85,732	43,514	19,113
Accrued interest receivable	13,744	8,362	7,866
FDIC loss sharing receivable	5,995	10,046	11,038
Bank premises and equipment, net	11,147	11,625	11,055
Bank-owned life insurance	137,575	104,433	85,991
Other real estate owned	17,755	12,265	13,601
Goodwill and other intangibles	3,667	3,676	3,680
Other assets	41,439	39,938	28,623
<b>Total assets</b>	<b>\$ 6,532,435</b>	<b>\$ 4,153,173</b>	<b>\$ 3,925,112</b>
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>			
Demand, non-interest bearing	\$ 697,415	\$ 478,103	\$ 671,218
Interest-bearing deposits	3,586,725	2,481,819	2,572,102
Total deposits	4,284,140	2,959,922	3,243,320
Federal funds purchased	-	13,000	-
FHLB advances	1,594,500	706,500	172,000
Other borrowings	88,250	63,250	63,250
Subordinated debt	112,000	2,000	2,000
Accrued interest payable and other liabilities	27,746	21,878	55,657
<b>Total liabilities</b>	<b>6,106,636</b>	<b>3,766,550</b>	<b>3,536,227</b>
Common stock	27,267	24,756	24,742
Additional paid in capital	354,561	307,231	306,183
Retained earnings	55,245	71,008	61,997
Accumulated other comprehensive loss	(3,020)	(8,118)	(3,537)
Treasury stock, at cost	(8,254)	(8,254)	(500)
<b>Total shareholders' equity</b>	<b>425,799</b>	<b>386,623</b>	<b>388,885</b>
<b>Total liabilities &amp; shareholders' equity</b>	<b>\$ 6,532,435</b>	<b>\$ 4,153,173</b>	<b>\$ 3,925,112</b>



## CONSOLIDATED STATEMENTS OF OPERATIONS FOR THE THREE MONTHS ENDED - UNAUDITED

(Dollars in thousands, except per share data)

	Q3 2014	Q2 2014	Q3 2013
Interest income:			
Loans receivable, including fees	\$ 39,640	\$ 35,220	\$ 22,485
Loans held for sale	8,503	6,715	9,495
Investment securities	2,361	2,543	1,423
Other	794	614	342
Total interest income	51,298	45,092	33,745
Interest expense:			
Deposits	6,179	5,727	5,470
Other borrowings	1,494	1,184	789
FHLB Advances	1,711	1,141	272
Subordinated debt	1,700	110	16
Total interest expense	11,084	8,162	6,547
Net interest income	40,214	36,930	27,198
Provision for loan losses	5,035	2,886	750
Net interest income after provision for loan losses	35,179	34,044	26,448
Non-interest income:			
Mortgage warehouse transactional fees	2,154	2,215	3,090
Mortgage loan and banking income	212	1,554	50
Bank-owned life insurance income	976	836	615
Gain/(loss) on sale of loans	695	572	(6)
Gain on sale of investment securities	-	359	-
Deposit fees	192	212	198
Other	873	1,163	714
Total non-interest income	5,102	6,911	4,661
Non-interest expense:			
Salaries and employee benefits	12,070	11,591	8,963
FDIC assessments, taxes, and regulatory fees	3,320	3,078	1,105
Occupancy	2,931	2,595	2,289
Professional services	1,671	1,881	1,191
Technology, communication and bank operations	1,485	1,621	1,121
Other real estate owned expense	603	890	401
Loan workout	388	477	928
Advertising and promotion	261	428	450
Other	1,950	2,644	1,899
Total non-interest expense	24,679	25,205	18,347
Income before tax expense	15,602	15,750	12,762
Income tax expense	3,940	5,517	4,494
Net income	\$ 11,662	\$ 10,233	\$ 8,268
Basic earnings per share (1)	\$ 0.44	\$ 0.38	\$ 0.30
Diluted earnings per share (1)	0.42	0.37	0.30

(1) Earnings per share amounts have been adjusted to give effect to the 10% common stock dividend declared on May 15, 2014 and issued on June 30, 2014.



## CONSOLIDATED STATEMENTS OF OPERATIONS FOR THE NINE MONTHS ENDED - UNAUDITED

(Dollars in thousands, except per share data)

	September 30,	
	2014	2013
Interest income:		
Loans receivable, including fees	\$ 103,216	\$ 57,780
Loans held for sale	20,301	31,536
Investment securities	7,944	3,334
Other	1,805	789
Total interest income	133,266	93,439
Interest expense:		
Deposits	17,321	15,742
Other borrowings	3,834	868
FHLB Advances	3,348	840
Subordinated debt	1,826	49
Total interest expense	26,329	17,499
Net interest income	106,937	75,940
Provision for loan losses	12,288	2,748
Net interest income after provision for loan losses	94,649	73,192
Non-interest income:		
Mortgage warehouse transactional fees	6,128	10,626
Mortgage loan and banking income	2,175	50
Bank-owned life insurance income	2,646	1,658
Gain on sale of loans	1,266	402
Gain on sale of investment securities	3,191	-
Deposit fees	618	487
Other	3,298	1,784
Total non-interest income	19,322	15,007
Non-interest expense:		
Salaries and employee benefits	33,012	24,868
FDIC assessments, taxes, and regulatory fees	8,529	3,510
Occupancy	8,162	6,309
Professional services	5,834	3,149
Technology, communication and bank operations	4,666	3,023
Other real estate owned expense	1,845	962
Loan workout	1,306	1,674
Advertising and promotion	1,104	973
Loss contingency	-	2,000
Other	6,592	5,254
Total non-interest expense	71,050	51,722
Income before tax expense	42,921	36,477
Income tax expense	12,885	12,794
Net income	\$ 30,036	\$ 23,683
Basic earnings per share (1)	\$ 1.12	1.00
Diluted earnings per share (1)	1.08	0.98

(1) Earnings per share amounts have been adjusted to give effect to the 10% common stock dividend declared on May 15, 2014 and issued on June 30, 2014.

