

Business Banking

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By the numbers, Chase is one of the nation's leading banks for small business

\$19 billion	New credit extended to small businesses in 2013. Largest of the big four.
\$50 million	Amount JPMC has donated to small business-related causes since 2009
4 million	Number of small businesses Chase serves
10,000	Number of bankers across 23 states specially trained to serve small business owners (3,000 BB Relationship Managers + 7,000 branch-based Small Business Specialists)
1	Rank in SBA lending for fiscal 2013 overall and for minority and women-owned businesses
1	Rank by J.D. Power for three of four regions for small business banking satisfaction

Position Statement:

American small businesses rely on JPMorgan Chase for support, advice and expertise to help them succeed at every stage of their growth.

JPMorgan Chase supports the success of businesses at every stage

Seed

Startup

Growth

Established

Expansion

Mature

Exit

Philanthropic investments in CDFIs and community partners who specialize in serving microlenders

Beginning of traditional banking relationship with basic transaction accounts, merchant services and potentially SBA or Ink from Chase

Financing for working capital, real estate and equipment, new markets and product lines, more sophisticated deposit and cash management needs

Growth needs, long term financial planning, including succession and exit strategies, financial goals for principals

Liquidity events, seller financing, establishing new relationships

A Core Set of Products to Meet Any Credit Need

Loans & Lines of Credit Available in Amounts up to \$500K or More

Commercial Real Estate

Purchasing, building or refinancing real estate

- Owner Occupied Real Estate (OORE) Commercial Mortgage
- Construction Loan or Line
- Agricultural Loan or Line
- SBA 7(A) or 504
- SBA Express – loans up to \$350K

Short Term Working Capital

Financing for short term or seasonal needs

- Stated Maturity Line of Credit - renewable line
- Business Line of Credit - evergreen line up to \$250K
- SBA Express – lines up to \$350K
- SBA Capline Line of credit – up to \$500K or more
- Ink Business Credit Card

Long Term Financing

Purchase goods, make capital improvements or consolidate debt

- Business Installment Loans
- Draw Term
- SBA Express or 7(A) including the newly introduced SBA Small Loan program

Equipment Financing

Acquire machinery, equipment or other assets

- Fixed Rate Installment
- Draw Term
- Advised Line
- SBA 7(A)
- SBA Express – up to \$350K

When evaluating credit, we look at several factors, including:

- Adequate cash flow to service existing and proposed debt
- Sufficient collateral coverage
- Satisfactory performance on existing personal debt
- Guarantor support