

Why Depository Banks Send Corporate Finance Transactions To IBS Investment Bank

Financing Challenges for Emerging and High-Growth Businesses

Most corporate financing requests between \$1MM- \$20MM have simply fallen outside the bank financing parameters. Depending on the size and need of your business, IBS Institutional Capital (IBS), an IBS Investment Bank sister company, has the proven ability to fuel your ideas. Depository banks' protective, regulatory nature restricts their underwriting capacity to stringent quantitative metrics. A true corporate finance lender, IBS is asset and cashflow-focused versus credit-driven. As a private equity investor, IBS strives to understand the story behind the numbers, providing businesses with confidence throughout market cycles. Below are a few general contrasts that have encouraged depository banks to refer Corporate Finance Transactions to IBS:

IBS Corporate Finance Underwriting	Depository Bank Underwriting
IBS is not an FDIC chartered bank and lends through risk-tolerant invested funds rather than deposits	FDIC chartered banks typically lend through deposits, governed by a series of ratios to protect risk-averse depositors.
Company asset focused (i.e., equipment, IP, purchase orders, inventory, contracts, etc.)	Personal credit, liquidity, and guarantor experience focused
Financing amounts based on company trailing financial statements and projections	Financing amounts based on a combination of historical personal and corporate tax returns, investments, and interrelated businesses
Emphasizes return on investments deployed	Emphasizes deposit and treasury relationships
15-60 Day Close	60-90 Day Close
Investment-focused, considering passive-equity, revenue sharing, sale-leasebacks, or joint- ventures	Loan-Focused

IBS Continues to Fuel U.S. Companies

IBS is aggressively seeking to deploy capital to growing and mature companies. Since 2011, hundreds of companies have trusted IBS as their sole capital provider throughout all economic cycles. Additionally, through our wholesale division, we have intentionally provided qualified referral partners with a reliable source for corporate loan financing. To learn more, email us at Engage@myinstitutionalbanking.com or visit us at the sites below.