



C8 Capital Network

WHAT C8 IS

The Banking Industry's Commercial Lending Network

Built to connect commercial loan demand and supply and enable the collaboration between Main Street banks and Wall Street capital — now banks can serve every customer, strengthen every relationship, grow deposits without balance sheet risk, and expand their book.

→ Not a Marketplace

No episodic disintermediated deal-by-deal connections

→ Not a Broker

Bank stays center of every relationship and transaction

→ An Industry Network

Connect once — two-way flow moves continuously

WHY NOW?

A \$3.7T Market That Has Shifted — Without a Network to Respond

8 in 10

customers banks
cannot fund

~70%

of those asks
ARE fundable

-10%

bank share lost in
3 years

35%

banks' share
of market today

- Private capital funds what banks cannot — flexible products & underwriting
- Banks send customers away → 15%+ customers find another bank → full relationship lost
- Private capital spends heavily on origination to find borrowers already at banks
- The industry response is C8 to connect both sides — for the first time

Industry Is Responding. The Associations Are Leading

1

Member Growth

Grow customer relationships, deposits, and fees, with \$0 cost or operational burden.

2

Main St. + Wall St.

Enable collaboration — banks and private capital, working together

3

Non-Dues Revenue

Significant non-dues revenue and equity – insulated from liability

Three Ways Banks Put the C8 Network to Work

1

REFERRALS

- Outside bank's credit or product box
- Submitted instantly — AI-assisted
- Bank maintains relationship
- Borrower pays 1% fee when funded
- Proceeds return as deposits · bank earns 5% of 1% fee

2

PARTICIPATIONS

- Bank has a deal — needs to share funding
- Bank sets terms · fully controls deal & participants
- Retains servicing and relationship

3

NETWORK INBOUND

- Matched/packaged deals delivered to bank
- SBA.gov, manufacturers, defense supply chain
- RIAs, investment banks, PE/VC
- Network banks, CRA
- 100% Bank discretion — no minimums or quotas

YOUR ASSOCIATION

Revenue, Equity, and Member Benefit

Standardized Agreement for All Associations

REVENUE SHARE

- **5%** of member bank generated loan volume revenue - 1% gross
- Paid quarterly
- Starts when members transact

EQUITY

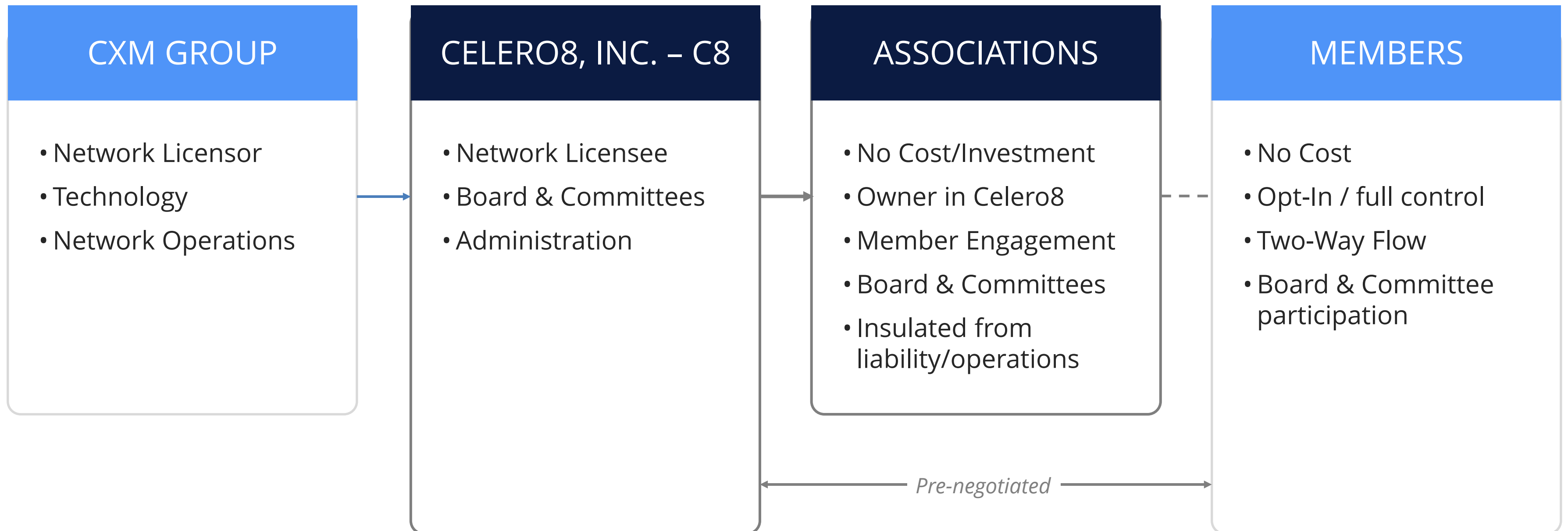
- Celero8, Inc. (DBA C8 Capital Network) equity – no capital investment
- **Initial Allocation** 15% across those that sign by June 30, 2026
- **15% Performance-Based** equity | 2027–2029 – 5% per year based on revenue contribution %

MEMBER BENEFIT

- Up in <60 Minutes
- No cost, no tech, opt-in
- Banks can say "Yes"
- Risk-Free Deposit/Liquidity
- Standardized — same terms for all
- Compliance managed centrally

Structure

Standardized Agreements for All Participants





DEMO

Bank/Member
Portal

Borrower
Portal

CXM/C8
Portal

Association
Portal

Next Steps

- Execute the Unified Association Participation (“UAP”) Agreement
- Association drives member/CEO awareness and identification of member “Champion”
- C8 handles member onboarding, loan officer activation, and all member support

Q & A



THANK YOU