



EMIGRANT BANK
FINE ART
FINANCE



Emigrant Bank & Emigrant Bank Fine Art Finance

- Emigrant Bank (Member FDIC, founded 1850) is one of the largest privately owned banks in the United States
- Emigrant Bank Fine Art Finance, a subsidiary of Emigrant Bank, is one of the only financial institutions in the world with a dedicated team of art experts
- EBFAF is based in New York City but our lending programs are available outside of the United States in Canada, the U.K., Switzerland, and select other countries in the E.U., Latin America, and Asia
- Our management team has several decades of executive-level experience in private wealth, financing and fine art
- We have two businesses: **Art Financing** and **Art Advisory & Appraisal Services**

Emigrant Bank Fine Art Finance Lending Programs

- Loan Size of **US\$1 million to US\$100 million-plus**
- Maturities of **1 year to 15 years**
- **Loan-to-value up to 50%** of the fair market value of the collateral
- **Competitive bank pricing** based on:
 1. Creditworthiness of the borrower
 2. Credit characteristics of the collateral
 3. Structure of the loan (LTV, term, amortization schedule)
- **Bespoke loan structures** incl. revolving lines, term loans, combinations, letters of credit, reverse mortgage, loans to estates, etc.
- **Wide range of collateral accepted:** paintings, drawings, sculpture, photography, jewelry, wine, books, manuscripts, coins, stamps, stringed instruments, vintage automobiles, decorative arts & collectibles – almost anything that can be bought and sold at Christie's and Sotheby's, with the exception of antiquities and loose gem stones
- **Most U.S.-based borrowers maintain possession of the collateral**