Wealth Management

NextGen

Summer Seminar—Lending June 2025

David Addison, Director
Anthony Pontoriero, Vice President
Daniel Eisenberg, Vice President
Sam Christiansen, Assistant Vice President

Deutsche Bank

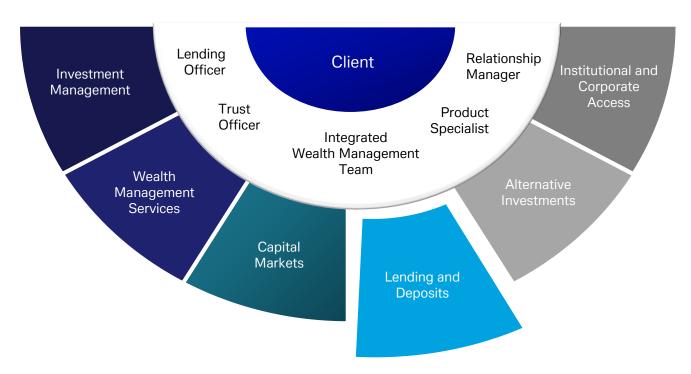


The Deutsche Bank Wealth Management Relationship



The client is at the center of the relationship. ¹

We offer an integrated boutique wealth planning experience, with access to relevant financial specialists and solutions.

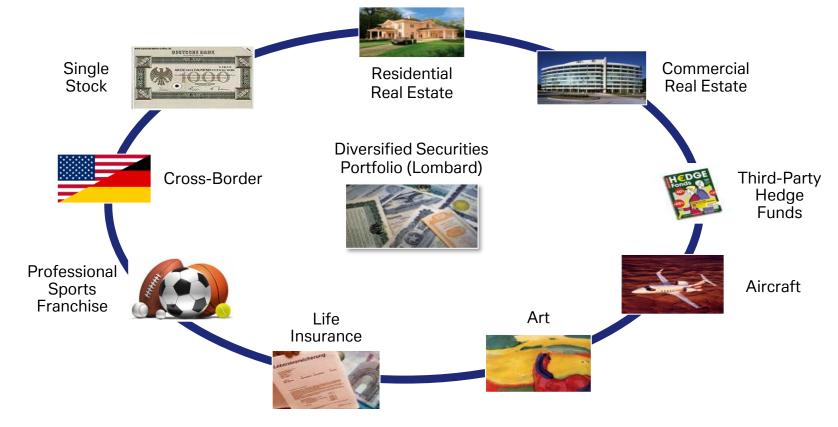


⁽¹⁾ Based on client needs and subsequent investments

The services described are provided by Deutsche Bank AG or by its subsidiaries and/or affiliates in accordance with appropriate local legislation and regulation. Certain products and services may not be available in all locations or to all Deutsche Bank Wealth Management clients. Availability of certain investments is subject to regulatory requirements.

Financing for many situations





Structured Lending Products/Offerings



Wide range of product offering

Attractive products ranging from Lombard to highly customized Structured Lending

Marketable Securities









Hedge **Funds**

Art

Aircraft

Combined

DB expertise

-ombard

















Solution Driven Approach

- 90% of our Lending specialists spend their time on non-standard situations
- Individually structured solutions for almost all client situations
- Personal recourse ensures alignment of interests of DB and client

Global Coverage & Execution

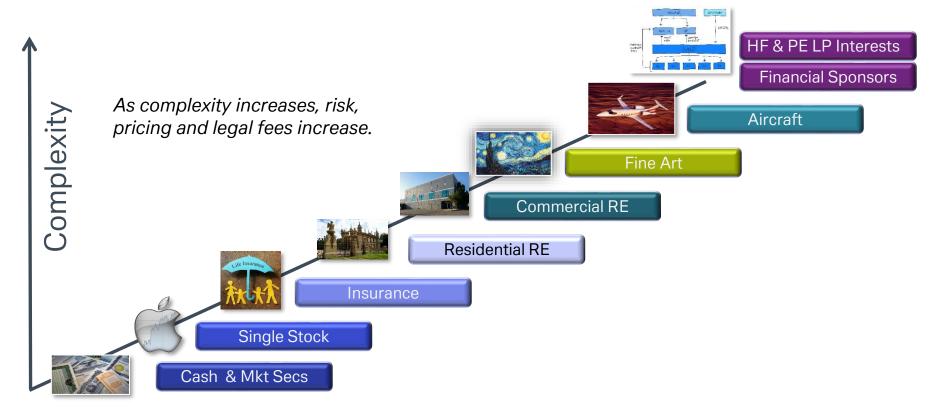
- Deutsche Bank WM has a dedicated and experienced Lending team
- Lending specialists are available in most global markets
- Ability to support cross-border credit transactions
- Efficient execution across different booking jurisdictions

The DB Edge

- Strong in-house expertise of Lending specialists with access to Deutsche Bank WM specialized competencies (HF, CRE, Insurance, Art, RRE, research)
- Ability to leverage the infrastructure and knowledge within Corporate & Investment Banking as well as Global Markets

The Continuum of Lending Solutions





What does lending achieve?





