

YOUR MISSION-DRIVEN BANKING PARTNER

A NEW BEGINNING



 **GENESIS BANK**



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THE CHALLENGE



Underrepresented: Small to mid sized, minority-owned, family-owned businesses have been largely underserved by the traditional banking system, providing limited financial resources for these organizations to thrive.



Over-looked: Not only have these small to mid sized, minority-owned businesses not had equal access to banking products, they also have not had the educational resources available to succeed.



Building Trust: Small to mid sized, minority-owned, family-owned businesses will partner with a bank they can relate to.

MISSION DRIVEN INSTITUTION

WHY GENESIS BANK? WHY NOW?

Founded August 2, 2021, Genesis Bank represents a new beginning, birth, and growth of a uniquely different banking institution. We are a commercial bank that brings corporate banking capabilities to businesses of all sizes, the owners of such businesses, business professionals, and owners and investors of income-producing properties. We believe it is important to lead by example and we intentionally reflect the diversity of our majority-minority target market of Southern California. From the makeup of our Board of Directors down to the makeup of the entire organization, we are incredibly proud to reflect the diverse markets we serve. As a diverse, multiracial Minority Depository Institution ("MDI") and mission driven bank, we are committed to providing access to our groundbreaking, tech-enabled, financial products, services and solutions in order to make a difference, to have an impact, in our majority minority communities.



A Minority Depository Institution, or MDI, is defined as a federally insured depository institution by which (1) 51 percent or more of the voting stock is owned by minority individuals; or (2) a majority of the board of directors is minority AND the target market that the institution serves is predominantly minority.



Most MDIs focus on serving one minority population. A "minority" is defined as: African American, Hispanic American, Asian American, and Native American. MDIs play a unique role in promoting economic viability in minority and low- or moderate-income (LMI) communities.



Genesis Bank has been designated by the FDIC as a diverse, multiracial MDI. The Bank is one of only two diverse, multiracial MDIs in the entire country. The majority of the Bank's board of directors is minority and the community that the Bank serves is predominantly minority. Genesis Bank is committed to offering banking products, services, and solutions to minority and low-to-moderate income communities.

IN A LEAGUE OF OUR OWN

OUR PURPOSE

Genesis Bank was created out of a socio-economic need. Our commitment is to grow diverse community businesses across all minority groups by providing access to our groundbreaking financial solutions.



Los Angeles County | Orange County | Riverside County | San Bernardino County

OUR PROMISE

Our promise is to put strength behind our words as we are intentional with our actions. We hold ourselves to the highest standard paired with a proactive leadership position in the current and future banking landscape. We should not just respond to, but LEAD the economy and our communities.

4,700 Banks in the U.S.

147 Minority Depository Institutions

2 Diverse, Multiracial MDIs in the U.S.

- 1**
- Commercial Bank in the U.S.A.
 - Minority Depository Institution
 - Diverse Multi-Racial
 - On The West Coast

CURRENT IMPACT

LOAN ORIGINATION: BY THE NUMBERS



Loans in Urban Low-Income Communities - 69%



Loans in Underserved Communities - 77%



Loans in Minority Communities - 81%



Roughly 79% of these loans support Multifamily housing, contributing to the affordability of housing in our communities.



\$250M

In business done, both on and off balance sheet



WAYS TO COLLABORATE

Your partnership helps to support and fuel loans benefitting minority business enterprises (MBEs) which enable growth and wealth creation in predominately under-served minority communities.