## Average Balance Sheet / Net Interest Margin (Unaudited)

(Dollars in thousands)

	Three Months Ended September 30,			
	2014		2013	
	Average Balance	Average yield or cost (%)	Average Balance	Average yield or cost (%)
<b>Assets</b>				
Interest earning deposits	\$ 244,013	0.25%	\$ 230,992	0.26%
Investment securities	421,213	2.24%	235,927	2.41%
Loans held for sale	1,014,068	3.33%	985,050	3.82%
Loans held for investment	3,977,407	3.96%	1,999,846	4.48%
Other interest-earning assets	83,313	3.05%	22,805	3.37%
Total interest earning assets	5,740,014	3.55%	3,474,620	3.86%
Non-interest earning assets	238,223		158,661	
<b>Total assets</b>	<b>\$ 5,978,237</b>		<b>\$ 3,633,281</b>	
<b>Liabilities</b>				
Total interest bearing deposits (1)	3,268,502	0.75%	2,561,855	0.85%
Borrowings	1,674,576	1.17%	244,149	1.76%
Total interest bearing liabilities	4,943,078	0.89%	2,806,004	0.93%
Non-interest bearing deposits (1)	596,497		439,276	
Total deposits & borrowings	5,539,575	0.79%	3,245,280	0.80%
Other non-interest bearing liabilities	16,596		4,993	
<b>Total liabilities</b>	<b>5,556,171</b>		<b>3,250,273</b>	
<b>Shareholders' equity</b>	<b>422,066</b>		<b>383,008</b>	
<b>Total liabilities and shareholders' equity</b>	<b>\$ 5,978,237</b>		<b>\$ 3,633,281</b>	
<b>Net interest margin</b>		<b>2.78%</b>		<b>3.11%</b>
<b>Net interest margin tax equivalent</b>		<b>2.79%</b>		<b>3.11%</b>

(1) Total costs of deposits (including interest bearing and non-interest bearing) were 0.63% and 0.72% for the three months ended September 30, 2014 and 2013, respectively.

## Average Balance Sheet / Net Interest Margin (Unaudited)

(Dollars in thousands)

	Nine Months Ended September 30,			
	2014		2013	
	Average Balance	Average yield or cost (%)	Average Balance	Average yield or cost (%)
<b>Assets</b>				
Interest earning deposits	\$ 214,215	0.25%	\$ 194,903	0.25%
Investment securities	461,708	2.29%	187,178	2.37%
Loans held for sale	787,509	3.45%	1,088,641	3.87%
Loans held for investment	3,458,930	4.00%	1,702,921	4.55%
Other interest-earning assets	61,961	3.03%	27,216	2.06%
Total interest earning assets	4,984,323	3.57%	3,200,859	3.90%
Non-interest earning assets	220,389		126,332	
<b>Total assets</b>	<b>\$ 5,204,712</b>		<b>\$ 3,327,191</b>	
<b>Liabilities</b>				
Total interest bearing deposits (1)	3,028,465	0.76%	2,408,030	0.87%
Borrowings	1,136,675	1.06%	258,021	0.91%
Total interest bearing liabilities	4,165,140	0.84%	2,666,051	0.88%
Non-interest bearing deposits (1)	615,956		321,935	
Total deposits & borrowings	4,781,096	0.74%	2,987,986	0.78%
Other non-interest bearing liabilities	14,963		10,898	
<b>Total liabilities</b>	<b>4,796,059</b>		<b>2,998,884</b>	
<b>Shareholders' equity</b>	<b>408,653</b>		<b>328,306</b>	
<b>Total liabilities and shareholders' equity</b>	<b>\$ 5,204,712</b>		<b>\$ 3,327,190</b>	
<b>Net interest margin</b>		<b>2.87%</b>		<b>3.17%</b>
<b>Net interest margin tax equivalent</b>		<b>2.88%</b>		<b>3.18%</b>

(1) Total costs of deposits (including interest bearing and non-interest bearing) were 0.64% and 0.77% for the nine months ended September 30, 2014 and 2013, respectively.

## Asset Quality as of September 30, 2014 (Unaudited)

(Dollars in thousands)

