



Fine art lending

Leveraging an art collection

Whether you are funding an investment or adding to your collection, our fine art lending program is designed to complement your overall wealth planning strategy. Our highly experienced lenders will work with you throughout the loan process to identify and evaluate all your options.



Advantages

- By using your art collection as collateral, you can diversify your sources of liquidity
- Benefit from a lending solution fully tailored to your individual situation
- In the majority of cases, the art pledged as collateral will remain in your possession



Loan parameters

- Minimum loan size: \$10,000,000
- Unrestricted use of proceeds, with the exception that bridge art sales will not be financed
- Tenors of one to three years—committed facility
- Full recourse to an individual or wealth vehicle whose financial ability is protected and maintained through covenant compliance



Collateral parameters

- Eligible collateral includes paintings, sculptures and drawings physically located in the United States
- Independent appraisals are required upon loan origination and annually thereafter
- Each piece of art collateral must maintain an appraised value of \$500,000 or more at all times
- Collateral shall consist of a pool of diversified artworks with no individual piece comprising greater than 20% of the total collateral pool and no individual artist comprising greater than 50% of the total collateral pool. Also works valued between \$500,000 to less than \$1,000,000 may not account for more than 20% of the collateral pool
- Standard advance rates are 50% of the appraised fair market value estimate
- Insurance coverage for each piece is required, naming Deutsche Bank as loss payee and additional insured (as permitted by the insurance underwriter)

About Deutsche Bank Wealth Management

Deutsche Bank Wealth Management serves as a trusted partner to wealthy individuals, family offices and select institutions. With practices in the Americas, Europe and Emerging Markets, we are one of the largest wealth managers globally. As a full-service wealth management firm, we offer our clients a comprehensive suite of private banking solutions, including access to the broader financial offering of Deutsche Bank.

We would welcome the opportunity to work with you. For more information about our fine art lending program, please contact your relationship manager or visit [deutschewealth.com](https://www.deutschewealth.com)

The products and services described in this document are not appropriate for everyone, so you should make a decision based on your financial, legal and tax situation after consultation with your tax and legal advisors. Deutsche Bank does not provide accounting, tax or legal advice to its clients. This information is not financial advice or a solicitation.

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Investing with borrowed money contains risk. No assurance can be given that investors’ investment objectives will be achieved, or that investors will receive a return of all or part of their investment. Investments using borrowed money are suitable only for persons who can afford to lose their entire investments. Before investing, prospective investors should carefully consider these risks and others, such as borrowing costs, repayment terms, and liquidity.

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