



# **ViewPoint** Financial Group, Inc.

# Safe Harbor Statement

When used in filings by ViewPoint Financial Group, Inc. (the “Company”) with the Securities and Exchange Commission (the “SEC”), in the Company’s press releases or other public or shareholder communications, and in oral statements made with the approval of an authorized executive officer, the words or phrases “will likely result,” “are expected to,” “will continue,” “is anticipated,” “estimate,” “project,” “intends” or similar expressions are intended to identify “forward-looking statements” within the meaning of the Private Securities Litigation Reform Act of 1995. Such statements are subject to certain risks and uncertainties, including, among other things, changes in economic conditions, legislative changes, changes in policies by regulatory agencies, fluctuations in interest rates, the risks of lending and investing activities, including changes in the level and direction of loan delinquencies and write-offs and changes in estimates of the adequacy of the allowance for loan losses, the Company’s ability to access cost-effective funding, fluctuations in real estate values and both residential and commercial real estate market conditions, demand for loans and deposits in the Company’s market area, competition, changes in management’s business strategies and other factors set forth under Risk Factors in our 2010 Form 10-K that could cause actual results to differ materially from historical earnings and those presently anticipated or projected. The Company wishes to advise readers that the factors listed above could materially affect the Company’s financial performance and could cause the Company’s actual results for future periods to differ materially from any opinions or statements expressed with respect to future periods in any current statements.

The Company does not undertake – and specifically declines any obligation – to publicly release the result of any revisions which may be made to any forward-looking statements to reflect events or circumstances after the date of such statements or to reflect the occurrence of anticipated or unanticipated events.

# Corporate & Geographic Overview

Total Assets: **\$2.80 billion**  
Total Net Loans: **\$1.41 billion**  
Total Deposits: **\$2.03 billion**

Number of Locations:  
**23 Community Bank Branches**  
**13 Loan Production Offices<sup>1</sup>**  
**2 New Bank Branches Planned**

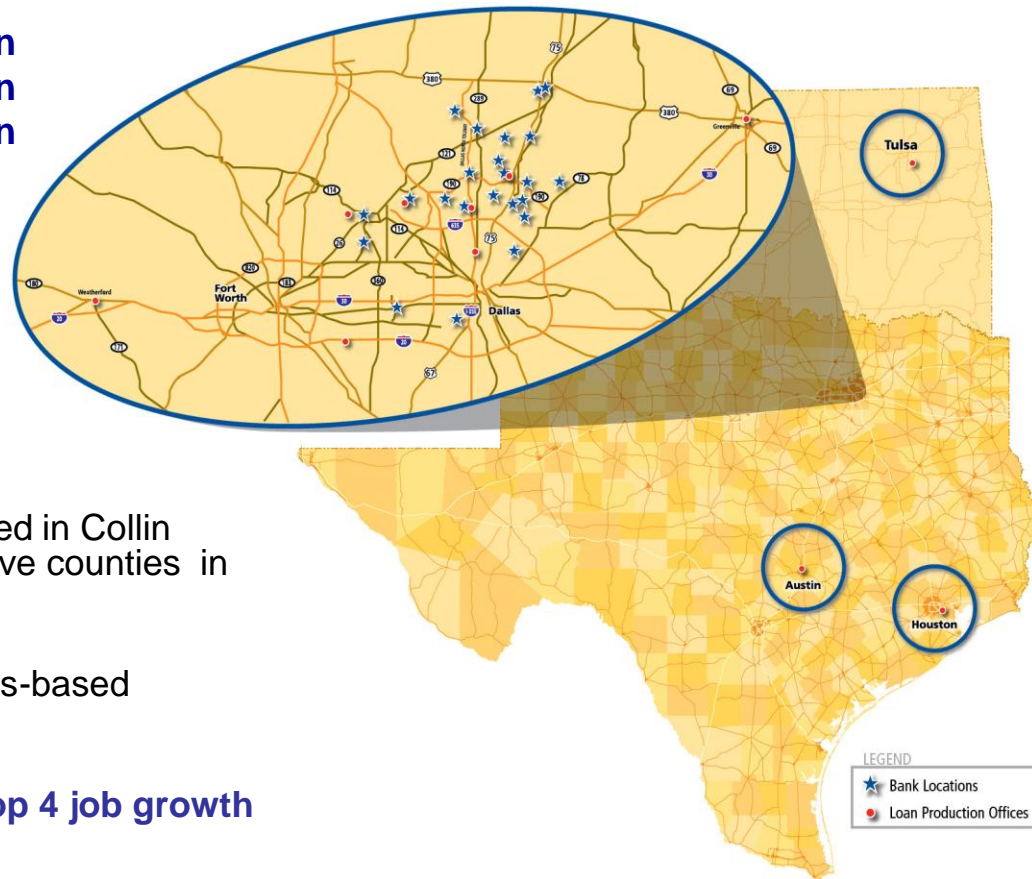
**59 years** in Texas market

**#1 in deposit market share** of those banks based in Collin County, one of the most demographically attractive counties in Texas<sup>2</sup>