Loan Type	Total Loans	Non Accrual /NPL's	Other Real Estate Owned	Non Performing Assets (NPA's)	Allowance for loan losses	Cash Reserve	Total Credit Reserves	NPL's/ Total Loans	Total Reserves to Total NPL's
<b>Pre September 2009 Originated Loans</b>									
Legacy	\$ 57,615	\$ 5,178	\$ 6,464	\$ 11,642	\$ 2,898	\$ -	\$ 2,898	8.99%	55.97%
Troubled debt restructurings (TDR's)	1,661	657	-	657	85	-	85	39.55%	12.94%
<b>Total Pre September 2009 Originated Loans</b>	<b>59,276</b>	<b>5,835</b>	<b>6,464</b>	<b>12,299</b>	<b>2,983</b>	<b>-</b>	<b>2,983</b>	<b>9.84%</b>	<b>51.12%</b>
<b>Originated Loans (Post 2009)</b>									
Warehouse	34,533	-	-	-	259	-	259	0.00%	0.00%
Manufactured Housing	4,382	61	-	61	88	-	88	1.39%	144.82%
Commercial	1,401,490	1,664	335	1,999	10,261	-	10,261	0.12%	616.65%
MultiFamily	1,993,431	-	-	-	7,974	-	7,974	0.00%	0.00%
Consumer/ Mortgage	157,674	151	-	151	675	-	675	0.10%	446.05%
TDR's	557	-	-	-	-	-	-	0.00%	0.00%
<b>Total Originated Loans</b>	<b>3,592,067</b>	<b>1,876</b>	<b>335</b>	<b>2,211</b>	<b>19,257</b>	<b>-</b>	<b>19,257</b>	<b>0.05%</b>	<b>1026.44%</b>
<b>Acquired Loans</b>									
Berkshire	9,250	1,350	425	1,775	342	-	342	14.59%	25.33%
Total FDIC (covered and non covered)	31,421	4,061	10,208	14,269	528	-	528	12.92%	13.00%
Manufactured Housing	118,733	-	323	323	-	3,308	3,308	0.00%	0.00%
Flagstar (Commercial)	126,742	-	-	-	-	-	-	0.00%	0.00%
Flagstar (Residential)	109,294	-	-	-	-	-	-	0.00%	0.00%
TDR's	3,258	833	-	833	145	-	145	25.57%	17.41%
<b>Total Acquired Loans</b>	<b>398,698</b>	<b>6,244</b>	<b>10,956</b>	<b>17,200</b>	<b>1,015</b>	<b>3,308</b>	<b>4,323</b>	<b>1.57%</b>	<b>69.24%</b>
<b>Acquired Purchased Credit Impaired Loans</b>									
Berkshire	43,550	-	-	-	5,416	-	5,416	0.00%	0.00%
Total FDIC - Covered	12,545	-	-	-	2,179	-	2,179	0.00%	0.00%
Manufactured Housing 2011	4,248	-	-	-	233	-	233	0.00%	0.00%
<b>Total Acquired Purchased Credit Impaired Loans</b>	<b>60,343</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>7,828</b>	<b>-</b>	<b>7,828</b>	<b>0.00%</b>	<b>0.00%</b>
Unamortized fees/discounts	(249)							0.00%	0.00%
<b>Total Loans Held for Investment</b>	<b>4,110,135</b>	<b>13,955</b>	<b>17,755</b>	<b>31,710</b>	<b>31,083</b>	<b>3,308</b>	<b>34,391</b>	<b>0.34%</b>	<b>246.44%</b>
Total Loans Held for Sale	1,395,720	-	-	-	-	-	-	0.00%	0.00%
<b>Total Portfolio</b>	<b>\$ 5,505,855</b>	<b>\$ 13,955</b>	<b>\$ 17,755</b>	<b>\$ 31,710</b>	<b>\$ 31,083</b>	<b>\$ 3,308</b>	<b>\$ 34,391</b>	<b>0.25%</b>	<b>246.44%</b>

# WHY BANKMOBILE?

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>> >> >>

JANUARY 7, 2015

WARREN TAYLOR  
PRESIDENT - BANKMOBILE



# AGENDA

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>>

## 1. Retail Branch Banking - A Broken Model?

1. **BRANCH OVERHEAD IMPLICATIONS**
2. **BRANCH EFFICIENCY**

## 2. Our Solution - **BankMobile**

The BankMobile logo is displayed in white text on a green rectangular background. The word "bankmobile" is written in a lowercase, sans-serif font, with the "b" and "m" being slightly larger and more prominent than the other letters.

bankmobile

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# A NEW BRANCH MODEL

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## >> ALL-IN COST MODEL

- Overhead + COD - Fees = All-In Cost
- \$1 million OH / \$55.7 M deposits\* = 1.79%
- \$1 million OH / \$170 M deposits = 0.59%
  
- OD fees in 2013 were \$32 billion
  - A \$35 FEE ON A \$100 OVERDRAFT FOR 1 WEEK = 1820% APR
  - WILL THE CFPB ALLOW THIS “USURY” TO CONTINUE?

\* The 2014 Cornerstone Performance Report

The logo for BankMobile, featuring the word "bankmobile" in a lowercase, sans-serif font. The "b" is stylized with a vertical line through it. The logo is white and positioned on a solid blue rectangular background.

# IS THE BRANCH DEAD?

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>>

- # of branches in 1970 = 45,337\*
- # of branches in 2014 = 94,725\*
- Peak in 2009 # of branches = 99,550\*
- Consumers preferred delivery channel:\*\*
  1. **INTERNET BANKING** 31%
  2. **BRANCH BANKING** 21%
  3. **ATMS** 14%
  4. **MOBILE BANKING** 10%

\* Richard Brown, Chief Economist, FDIC

\*\* American Bankers Assoc. report 2014

The logo for bankmobile, featuring the word "bankmobile" in a lowercase, sans-serif font. The "b" is stylized with a vertical line through it. The logo is white and set against a solid blue background.

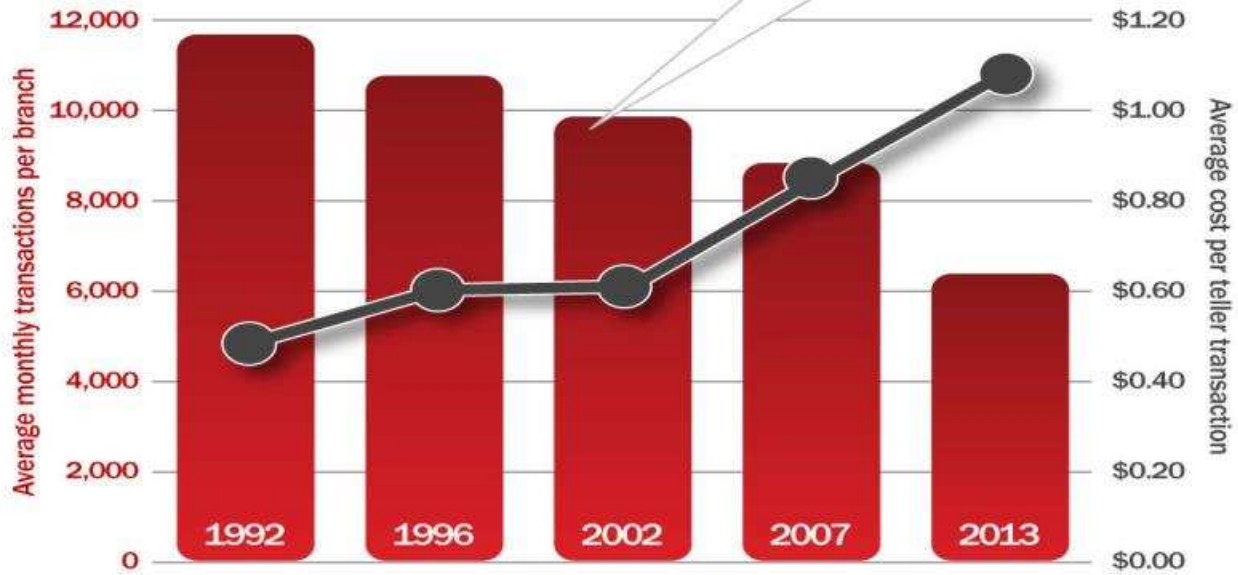
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# OVERHEAD COSTS

