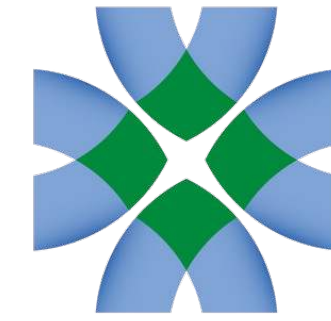


Tech Talk 5:
SBA Loan Growth With
Predictive Expected Loss
(EL) & POS Embedded
Finance

Loughlin Cleary
Lenders Cooperative

#FXT24

Bank Director.



Bankwell



LENDERS
COOPERATIVE

Bank Financial Institution



- **Bankwell Financial Group**

Location- New Canaan, CT

Assets- \$3.3B

Branches- 9

Employees- 160

www.mybankwell.com

WHO WE ARE



Summit Technology Group (STG)

Leading financial services technology firm



Lenders Cooperative (LC)

Provider of outsourced bank loan origination technology and support



Lumos

Provider of in-depth small business loan analytics to assist lenders in expanding and diversifying their portfolios



Three companies with a **mission** to help **Small Business Owners** and **Community Banks**



LENDERS COOPERATIVE BACKGROUND



2019

Year Founded



70+

Employees



200+

Depository Lenders
using Lenders
Cooperative's systems

Dedicated **STG subsidiary** to work with community and regional focused depository lenders such as Banks, Credit Unions and fintech organizations across the United States

Provides **loan origination software** (LOS) and staff augmentation labor services

Turnkey platform that integrates 15 **best-in-class vendors** into LC workflow system

Professional services team provides outsourced underwriting, processing, closing and servicing for loans



