



At Silvertown Bank, we're dedicated to meeting the lending needs of community financial institutions nationwide. We offer a diverse suite of lending programs to meet your clients' needs and proactively manage lending limits and liquidity. Our suite of lending programs includes Commercial Loan Participations, Commercial Real Estate loans, Holding Company loans, Organizational Loans, Director and Executive Officer Loans, Bank Stock Loans and Downstream Participations. We serve the de novo market as the correspondent bank of choice for organizational lines of credit, director and officer stock loans and building loans.

There are numerous reasons why Silvertown Bank's lending programs are superior to other correspondent banks:

- The breadth of our lending footprint ensures that each market we serve across the nation has a dedicated team of seasoned commercial bankers. We place teams of experienced lenders, underwriters, documentation specialists and credit experts close to our customers in geographically dispersed regional offices. This structure provides multiple contact points for our financial institution customers.
- Our lending authority is de-centralized with credit decisions being made in our local regional offices versus loans having to come to the corporate office in Atlanta for approval, resulting in streamlined decision-making.
- We take a consultative approach to servicing the lending needs of community financial institutions. Our partnership with every customer goes beyond lending and transaction needs.
- We are committed to up-front, timely communication and involvement from the start of the loan process to transaction closing. We are equally committed to providing a responsible low-risk loan at a competitive rate.

- Our size provides us with higher lending limits so we can handle any size loan deal you need to participate. We have the experience and knowledge to handle large, complex commercial real estate loans through every step of the process - from construction phase to capital markets placement.
- Our Loan Sales Services group provides high-quality earning assets by selling loan participations to community financial institutions when targeted lending goals are not met due to decreased volume in the institution's local market.