C8 Capital Network

The banking industry's commercial lending network.

MARYLAND AND VIRGINIA BANKERS ASSOCIATIONS • MEMBER BANK INTRODUCTION

A PERMANENT STRUCTURAL MARKET SHIFT

Significant market share shift in commercial lending

Post-crisis derisking redefined what banks can hold, forcing borrowers outside the banking system.

$3T → $5T

Lending outside banks

Today → next 3 years

48% → 29%

Bank share of commercial lending

2015 → 2025

WHAT C8 IS

The banking industry's commercial lending network

Connects banks to private capital and each other solving the commercial loan demand and supply disconnect

WITH C8 YOUR BANK CAN

- **Serve** every customer
- **Strengthen** every relationship
- **Grow** deposits and liquidity
- **Expand** your book

C8 is not a marketplace or a broker

They compete with banks, dis-intermediate the customer by marketing directly to them, and charge high fees

C8 is an Industry Network

VISA	Zelle	Nacha	Sabre SABRE SYSTEMS
Digital Payments	P2P Payments	Clearing House	Travel – Air/Hotel/Car

THE VIEW FROM YOUR DESK

Every bank knows the moment

A good customer

Needs capital

You cannot do the deal

HOUSE LIMIT • PRODUCT MISMATCH • CONCENTRATION • CREDIT BOX

The bank's response is "**no**" or "**not at this time**"

DEMAND

Commercial borrowers

Businesses

Channels

- Banks
- RIAs, investment banks
- SBA programs
- Private equity / venture
- Professional services
- Industry platforms — manufacturing, etc.

8 in 10 - $3.7T

commercial loan requests cannot be supported by the bank

Banks cannot support 100% of ask

Advisors lack a clear path to capital for clients

Need may require SBA plus other products

SUPPLY / LENDERS

<$100k to $100M+

Traditional

- Local, regional, national banks
- ILCs, BDCs, CDFIs
- Bankers' banks, trust companies
- Digital banks

Private Capital

- Private credit
- SBIC funds
- Specialty finance

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No network connecting demand and supply

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CXM Group

CXMNet

Connecting commercial financing demand and capital supply

$2.8B

LOAN VOLUME PROCESSED TO DATE

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CXMNet

Anonymous **capital simulation**

AI-powered **demand/supply matching**

Instant **deal assessments**

Underwriter-ready **packaging**

End-to-end **deal coordination**

1% borrower paid fee
Free to all channels and lenders

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Non-Banks

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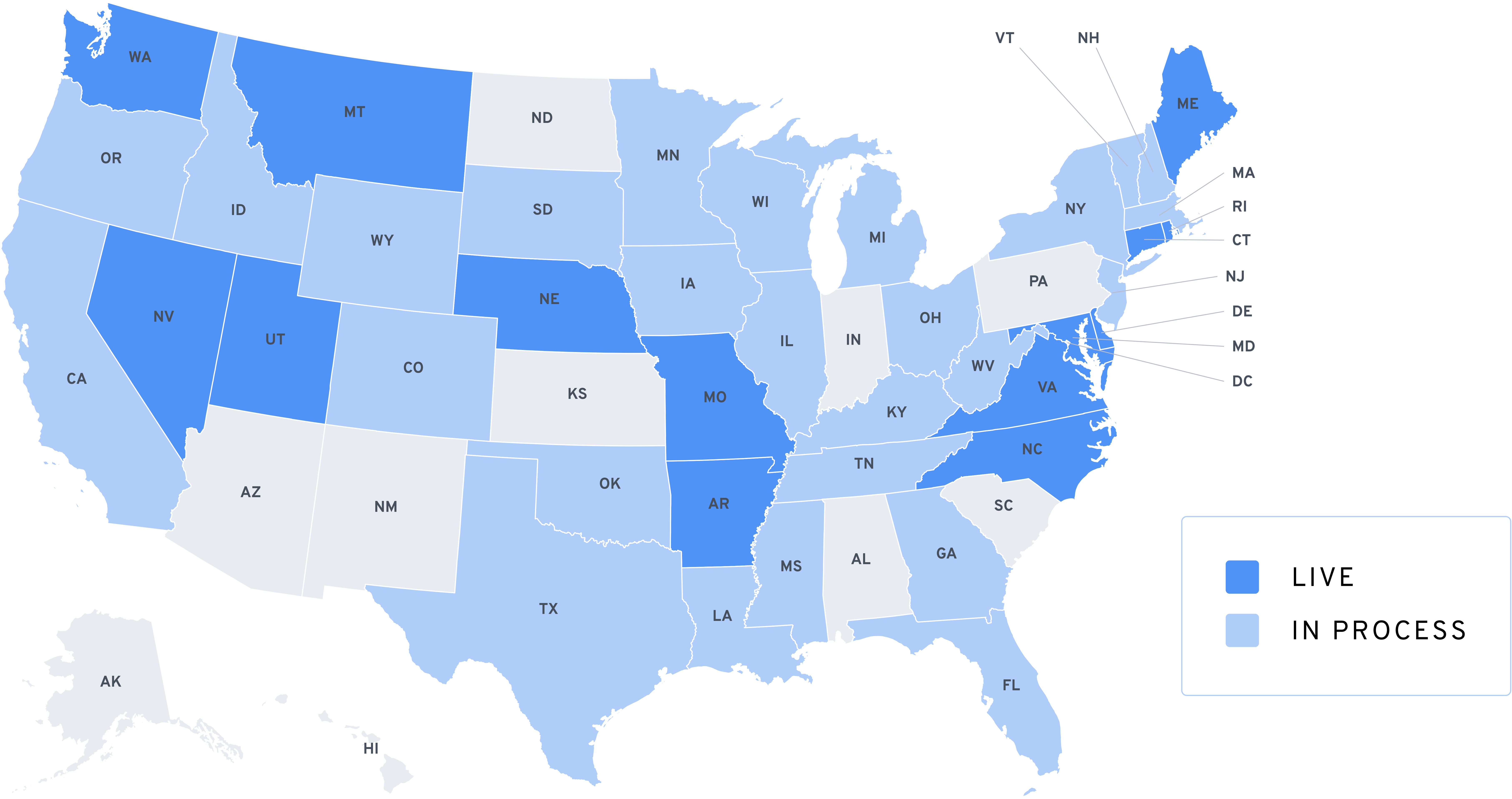
Private Capital