**Ranked #7** in deposit market share among Texas-based community banks in DFW Metroplex<sup>2</sup>

75% of our non-residential RE loans are in the **top 4 job growth markets** in the U.S over the last five years.<sup>3</sup>

Texas listed as *Site Selection Magazine's* **top state for new and expanded corporate facilities** in 2010.<sup>4</sup>



Company data as of March 31, 2011. Source: VPFG 10-Q for 1Q 2011

<sup>1</sup> Includes VPM office located in Girard, Ohio, which focuses on national origination of VA loans

<sup>2</sup> FDIC market share data as of June 2010

<sup>3</sup> Employment data from a Bureau of Labor Statistics release as of June 2010

<sup>4</sup> The Dallas Morning News: Trade Magazine Rankings 2010 (March 2, 2011)

# Two New Locations Planned

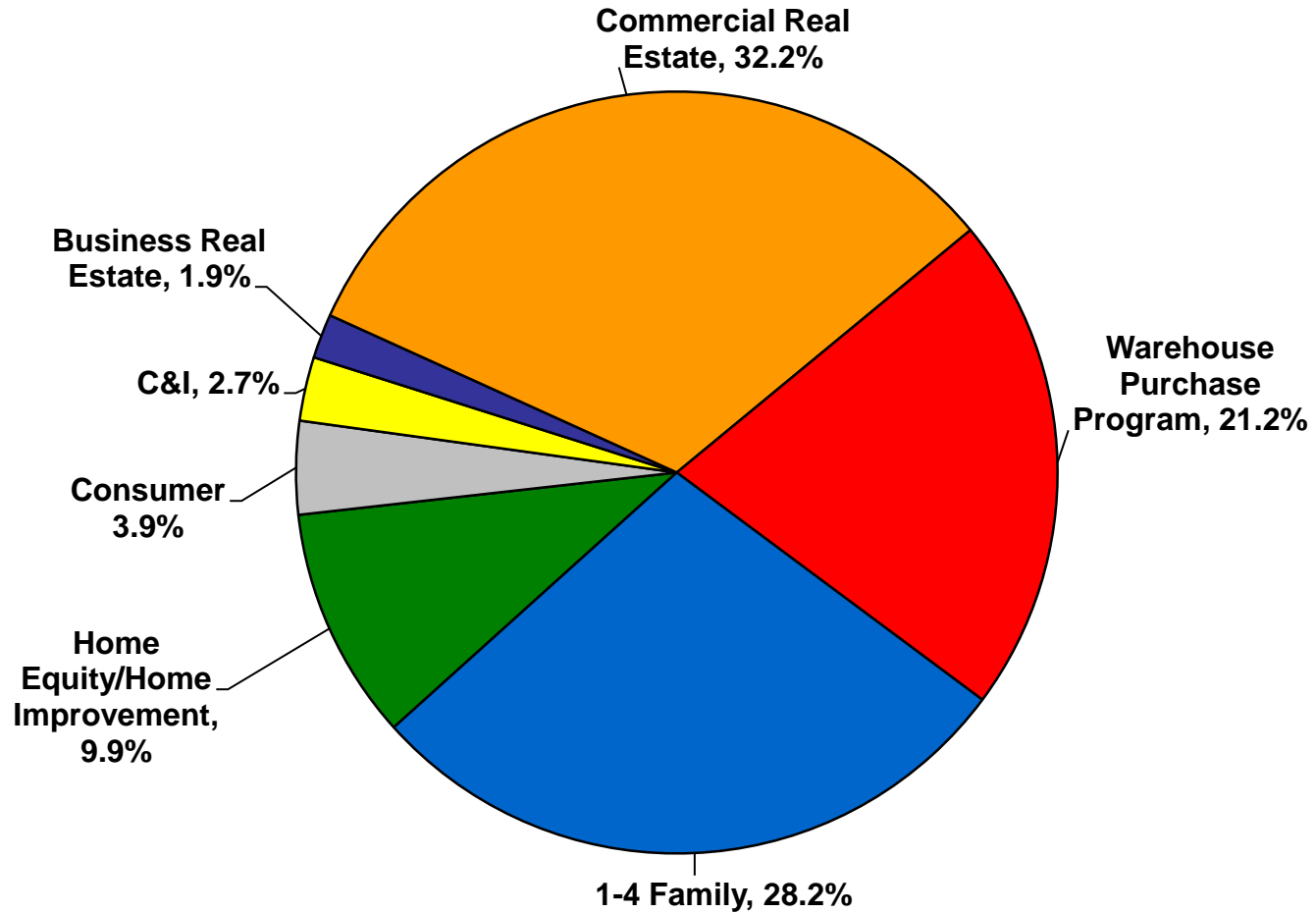
- ❑ Two new bank branches planned for 3Q 2011
  - Assuming leases on bank facilities that were closed due to merger of two national banks
  - Lower cost, faster ramp-up time
  - Flower Mound market
    - 2,178 VPFG households
    - 2010 Estimated Average Household Income: \$106,114
    - 2010 Estimated Population: 212,959
  - Carrollton market
    - 5,365 VPFG households
    - 2010 Estimated Average Household Income: \$88,707
    - 2010 Estimated Population: 238,420