>>

Average transaction cost doubles while monthly branch volume is halved.



Source: FMSI © May 2013 The Financial Brand

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## EFFICIENCY\*

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- >> • Deposits open/close ratio = 1.07
- Total retail checking accounts per branch = 1,488
- Monthly new checking accounts opened per branch = 17
- Deposit accounts serviced per platform FTE = 2,627
  - **ACTIVE INTERNET BANKING USERS PER INTERNET BANKING FTE = 15,235**
- The old retail branch model is broken!

\* The 2014 Cornerstone Performance Report

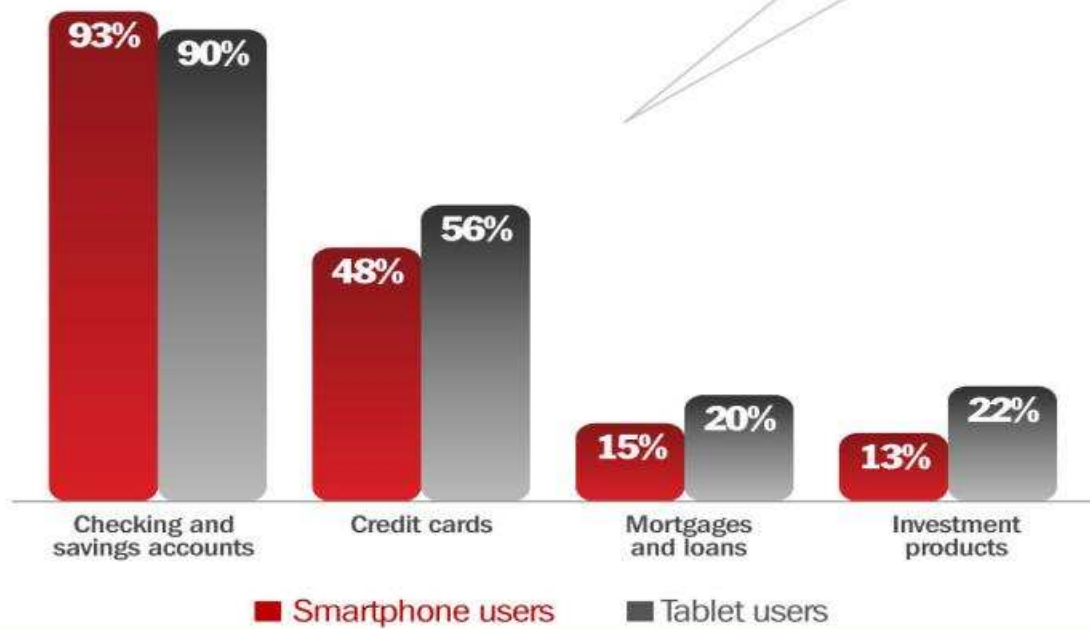
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# MAIN PRODUCTS

>>

Mobile users are looking for checking, savings accounts and credit cards



Source: xAd/Telemetrics © Sept 2013 The Financial Brand

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# CUSTOMER SERVICE

>>

Percentage of Facebook comments that are negative on bank and CU pages



Financial Institution Size

Based on FDIC and NCUA data (September 2013)

 Social Assurance®

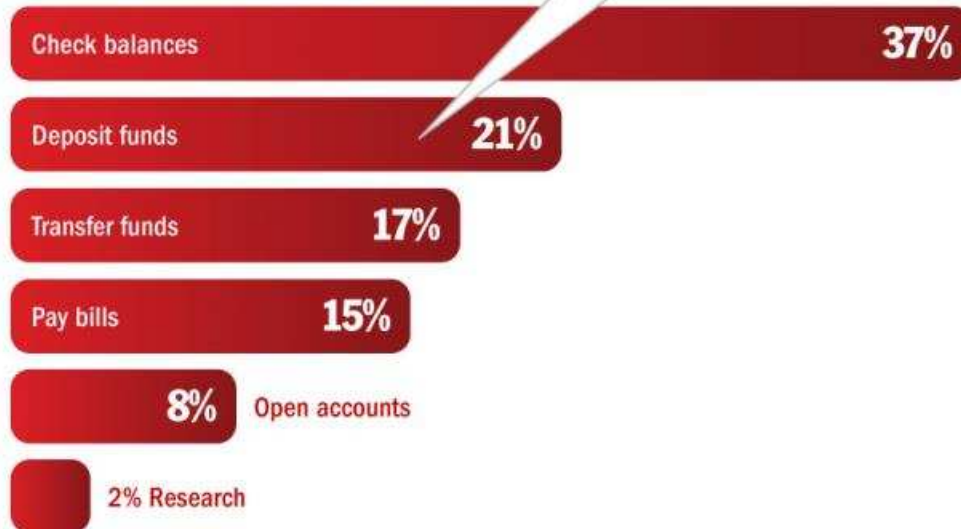
Source: Social Assurance © November 2013 The Financial Brand

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# MOBILE BANKING BASICS

>>

What are consumers' most important online/mobile banking activities?



