



IBS INSTITUTIONAL CAPITAL

Entrepreneurs Investing in Entrepreneurs

www.myinstitutionalbanking.com

www.IBSInvestmentBank.com

www.IBSREICO.com

www.PillarInvestmentBanking.com

IBS INSTITUTIONAL CAPITAL

Leading Through Consistency

Our family of companies (IBS Companies) has been covered by over 140 mainstream news organizations for their strength, solutions, speed, and sustainability.

- **Strength:** When you partner with us, you are teaming up with an institution backed by the support of numerous Fortune 500 financial service providers, depository institutions, and private equity companies who ensure IBS has the strength to deliver.
- **Solutions:** IBS embraces its motto, "corporate finance for the community," by providing small to middle-market-sized businesses and real estate investors with a wide array of financial vehicles typically reserved for large corporations. From investment real estate bridge loans to standby letters of credit, IBS is a trusted solutions provider to thousands of companies, asset managers, and institutional investors.
- **Speed:** Companies prosper when they can quickly take advantage of strong market opportunities. Speed, coupled with the certainty of execution, is a hallmark of IBS's proud history.
- **Sustainability:** Born out of the "2008 Great Recession", IBS has withstood the test of time by implementing ongoing adjustments to its initiatives. The firm's executives are nationally recognized independent thinkers known for assessing and mitigating risks to deploy capital safely in all market conditions. Emerging companies proudly choose IBS as their long-term capital partner.

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Corporate Lines Overview

The IBS Companies have been recognized for revolutionizing the trajectory of hundreds of small to middle-market-sized companies and real estate operators since 2011.

Institutional Banking Services, N.A. CORP (IBS, N.A.): Founded in 2011, IBS, N.A. is a private equity service provider delivering transaction management, fund administration, treasury management, human capital solutions, and loan servicing to its sister companies and select institutional clients.

IBS Institutional Capital (IBS): U.S. alternative credit manager specializing in making direct investments in lower-middle market operating companies and real estate investment management companies with annual revenue or assets of \$5 million to \$300 million. The company is an asset manager for the firm's closely held funds, wholesale lines, and institutional investor syndications. Through its directly managed funds, IBS Equity Fund I and II, the firm deploys minority and controlling equity investments throughout the Southeastern U.S.

IBS Investment Bank: Privately held, institutionally focused investment banking division of IBS, N.A., specializing in managing the capital markets and risk management functions of its sister companies, as well as select depository banks, family offices, and institutional investors. In 2014, the firm launched its fintech-based IBS Banker Portal™, a capital markets exchange between IBS Institutional Capital and over 300 FDIC depository banks.

Capital Funding Solutions (CFS): IBS, N.A. affiliate and direct lender of accounts receivable financing. As an ancillary function, CFS provides financial institutions with state-of-the-art commercial loan monitoring and reporting services.

IBS Real Estate Investment Co., LLC (IBS REICO): Institutionally backed real estate investment and asset management firm providing passive and active equity investments in value-added and opportunistic strategies throughout the Southeastern United States.

Pillar Capital Advisors, LLC (Pillar): Private investment banking firm providing institutional capital advisory, transaction opinions, and dispute resolution advisory to small and lower middle-market companies. The firm also provides creditor advisory support to a select group of financial institutions and international investors. In 2012, Pillar was founded to source and structure debt investment and acquisition opportunities for its sister companies.

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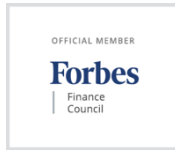
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Maintaining Market Relevance

The IBS Companies maintain an innovative edge through the ongoing collaboration and training of its team as members of:



Forbes Finance Council: The Forbes Finance Council is an invitation-only organization for senior-level financial services executives and leaders. Members are selected for the council based on their demonstrated track record.



National Association of Certified Valuators (NACVA): NACVA is one of the nation's leading financial competency certifying organizations, having trained over 40,000 professionals in the fields of business valuation, financial forensics, financial litigation, and various related specialty services.



Association for Corporate Growth (ACG): Founded in 1954, ACG is the premier M & M&A deal-making community with a mission to drive middle-market growth. ACG's global network operates through 59 regional chapters worldwide and comprises more than 100,000 middle-market professionals who invest, own, and advise growing companies.



Consultants' Training Institute: Since 1991, the Consultants' Training Institute® (CTI) has transformed the careers and practices of thousands of financial consulting professionals worldwide through practitioner-focused certification programs and continuing professional education in the highest-demand financial consulting areas of specialty.

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Making National News That Matters

Through its sister company, IBS Institutional Capital, IBS Investment Bank offers institutional investors a distinctive array of qualified investment opportunities. The group's prowess has led it to be regularly covered by over 250 for over a decade. Below are select national coverages which outlay the firms' capabilities. To view company-wide news, visit the link at the bottom of this page.