DEPOSITS INTO GENESIS BANK



**GENESIS BANK TO PROVIDE
ESCROW & 1031 EXCHANGE
AS A SERVICE**



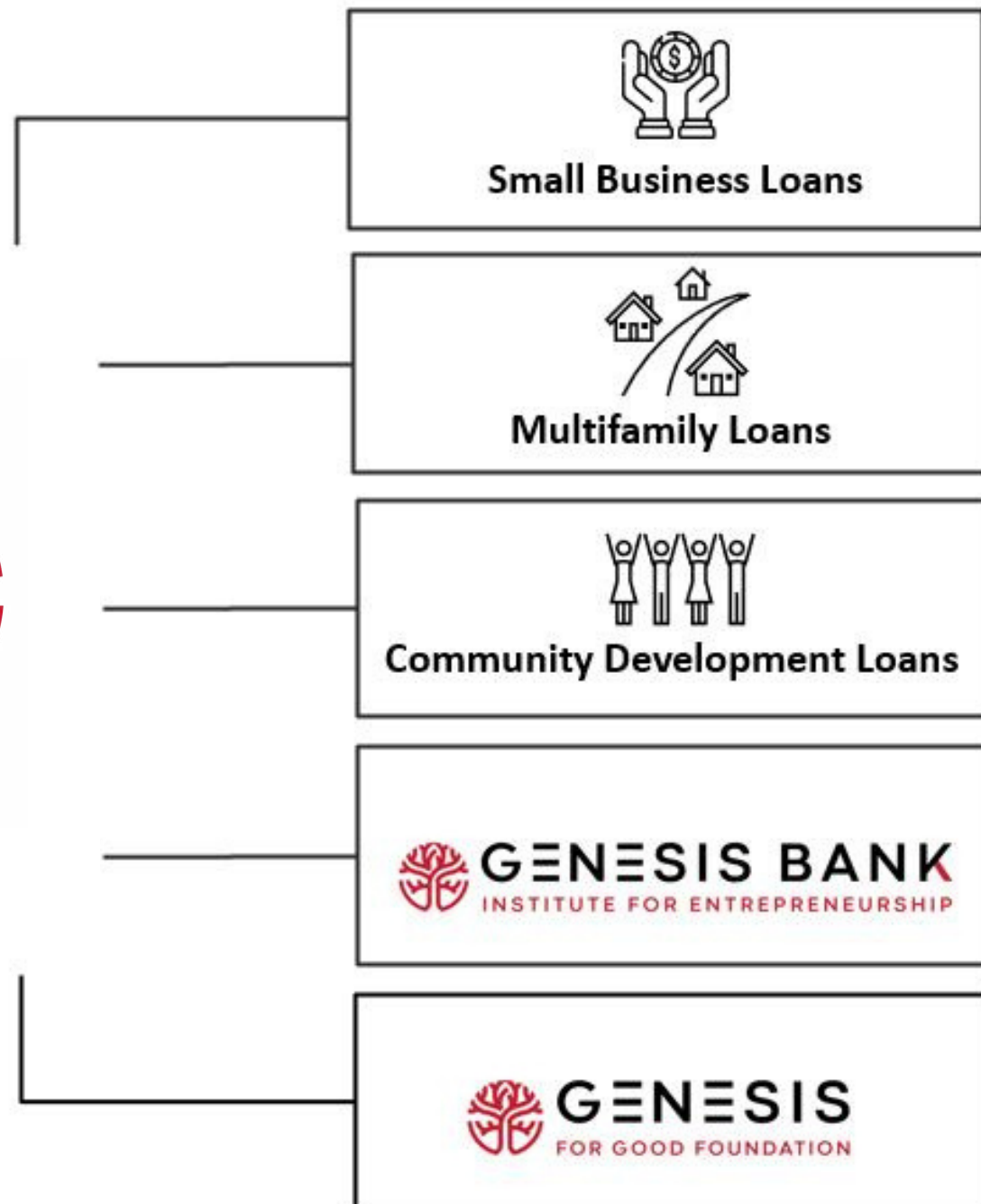
**GENESIS BANK TO PARTNER ON
LOAN PARTICIPATION
OPPORTUNITIES**

**LOAN REFERRAL, FLOW OR SALE
PARTNERSHIPS**

**DONATIONS TO GENESIS FOR
GOOD FOUNDATION, OUR
501(C)(3) PUBLIC CHARITY**

**JOIN AS A MEMBER, REFER
BUSINESSES TO JOIN AND/OR
BECOME A SPONSOR OF THE
GENESIS BANK INSTITUTE FOR
ENTREPRENEURSHIP**

THE MULTIPLIER EFFECT



UPLIFTING MINORITY COMMUNITIES

Additional deposits and investments enable Genesis Bank to expand its product offerings, which uplifts low- to moderate-income minority communities by helping businesses grow, creating jobs, and preserving affordable housing.

Product offerings include wraparound services like technical assistance and mentorship to support businesses at all stages of their growth cycle and grants to support community initiatives benefitting low- to moderate-income communities.

