



***Mercantil Bank Holding Corporation
Corporate Presentation***

As of March 31, 2018

Notices

This presentation may not be referenced, quoted or linked by website, in whole or in part, except as expressly authorized in writing by Mercantil Bank Holding Corporation (the “Company”). None of the information included in this Presentation is included in or incorporated into any of our filings with or reports to the Securities and Exchange Commission.

Additional information about the Company, including a description of risk factors that a potential investor should consider carefully, are included in the Company’s Information Statement on Form 10 dated August 10, 2018.

All financial information herein is qualified by the detailed financial information included in the Information Statement.

The Information Statement is available at www.mercantilbank.com/investor-informationstatement08102018.

All financial information in this presentation is as of March 31, 2018, except as otherwise indicated, and does not purport to be accurate as of any other date and may not reflect our current financial condition or more recent results of operations. We have no obligation to update this Presentation.

Additional information may be found elsewhere at www.mercantilbank.com/investor and in our filings with the Securities and Exchange Commission available at www.sec.gov.



Mercantil Bank Holding Corporation

- Mercantil Bank Holding Corporation is a bank holding company headquartered in Coral Gables, Florida since 1979 with \$8.4 billion in assets¹.
- The Company operates through its wholly-owned subsidiary bank, Mercantil Bank, N.A., the fifth largest bank headquartered in Florida².
- The Bank serves individuals and companies through its banking centers located across South Florida and the greater Houston, Texas market, as well as a commercial real estate loan production office in Midtown Manhattan, serving the New York Metro area.
- The Bank's subsidiaries, Mercantil Investment Services* and Mercantil Trust Company, offer professional wealth management, brokerage, investment advisory, portfolio management, trust and estate planning expertise to individuals and companies since 2002.



*Investment products offered through Mercantil Investment Services are:
NOT FDIC INSURED | NOT BANK GUARANTEED | MAY LOSE VALUE | NOT INSURED BY GOVERNMENTAL AGENCIES | MEMBER
FINRA/SIPC, REGISTERED INVESTMENT ADVISOR

¹ March 31, 2018
² FDIC Summary of Deposits
as of June 30, 2017



Positioned to Meet Our Customers' Needs

- Longevity in our markets provides consistency for customers
- Decisions are made by local professionals who know the community
- Bankers have extensive banking experience in the U.S. and around the globe
- Uniquely qualified operations support team is committed to service excellence

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- 22 Banking Centers
 - > 15 – South Florida
 - > 7 – Houston
 - 1 Commercial Real Estate Loan Production Office in New York
 - Over 900 employees
 - More than 100,000 customers



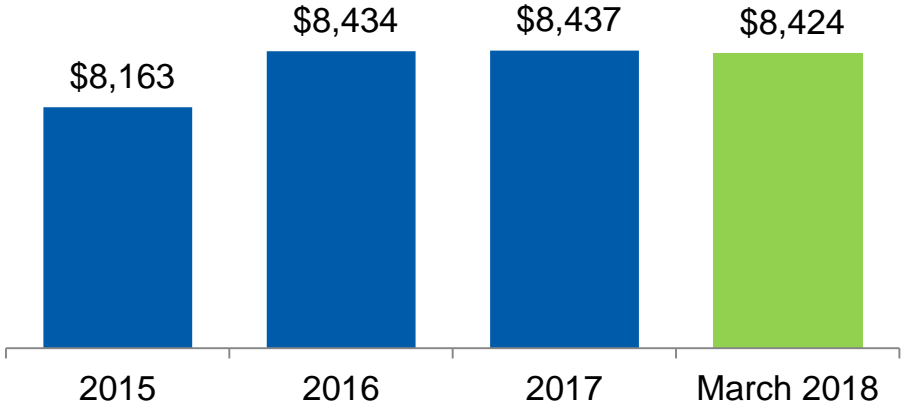
Financial Strength to Empower Your Growth

Mercantil Bank Holding Corporation

Financial Highlights¹

\$ in Millions

Total Assets



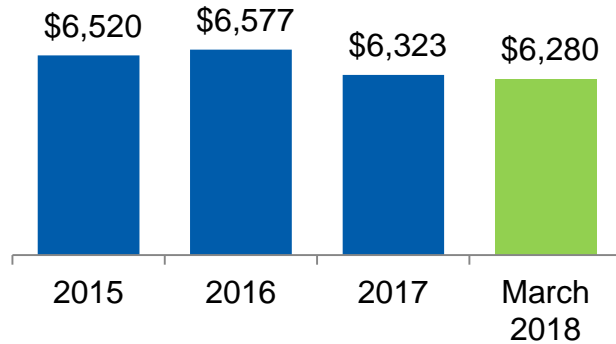
¹March 31, 2018 (Unaudited)