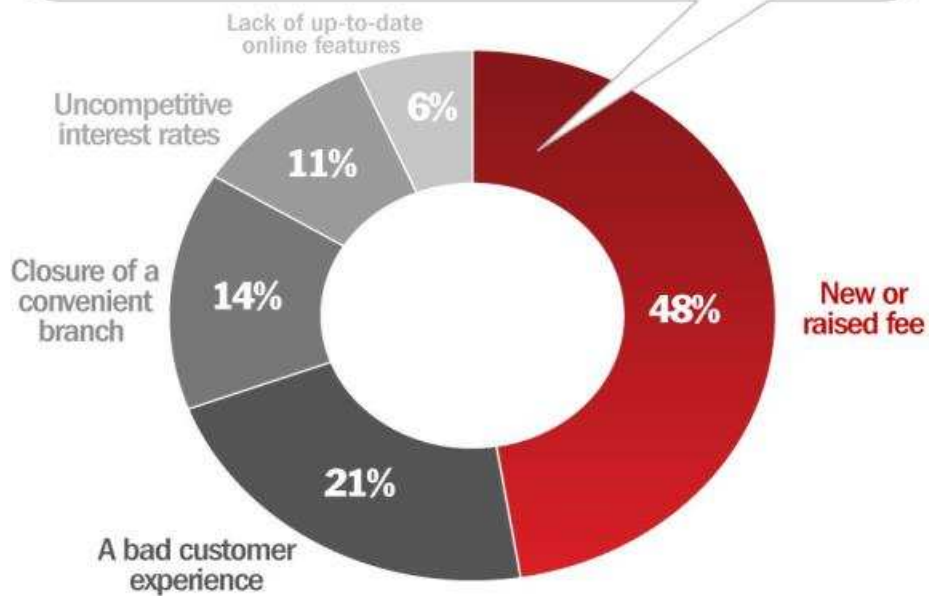
Source: Maxymiser © October 2013 The Financial Brand

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# CUSTOMER HOT POINTS

>>

What factors do consumers say are most likely to cause them to switch?



Source: BankingRates.com © January 2014 The Financial Brand

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# FINANCIALS

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- >> • Revenue
  - INTERCHANGE INCOME
  - INTEREST ON LOANS (MINUS RESERVES)
- Expenses
  - PHOTO ACCOUNT OPENING
  - SECURITY DATABASES
  - PHOTO BILL PAY
  - PHOTO CHECK DEPOSIT
  - PLASTICS
  - ATM NETWORK
  - FRAUD LOSSES
  - MARKETING
  - APP DESIGN / MAINTENANCE
  - SALARIES / OPS
  - VENDOR COSTS
- \$5 million allotted to BankMobile
- Profitability in 2-3 years

The logo for BankMobile, featuring the word "bankmobile" in a lowercase, sans-serif font. The "b" is stylized with a vertical line through it. The logo is white and positioned on a solid blue background.

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# BANKMOBILE OVERVIEW

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>>

**BankMobile** is a digital bank designed to give you an effortless full branch experience in the palm of your hand - the ultimate in convenience.

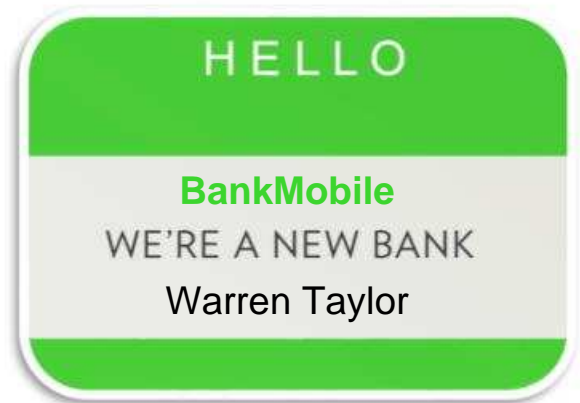
We are creating a banking revolution - on a path to becoming a disruptive player.

## Why BankMobile?

1. Leverage our Higher One relationship
2. Improve efficiency, growth and profitability
3. Create a customer base for our future

## Bankmobile Pillars

- NO Fees; Guaranteed ¼% Higher Rates
- Effortless banking offering 55,000 free ATMs combined with exceptional customer service
- Financial literacy / empowerment / advisor



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# A REVOLUTIONARY BANK

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>> >> >>

JANUARY 7, 2015

LUVLEEN SIDHU  
CHIEF STRATEGY & MARKETING OFFICER



# THE TIME FOR DISRUPTION IS NOW

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>>

This year, for the first time, U.S. customers interacted with their banks more through mobile devices than any other means... Mobile interactions are now 35% of the total, more than any other type, including traditional online channels, automated-teller machines and branch visits

**BAIN & COMPANY** 

Mobile banking increased 40 percent in 2013, Bankrate says — that's 40,000 new customers a day.

