



WHO WE ARE

The Bancorp, Inc. (NASDAQ: TBBK), headquartered in Wilmington, DE, is a payment services provider and specialized lender within the U.S. through its primary subsidiary, The Bancorp Bank. The Bancorp serves the unique payments and banking needs of non-bank financial service companies, ranging from entrepreneurial start-ups to those listed on the Fortune 500. Within the payments industry, The Bancorp is a top U.S. issuer of prepaid cards, leading merchant servicer, and top ACH originator. The Bancorp is also a national preferred SBA lender, a provider of institutional banking services, and has one of the few bank-owned vehicle leasing and fleet management groups in the nation.

AT A GLANCE

1.1+ Billion

Merchant Card Transactions
Processed Annually

\$4.3 Billion

Total Assets

\$490 Billion

Combined Annual Payments
Processing Volume

99 Million

Active Accounts Issued
in U.S. Distribution

Top U.S. issuer of prepaid cards
(Source: Nilson Report 2016)

**Top U.S. issuer of
health benefit cards**
(Source: Nilson Report 2016)

**Top 20 originating bank for
ACH processing**
(Source: NACHA 2015)

**Top 100 most active SBA 7(a)
lender in the U.S. by lending volume**
(Source: U.S. Small Business
Administration)

Standings accurate as of Oct. 2017.

WHAT WE DO



Payments

We are a leading payments franchise:

- Issuing services
- Merchant and ACH payment services
- "Push to Card" services



Institutional Banking

Customized banking and lending solutions for wealth managers:

- Deposit and payment services
- Safe Harbor IRAs
- Securities-backed lines of credit and advisor acquisition lines



Small Business

National portfolio lender of SBA/USDA loan programs:

- Top national SBA lender
- \$700,000 average 7(a) loan size
- Expert assistance through the entire process



Commercial Fleet Leasing

End-to-end vehicle/equipment fleet leasing and management:

- Direct vehicle leasing with no middleman
- Focus on smaller fleets (<100 vehicles)
- Servicing commercial and government entities



Real Estate Capital Markets

Niche commercial real estate capital markets:

- Originate multi-family and commercial real estate loans
- Focus on all property types nationwide
- Strong credit culture and capital markets expertise