C8 Capital Network - Nationwide



WHERE C8 FITS

The workflow

1

Customer demand

Capital needs originate with the bank's existing relationships.

Bank workflow

The bank's own balance sheet

Existing channels

Established partners, desks, programs, grants, and credit enhancements.

The workflow

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4

CAPITAL NETWORK™

Extend beyond the bank's reach to offer any product or network balance sheet

THE FULL BANK OPPORTUNITY

Three ways banks use the network

01

Referrals

Serve the customer you cannot fund

02

Participations

Bring in others on a deal or be a part of others deals

03

CXM Network Flow

See new deals

Serve the customer you cannot fund

YOUR BANK

Funding constraint

Credit box, capacity, product...

THE NETWORK

Refer customer to C8

Customer completes single application • matched with vetted, non-depository capital providers • C8 Specialist support • banker delegate

YOUR CUSTOMER

Customer gets funded

1% fee. Transaction is between the borrower and capital provider

Referral revenue

Bank earns 5% of 1% borrower-paid fee

Proceeds deposit to bank

Dependent on transaction

Relationship retention

Your bank remains at the center

Bring in others on a deal

YOUR BANK

Only want a piece of a deal

Concentration, capacity, appetite...

THE NETWORK

Submit to C8

Set your hold amount, minimums, pricing, and who can see the opportunity

- Bank A
- Bank B
- Bank C
- Capital Provider X
- Capital Provider Y
- Capital Provider Z

YOUR BANK

Stay the lead bank

Retain servicing, the relationship, and lender-of-record role

See new deals

- Investment banks
- RIAs
- SBA programs
- PE / VC sponsors
- Attorneys
- Supply chain networks
- Other referral sources

→

C8 NETWORK

The network matches demand to you

Pre-qualified opportunities routed based on your defined credit criteria

→

YOUR BANK

Deals that fit your criteria

Underwrite on your own terms, no minimums, quotas, or obligation to act

THE SAME VIEW FROM YOUR DESK

Back to that moment

A good customer

Needs capital

You cannot do the deal

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TODAY

“I’m sorry,
we can’t.”

The request doesn’t fit the bank.

TOMORROW – **WITH C8**

“Here’s how we can
get you funded.”

The bank stays involved in finding a path forward

DIRECT ASSOCIATION OWNED MEMBER BENEFIT

Free to join. Easy to activate.

Network capability without cost, technology, or operational burden

$0

NO COST OR MINIMUM USE REQUIREMENTS

01 **No integration**
No core-system integration or technology lift

02 **One set of terms**
Standardized network terms, centralized compliance

03 **Fast activation**
Member banks can activate in under an hour

GET STARTED

Activate your bank in three steps

01 - PICK YOUR LEAD

Designate a Champion

Your bank's primary point person

- Configures profile
- Leads onboarding
- Coordinates internal use

02 – QUICK SET UP

Set up your profile

Establish criteria, team

- Deal types
- Size / criteria
- Geography
- Customize deal analysis

03 - ACTIVATE

Terms of Service

One standardized agreement

- Reviewed by Luse Gorman
- Digital signature
- No activity requirement

Get Started

CONTACT

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ACTIVATE YOUR BANK

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