**Bankrate**

Handling a transaction at a branch can cost 50 times the same transaction on a mobile phone, or 20 times its cost on an online platform

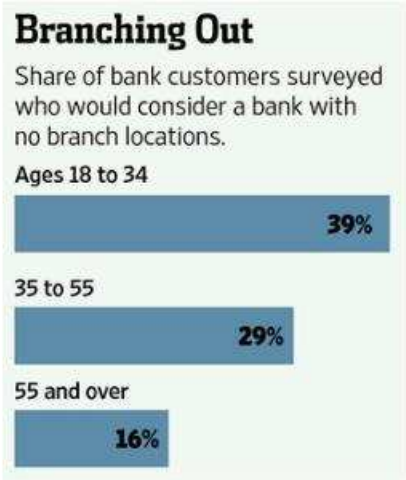
 **REUTERS**

**bankmobile**

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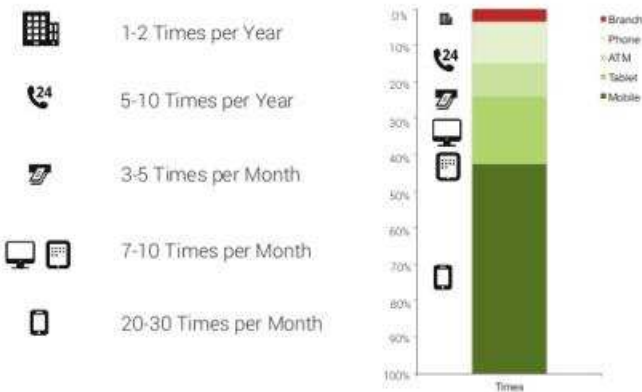
# THE TIME FOR DISRUPTION IS NOW

>>



accenture

## Customer Behavior : Shift to Digital



BACKBASE

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# HOW ARE WE DIFFERENT

## >> COMPETITIVE LANDSCAPE

### TRADITIONAL BANKS

- Defensive: Mobile apps are not used to attract new customers; Only to respond to demand for mobile with a costly & large branch network still there
- Mobile banking is only an add on service adding costs
- Low rates & High fees
- Product offering/pricing the same whether you open an account in a branch or on mobile device

Bank of America

JPMorgan Chase

### INTERNET BANKS

- Attract age 55+, higher balance, rate sensitive customer
- Not focused on creating simplistic mobile experience with innovative banking features

ING

ally

### NEO BANKS

- Do not provide a full suite of banking products & services. Little cross-sell capabilities
- Revenue model built entirely around interchange fee from debit or prepaid cards
- Fees (although they say they have none)
- Minimal focus on personalization



SIMPLE

GObank

Moven

bankmobile

# WHO ARE WE?

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>> LIVE FREE. BANK FREE.

## A Revolutionary New Way to Bank

- NO FEES
- BRANCH IN THE PALM OF YOUR HAND - MOBILE 1<sup>ST</sup> STRATEGY
- CHECKING, SAVINGS, LINE OF CREDIT, JOINT ACCOUNTS
- HIGHER SAVINGS RATES THAN THE LARGEST 4 BANKS (AT LEAST 0.25% APY HIGHER RATE GUARANTEED)
- 55,000 FEE FREE ATMS (3X MORE THAN BOFA)
- PERSONAL BANKER
- FINANCIAL EDUCATION



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# APP FEATURES AT LAUNCH

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## >> PHASE 1

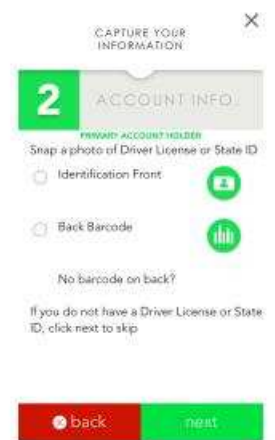
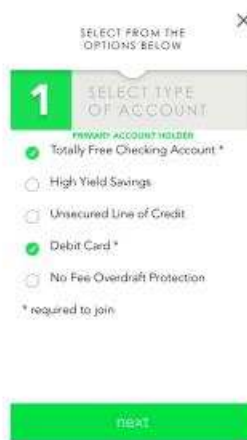
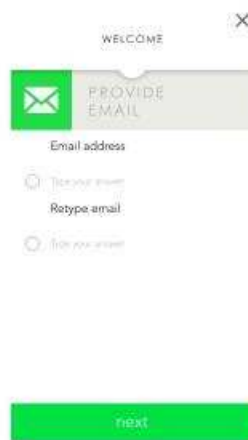
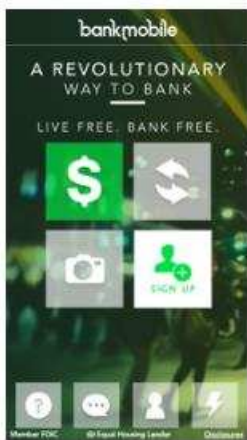
- Drivers license picture account opening
- Photo bill pay
- P2P payments
- Remote check deposit
- Debit card on/off
- Account balance quick access
- 4 digit password
- ATM Locator
- Artificial intelligence knowledge base
- Part of Apple Pay



