

Breakout 4:
Can You Bulletproof Your Balance Sheet and Achieve Growth?

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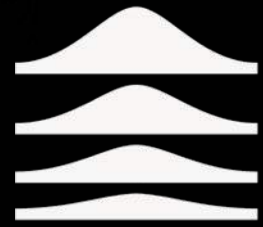
Capstack Technologies, Inc.

Dave McArdle

Capstack Technologies, Inc.



Bank Director.
#BBTF24



capstack
technologies



Sunwest Bank

Can You Bulletproof Your Balance Sheet and Achieve Growth?

A Fireside Chat on board options for diversifying the asset side of your balance sheet

- o Introductions
- o Interbank trading market
- o Benefits for Directors / Bank / Balance Sheets
- o Technology impact on loan trading
- o Case Studies
- o What can you do now?
- o Q&A

Introductions



Randy Riffle
Head of Operations

Former Chief Lending Officer
of First Federal Bank and
credit exec at KeyCorp



Dave McArdle
**Head of Banking
Relationships**

Regional VP Baker Hill,
VP RBS, KeyCorp, AIB.



Grant Casserly
**VP Syndications
Sunwest Bank**

Loan Trading in US



There are

9,140

Federally Insured Banks and
Credit Unions in the U.S.

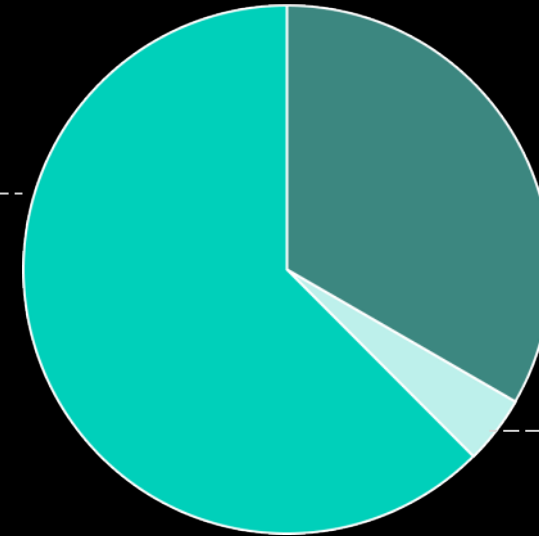
Market of

\$1.5 Trillion+ /year

**Banks
60.1%**

**Non-bank Orig
37.1%**

**Credit Unions
2.7%**



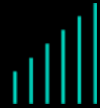
Benefits for Directors / Bank / Balance Sheet



 **capstack**
participate

Client Relationship
management

Risk Management



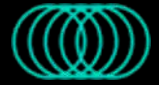
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edge

Balance Sheet
management



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analytics

Competitive edge
Acquisitions, Peer Bank
comparison / Trading
Partner



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loan servicing

Meeting Regulatory
Requirements /
Operational
Efficiencies

Technology Impact on Participations / Whole Loans



End-to-end whole loan trading platform



Banks can securely post pools of loans, negotiate directly with buyers and conclude a transaction - all on one platform



Trading supported by cutting edge bank portfolio analytics and price discovery tools

Case Studies



What can You do Now?

Q&A

**The first platform
that empowers banks
to efficiently collaborate
by increasing liquidity, profitability
and asset diversification**

THANK YOU

