

Borrower Swaps

Meet the demand for fixed-rate loans without increasing your interest rate risk

Integrated digital platform with full advisory and program support

Chatham helps community and regional financial institutions win profitable fixed-rate deals, grow revenue through product line diversification, and build stronger customer relationships.

Advisory

One team dedicated to helping your financial institution and your customers succeed.

- Lender- and borrower-friendly swap marketing team
- Seasoned capital markets trading desk
- Deep regulatory and legal advisory bench
- Staff of hedge accounting professionals

Digital platform

Enterprise-class software built to meet the needs of the most demanding financial institution.

- Live pricing tools
- Deal pipeline management and reporting
- Manage risk and compliance

Scale

Efficiency regardless of deal volume, from one trade to hundreds of trades.

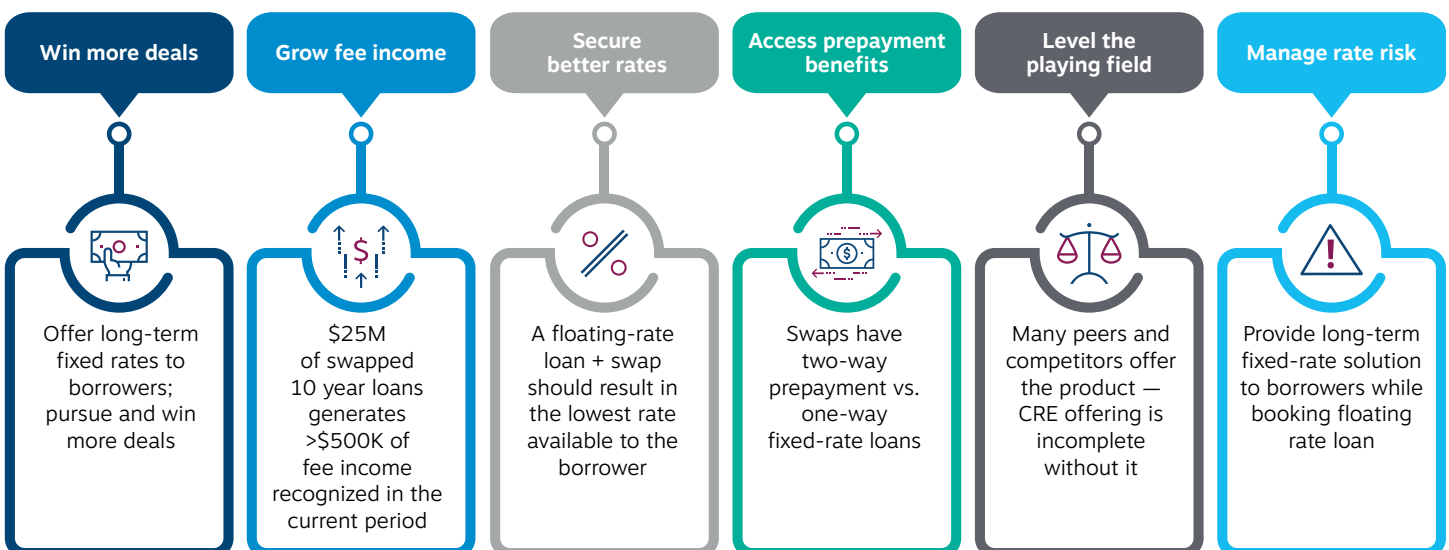
- Transparent pricing based on hundreds of thousands of market-tested valuations
- Service even the largest borrower swap portfolio within minutes

Control and compliance

Best in class controls, data quality infrastructure, and risk management automation.

- Market-tested trading controls and processes
- Fully-automated Dodd-Frank compliance
- Streamlined risk reporting and audit deliverables
- Transparency and visibility

Why borrower swaps?



Success with a borrower swap program

Chatham works with hundreds of financial institutions of all sizes to help launch, run, and grow successful borrower swap programs. We offer a platform where all participants can succeed through the combination of best practices, client feedback, and industry-wide collaboration. We deliver the knowledge and know-how to help our clients make the next move and benefit each step of the way.

Keys to program success:

- Defined program strategy, institutional alignment, and execution
- Responsive and scalable product infrastructure
- Efficient delivery and servicing at any scale
- Practical risk management and compliance framework

On-demand support available anytime:

- Assess if a back-to-back program is a fit for your financial institution
- Launch and build your program
- Grow, optimize, and scale your existing program
- Explore alternatives to back-to-back swaps

The screenshot displays the CHATHAMDIRECT software interface. At the top, there are navigation tabs for Exposures, Trading, Analytics, Operations, Payments, Credit, Accounting, Reporting, and Data. The main header shows the deal name 'La Jolla Village Apartments, Phase II' and the deal phase 'Pre-Closing'. Below this, there are sections for Pre-Closing Tasks (5 tasks to complete), Borrower Friendly Name (La Jolla Village Properties), Relationship Manager (Will Thompson), Deal Manager (Chris Smith), Documents Manager (Chris Smith), Closing Date (05-28-2020), and % Likelihood of Close (75%).

The central part of the interface is divided into 'Tasks' and 'Documents'. Under 'Tasks', there are two sections: 'Indicative' and 'Pre-Closing'. The 'Indicative' section shows two completed tasks: 'Add Indication' and 'PowerPoint Pitchbook', both marked as 'COMPLETE' and assigned to Chris Smith. The 'Pre-Closing' section is further divided into 'Required Tasks' and 'Completed' tasks. The 'Required Tasks' section lists six tasks: 'Swap Documents', 'ACH Authorization', 'Incumbency Certificate', 'GMEI Number', 'ISDA', and 'Approval from Bank Rep'. The first five tasks are marked as 'IN PROGRESS' and assigned to Chris Smith, while the 'Approval from Bank Rep' task is not yet started. The 'Completed' section lists four tasks: 'ECP Validation (borrower)', 'ECP Validation (guarantor)', 'Risk Disclosure', and 'Economic Conventions', all marked as 'COMPLETE' and assigned to Chris Smith.

On the right side of the interface, there is a summary card for the swap program: '5mm 1m LIBOR +220 bps 7y /25yAM Swap'. It shows a Rate of 6.18% and a PV01 of 2,823. Below this, there are fields for Notional (5,000,000), Term (7 years), and Amortization Term (25 years). The card also indicates the swap is 'Valued 1-Dec-2023 1:05 PM ET'. At the bottom right, there is a 'Notes' section with three entries, each starting with 'Client XYZ Submission, 01-May-2019 10:00' followed by placeholder text.

Are you looking to get started?

Get in contact with a Chatham advisor today by reaching out to fi@chathamfinancial.com.

Transactions in over-the-counter derivatives (or "swaps") have significant risks, including, but not limited to, substantial risk of loss. You should refrain from entering into any swap transaction unless you have fully understood the terms and risks of the transaction, including the extent of your potential risk of loss. For further information about chatham hedging advisors, llc, and to view its disclosure document, please visit chathamfinancial.com/legal/notices. 23-0278

Chatham
FINANCIAL

chathamfinancial.com

Access advantage