Credit Underwriting



SBA LSP Operations

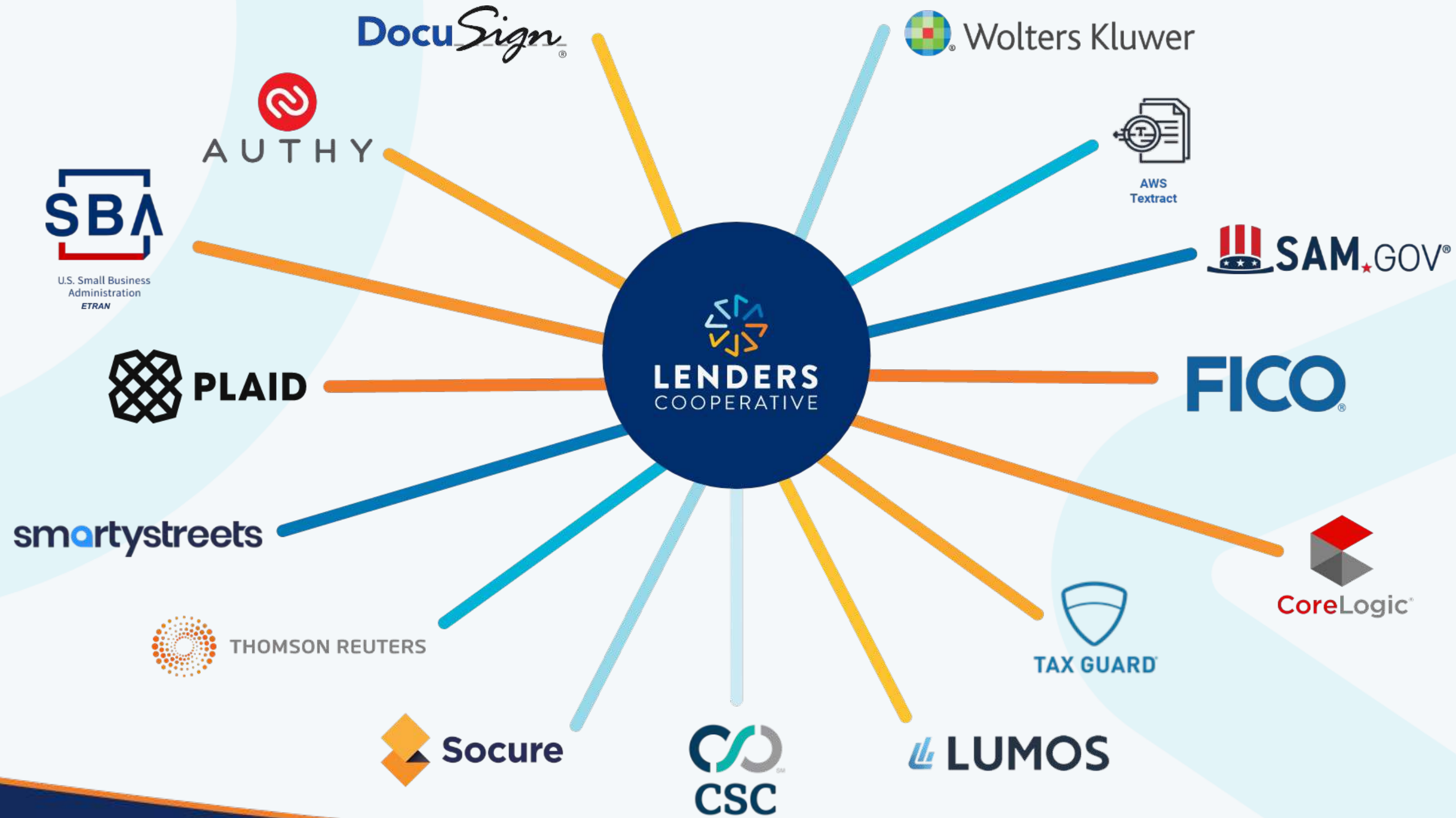


**Loan/Deposit Ops
Loan Servicing**



Call Center Operations

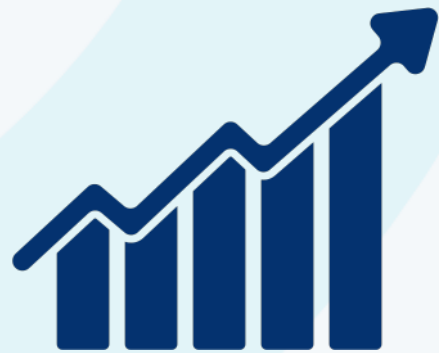
Key Integrations included in LOS



Bankwell's Challenge For Lenders Cooperative



SBA Loan Growth with Predictive Expected Loss (EL) & POS Embedded Finance



Significantly Grow
SBA Loan Portfolio



Add **NO** Additional
Staff



Grow Portfolio
QUICKLY

Success Roadmap



Went Live 
with an MVP in Less Than
6 Weeks!

Leverage SBA LSP Team
No Additional Staff Needed

Qualified Leads
Were Brought In From
SBA Lender Match

Designed Prequalification
to get to a 'YES' in Less Than
10 Minutes

Using FICO, SBSS, and Lumos EL

Qualified Leads
Were Brought In
From Toast

Historically the #1 SBA Industry, Toast caters to a network of over 98,000 restaurants