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# APP SCREENSHOTS

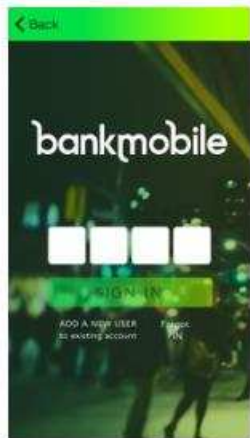
## >> WELCOME SCREEN & ONBOARDING



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# APP SCREENSHOTS

## >> SOME FEATURES/FUNCTIONALITIES

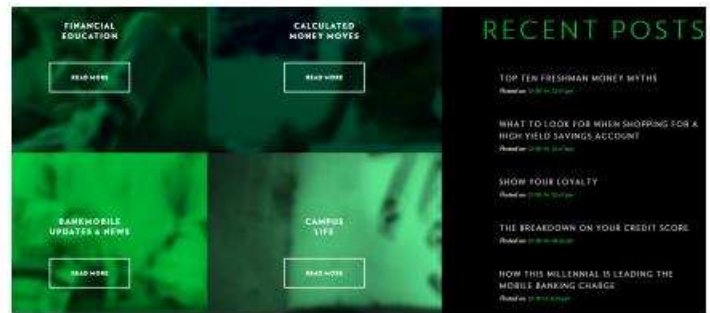
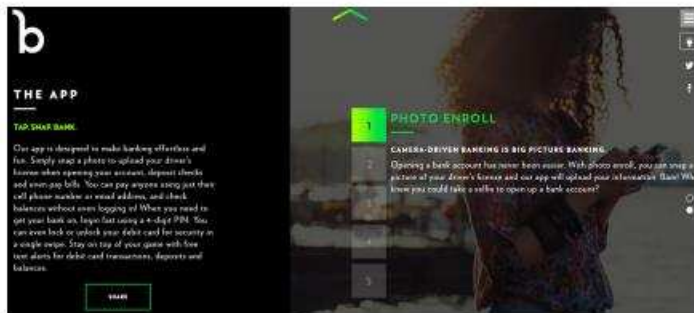
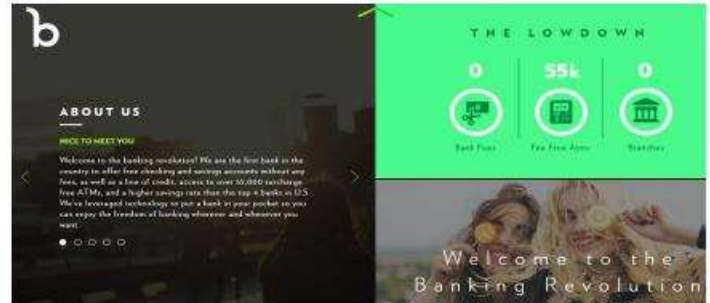


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# WEBSITE

>> YOUNG, FUN FEEL!



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# WHAT IS PHASE 1?

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## >> BUILDING A STRONG FOUNDATION

- Crowdsourcing - a bank built for the people, by the people
  - FOCUS GROUPS
  - SOCIAL MEDIA
  - EMAIL
  - CONTESTS
- Gradually grow customer base at first
  - ENSURE OPERATIONS, CALL CENTER, AND TECHNOLOGY ARE WELL INTEGRATED AND PREPARED FOR GROWTH



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# MILLENNIAL STRATEGY

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## >> HIGHER ONE

### Who are they?

- Ages 18-35; Largest generation at around 84 million
- Not just future customers, but influencers
- Millennials rank the four largest banks among the 10 least loved brands in America

### Why are they attractive?

- Tech savvy, tech dependent, largest group of mobile users
- 33% say they are switching banks in the next 90 days
- 40% of millennials would consider switching to a branchless bank
- Receiving the largest transfer of wealth in history from baby boomer parents
- 33% of millennials say main reason to switch banks is excessive fees

### How will we do it?

- Partnership with Higher One; access to ~250K graduates each year
- Create hype and engagement through multiple social media platforms
- Utilize college students as brand ambassadors
- Develop & distribute content on financial topics to build loyalty & trust
- Digital ad campaign

bankmobile

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# WHAT DO MILLENNIALS WANT FROM THEIR BANK?

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>> VIDEO

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# AFFINITY STRATEGY

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## Objective

- Create affinity relationships with not for profits as well as profit generating organizations
- Members, followers, or customers must feel passionate about the organizations we partner with

## Partnership Structure

- Develop a win/win partnership - Enter into a marketing fee agreement
- Customers receive a branded banking experience
- We financially compensate the organization our customers are passionate about
- We receive loyal banking customers

## Examples

- Credit card companies targeting affinity groups in the 80's
- USAA & Veterans
- Bancorp Bank & T Mobile
- We plan to target alumni associations, foundations, charities, advocacy groups religious groups etc

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# AFFINITY MARKETING

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>> >> >>

JONATHAN LEWIS  
CHIEF DEVELOPMENT OFFICER



## AFFINITY MARKET

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### >> WHO ARE OUR CUSTOMERS? HOW BIG IS THE MARKET?

- Unions, Associations and Employees of Businesses with over 1000 employees
  - 17.7 MILLION MEMBERS OF UNIONS
  - 100 MILLION MEMBERS OF ASSOCIATIONS
  - 54 MILLION EMPLOYEES OF BUSINESSES WITH OVER 1000 EMPLOYEES

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# OUR PROGRESS

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- >> Hired an experienced team in August  
We expect to add 2-4 more team members in 2015

September of 2014 we set out to contact and build relations with groups that met our Market Criteria:

- To date we have spoken with organizations having over 3 million members.
- We have agreements from 7 organizations with over 400,000 combined members, and are going to begin the on-boarding process during the next 12 months.

The logo for bankmobile, featuring the word "bankmobile" in a lowercase, sans-serif font. The "b" is stylized with a vertical line through it. The logo is white and positioned on a solid green rectangular background.

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# GOAL

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>> SUPPORT OUR MEMBERS,  
CREATE VALUE

To Have 1% of All members of our  
Affinity groups use Bank Mobile as its  
Primary Bank in the first 12 months.

- Active Targeted Marketing
- Attending Meetings
- Education of Members
- Participation in Sponsored Events
- Provide financial benefit for the members

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# MARKETING STRATEGY

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## >> CUSTOMER ACQUISITION

Channel	Strategy Detail
Email Campaign	Target 1M+ Higher One students through emails. Conduct “experiments” to determine most effective messaging/campaigns
Affinity Marketing	Reaching out to affinity groups, market to members using emails, direct mail and newsletters, attending conferences
Social Media	FB, Twitter, Instagram, Pinterest, Youtube, Vimeo, Vine presence
Blog	Create unique content on various financial topics
Gorilla Marketing	Street Teams, Bankmobile RV, Green range checking, videos, etc
PR	Target key blogs & publications
Crowdsourcing	Focus groups, social media engagement, email, contests
Digital Marketing	Entire website is optimized (SEO), paid search, social media advertising, remarketing (cookies)

