

CapitalSource SBL Team Objectives and Philosophy

Advancing small business every day

CapitalSource Small Business Lending

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Objectives

- Find, train, motivate, challenge, reward, a great team
- Underwrite loans on an objective, clear, understood basis
- Manage our industry and geographic loan concentrations
- Improve effectiveness and speed through technology
- Exceed key performance measures
- Take our business (and not ourselves) seriously
- Operate an admired small business lending program

Philosophy

Credit First: Our business is managing risk. Our clear credit box and thorough underwriting allows us to quickly determine if a deal is right for us. We make informed loans, faster, and without wasting time.

More Talent; Less People: We search for the best in the business. We support them better and give them more freedom to excel. We maintain an entrepreneurial energy because we are agile and streamlined. We respect and reward loyalty, professionalism and hard work.

Nothing Speaks for Itself: Speak up for your point of view! Ideas come from everywhere and everyone at CapitalSource Small Business Lending. We strive to improve our efficiency and effectiveness. If it isn't working, let's fix it. If there's a better way to do it, let's implement it. If there's a story to tell that makes a loan stronger, we want to hear it.

Listen Actively: You can't hear different points of view if you don't try. It takes work and energy to listen. We want to hear it.

Communicate Actively: We are a national company. But we are deeply connected through technology and corporate culture. Our ability to communicate and share ideas allows us to move faster and more effectively than our competition.

Be Consistent: Our culture is built on fairness and transparency. Our systems provide a clear set of expectations and processes for every-one. Consistency supports efficiency and productivity.

Show Integrity and Respect: We respect one another, even when we disagree. We respect our clients and our stakeholders. Our goal is to build an admired team of professionals, each of whom can operate with independence while appreciating the power of being part of a team.

Enjoy What You Do: We take what we do very seriously, but try not to take ourselves too seriously. We enjoy the challenge of our work, and we celebrate our accomplishments as a team.

