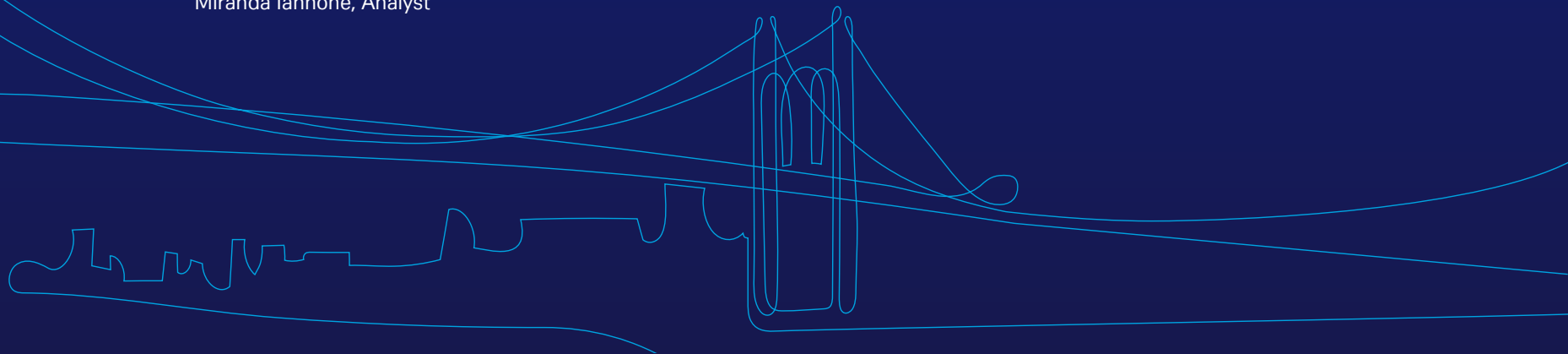




# NextGen Summer Seminar - Lending

June 2024

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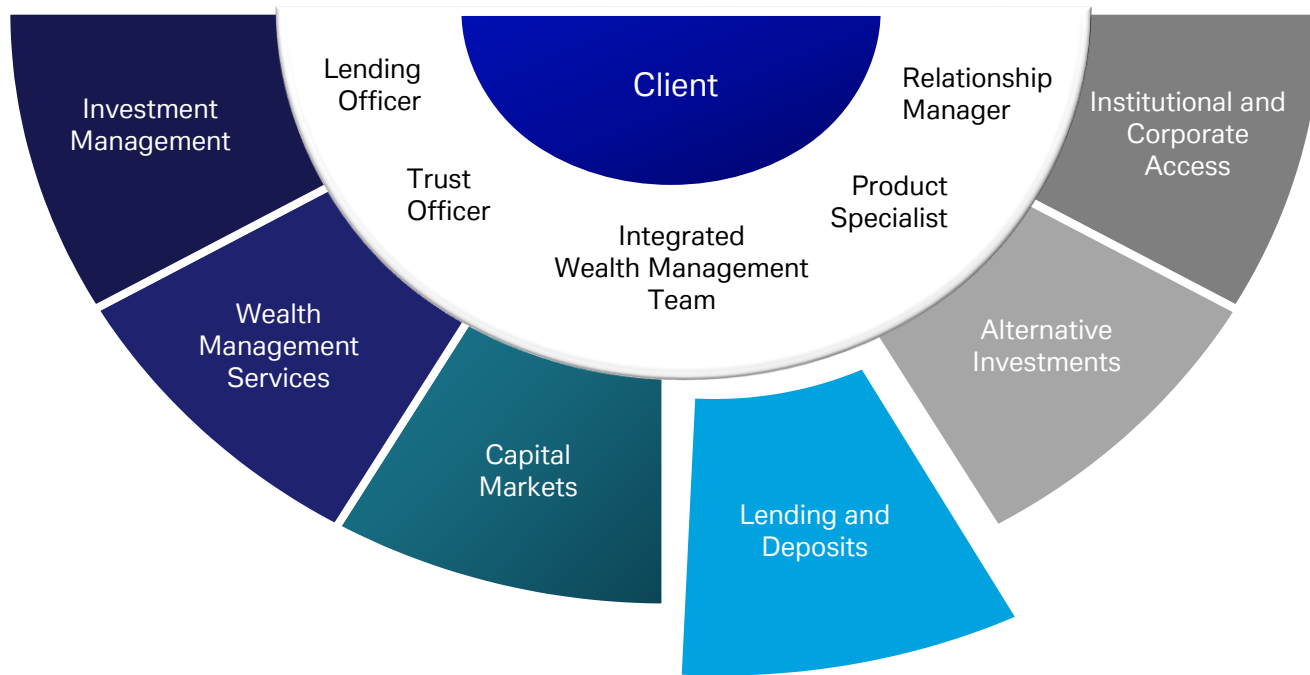