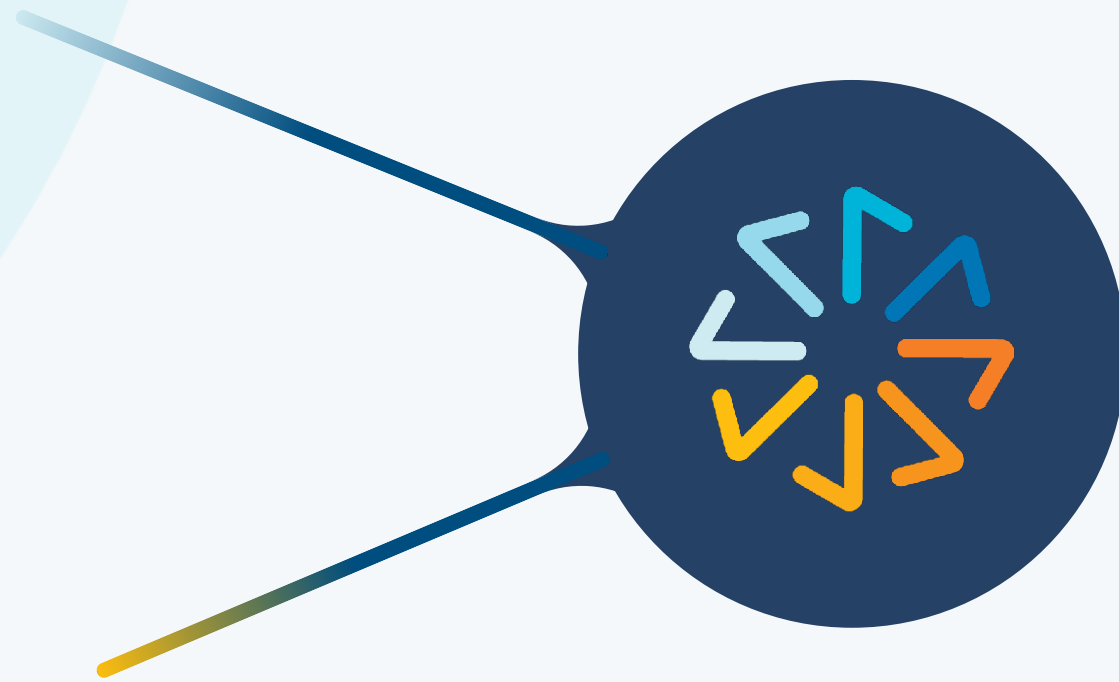
Toast & Lender Match Overview



Over 98,000 restaurants that trust Toast with their technology can now access prequalified offers embedded in the platform



The SBA Lender Match program matches small business directly to lenders through location, industry, use of funds, and funding amount



