

STIFEL | STIFEL BANK & TRUST

Tailored Liquidity Solutions

PRIVATE BANK LENDING



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Private Bank Lending provides **tailored liquidity solutions** to help you pursue your financial goals.

Our Clients

We serve ultra-high-net-worth individuals, family offices, and entrepreneurs that are key clients of our Wealth Management and Investment Banking divisions.

Our Team

Our **dedicated, relationship-focused**, and **solution-driven** team has an exclusive mandate to serve the ultra-high-net-worth client segment. Our team is primed to understand your particular objectives, deliver uniquely customized solutions, and provide continued support throughout the entire loan life cycle.

Our Value Proposition

We provide custom liquidity solutions to **help you utilize your personal balance sheet to unlock liquidity**:

- Beyond cash flows from distributions or sales of existing assets;
- Without disrupting investment portfolios, diluting ownership, or triggering capital gains taxes upfront;
- While retaining future upside of collateral assets and value creation potential.

Our Solutions

Each of our loans is **unique and tailored to your specific needs**, making our product a differentiated and value-added offering.

Tailored Structures:

- \$5+ million loan amounts
- Term loans or revolving credit facilities
- Demand or committed
- Maturity profiles of up to five years (with ability to renew)
- Secured or unsecured

Collateral Assets:

- **Public securities:** U.S. and international equities, concentrated and restricted stock, fixed income structured notes, etc.
- **Private investments:** Hedge funds, private equity funds, private credit funds, exchange funds, private stock, etc.
- **Physical assets:** Non-traditional commercial real estate, residential real estate (non-consumer), luxury assets (yachts, jets), etc.
- **Other:** Life insurance policies, GP capital call facilities, etc.
- Hybrid facilities with various collateral asset types



Learn more at:
Bank *with* STIFEL
www.bankwithstifel.com

OUR LENDING APPROACH

We prioritize a **relationship-based approach to lending** as a strategic service for our clients, not just a commoditized standard product offering. We promote a collaborative approach, working closely with Stifel Financial Advisors to ensure your credit strategy aligns with your financial goals while leveraging the expertise of product and industry specialists across the firm to deliver sophisticated and effective solutions.

Solutions to Support a Wide Range of Needs and Uses

You can use our liquidity solutions to:

- **Capitalize** on financial opportunities as they arise
- **Invest** in real estate and businesses
- **Reinvest** to diversify wealth
- **Facilitate** estate planning objectives
- **Purchase** alternative investments and fund capital commitments
- **Purchase** lifestyle assets
- **Meet** philanthropic commitments
- **Bridge** timing of cash flows
- **Issue** letters of credit
- Other diverse uses

<div><div>\$35,000,000</div><div>Demand Revolving Line of Credit</div><div>To: Estate planning vehicles of ultra-high-net-worth individual</div><div>Collateral: Public securities; exchange funds</div><div>Purpose: Refinance debt; pay taxes and trust expenses; cash reserves</div></div>	<div><div>\$20,000,000</div><div>Committed Revolving Line of Credit</div><div>To: Executive of Commercial Real Estate (CRE) company</div><div>Collateral: REIT operating partnership units</div><div>Purpose: Fund purchase and improvement of resort property; working capital</div></div>	<div><div>\$8,250,000</div><div>Committed Revolving Line of Credit</div><div>To: CRE holding vehicle of insurance business partners</div><div>Collateral: Public securities; CRE holding vehicle</div><div>Purpose: Refinance mortgage debt; liquidity to purchase additional properties</div></div>	<div><div>\$47,500,000</div><div>Two Separate Committed Credit Facilities</div><div>To: Trusts of entrepreneur and private investor</div><div>Collateral: Public securities; private equity and private debt funds; private stock</div><div>Purpose: Purchase private investments; meet capital calls; fund personal expenses</div></div>
<div><div>\$6,000,000</div><div>Demand Revolving Line of Credit</div><div>To: Founder and CEO</div><div>Collateral: Single stock (Rule 144)</div><div>Purpose: Purchase second home; fund private investments to diversify wealth</div></div>	<div><div>\$20,000,000</div><div>Committed Revolving Line of Credit</div><div>To: Private Equity Fund</div><div>Collateral: Portfolio of small and mid cap bank stocks</div><div>Purpose: Refinance capital call facility; liquidity for investments; working capital needs</div></div>	<div><div>\$17,500,000</div><div>Three Separate Delayed Draw Term Loans</div><div>To: SLATS of UNHW individuals</div><div>Collateral: Life insurance policies; public securities</div><div>Purpose: Refinance premium finance loans; pay premiums</div></div>	<div><div>\$20,000,000</div><div>Demand Credit Facility</div><div>To: Family Office</div><div>Unsecured</div><div>Purpose: Liquidity to acquire private businesses and CRE</div></div>

Transactions listed above are for illustrative purposes only.

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This material is provided for your information only and is not intended to be an offer or solicitation to enter into any transaction with Stifel. Private Bank Loans are offered by Stifel Bank & Trust on a selective basis and in its sole discretion, and are subject to, among other conditions, satisfactory completion of due diligence by Stifel Bank & Trust, internal credit and legal approvals, and execution of definitive documentation satisfactory to Stifel Bank & Trust in its sole discretion. No assurance is given that any terms and conditions referenced herein will be made available, and there is no legal or fiduciary relationship, express or implied, between the potential borrower and Stifel Bank & Trust and its affiliates with respect to any potential transaction referenced herein, unless and until definitive and satisfactory documentation for a transaction is executed.

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Understanding the potential risks of a Private Bank Loan

Private Bank Loans involve risks and are not appropriate for all borrowers. There may be alternative ways of borrowing funds that are less expensive and involve less risk. Borrowers should consult with their financial advisors, attorneys, and tax advisors before entering into a Private Bank Loan, and should carefully consider all legal, credit, tax, accounting, economic and other aspects of the transaction. Nothing contained herein shall be construed as tax, accounting, or legal advice.

Borrowers should further carefully consider the potential risks associated with pledging assets to secure a loan, including the potential impact on investment objectives, investment horizon, portfolio diversification, risk tolerance, potential tax consequences, and any cash flow and appreciation objectives. If the market value of collateral declines in value, the borrower may be required to post additional collateral and/or repay part or all of any outstanding loan. Following the occurrence of an event of default, Stifel Bank & Trust may declare all amounts owed under the loan to be immediately due and payable, and may exercise rights and remedies specified under the loan documentation and applicable law, including, but not limited to, foreclosing and liquidating assets pledged as collateral. The borrower may not be able to choose which assets are sold, which may negatively impact the borrower's investment objectives, and could result in potential unfavorable tax consequences. The borrower may be responsible for satisfying any amount owed under the loan that is not covered by proceeds from the sale of the collateral.

The borrower is typically entitled to draw against a Private Bank Loan only if loan terms and collateral requirements are met and the draw request is approved by Stifel Bank & Trust.

Your Stifel Financial Advisor may receive compensation for balances on Private Bank Loans. Your Stifel Financial Advisor benefits when the borrower uses the available balance on his or her loan to meet liquidity needs in lieu of selling securities or other investments.

PBL-TLS-25E

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