

## UTB Financial Holding Company (Private; Dallas, TX) Closes Private Placement of \$21.0 Million of 6.50% Fixed to Floating Rate Subordinated Notes due September 2028

Sandler O'Neill + Partners, L.P. served as the sole placement agent for this offering.

This transaction is the 94th subordinated note or senior note transaction for a community bank since January 1, 2016 in which Sandler O'Neill acted as a placement agent, sole underwriter, book runner or initial purchaser.<sup>1</sup> These transactions have raised approximately \$5.5 billion for our clients, representing 64.6% market share of announced transactions.<sup>1</sup>

### About the Offering:

UTB Financial Holding Company ("UTB Financial"), the holding company for United Texas Bank, today closed a private placement of \$21.0 million aggregate principal amount of 6.50% Fixed to Floating Rate Subordinated Notes due 2028.

UTB Financial intends to use the net proceeds to redeem a portion of its existing outstanding indebtedness, to fund organic growth, and for general corporate purposes.

*This announcement is for informational purposes only and does not constitute an offer to sell or the solicitation of an offer to buy securities.*

### About the Company:

UTB Financial Holding Company is a privately-held bank holding company established in 2012 and headquartered in Dallas, Texas. United Texas Bank was founded in 1986 and is 100% owned by the Beck family. United Texas Bank is a full-service, FDIC-insured community bank offering commercial, construction, specialty home mortgage, title, and full-service commercial real estate lending products and other relationship-oriented services. United Texas Bank operates 2 branch locations.

(1) Source: Sandler O'Neill Syndicate Desk, Bloomberg. Deal count includes subordinated debt or senior note offerings for Community Banks reported by Bloomberg; Community Banks defined as banks or bank holding companies with less than \$35 billion in assets.

(2) Source: S&P Global Market Intelligence; Bank level financial data, not pro forma for the offering

August 28, 2018

6.50% Fixed to Floating Rate  
Subordinated Notes  
due September 2028

**\$21.0 Million**

## UTB Financial Holding Company

Sole Placement Agent

**SANDLER O'NEILL + PARTNERS**

### Financial Highlights (as of 6/30/2018)<sup>2</sup>

(Dollars in thousands)

Total Assets	\$488,902
Total Loans	\$348,446
Total Deposits	\$322,032
Total Equity	\$45,536
YTD ROAA	0.88%
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Tier 1 Leverage Ratio	9.05%
Tier 1 Risk-Based Capital Ratio	12.31%
Total Risk-Based Capital Ratio	12.93%

### Sandler O'Neill Contacts:

**Jacques de Saint Phalle**  
Principal  
(212) 466-7721

**Chris Murray**  
Principal  
(212) 466-7952

**Marc Flaster**  
Principal  
(212) 466-7860

**Jenn Docherty**  
Managing Director  
(212) 466-7796

**James Furey**  
Managing Director  
(212) 466-7934

**Susan Weinberg**  
Managing Director  
(212) 466-7807

**Conrad Chanzit**  
Managing Director  
(617) 994-6531

**Andrew McAlpine**  
Analyst  
(212) 466-7716

**Grant DuHamel**  
Analyst  
(212) 466-7746