EMBEDDED LEAD INTEGRATION

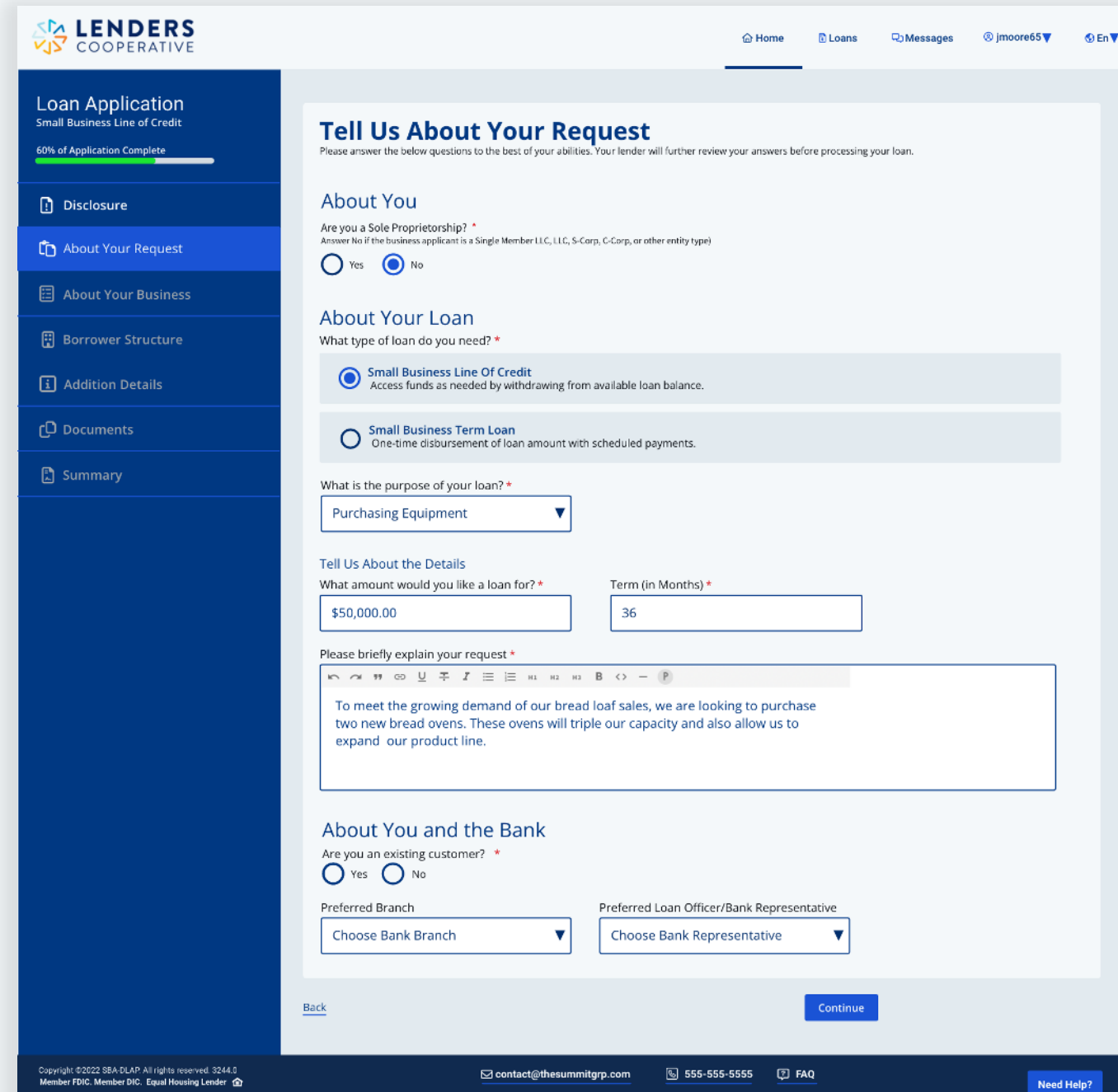
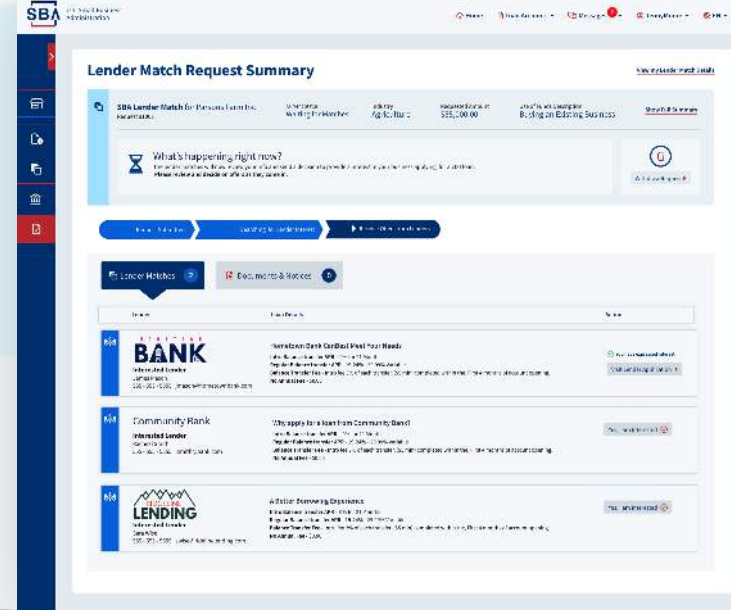
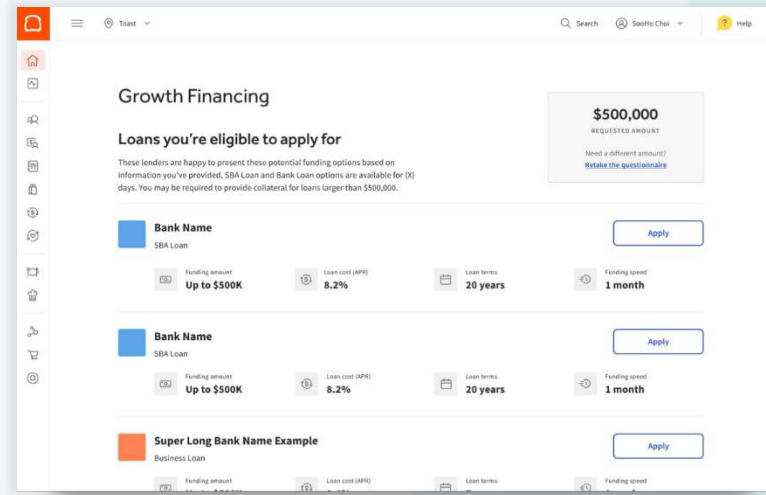
The Lenders Cooperative platform integrates directly to embedded offer engines allowing leads to go directly into origination for our network of trusted lenders

Toast & Lender Match Overview



BRING THE BORROWER TO THE BANK

The Lenders Cooperative can connect leads to full loan applications pre-filled with borrower data for seamless client experience.



Results for Bankwell



**Conversion Rate
(Average)**



**Application Growth
in 2nd Month of
Toast Connection**



Approval Rate



**Staff Added with
Turnkey SBA LSP
And Call Center**