

Bankers Healthcare Group Overview

Since 2001, Bankers Healthcare Group (BHG) has been an industry-leading financing partner of healthcare practitioners and other highly-skilled professionals, providing over \$7 billion in working capital loans to tens of thousands of borrowers. Leveraging nearly 20 years' worth of historical borrower data, BHG only targets high-earning borrowers and top-tier credit profiles.

These loans are then packaged and sold to community banks throughout the country who make up the BHG Bank Network-- with 1,190+ having trusted in this program for nearly two decades. Banks have access to quality medical and professional loans through the BHG Loan Hub, a secure, state-of-the-art delivery platform with a variety of purchase options. Banks can quickly analyze complete, compliant credit files, and make informed purchasing decisions easily, with consistent loan packages.

By joining the BHG Bank Network, members have the opportunity to invest their excess liquidity in these loans, strengthening and diversifying their portfolio.

BHG Bank Network Benefits:

- Daily access to over \$9M in loans
- 3-6.5% yield on BHG loans
- Loans available for purchase 24 hours a day, 7 days a week
- No bank has ever taken a loss on the BHG Core Loan portfolio
- Network members have earned more than \$680M in interest income

2020 Average BHG Commercial Borrower Characteristics:

- Loan size: \$130,000
- FICO: 728
- Personal Income: \$256,000
- Industry Experience: 17 years

Become part of the fastest growing bank network in the country to access the #1 source of medical and highly-skilled professional loans in the U.S along your peers.