# The Deutsche Bank Wealth Management Relationship



The client is at the center of the relationship.<sup>1</sup>

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



(1) Based on client needs and subsequent investments

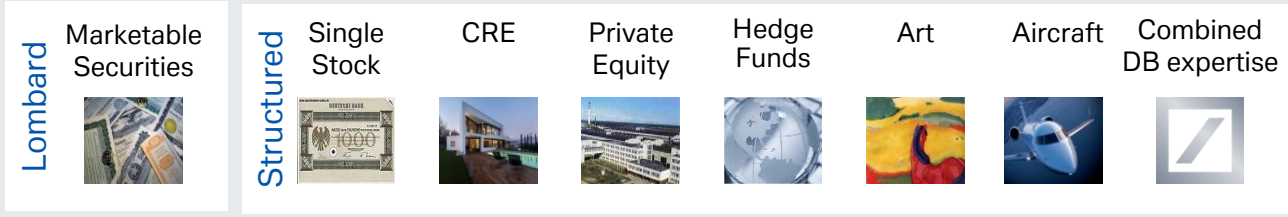
The services described are provided by Deutsche Bank AG or by its subsidiaries and/or affiliates in accordance with appropriate local legislation and regulation. Certain products and services may not be available in all locations or to all Deutsche Bank Wealth Management clients. Availability of certain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