Mercantil Bank Holding Corporation

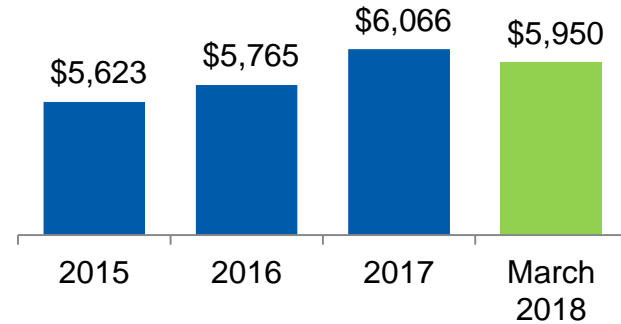
Financial Highlights¹

\$ in Millions

Deposits



Net Loans

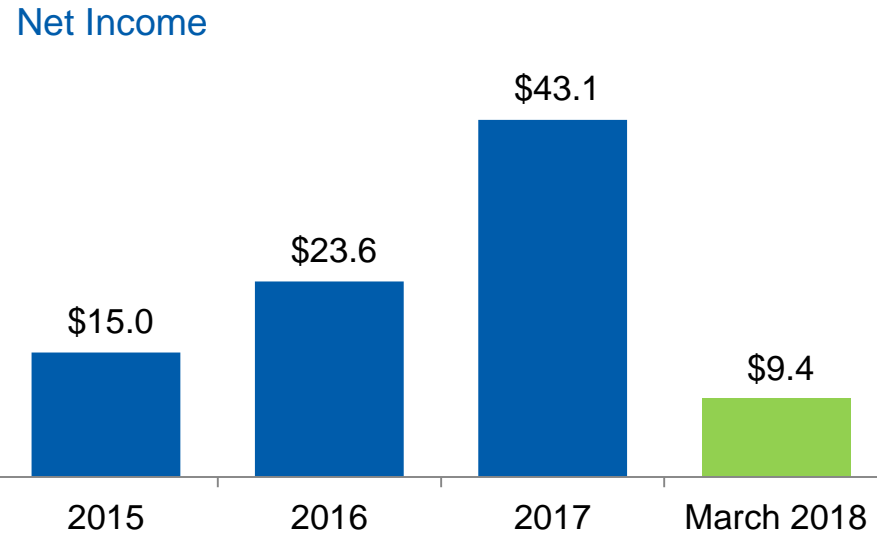


¹March 31, 2018 (Unaudited)

Mercantil Bank Holding Corporation

Financial Highlights¹

\$ in Millions



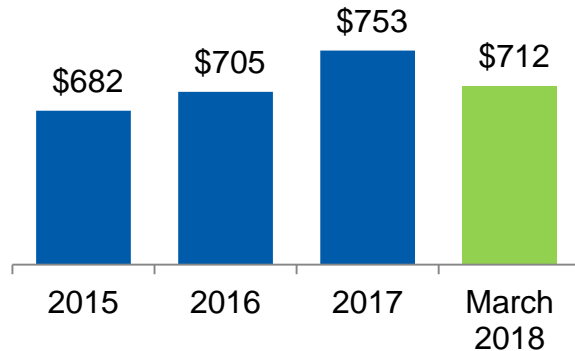
¹March 31, 2018 (Unaudited)

Mercantil Bank Holding Corporation

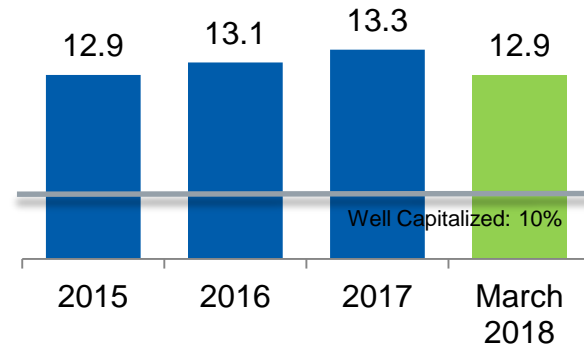
Capital & Capital Ratios¹

Capital

(\$ in Millions)



Total Capital/Risk Weighted Assets (%)



¹March 31, 2018 (Unaudited); reflects the \$40 million special dividend paid in March 2018.



Thank You