

Marquis Bancorp, Inc. Completes Private Placement Offering of \$10.0 Million of Subordinated Notes due 2026

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

This transaction is the 89th subordinated note or senior note transaction for a community bank since January 1, 2014 in which Sandler O'Neill acted as a placement agent, sole underwriter, book runner, or initial purchaser. Since May 20, 2016, Sandler O'Neill has raised over \$1.99 billion for its clients in 32 transactions as the book-running manager or placement agent, capturing a 76.2% market share of announced transactions.¹

About the Offering:

Coral Gables, FL – Marquis Bancorp, Inc., the parent company of Marquis Bank, announced today the completion of a private placement of \$10 million in aggregate principal amount of subordinated notes to certain institutional accredited investors. Unless redeemed earlier, the notes will mature on October 30, 2026. The company intends to use the net proceeds from the sale of the notes for investment in its bank subsidiary and for general corporate purposes. “We are pleased to secure this financing on favorable terms, a reflection of the continued stability of our company,” says Javier Holtz, Chairman and CEO of Marquis Bancorp. “The issuance of this debt allows us to take advantage of a favorable environment for community banks to access the capital markets and positions us to continue organic growth and to pursue potential acquisition opportunities.”

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:

Marquis Bancorp, Inc. is the holding company for Marquis Bank, which is headquartered in Coral Gables, Florida. Marquis Bank, with over \$400 million in assets, is a full-service community bank dedicated to serving business owners, professionals and investors. Marquis has successfully blended convenient state-of-the-art technology with personal attention to create an exceptional banking experience for its clients.

(1) Source: Sandler O'Neill Syndicate Desk, Bloomberg. Deal count includes nationwide subordinated debt and senior note offerings for Community Banks; Community Banks defined as banks or bank holding companies with less than \$25 billion in assets.

(2) Financial data not pro forma for the offering

October 27, 2016

Private Placement
Subordinated Notes due 2026
\$10.0 Million



Sole Placement Agent
SANDLER O'NEILL + PARTNERS

Financial Highlights as of June 30, 2016²

(\$ in thousands)

Total Assets	\$409,332
Total Loans	325,760
Total Deposits	349,737
Total Equity	37,432
TCE / TA	9.14%
Capital Ratios	
Tier 1 Leverage Ratio	9.22%
Tier 1 Risk-Based Capital Ratio	12.15%
Total Risk-Based Capital Ratio	13.20%

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