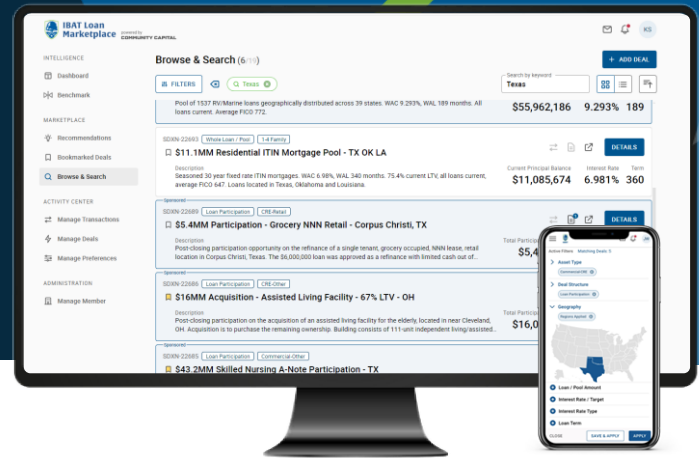




## EFFICIENT. DIRECT. TRANSPARENT.

Loan Transactions,  
*Made Simple*



## Buy, Sell, Participate, and Originate Loans with Confidence and Ease

The IBAT Loan Marketplace is a digital exchange providing a simpler, more cost-effective, and transparent way for Community Banks across Texas and the country to buy, sell, participate, and originate loans of any type.

Our solution is a powerful liquidity management tool enabling financial institutions to intelligently and proactively reduce risk, drive profitability, and optimally align portfolios with target relationship profiles. Members have direct access to an active community of buyers and sellers, alongside an analytics toolset to drive better, faster decision-making and higher transactional success rates in the evaluation, purchase, sale, and origination of loans – whole loans, pools, or participations.

## Balance Sheet Optimization... On Demand

*Seamlessly build and manage your loan portfolio*

With a rapidly-expanding, local and nationwide network of 1,400+ institutions and billions of dollars in proprietary deal flow (from commercial to consumer to specialty loans), members can quickly find and directly connect to community banks, regional banks, and other loan originators in real-time, without brokers or other intermediaries.

Whether your institution is seeking to free up liquidity or manage regulatory ratios, diversify assets, or source new client relationships and grow your loan portfolio, the marketplace provides a simple, efficient solution for sourcing deals and capital partners, building relationships with other institutions, and gaining real-time pricing and credit market intelligence.

*all loan types supported*

CRE ■ C&I ■ CONSUMER ■ SBA ■ USDA  
AUTO ■ RESIDENTIAL ■ SPECIALTY



## Achieve better results while rapidly expanding your lending network

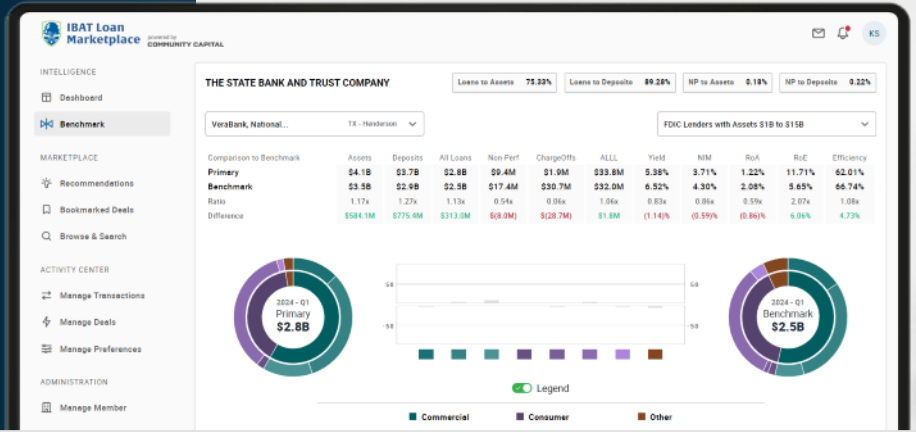
- **Connect** to a diverse pipeline of deals, prospective clients, and partners on-demand
- **Originate** new client relationships and deposits more reliably and efficiently
- **Manage** and pool risk across balance sheets
- **Reduce** complexity of the lending and deal origination processes
- **Streamline** workflows for existing deals and participation networks
- **Access** real-time market intelligence and pricing discovery
- **Leverage** in-house transactional expertise throughout the process

➤ For more information about the IBAT Loan Marketplace, visit:  
[info.ibatloanmarketplace.com/solutionoverview](http://info.ibatloanmarketplace.com/solutionoverview)



