

IBS, N.A. Bridges the Gap Between Corporate Banking and the Community



CORPORATE FINANCE FOR GROWTH & MATURE COMPANIES

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

Financing Challenges For Small & Medium Business

Many businesses seeking growth capital are strong companies that have simply fallen outside of the parameters for bank financing. Issues such as fluctuation in historical gross revenue, overly ambitious tax write-off strategies or sudden extraordinary circumstances tend to stand between a growing business and the capital that it needs. The regulatory nature of banks and most finance companies restrict their underwriting capacity to be centered purely focusing on the numbers. In business, there are ups and downs. IBS strives to understand the story behind the numbers and partnering with companies through all economic cycles.

IBS Provides Over \$150MM to Growing Small & Medium Businesses in 2015

After our success in 2015, IBS is most aggressive in continuing to deploy capital to small business and medium sized businesses during the first quarter of 2016. Give us a call to learn about the hundreds of businesses that trust IBS as their sole capital provider. We are also intentional in providing existing and new referral source partners a reliable source for loan financing.

IBS Corporate Finance Program

Depending on the size and need of the business our corporate finance division can provide borrowers with the rate and term that they need to fuel their ideas. Eligible businesses include Manufacturers, Skilled Service, Distributors and Retailers. A true corporate finance lender, IBS is asset and cash flow driven, therefore personal credit and tax returns are not a deterrence. Program highlights include:

- 1.Short Term Bridge: Financing from \$250k to \$1MM, rates starting at 9%. Secured strictly based on the company's gross revenue and ability to repay (based on bank and financial statements)
- 2.Expansion Term Loan: from \$1MM to \$3MM, rates starting at WSJ Prime plus 5%. Secured by the company's net operating income or tangible assets.
- 3.Asset Based Revolving Credit Line: from \$2MM to \$20MM, Rates starting at LIBOR plus 3%. Secured by the value of equipment, inventory, real estate and accounts receivable.
- 4.Standby Letters of Credit: from \$500k to \$5MM, rates starting at WSJ Prime plus 4%.Secured by a combination of cash collateral and/or the company's net operating profits

Give us a call or send us an email and we will be happy to tell you more about this great opportunity.