[IBS Investment Bank Private Credit Management Co. Poised to Increase Capacity by \\$250MM \(2025\)](#)

[IBS Investment Bank Provides Equity Financing For Centurion Black, LLC \(2024\)](#)

[IBS Investment Bank Closes \\$5MM in First Round Investment to XpressGuards, LLC \(2023\)](#)

[IBS Institutional Capital Expands \\$250MM Intellectual Property Financing Envelope \(2021\)](#)

[IBS Investment Bank IBS Investment Bank Launches Mainstreet Lending Program Online Portal \(2020\)](#)

[IBS Investment Bank Acquires Wellington Energy Company \(2019\)](#)

[IBS Investment Bank Targets South Florida Real Estate With \\$180MM \(2018\)](#)

[IBS Investment Bank Acquires Interest in The Progressive Orthopedic Company \(2017\)](#)

[IBS Investment Bank Inks \\$100MM Agreement With NC Multifamily Operator MACC \(2017\)](#)

Recent News

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[IBS Investment Bank Chief Investment Officer Joins the Forbes Finance Council \(2016\)](#)

[IBS, N.A. Sets Aside \\$85MM For Florida CRE Realtors and By-Owner Sellers \(2015\)](#)

[IBS Investment Bank Completes First Round Financing For Atlanta ACO Premier Healthcare Network \(2015\)](#)

[IBS Investment Bank Commences \\$225MM Small Balance Investment Real Estate Fund \(2014\)](#)

[IBS Investment Bank Enters ABL Market Through \\$25MM Agreement with Capital Banking Solutions \(2013\)](#)

[IBS Investment Bank Commences \\$350MM Distressed Real Estate Fund \(2013\)](#)

[IBS Provides \\$20MM For IHOP Franchisees \(2012\)](#)

[IBS Named Exclusive Lender For IHOP's BRFA \(2011\)](#)

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IBS INSTITUTIONAL CAPITAL

Programs & Services

Private Credit For Commercial Real Estate & Lower Middle Market Operating Companies

IBS Institutional Capital addresses a broad array of capital needs under one umbrella through privately managed funds and institutional lines. We aim to maintain a real estate and corporate finance platform that meets the capital needs of lower middle-market-sized companies (under 1,000 employees).

- IBS Short Term Corporate Bridge Program (\$500k-\$2MM)
- IBS Corporate Expansion Term Loan (\$1MM-\$7MM)
- IBS Asset-Based Line of Credit/Term Loan (\$3MM-\$50MM)
- IBS Unitranche Term Facility (\$10MM-\$100MM)
- IBS Intellectual Property Finance (\$10MM-\$30MM)
- IBS Conventional Real Estate Finance (\$500k-\$50MM)
- CRE Bridge/Mezzanine/Preferred Equity (\$5MM-\$50MM)

Human Resources Solutions

Institutional Banking Services, N.A. CORP has developed human resources solutions designed to simplify our clients' payroll services while opening a market of employee benefits that are generally unavailable to small businesses.

- Payroll and Time Management
- Unemployment Administration
- Workers Compensation
- Tax and Compliance Services
- Employee Benefits
- 401k Administration

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IBS INSTITUTIONAL CAPITAL

Programs & Services

Cash Management & Fintech Solutions

Institutional Banking Services, N.A. CORP's cash management services bring small to medium-sized businesses into the future of financial transaction management.

- Digital Invoice Management
- Virtual Account Authentication
- ACH Credit/Debt
- Tokenization

Investment & Asset Management

IBS Institutional Capital and IBS Real Estate Investment Company, LLC offer institutional investors the ability to invest in multiple asset classes nationwide. As a result, many of our clients look to us for our execution capabilities and for hedging and structuring solutions that help them manage a broad spectrum of risks.

- Institutional Wealth Placements
- Real Estate Portfolio Acquisitions and Repositions
- Fund of Funds Investing
- Family Office Underwriting

Investment Banking

Pillar Capital Advisors, LLC provides capital raising and transaction advisory services to small and middle-market companies in various sectors.

- Private Placements
- Mergers and Acquisitions
- Alternative Dispute Resolutions & Litigation Support
- Merchant Banking
- Transaction Opinions (Fairness, Reasonable Equivalent Value, Solvency)

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Wholesale References



ADP TOTAL SOURCE (WHOLESALE)

FIRST DATA

LIVE OAK BANK

ASCENTIUM CAPITAL

F1 DEVELOPMENT

UBS INVESTMENT BANK

MET LIFE

PREMIER HEALTHCARE NETWORK

CREDIT SUISSE

PNC BANK

GREENBURG AND TRAURIG

BANK UNITED

CAPITAL FUNDING SOLUTIONS

HSBC BANK

CITY NATIONAL BANK

BANK OF AMERICA

EMIGRANT BANK

WELLS FARGO CORPORATE

FRANK CRUM

MORGAN STANLEY

MARCUS & MILLICHAP

GOLDMAN SACHS

IHOP CORPORATION

AXOS BANK

BLACKPORT INVESTMENT GROUP

KING TRADE CAPITAL

VELOCITY COMMERCIAL CAPITAL

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Contact our team to learn more

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www.IBSInvestmentBank.com

www.IBSREICO.com

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This document is not intended to be a solicitation for the IBS Equity Funds I, III, IBS Real Estate Investment Co., or the IBS Private Credit Opportunities Fund. The contents herein are provided for information and discussion purposes only. Historical transaction examples are not indicative of future results and should not be interpreted as such. All interested parties should, subject to applicable laws, respect the confidentiality of the information contained herein. The information contained herein and any related materials and discussions (collectively, the “Information”) is confidential, proprietary, and trade secret information of IBS. By receipt and acceptance hereof, you agree to receive and maintain such information in strict confidence and to neither (i) use any Information other than for discussion purposes nor (ii) release, reveal, or share any Information, in whole or in part, with any third party without the prior consent of IBS. To the extent permitted by applicable law, we may record telephone calls and monitor electronic communications to comply with our legal and regulatory obligations and internal policies.

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