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IBS, N.A.CORP Enters ABL Market through $25MM Agreement with Capital Banking Solutions

CORPORATE FINANCE FOR GROWTH & MATURE COMPANIES

IBS Investment Bank offers its institutional investors a distinctive array of qualified investment opportunities through its origination arm Institutional Banking Services, N.A. CORP.

FORT LAUDERDALE, Fla., Sept, 2013 — Fort Lauderdale-based private equity firm IBS Investment Bank a division of Institutional Banking Services, N.A. CORP (IBS, N.A.) today announced their $25MM agreement to form a strategic partnership with accounts receivable financier and service Capital Banking Solutions, Inc. (CBS) and affiliate Capital Funding Solutions, Inc. (CFS), collectively the "Companies". On the heels of this announcement, the Companies will be actively seeking to provide small and middle market businesses with secured, asset based lending ("ABL") between $1 and $25 million across the continental United States.

The unique partnership positions the Companies to target what has been a void in small to lower middle market lending. Executives at the Companies also anticipate taking on the role of assisting community banking executives in combating deteriorating net interest margins, interest rate risk and asset quality challenges.

CFS has been a leader in the accounts receivable finance space since 2003. IBS, N.A. has been actively working to expand its loan offering by creating additional revenue opportunities. "Having fulfilled our recent strategic objectives we embarked on a thorough review of our options to enter the ABL market and determined without reservation that this partnership is in the best long-term interests of our shareholders, clients and the communities that we serve," said IBS, N.A. CORP Chairman and Chief Executive Officer Jason Jackson.

The combination will strengthen CBS's position in the asset based lending space by adding significant resources which are typically dedicated to the private equity community. "IBS is the ideal partner to take what we have built to the next stage," said Greg Curly, President of CFS and CBS, adding, "The combination of IBS, N.A.'s access to capital, entrepreneurial culture and savvy professionals, coupled with CFS's expertise, reputation and track record, will create an added value in the marketplace that will accelerate the growth of both enterprises going forward."

CBS has significant capacity to underwrite and service ABL loans held on balance sheet and intends on servicing ABL loans held on the balance sheets of participating community banks. The Companies are expected to secure agreements with two South Florida based depository institutions within the next twelve months.

For more information, call 954-489-5827 or visit **www.myinstitutionalbanking.com** or **www.ibsinvestmentbank.com**