

ADVERTISING SUPPLEMENT

Corporate Banking

# Our Clients Are Superheroes for their Superhuman Effort

**CAPITAL  
BANK**

*Helping Business Grow*

**Regional Corporate Address:**  
One Church St., Suite 300  
Rockville, MD 20850

■ **Top Local Executive:**  
Ed Barry

■ **Total Assets:** More than \$550 million

**17%**  
Return on  
Equity, 2013

To Capital Bank, our clients are superheroes for the superhuman effort they put into developing and growing their business ventures. From the owners' perspective, being able to adapt and react to any opportunity can be important in order to take advantage of market-place changes. Having a banker as one of their trusted resources helps our clients react quickly when those opportunities arise – having a bank that is willing to provide sound advice as well as professional services is tantamount to having a business partner.

Capital Bank, N.A., a leading private business bank in the Washington D.C. metropolitan area, is known for providing integrated banking and lending solutions to small and medium sized businesses. With more than \$550 million in assets, and a return on equity at the end of 2013 of 17%, representing more than two times our peer group average, our personalized approach to private business banking and our creative delivery of technology is what has helped fuel continued growth. Our clients turn to us for everything from working capital or real-estate financing, to supporting their expansion capital needs and liquidity management.

"As dedicated as I am to Capital Bank's sustained growth and profitability," says Ed Barry, CEO, "I'm just as dedicated to our mission of providing the most responsive, customized and personalized services to help our clients grow and sustain their own businesses – making them more valuable."

One of the ways Capital Bank has developed flexible solutions for their business clients is by rethinking the traditional model of brick-and-

mortar banking. Instead of building a large network of branch offices, focus has been on developing technology-enabled solutions that save the bank's clients their most precious commodity—time. With tools such as mobile deposit, or the customizable, remote deposit capture tool, business clients have the capability of banking without physically going to the bank: deposits made when it's most convenient. Plus, online banking which features reporting functionality compatible with popular accounting programs, allowing businesses to update internal systems and generate financial statements, eliminating the need for double data entry.

"We are focused on where banking is going—where's the future and how we can make it happen sooner," Barry says. "Combining technology with our uncompromised service model, we've literally removed the need for our clients to come to us."

Headquartered in Rockville, MD, with three branches in the D.C. metropolitan area, Capital Bank doesn't consider itself geographically limited. It successfully serves real estate and

commercial clients with multi-city locations, meets mortgage needs of consumers around the nation, and services more than 50,000 credit card customers.

Capital Bank offers more than business products; it offers solutions designed around the specific needs of each client. Employing rigorous and balanced risk management, experienced banking professionals build on opportunities and possibilities while speaking openly regarding doubts and concerns that may affect the business—recommending additional experts, as necessary, to help that business prosper. Loans are designed to meet a client's need and a commitment is issued within five business days.

Helpful, personalized service is truly part of the work-DNA of every bank employee—from the people in each branch to the dedicated relationship managers who often travel direct to their clients so those clients don't have to step away from running their businesses.

For Capital Bank, success is about making smart decisions that are beneficial to clients, shareholders, employees, and their community.

**CAPITAL  
BANK**

**YOU CAN FINALLY BE IN  
TWO PLACES AT ONCE**

**WITH MORE TASKS THAN TIME, YOU CAN'T LET ANYTHING SLOW YOU DOWN.**

**YOU NEED A BANK THAT DRIVES SUPERHERO EFFICIENCY.**

**CAPITAL BANK...BECAUSE EVERY SUPERHERO NEEDS A SIDEKICK.**



**MEET YOUR SIDEKICK**

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**CAPITAL  
BANK**

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World class digital and remote banking options mean your banking can be done from anywhere. With all you have to do, it's nice to know you can finally be in two places at once. **Capital Bank for Business Banking.**



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