

Securities-Based Lending

A Complete Solution for Banks with Affiliated Wealth Management Divisions

Securities-based lines of credit (SBLOCs) are growing in popularity compared to other forms of consumer credit because of their convenience (it takes less than five minutes to apply), flexibility, fast approval process (between 24-48 hours) and low interest rates. SBLOCs offer banks an opportunity to diversify their loan book, earn consistent spread income on assets backed by liquid collateral and requires no additional consumer lending infrastructure.

Automate your securities-based lending process with an end-to-end origination, underwriting and collateral evaluation and monitoring platform.

Program Advantages

The Total Bank Solutions Securities-Based Lending Program provides banks the following benefits:



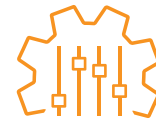
Automation

Our Loan Management System (LMS) provides an automated end-to-end solution that enables banks the opportunity to originate, underwrite and monitor SBLOC's at scale.



Diversification

Underwriting SBLOC's through LMS can help banks to diversify their loan portfolios by asset class, geography and business line without requiring any additional lending infrastructure.



Flexibility

SBLOCs can be fixed or floating rate and categorized as either commercial or consumer depending on the borrower type. Credit policies can be tailored to match the banks risk profile.



Local Impact

Certain business loans may qualify for SBA treatment and/or CRA credit. SBA loans benefit from 0% Risk Weighted Asset (RWA) assessment.



Security

TBS maintains policies and procedures that meet or exceed the latest data privacy standards and provides secure access to historical credit file information to demonstrate compliance with all consumer lending laws.



Support

TBS has the industry experience, financial intermediary relationships, wholesale product training and in-field sales to support your business.

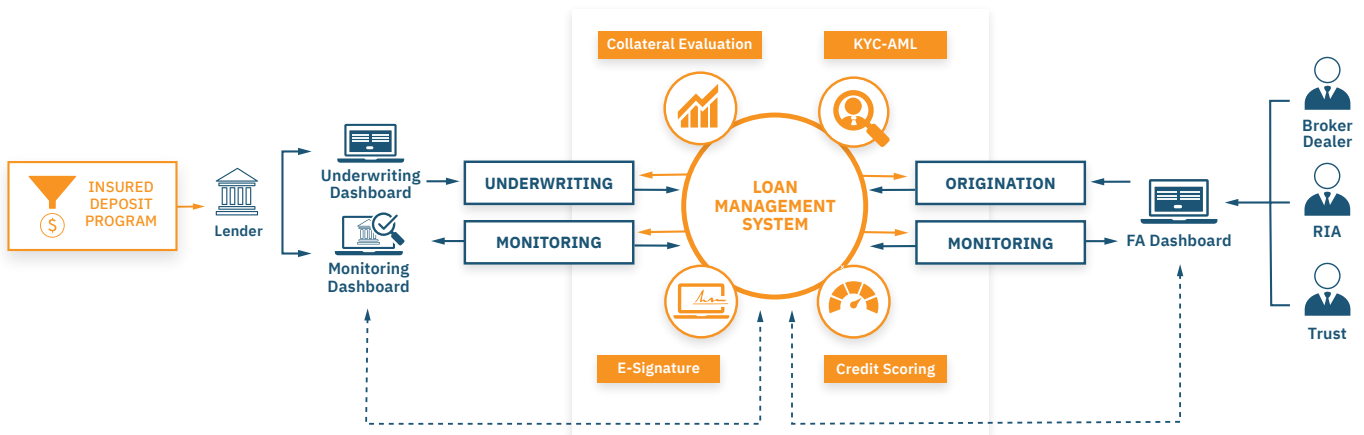


How It Works

The **TBS Loan Management System** is turn-key lending platform that is easily accessible and simple to use. With a configurable and branded interface, financial advisors can quickly identify accounts, evaluate portfolio collateral, price loans and generate pre-populated loan applications for their clients within minutes.

Once the application is complete, LMS then streamlines the underwriting process, including credit scoring, collateral review, e-signature and exception processing and real-time collateral monitoring. LMS is modular by design, providing unparalleled flexibility to operate as a complete stand-alone system or integrate with external providers.

Banks that participate in the TBS Insured Deposit Program can finance SBLOCs with stable, cost-effective cash sweep deposits.



Why Total Bank Solutions?

For banks looking to automate their securities-based lending process and obtain stable, cost effective funding, Total Bank Solutions is the only firm that offers a complete solution.

Our mission is to accelerate the digital transformation of financial services. Since 2004, we have served the needs of global banks and financial institutions, combining deep industry experience with superior business process and advanced technology to create innovative client solutions.

Contact Total Bank Solutions today to request a demo:

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