



THE BANCORP SBALLIANCE™ & LEASE ALLIANCE™ PROGRAMS:

Delivering lending &
commercial leasing capabilities
to financial institutions

The Bancorp®

thebancorp.com/commercial-lending



THE BANCORP IS THE **ADVOCATE** FOR YOUR BUSINESS

■ ABOUT THE BANCORP COMMERCIAL LENDING

The Bancorp Commercial Lending business combines our Small Business Lending and Commercial Fleet Leasing services to create a unique offering for your commercial clients across a variety of industries.

Not all lending and leasing providers are the same. The Bancorp difference is our service delivery model, which enables us to provide our partners with knowledgeable and dedicated support, nationwide.



1. A partner-first approach. Our lending and vehicle leasing teams focus on your business goals and ensure transparency in all practices.



2. Industry-leading expertise. Our lending and vehicle leasing team members have decades of expertise in their respective fields, resulting in a more efficient purchase process and a superior client experience.



3. One-of-a-kind resources. We're one of the few bank-owned fleet leasing groups in the U.S. With significant, ongoing investments in technology, we provide our partners with streamlined, end-to-end processes and expedited business solutions.



ALWAYS A PARTNER. NEVER A COMPETITOR.

The Bancorp is your partner for small business lending and commercial fleet leasing services. Our goal is to build custom business financing solutions without competing with you. Our white-label offerings are developed so that you maintain client relationships and we work behind the scenes to meet your clients' needs.

HOW OUR COMMERCIAL LENDING BUSINESS CAN WORK FOR YOU

■ PROVIDING VALUE TO OUR PARTNERS

The Bancorp Commercial Lending has the lending experience and the balance sheet to provide financial institutions with government guaranteed loans, conventional loans and commercial fleet and equipment leasing services. Through our SBAlliance™ and Lease Alliance™ programs, you can meet more of your commercial clients' business needs.

Not sure if our SBAlliance™ or Lease Alliance™ programs can benefit your financial institution? If you've experienced one of the following situations when working with a commercial client, these programs could be a valuable addition to your service offering.



SBALLIANCE™

- ✓ You do not offer Small Business Administration (SBA) loans.
- ✓ You offer some, but not all, of the Small Business Administration (SBA) 7a, 504 or USDA Business & Industry (B&I) loans for rural businesses.
- ✓ You offer any or all of the above-referenced loans as well as conventional loans, but want to manage additional balance sheet risk.
- ✓ You are a smaller financial institution looking to fund larger projects.
- ✓ You would like to offer construction loans, but don't have the capacity to manage the detailed administrative requirements.



LEASE ALLIANCE™

- ✓ You do not offer fleet leasing services.
- ✓ You do not want to manage the many aspects (e.g., tag & title services) of fleet leasing services.
- ✓ You sell commercial vehicle or equipment leases to your bank partners.
- ✓ You have commercial clients that need vehicle leasing services as a part of their new or existing business:
 - » Acquire one or more new commercial vehicles or cycle their existing fleet
 - » Lease industry-specific vehicles or equipment (e.g., hearses, specialized equipment) that is difficult to find
 - » Have access to affordable financing for any of the needs listed above



ENHANCE YOUR LENDING CAPABILITIES

■ THE BANCORP SBALLIANCE™ BENEFITS FINANCIAL INSTITUTIONS

The SBAlliance™ program can bridge the gap between your financial institution's lending capabilities and your clients' growing needs. Program partners can earn noninterest referral income through a referral or revenue-share agreement. Most importantly, you remain the primary point of contact with your clients, enabling you to establish and strengthen business relationships.

REFERRING INSTITUTION BENEFITS



- ✓ Limit documentation risk to your financial institution
- ✓ Experience a turnkey loan origination process with a single point of contact
- ✓ Compete with larger SBA and conventional lenders in the market
- ✓ Sell loans in the wholesale market to reduce balance sheet exposure
- ✓ Stay focused on your institution's primary business development channels
- ✓ Partner with a lender that has a nationwide footprint
- ✓ Benefit from our ability to quickly execute loan purchases
- ✓ Receive assistance with your balance sheet management
- ✓ Earn fee income
- ✓ Co-develop additional revenue streams through The Bancorp Lease Alliance™ program

