



In partnership with



# Gain a Competitive Edge in Lending With This Robust Tool

## Borrower's Loan Protection® (BLP)

Loan hedging can be a competitive advantage for your bank—particularly in a fluctuating rate environment where customers demand long-term, fixed-rate loans and your bank prefers a floating-rate asset.

With Borrower's Loan Protection (BLP), you can protect your existing

relationships and win new business by giving customers the long-term, fixed-rate payment structure they want, while your bank receives a floating rate over the full term of the loan.

BLP® protects your bank from the risk of rising rates, with an interest rate hedge without any derivative implication.

“PCBB has done an outstanding job, both in person as well as through webinars, helping our employees understand the product fully.”

– Greg Allen  
President  
First Federal Bank

### Key Benefits



**Grow your loan portfolio**  
by offering longer term loan structures to meet market demand



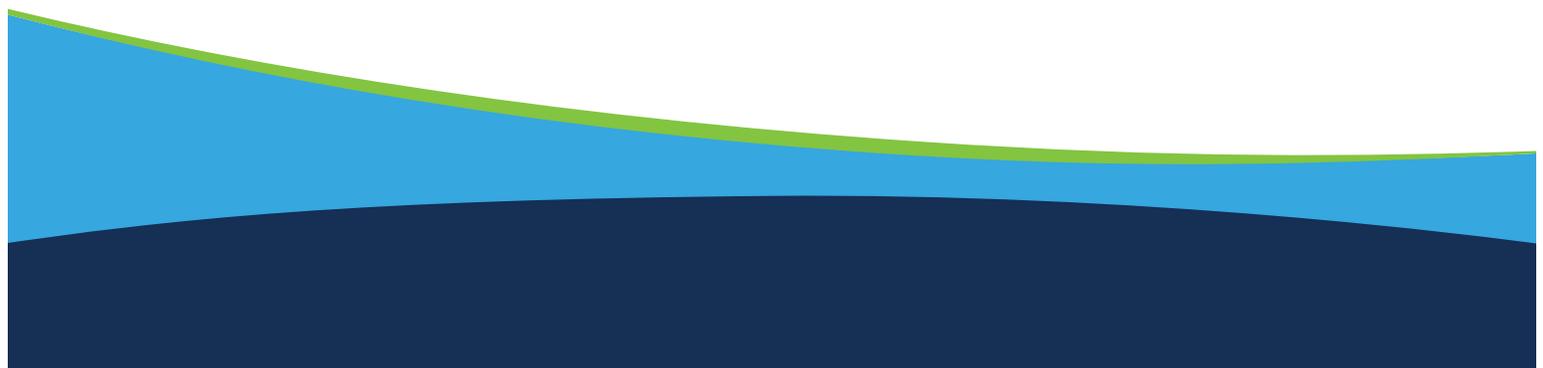
**Retain and gain customers**  
by providing term structures, to prevent them from finding them elsewhere



**Reduce rate and credit risk**  
by keeping a floating rate on your books while extending loan duration for your customers



**Generate additional fee income**  
for your financial institution



## Close More Loans with Our Simple Solution



You issue a floating-rate loan—and keep the credit risk and customer relationship



Your customer receives a fixed rate



PCBB takes the interest rate risk and hosts a derivative on our balance sheet

## Why Choose BBW and PCBB?

BBW and PCBB have partnered together to provide the widest range of solutions to meet your needs, geared at increasing your competitiveness in the marketplace. Not only can you compete on fixed-rate loans without exposing your balance sheet to interest rate or regulatory risk, but you can also easily check current hedge rates—we update them daily—online or on your mobile device.

Most hedge solutions offer 10-year terms, but BBW and PCBB can provide terms up to 25 years—helping to keep you competitive and mitigate debt service coverage to offer attractive

longer term loans to your customers.

With BLP, your customers pay one simple monthly payment. Instead of lengthy ISDA paperwork, there's only a six-page agreement to execute at closing. Even better, because your bank and borrowers pay no fees, you have the freedom to generate potential fee income for your bank. What's more, we work as your behind-the-scenes partner, answering any questions, protecting your customer relationships, and providing training and marketing tools to help your lenders stand out and be successful.

### Compare BLP to Other Hedging Solutions

	BLP	Back-to-Back Swap
	Financial institution provides floating-rate loan to borrower; we provide rate protection to borrower.	Swap between bank and broker. Another swap between borrower and financial institution.
Eliminates need for derivative accounting	Yes	No
Eliminates need for bank to post collateral	Yes	No
Eliminates master ISDA agreement	Yes	No
Eliminates multiple invoicing and payments	Yes	No
Does the borrower receive any gain that exists at prepayment through symmetrical yield maintenance	Yes	Vendor Specific

**LEARN MORE:** [bbwest.com](http://bbwest.com) | (800) 873-4722 | [info@bbwest.com](mailto:info@bbwest.com)

Simplifying Lending So Lenders, Borrowers, and Institutions Win