# Financing for many situations

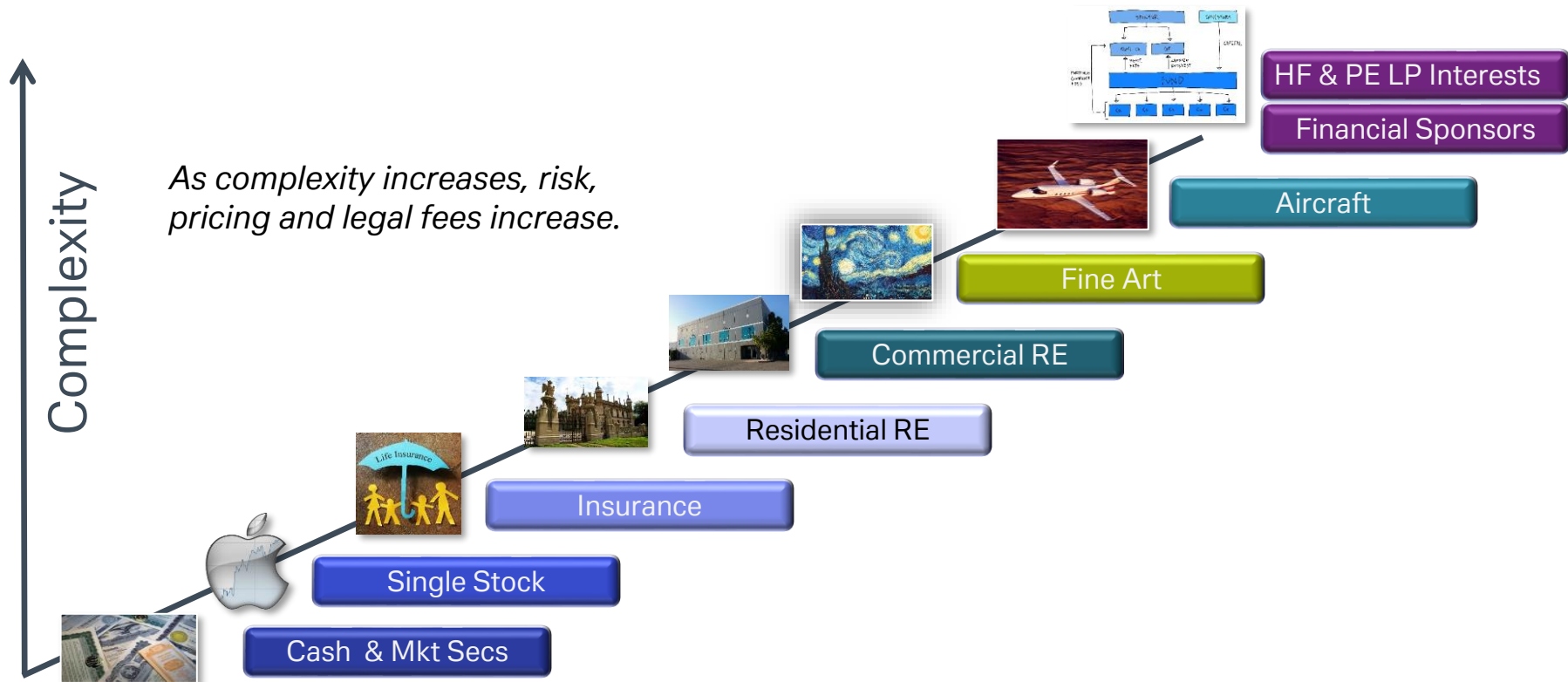




<p><b>Wide range of product offering</b></p>	<p>Attractive products ranging from Lombard to highly customized Structured Lending</p>							
<p><b>Solution Driven Approach</b></p>	<ul style="list-style-type: none"> <li>— 90% of our Lending specialists spend their time on non-standard situations</li> <li>— Individually structured solutions for almost all client situations</li> <li>— Personal recourse ensures alignment of interests of DB and client</li> </ul>							
<p><b>Global Coverage &amp; Execution</b></p>	<ul style="list-style-type: none"> <li>— Deutsche Bank WM has a dedicated and experienced Lending team</li> <li>— Lending specialists are available in most global markets</li> <li>— Ability to support cross-border credit transactions</li> <li>— Efficient execution across different booking jurisdictions</li> </ul>							
<p><b>The DB Edge</b></p>	<ul style="list-style-type: none"> <li>— Strong in-house expertise of Lending specialists with access to Deutsche Bank WM specialized competencies (HF, CRE, Insurance, Art, RRE, research)</li> <li>— Ability to leverage the infrastructure and knowledge within Corporate &amp; Investment Banking as well as Global Markets</li> </ul>							