INVESTMENT MULTIPLIER EFFECT

1x \$1M Deposits → \$1M of Impact

11x \$1M Equity Capital Invested → \$11M of Impact



WHAT WE DO

Genesis Bank is a California-chartered commercial bank organized by a group of highly experienced and successful bankers and business professionals.

- Corporate Capable Cash Management Services & Solutions
- Commercial Banking
- Income Property/Workforce Housing Banking
- Owner Occupied Commercial Real Estate Loans
- SBA - Small Business Administration Loans
- Escrow
- 1031 Exchange
- Specialty Banking, including:
 - Fiduciary
 - Property Management & HOA
 - Restaurant & Hospitality
 - Beauty Industry
 - Nonprofits
 - Lawyers & Law Firms



WHAT WE DO DIFFERENTLY

Genesis Bank's product and service offerings positively impact low- to moderate- income minority communities by helping businesses grow, creating jobs, and preserving affordable housing.

- Genesis Bank, as only one of two diverse, multiracial Minority Depository Institutions (MDIs) in the entire US, serves all ethnicities, and is reflective of our markets. We are able to build trust, loyalty, and connection to develop products and services attentive to the needs of our communities.
- Genesis Bank operates in the second largest market in the US with plenty of room for growth; most MDIs are in smaller markets and have limited growth opportunities.
- Genesis Bank has developed cross referral relationships to ensure MBE banking needs are met.
- Through the Genesis Bank Institute for Entrepreneurship (GBIE), organizations receive business and financial literacy education throughout their entire life-cycle. In addition, the GBIE provides these businesses with wraparound services to position them for future success and to access mainstream banking services.
- The Genesis For Good Foundation is a 501(c)(3) public foundation building strong, inclusive, and vibrant communities by mobilizing resources to support economic development, internships, financial literacy, affordable housing, safety net services, entrepreneurship, and diversity, equity, and inclusion.

DIVERSITY, EQUITY & INCLUSION

Genesis Bank's workforce intends to represent the diversity of the communities we serve. We strive to foster a more diverse, equitable, and inclusive culture for employees, clients, vendors, and the community at large. We seek to advance racial equity and economic opportunity by building partnerships and lending our voice and resources to initiatives that uplift our communities. These are the five (5) pillars of Genesis Bank's board-approved DEI Strategic Plan:

01

Build a strong financial institution, that as an MDI, can sustainably promote both social and economic good.

02

Enable career growth and intellectual growth within Genesis Bank.

03

Embrace DEI into experiential modes of communication.

04

Aspire to be a central hub of influence and connectivity.

05

Develop solutions that enable small & minority owned businesses to breakdown impediments that inhibit access to economic growth opportunities

OUR APPROACH



Genesis Bank was created to offset the antiquated banking system and serve the financial needs of small-mid sized, minority owned businesses in Southern California. Genesis Bank was launched with \$57 million in capital, with a follow on \$25 million that was completed in less than one (1) year. Genesis is a bank built by entrepreneurs, run by entrepreneurs, serving entrepreneurs. Genesis is intentional, we lead with brain power, ideas, and solutions.



The Genesis Bank Institute for Entrepreneurship was created to connect, develop relationships, and provide educational advisory and support to help accelerate the growth and success of small-mid sized, family-owned, minority-owned businesses in Southern California.