Enhance yield, return multiplier



Acquire assets



Diversify portfolio



Monetize assets



Create liquidity



Tax efficiency

© Randy Glasbergen www.glasbergen.com



"I've had a 17% mortgage since 1981. I thought about refinancing at 3.5% but I'm waiting for it to go lower."

The Lending Process



Identify Opportunity	Exploration & Application	Structuring & RRE Product Selection	Underwriting & Approval	Documentation	Access to Liquidity / Drawdown
Our Goal	 To assess the client's needs Determine if the client/prospect is interested in submitting an application/request Due Diligence information is requested from the client/prospect (PFS, Tax Returns, Business FS, Brokerage Statements, etc.) 	Structure the deal: - Borrower/Guarantor - Purpose - Collateral - # of years or tenor - pricing (rate + fees) - Loan or Line - Must be acceptable from both commercial & risk standpoints - Due Diligence process starts; the necessary disclosures are given to the client and appraisals are ordered (when applicable)	 - Upon acceptance of terms and receipt of required due diligence information, the transaction is underwritten and is reviewed for approval by Credit Risk Management - Credit decision is communicated to banker and client 	"good credit, no debt, ster	- Once facility is set up internally, client can drawdown on funds. OANS OANS Add Jobhold on, what's this? grade English assignment?!"

Deutsche Bank. Wealth Management NextGen Summer Seminar - Lending

Understanding the 5 C's of Credit



Character

Capacity

Capital

Collateral

Conditions

Fundamental Credit Questions



- 1. Who is the Borrower?
- 2. What is the purpose of the loan?
- 3. What is the loan amount?
- 4. When are the funds needed and for how long?
- 5. Where are the client's assets held and what is the intended collateral?
- 6. What is the source of repayment?

Recap / Key Take-Aways



- ✓ Comprehensive product set from Lending
- ✓ Competitive rates across product segments
- ✓ In-house expertise ready to help with any lending needs
- ✓ Solutions tailored for the client situation.

Q & A

Next step: Case Study



"Is there anything we can do to repay you other than to repay you?"

Case Study: Sample Balance Sheet



ance Sheet f 5/31/2019			
J 3/31/2019			
ASSETS		LIABILITIES	
Liquid Assets		Current Liabilities	
Cash & Equivalents	\$2,122,547	Credit Cards	\$21,3
Diversified Marketable Securities	\$1,625,363	Car Loans	\$121,4
Concentrated Stock (liquid portion)	\$135,542	Margin loan	\$604,0
Total Liquid Assets	\$3,883,452	Total Current Liabilities	\$746,7
Other Assets			
Concentrated Stock (illiquid portion)	\$22,633,291	Long-Term Liabilities	
Life Insurance (cash value)	\$6,214,143	Loan from Company	\$11,200,0
38% ownership in Private Manufacturing Co. (oil rig equip.)	\$77,586,544	Real Estate	
Yacht (Sea Spray IV)	\$2,600,000	TX Land	\$1,100,0
Aircraft	\$2,700,000	Miami Condo	\$798,0
Art Collection (old masters)	\$49,000,000	Manhattan, NY Co-Op	\$1,005,2
Coin Collection (U.S. and European gold coins)	\$13,250,000	Total Long-Term Liabilities	\$14,103,2
Vintage Cars ((12) Porsche and (14) Ferrari)	\$27,850,000		
Automobiles (Lexus, Range Rover, Porsche, and Mercedes)	\$320,000	TOTAL LIABILITIES	\$14,849,9
Real Estate			
Land			
228 acres in NY (50 miles west of Albany, NY)	\$15,600,000	NETWORTH	\$255,287,4
66 acres in TX (ranch land, 100 miles west of Dallas)	\$4,900,000		
Property			
Manhattan, NY Co-Op (Primary Residence)	\$24,500,000		
Bridgehampton, NY Estate	\$11,650,000		
Miami, FL Condo	\$1,450,000		
Personal Property	\$6,000,000		
Total Other Assets	\$266,253,978		
TOTAL ASSETS	\$270,137,430		

Deutsche Bank. Wealth Management NextGen Summer Seminar - Lending



This material is educational and thought leadership in nature and intended for the in-person Next Gen Summer Seminar hosted by Deutsche Bank Wealth Management. This is not material marketing any Deutsche Bank products or services and is not investment or financial advice.

"Deutsche Bank" means Deutsche Bank AG and its affiliated companies. Deutsche Bank Wealth Management refers to the wealth management activities for high-net-worth clients around the world conducted by Deutsche Bank AG or its subsidiaries. Brokerage services are offered through Deutsche Bank Securities Inc., a broker-dealer and registered investment adviser, which conducts investment banking and securities activities in the United States. Deutsche Bank Securities Inc. is a member of FINRA, NYSE and SIPC. Lending and banking services are offered through Deutsche Bank Trust Company Americas, member FDIC, and other members of the Deutsche Bank Group.

© 2025 Deutsche Bank AG. All rights reserved. 056877 061625