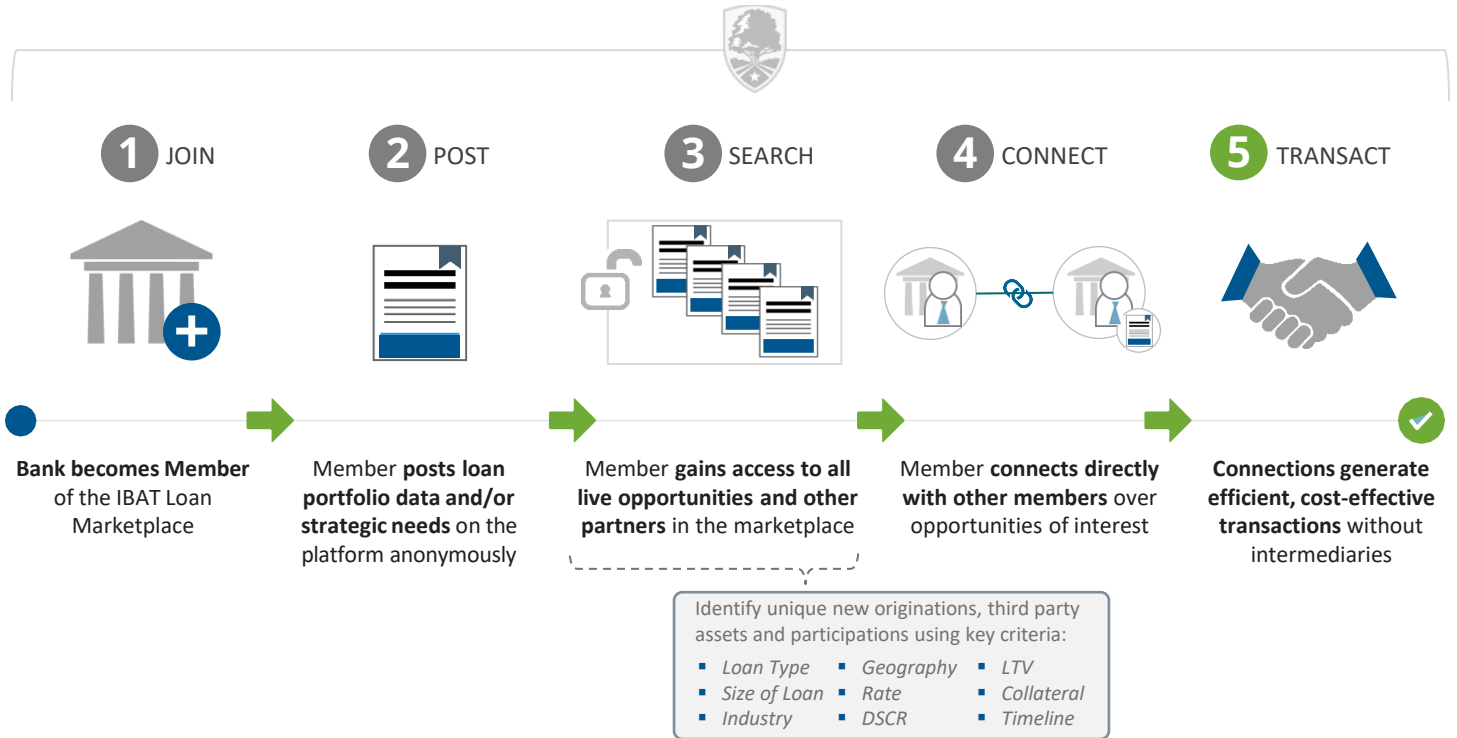
# IBAT Loan Marketplace

- ✓ Manage Liquidity
- ✓ Diversify Asset Allocation
- ✓ Maximize Earning Capacity
- ✓ Expand Networks



## How it Works

Our peer-to-peer loan marketplace enables members to post, trade, or originate loan opportunities directly. Members can easily access a wide variety of deals and counterparties, as well as view real-time market intelligence through the secure, online platform. The onboarding process is simple, and new banks can start using the platform the same day. Joining the Marketplace is free, with fees only charged for successful transactions.



## Why Join Our Community

Unparalleled access and a simpler, more efficient way to buy, sell, participate, and originate loans

- Access to a broader pipeline of deals, partners, clients
- Support from our dedicated transactions team
- Peer benchmarking using Call Report data
- Reduce lending and client acquisition costs
- View current market, deal structure, pricing intelligence
- Controlled, transparent sourcing and pricing

**Additional questions?** Please email us at: [info@IBATLoanMarketplace.com](mailto:info@IBATLoanMarketplace.com), or visit our webpage: [info.ibatloanmarketplace.com/solutionoverview](https://info.ibatloanmarketplace.com/solutionoverview) to register.