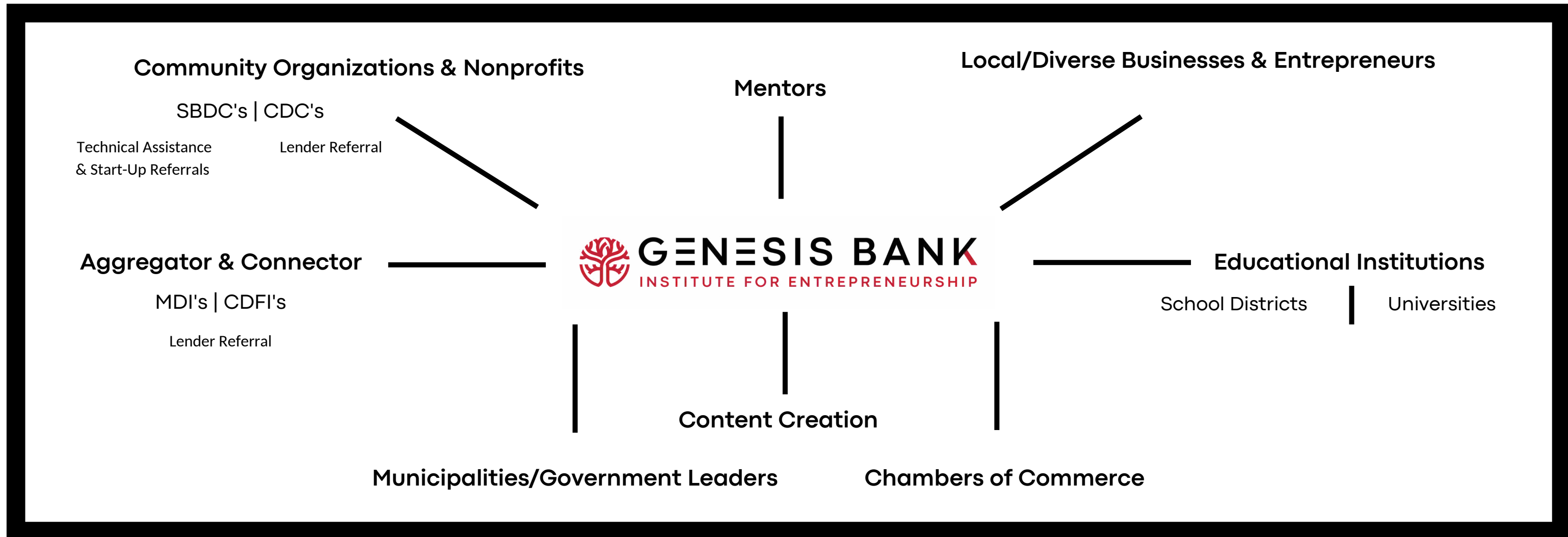


The Genesis For Good Foundation was created to build strong, inclusive, and vibrant communities by raising and deploying financial resources to charitable causes that drive economic workforce development, financial literacy, affordable housing, safety net services and diversity & inclusion efforts specifically in minority populations in Southern California.



The Genesis Bank Institute for Entrepreneurship (GBIE) is a Financial & Business Advisory & Aggregator division created to connect, develop relationships, and provide educational advisory and support to help accelerate the success of small-mid-sized, family-owned, minority-owned businesses in Southern California. The GBIE serves as a center of influence and connectivity, creating, presenting & aggregating business educational resources, initiatives, and support from the brightest minds, across a wide variety of topics & industries. The GBIE is a vehicle to deliver on the Bank's MDI & DEI commitment.

Mission: To breakdown the impediments that inhibit access to economic growth opportunities through the democratization of business & financial literacy education.





Community Outreach

The Genesis For Good Foundation is a 501(c)(3) public foundation building strong, inclusive, and vibrant communities by mobilizing resources to support economic and workforce development, financial literacy, affordable housing, safety net services, entrepreneurship, and diversity and inclusion.

In addition to re-granting donations raised directly into the community, the Foundation will bring skills-based volunteerism, technical assistance, financial education, idea generation, and internships to the communities we serve. Across the next five years its goals are to:

- 1) Build and deploy customized financial educational resources for the community.
- 2) Raise private and public funds for charitable purposes.
- 3) Provide grants to nonprofit organizations that are successfully meeting community needs.
- 4) Build out a multilingual, skills-based volunteer program targeting entrepreneurs.
- 5) Partner with Genesis Bank to create a summer internship program to build a pipeline of diverse talent.



Genesis Bank Intern Class of 2023

PURPOSEFUL PARTNERSHIPS

Our partnerships, by nature, will drive the socioeconomic, cultural, technological, educational and financial advancement of the diverse entrepreneurs & small to medium sized, minority-owned, family-owned businesses here in Southern California.



Genesis Bank partnerships are formed on the basis of co-creating value. Our partnerships stimulate economic change, and promote reinvestment into the vibrant Southern California community, attracting and utilizing capital to catalyze progress across businesses, municipalities, and entrepreneurs.



The Bank's mission is to develop and implement solutions that break down barriers for small and midsized minority owned businesses, creating a more robust & fair business ecosystem.