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# EXAMPLES OF MARKETING

## >> EMAIL CAMPAIGNS AND PR



## BankMobile in the News

### Mobile Marketing & Technology

"BankMobile Targets Underserved Millennials"

**bank innovation**

"BankMobile to Crowdfund Ideas for Its Mobile App"

**Finextra**

"Money20/20: BankMobile asks millennials to help build a bank for young people"

**UPSTART**  
business journal

"How this millennial is leading the mobile banking charge"

**bankmobile**

# SOCIAL MEDIA @BANKMOBILE

## >> MILLENNIALS & SOCIAL MEDIA

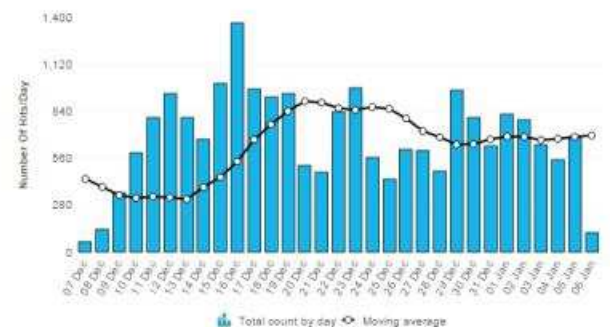
- 56% more likely to find brand content on social networks than on search engines or other online news feeds
- 91% would consider a product if a friend recommended it to them
- 60% of Millennials are engaged in rating products and services
- Millennials are 2.5x more likely than Boomers to share a social-media link that references a brand

**Millennials are fed up with traditional banks & use social media to find solutions**

### BankMobile's Social Media Goals

- Build brand awareness & trust
- Increase consideration
- Drive traffic to website, app and blog
- Build following on social media & blog
- Increase brand loyalty and advocacy
- Amplify media coverage & word of mouth referrals

Conversation Volume



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# BANKMOBILE'S BLOG

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## >> FINANCIAL EDUCATION, NEWS & UPDATES

**Purpose:** To educate and inform prospects and customers while increasing awareness, consideration, loyalty and advocacy

### Blog Pillars & Topics

- Research conducted to identify financial problems during target market's life stages
- Topics showcase brand pillars and mission with transparency & authenticity
- Content developed to address needs of Millennial consumer in a relevant way



FIVE NEW YEAR "MUSTS" FOR THE FINANCIALLY FIT COLLEGE STUDENT

## CARS: BUYING VS. LEASING

IT'S TIME FOR A REVOLUTION

*Posted on: 12-11-14, 12:06 pm*

## WATCH OUT FOR THESE SEVEN SNEAKY BANK FEES

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# SOCIAL MEDIA @BANKMOBILE

## >> SOCIAL MEDIA STRATEGY

- **Provide Superior Customer Service**
  - Answer questions quickly using our FAQ database, video tutorials & blog
- **Listen & Engage to Build Community**
  - Find & engage those looking for a new bank
  - Amplify engagement from press and users
  - Create contests, campaigns & incentives
- **Create and Publish Shareable Content**
  - Publish 2-3 blog posts per week
  - Participate in Twitter chats to extend reach
  - Post mix of helpful/informative posts frequently
- **Advertise Efficiently to Target Market**
  - Advertise to Higher One database on Facebook & Twitter with custom audiences
  - Pixel website visitors to remarket to online
  - Advertise to target market to download app



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# SOCIAL MEDIA @BANKMOBILE

## >> PRE-LAUNCH EARNED MEDIA METRICS

### Press Reach

- 1.25 billion impressions from digital media
- 2.54 billion potential impressions from digital media

### Website & Blog (Launched 12/18/14)

- 10,012 pageviews on website
- 534 visits to blog

### Social Media (Launched on 10/28/14)

- 200 Facebook fans, 12,844 impressions
- 180 Twitter followers
- 236 views of pins on Pinterest
- 116 visits to website from social media
- Of those visits, 4% signed up for email



**ryanshanks** @ryanshanks · Nov 5  
@BankMobile would like to do beta with you?



**BetaList** @BetaList · Dec 21

BankMobile: Bank with ease and pay no fees [btl.st/1xAsI2Q](#)



603 26 View more photos and videos

**Tomas Laurinavicius** @tomaslau · Jan 2

@BankMobile exciting idea! Are you launching just in US?

**Ahmad Ktaech** @ahmadktaech · Dec 21

Most inspirational pre-breakfast disruptive idea? @BankMobile



**Sarah Maier** Very interested. How would I get started?  
Unlike · Reply · 1 · November 13, 2014 at 12:42pm

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# PHASE 2 INNOVATIONS

## >> SECOND HALF OF 2015 OR BEFORE

### FEATURES

- Text Chat
- PFM (transaction categorization, account aggregation, budgeting, goals)
- Utilize data analytics for more personalized banking experience
- Ability to search for and purchase cars in your area. We provide a pre approved auto loan
- Becoming a marketplace where customers can purchase goods. We provide financing and insurance
- Biometric authentication

### PRODUCTS

- Auto loans
- Credit cards
- Mortgages
- CDs

### SERVICES (NEXT 60-90 DAYS)

- Customers who enroll in direct deposit will become VIP customers
- VIP customers will have free access to a financial advisor
- VIP customers will also have access to fee free ATMs nationwide

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# SECURITY RISK MITIGANTS

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>> WE TAKE SECURITY VERY SERIOUSLY

- Retained security experts to provide advice and implement multi layer security
- Experience in security due to HO relationship (1M+ students using HO mobile banking with no security breaches)
- Educating the customer

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# 5 YEAR GOALS

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- 1 Over a 1 year period, acquire ~25,000 customers
- 2 Over a 5 year period, acquire ~250,000 customers
- 3 Make 20% plus ROE

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# ANY QUESTIONS?

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