# The Continuum of Lending Solutions



# What does lending achieve?



Enhance yield, return multiplier



Acquire assets



Diversify portfolio



Monetize assets



Create liquidity

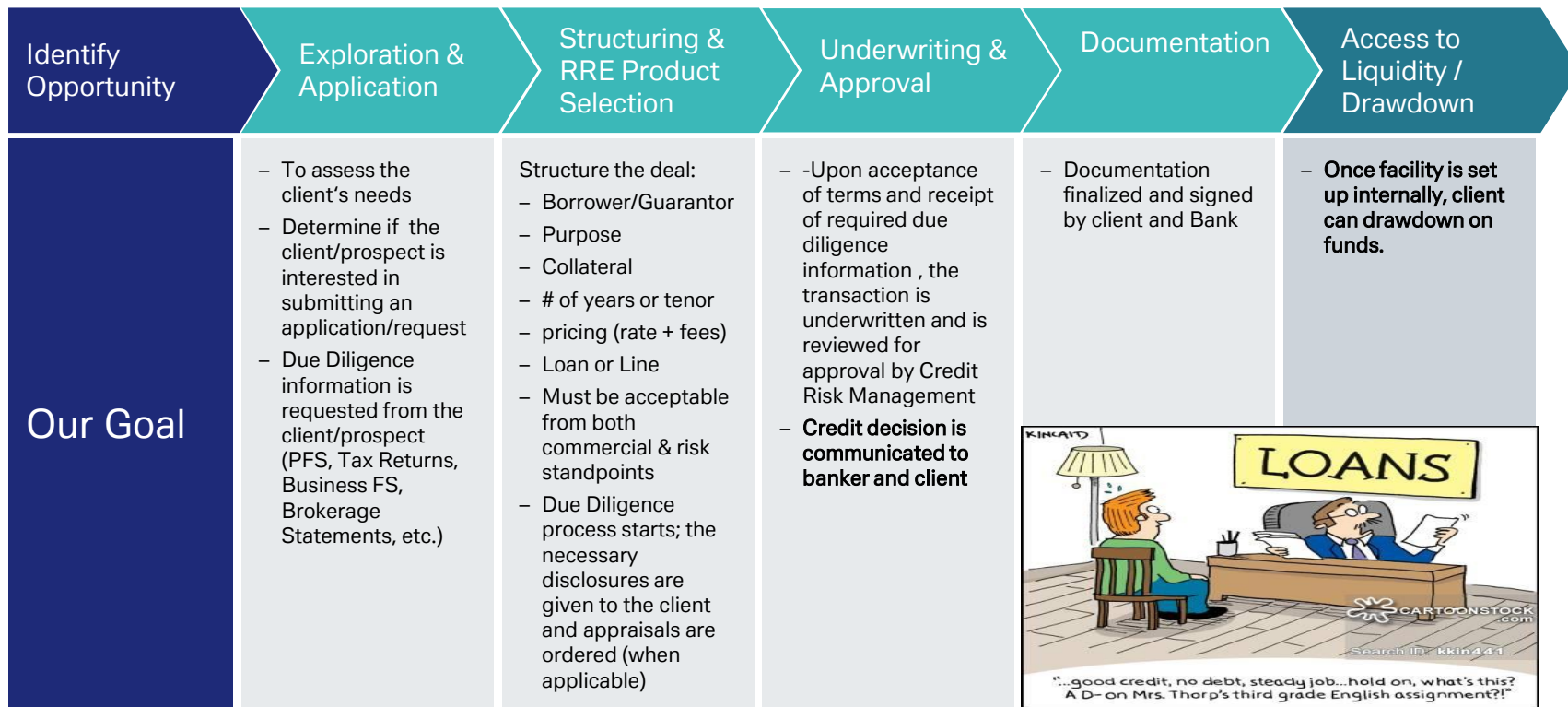


Tax efficiency

© 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.”**





Character

Capacity

Capital

Collateral

Conditions





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



<b>Balance Sheet</b>					
<i>as of 5/31/2019</i>					
<b>ASSETS</b>				<b>LIABILITIES</b>	
<b>Liquid Assets</b>				<b>Current Liabilities</b>	
Cash & Equivalents	\$2,122,547			Credit Cards	\$21,339
Diversified Marketable Securities	\$1,625,363			Car Loans	\$121,448
Concentrated Stock (liquid portion)	\$135,542			Margin loan	\$604,000
<b>Total Liquid Assets</b>	<b>\$3,883,452</b>			<b>Total Current Liabilities</b>	<b>\$746,787</b>
<b>Other Assets</b>				<b>Long-Term Liabilities</b>	
Concentrated Stock (illiquid portion)	\$22,633,291			Loan from Company	\$11,200,000
Life Insurance (cash value)	\$6,214,143			Real Estate	
38% ownership in Private Manufacturing Co. (oil rig equip.)	\$77,586,544			TX Land	\$1,100,000
Yacht (Sea Spray IV)	\$2,600,000			Miami Condo	\$798,000
Aircraft	\$2,700,000			Manhattan, NY Co-Op	\$1,005,204
Art Collection (old masters)	\$49,000,000			<b>Total Long-Term Liabilities</b>	<b>\$14,103,204</b>
Coin Collection (U.S. and European gold coins)	\$13,250,000			<b>TOTAL LIABILITIES</b>	<b>\$14,849,991</b>
Vintage Cars ( 12) Porsche and (14) Ferrari)	\$27,850,000				
Automobiles (Lexus, Range Rover, Porsche, and Mercedes)	\$320,000				
Real Estate					
Land					
228 acres in NY (50 miles west of Albany, NY)	\$15,600,000			<b>NET WORTH</b>	<b>\$255,287,439</b>
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				
<b>Total Other Assets</b>	<b>\$266,253,978</b>				
<b>TOTAL ASSETS</b>	<b>\$270,137,430</b>				



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