COMMUNITY PARTNERS

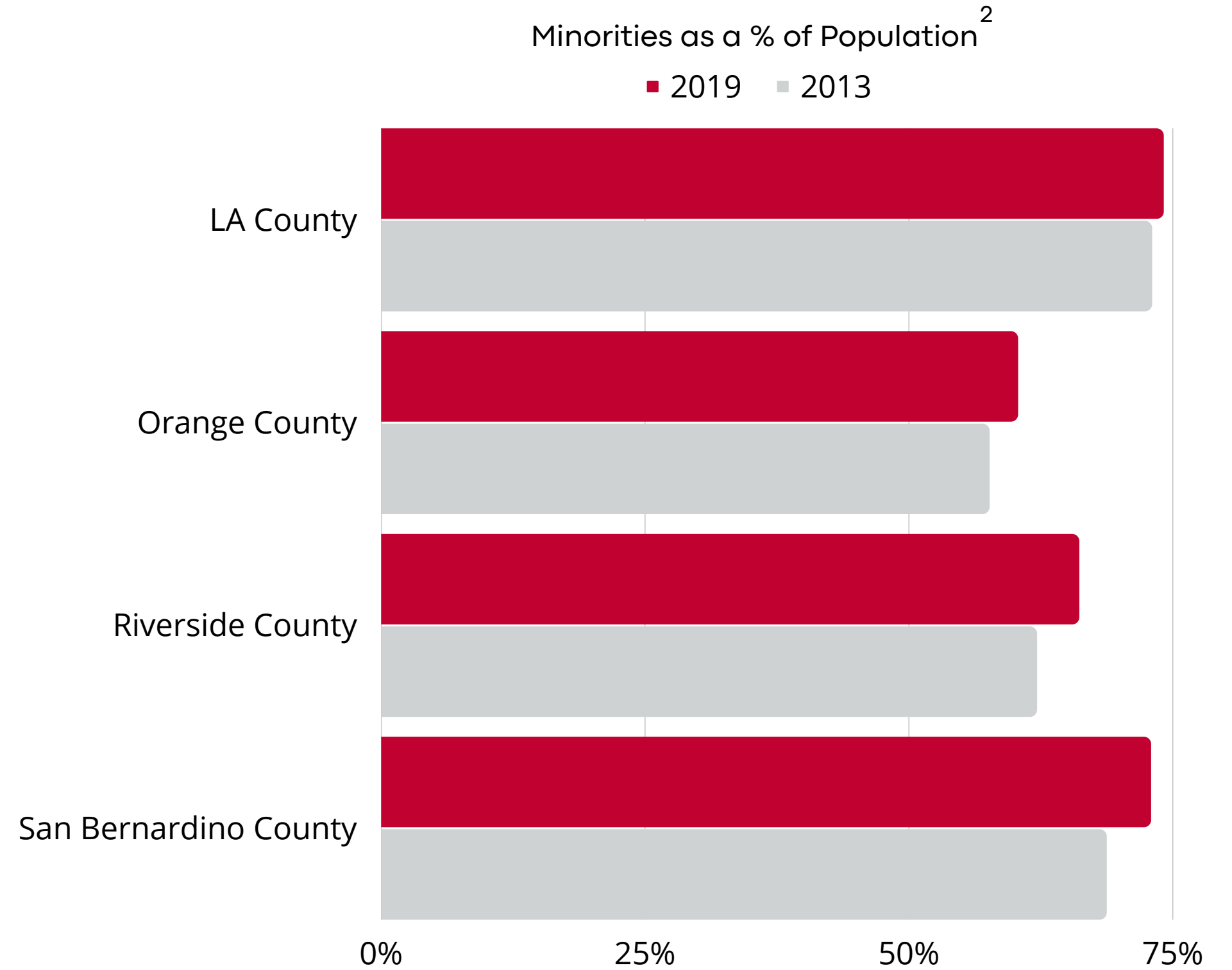
Together with our community partners, Genesis Bank embraces DEI, celebrates diversity, and promotes social and economic good. Genesis Bank partners with financial organizations, educational networks, government entities, and philanthropic organizations to amplify our impact.