COMMERCIAL LENDING CAPABILITIES

GOVERNMENT GUARANTEED LOANS

- ✓ SBA 7(a) loans - Up to \$5M for a variety of purposes
- ✓ SBA 504 loans - Up to \$10M for construction, renovation and equipment
- ✓ USDA B&I - Up to \$10M for business improvements in rural communities

CONVENTIONAL LOANS

Loans to meet a variety of credit needs and purposes:

- ✓ Leased locations, purchases and loan participations
- ✓ Commercial first mortgages that are owner-occupied
- ✓ Bridge financing for financial institutions looking to assist in construction of owner-occupied facilities





MEET A VARIETY OF YOUR CLIENTS' NEEDS

■ LEASE ALLIANCE™ DETAILS

The Lease Alliance™ program provides financial institutions with recurring referral income while you remain your clients' primary relationship manager. The Bancorp Commercial Fleet Leasing Team will work behind the scenes to acquire and deliver fleet vehicles and equipment based on your clients' individual needs. Our end-to-end fleet services enable your clients to focus on their business rather than the administrative requirements of managing their fleet.

REFERRING INSTITUTION BENEFITS



- ✓ Provide a valuable service without having to fund and manage a fleet leasing operation
- ✓ Work with a reliable partner for repeat business with existing leases on an individual or portfolio basis
- ✓ Generate recurring noninterest referral income for your Lease Alliance™ clients that expand their fleet or cycle their vehicles
- ✓ Work with a partner that is solely focused on fleet and equipment leasing
- ✓ Build client satisfaction with our nationwide fleet leasing capabilities
- ✓ Access services that your competitors do not offer
- ✓ Remain in the driver's seat with your clients

CLIENT BENEFITS



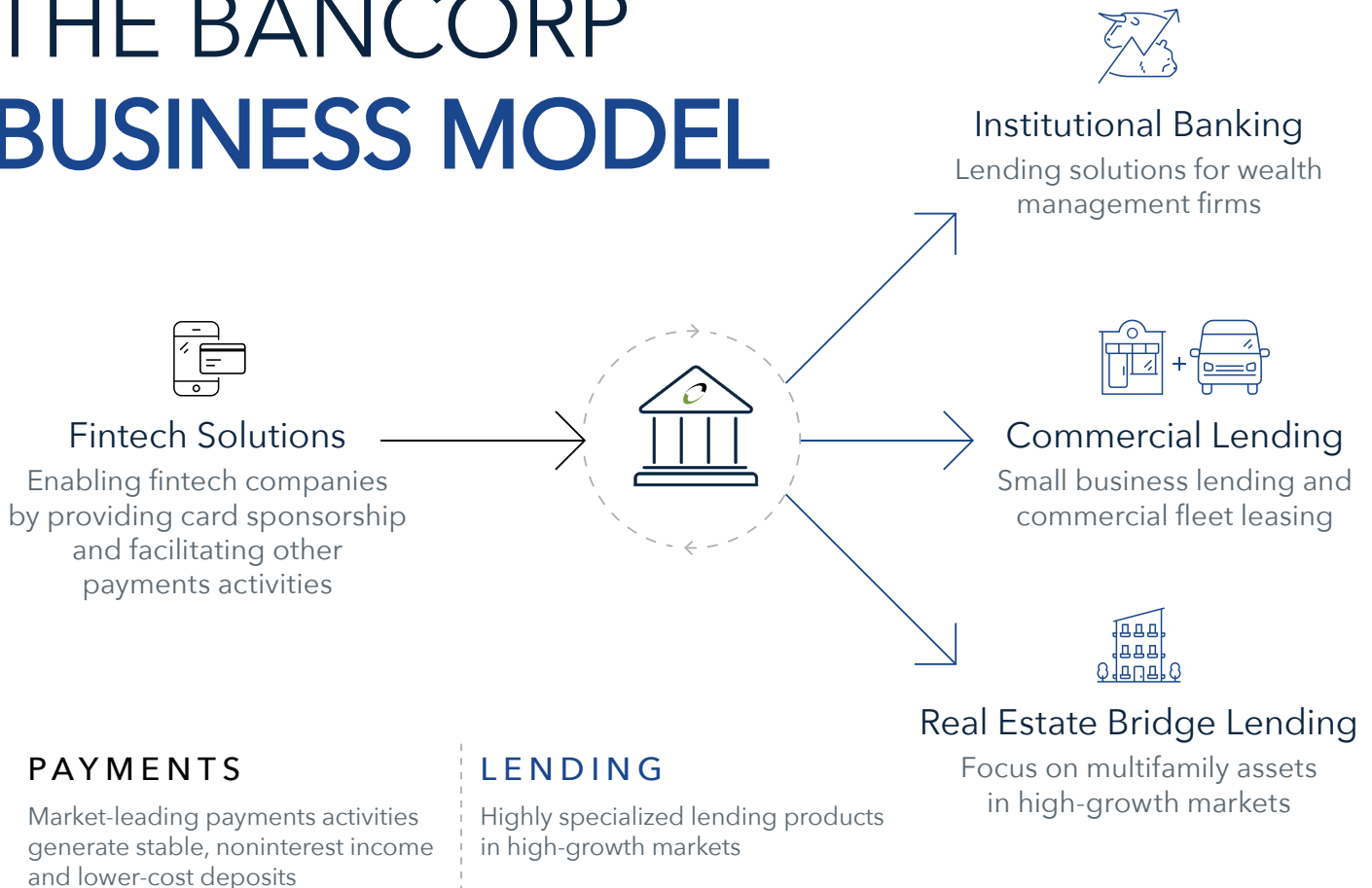
- ✓ Expertise of vehicle leasing industry specialists
- ✓ Commercial and municipal vehicle & equipment leasing
- ✓ Industrial, construction, warehouse & shop equipment
- ✓ A bank-direct lessor that understands your clients' needs
- ✓ No large down payments required
- ✓ Open-end (TRAC) and closed-end leases
- ✓ All makes & models with fleet pricing
- ✓ Vehicle acquisition and delivery to your clients
- ✓ Tag & title management
- ✓ Vehicle upfitting included in lease
- ✓ Fuel, maintenance & telematics programs

