



ASSET-BASED LENDING

We believe unique businesses deserve unique banking solutions. A financing relationship tailored to your needs with simplicity in mind makes doing business easier. Our experienced Asset-based Lending team specializes in crafting financing solutions specifically for clients whose best assets go beyond the balance sheet. We'll invest the time to understand your company so we can build a partnership that fits your business and delivers on your goals.

Why Asset-based Lending?

When your business would benefit from increased convenience, flexibility and a lower cost of capital, asset-based lending may be the solution for you. Asset-based lending can also be a viable financing option for companies with an inconsistent earnings history. The structure of asset-based lending solutions typically allows for higher leverage and more flexible covenant packages, while typically allowing for greater access to liquidity.

With the ability to finance up to \$75 million coupled with syndication capabilities of over \$150 million, we can help qualified companies secure asset-based financing for the following needs:

- Mergers & Acquisitions
- Business growth
- Recapitalization
- Shareholder buyout
- Balance sheet restructuring
- Early-stage turnarounds
- Capital expenditures
- Seasonal sales
- Debtor-in-possession financing

Our clients, their solutions

Whether a multi-generational, family-owned business or a sponsor-backed company, our clients benefit from our ability to structure solutions that go beyond just senior debt financing to partnering with junior debt or mezzanine lenders and other direct term loan lenders in a split-lien solution.

Our expertise

Clients are drawn to our unique relationship-lending approach, creative structuring, and competitively priced financing solutions. CIBC's breadth of products and services specifically cater to our middle market clients.

From our headquarters in Chicago and regional offices across the country, we serve middle market clients coast-to-coast.

Since 2009, the Asset-based Lending team has extended over \$3 billion in asset-based commitments to over 200 companies across 35+ states.

About CIBC

CIBC is a leading North American financial institution with 13 million personal banking, business, public sector and institutional clients. We offer a full range of advice, solutions and services in the United States, Canada and around the world. In the US, CIBC Bank USA provides commercial, private, personal and small-business banking solutions and CIBC Private Wealth offers investment management, wealth strategies and legacy planning.

Visit us at cibc.com/US



RECENT TRANSACTIONS

By taking the time to understand your business, your story and your needs, our team can become an active partner in your success. Our commitment to excellence in every interaction means providing you with tailored insight backed by experience and flexible solutions that give you greater access to liquidity. Below are a few recent examples of how we've helped our commercial clients tap the full potential of their business with creative and effective financing structures.



Pennsauken, NJ

\$10 million
Sr. secured facilities



Warsaw, IN

\$14 million
Sr. secured facilities



Hayward, CA

\$31 million
Sr. secured facilities



Brockville, ON

\$22.4 million
Split lien revolver



Buffalo, NY

\$35 million
Split lien revolver



Rochester Hills, MI

\$64 million
Sr. secured facilities



Rome, GA

Undisclosed
Sr. secured facilities



Monticello, MN

Undisclosed
Sr. secured facilities

To learn more, please contact our US Asset-based Lending team:

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1-All loans subject to credit approval.

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