APPENDICES

GROWING POPULATIONS

- Minority Populations have increased in the markets of Los Angeles, Riverside, Orange and San Bernardino Counties.²
- LA, Orange, San Bernardino & Riverside Counties have historically ranged anywhere from 60-75% majority minority.²
- Minority Owned Businesses make up 43% to 61% of businesses in LA, Orange, San Bernardino & Riverside Counties.²

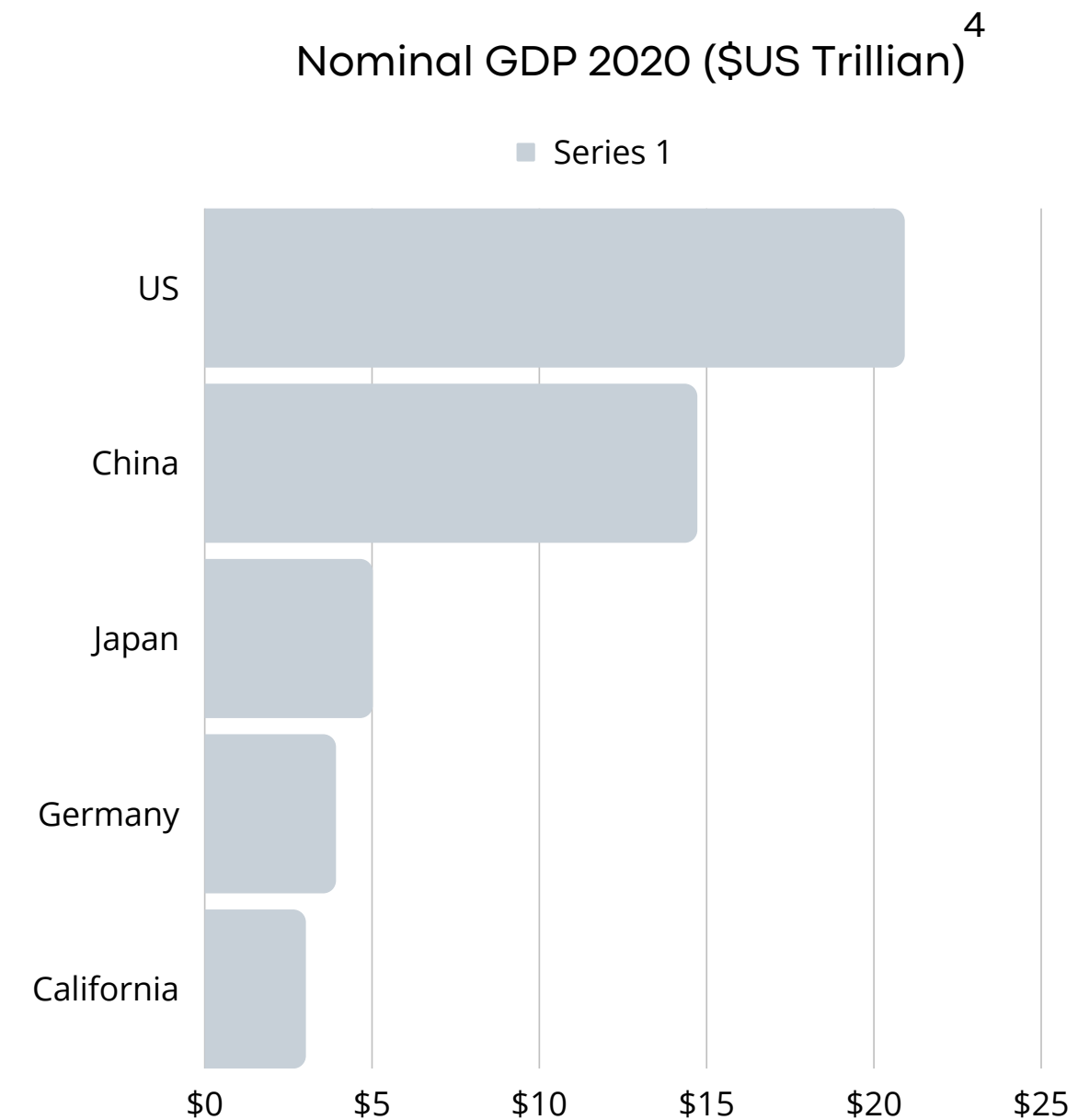
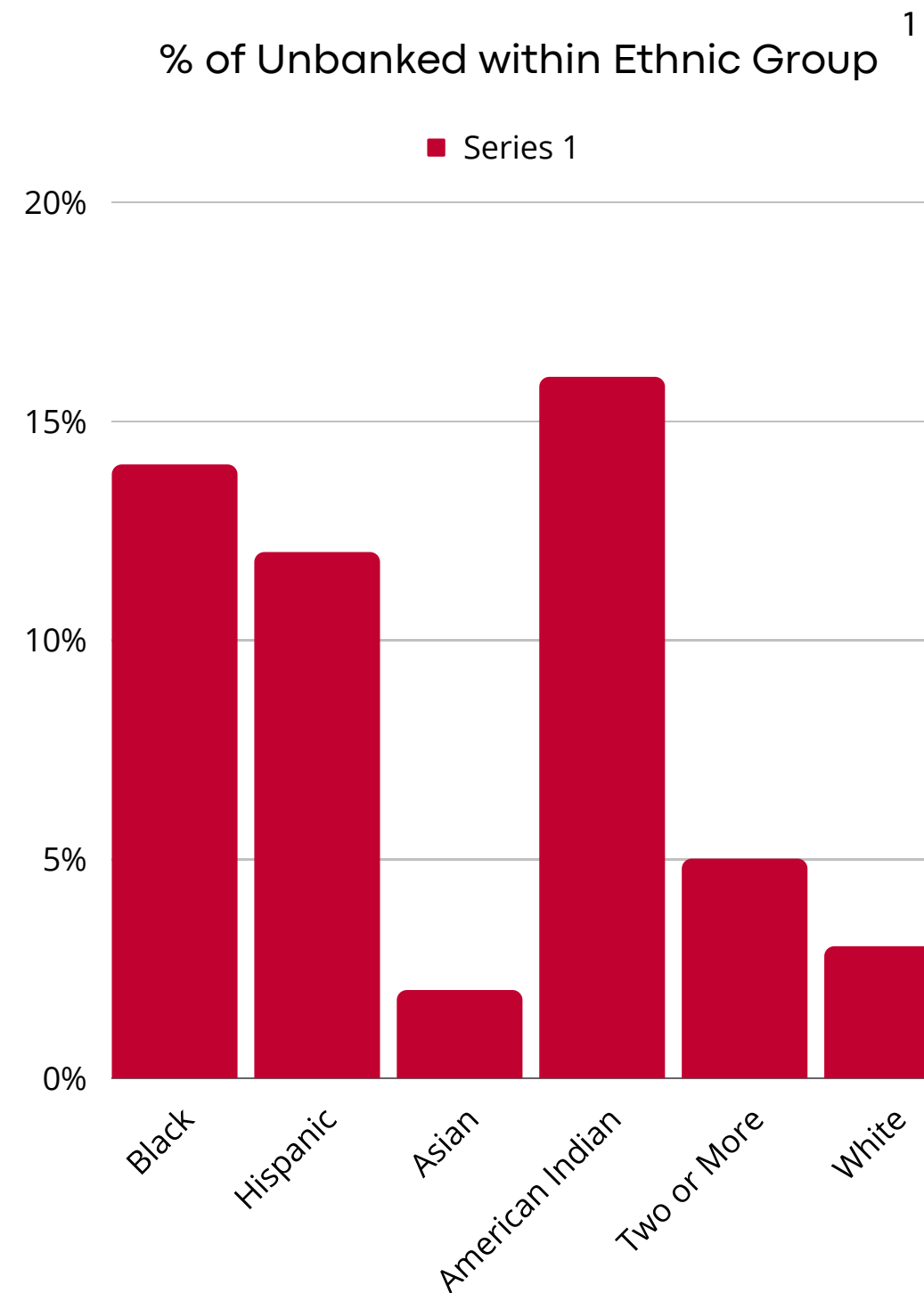


² Source: The Census Bureau

UNDERSERVED



- Minority Groups have proven to be underbanked segments.¹
- California ranks as the 5th largest economy in the world.⁴
- LA-Long Beach- Anaheim metropolitan areas rank 2nd in the US on GDP.³
- LA County ranks 1st and Orange County ranks 9th in the US on GDP.³
- **LA & Long Beach Ports are top ports in the world**



¹ Source: 2019 FDIC Survey

³ Source: Bureau of Economic Analysis

⁴ Source: The World Bank, DataBank

Thank You




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