Source: Nielsen Claritas, Company Documents

# Business Strategy

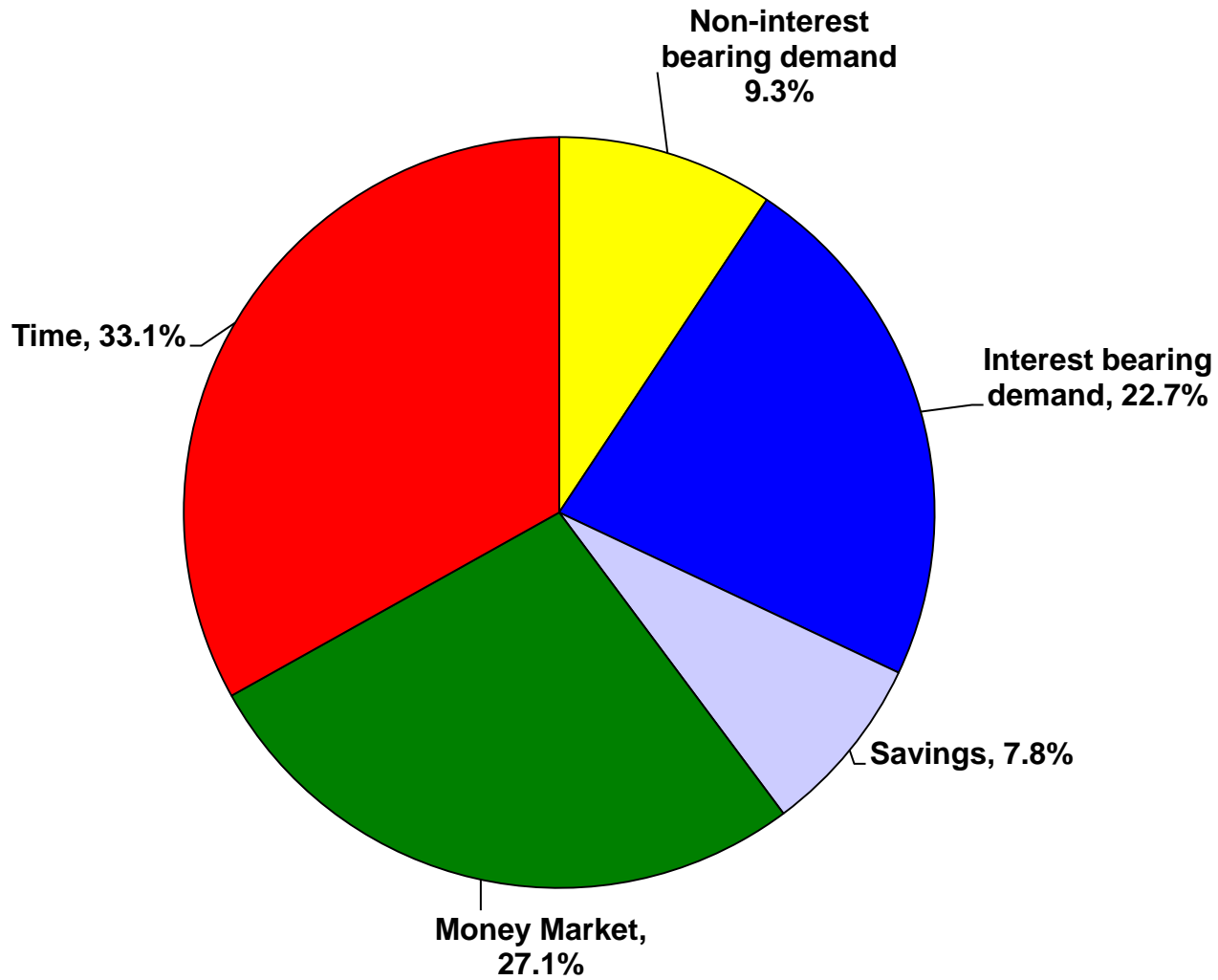
- ❑ Capitalize on a position of balance sheet strength
- ❑ Continue to grow organically in our economically stable and growing Texas market
- ❑ Remain focused on our community banking approach and enhance the profitability of existing relationships
- ❑ Continue to develop existing lines of business, diversify the loan portfolio and develop Commercial and Industrial lending
- ❑ Evaluate other opportunities to deploy capital: new locations, dividends, potential acquisitions, etc.

# Loan Composition



Source: VPFG 10-Q for 1Q 2011  
Includes loans held for sale

# Deposit Composition



Source: VPFG 10-Q for 1Q 2011



# Adding the Extras

- ❑ **Free FinanceWorks** – an online budgeting tool
- ❑ **Purchase Rewards** – cash-back reward offers through our Visa Check Card
- ❑ **Preferred Business Checking** – new product providing discounts on cash management services
- ❑ **GOmobile Banking** – enhanced our customers' ability to transfer funds, pay bills, etc. right from their smart phone
- ❑ **Social Media** – started engaging customers and our community through our new Facebook page