WHO WE ARE

ABOUT THE BANCORP

The Bancorp, Inc., through its subsidiary, The Bancorp Bank, N.A., provides nonbank financial companies with the people, processes and technology to meet their unique banking needs. Our business partners range from small business startups to companies on the Fortune 500 and those in between. For over 20 years our goal has been to provide our partners with distinguished service and innovative solutions. The Bancorp is a top U.S. issuer of prepaid cards, a U.S. Small Business Administration National Preferred Lender, a leader in banking solutions for managing wealth, and one of the few bank-owned vehicle leasing and fleet management groups in the U.S.

THE BANCORP BUSINESS MODEL



INDUSTRY RECOGNITION

At The Bancorp we strive for excellence and we have received industry recognition for our business growth, development of innovative banking solutions, and our ongoing commitment to be a diverse and inclusive workplace.



S&P SMALL CAP 600
ADDED TO RATINGS
MAY 2021



FORTUNE
100 FASTEST GROWING
COMPANY
RANKED #28
OCT. 2020



EQUAL OPPORTUNITY PUBLICATION
TOP EMPLOYER READERS CHOICE
MAR. 2021 - RANKED #29
MAR. 2020 - RANKED #46



NILSON REPORT
RANKED #1
PREPAID CARD ISSUER
JUNE 2021



NILSON REPORT
RANKED #7
DEBT ISSUING BANK
APRIL 2021



CIO OUTLOOK
TOP PAYMENT & CARD
SOLUTIONS PROVIDER
JUL. 2020



CIO REVIEW
TOP BANKING TECHNOLOGY
SOLUTIONS PROVIDER
FEB. 2020



IPA
CONSUMER CHAMPION
APR. 2021

SERVING MOST INDUSTRIES!



STRATEGIC ALLIANCES

Across our business lines, The Bancorp partners with some of the world's most successful companies.





UNLOCK NEW LENDING & LEASING OPPORTUNITIES WITH THE BANCORP!

■ GET STARTED TODAY

Contact us at SBAAlliance@thebancorp.com or LeaseAlliance@thebancorp.com.



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Banking services provided by:
The Bancorp Bank, N.A. Member FDIC.
Equal Housing Lender
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