

svb



Private Bank

# Securities-based lending



When looking for a source of funding, there are many lending options to consider. One option is securities-based lending, which can provide an additional source of liquidity by using your investment securities portfolio as collateral. It may be a good solution for short-term capital and financing needs including tax payments, bridge loans and personal expenses – without having to sell your securities.

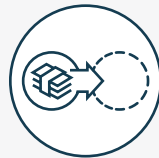
## Benefits\*



Access to liquidity without disrupting your long-term investment strategy



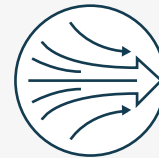
Low-cost of financing\*\* and no amortization requirements



Ability to defer potential taxable capital gains resulting from liquidation of investments



Optimization of funding needs



Quick and streamlined application process

## The SVB Private Bank Approach

Our expertise lies in our understanding of your unique balance sheet. We have first-hand experience working with founders and start-up executives where Section 16 may apply or their investment portfolios are weighted heavily in single stock positions and lock-up periods.

With the help of your Private Bank Relationship Manager, we will take the time to understand your needs and help determine if a securities-based loan is right for you.

**Contact your Private Bank Relationship Manager to start the conversation or call us at 1.866.238.0872**

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\*All loans are subject to underwriting, credit, and collateral approval. Financing available and varies by state. Restrictions may apply. All information contained herein is for informational purposes only and no guarantee is expressed or implied. Rates, terms, programs and underwriting policies subject to change without notice. This is not a commitment to lend. Terms and conditions apply.

\*\*As compared to other forms of financing such as a Home Equity Line of Credit (HELOC)

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