A NATIONAL INITIATIVE OF THE BANKERS ASSOCIATIONS

A new era in commercial lending

The North Carolina Bankers Association is a member of the C8 Network.

The industry’s first commercial lending network.

C8 CAPITAL NETWORK™

1 The market today

Commercial lending has been reshaped by regulation

The rules changed.

2008

Post-2008 regulation limits what a bank can hold

Lending moved outside the banks.

70%+[1]

of corporate lending now funded outside banks

Private credit to $5T by 2029[3]

Banks can't write the deals they used to.

$2.5T[2]

in fundable loans banks originate but can't fund

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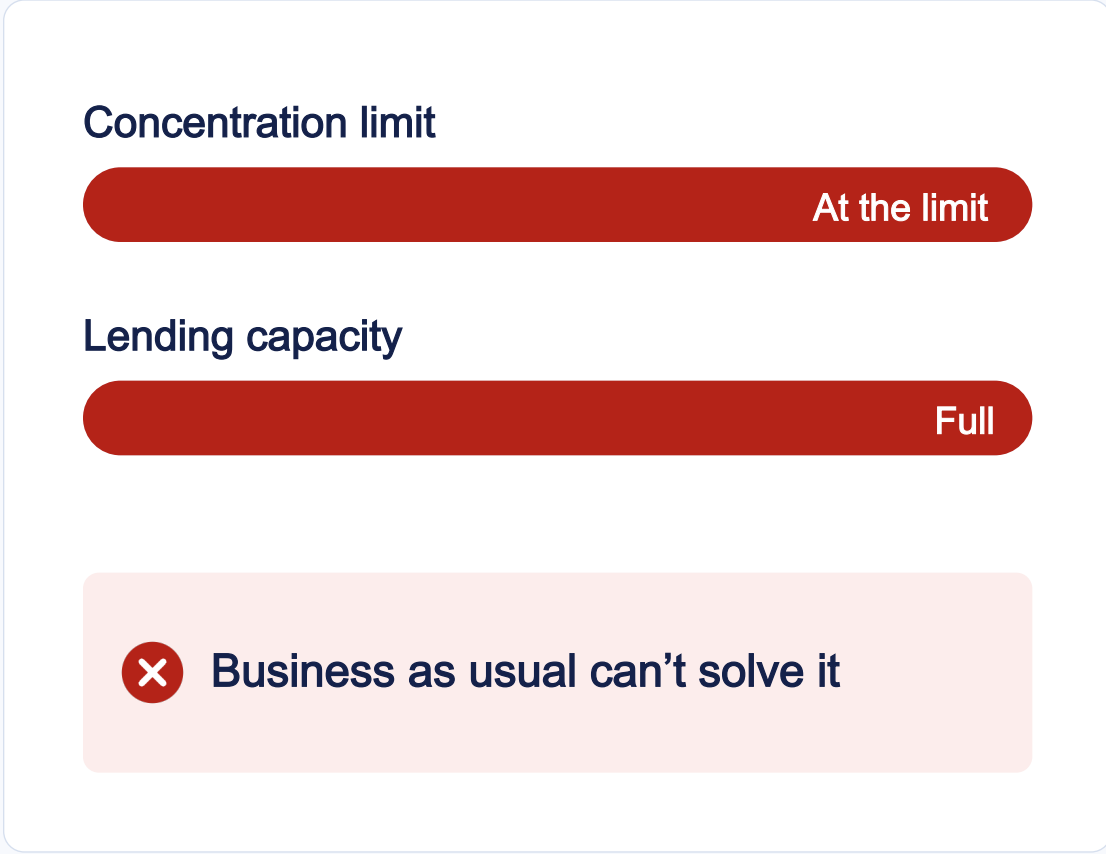
[1] Federal Reserve, Bowman, May 2026 · [2] CXM Group analysis · [3] Morgan Stanley, Private Credit Outlook, 2025

2 What we’re hearing

STORY 1 OF 4 · CAPACITY

We’re at our limits.

Concentration and capacity issues that business as usual can’t solve.



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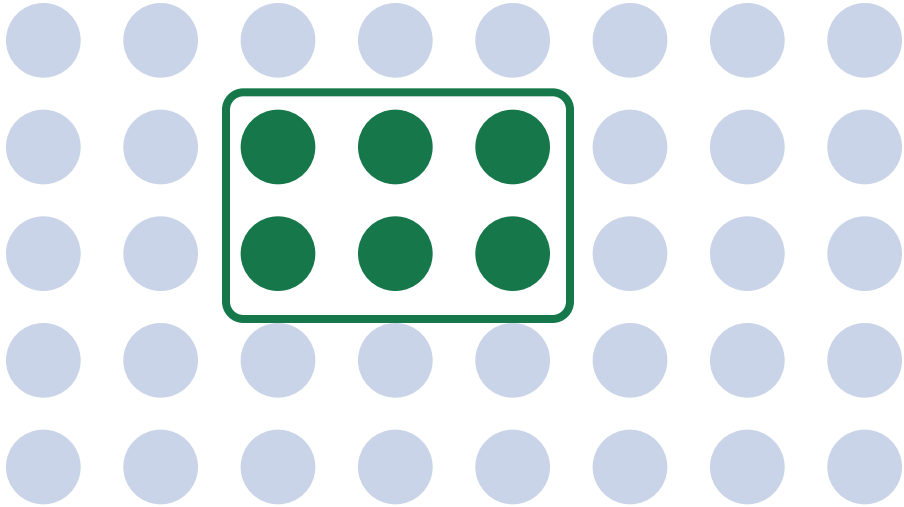
2 What we’re hearing

STORY 2 OF 4 · NEW FLOW

We want new deals, but only ones that fit our box.

So their lenders aren’t wasting time.



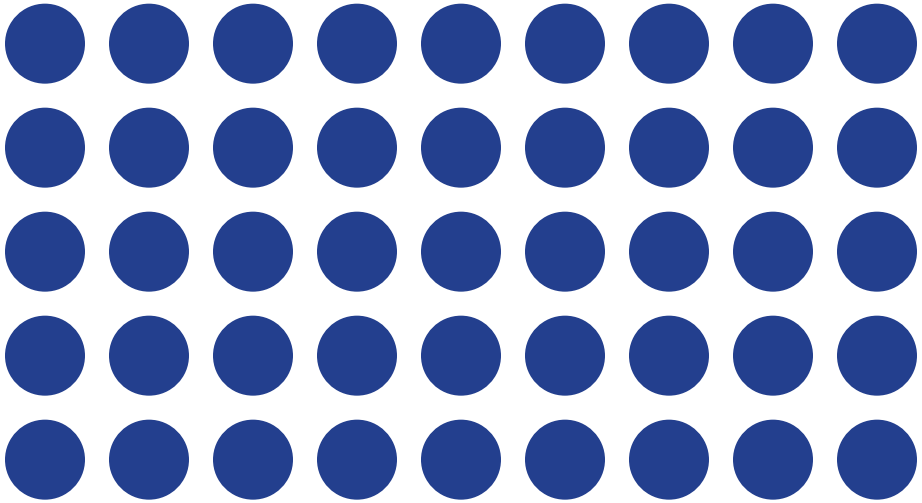
Only the deals that fit your box. No time wasted on the rest.

2 What we're hearing

STORY 3 OF 4 · DEALS TURNED AWAY

One bank. 45 commercial lenders.

Each turning away 5 to 10 deals a week.
Hundreds of loans, and possibly relationships.



225–450

deals turned away every week

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STORY 4 OF 4 · TALENT

Developing and keeping talent

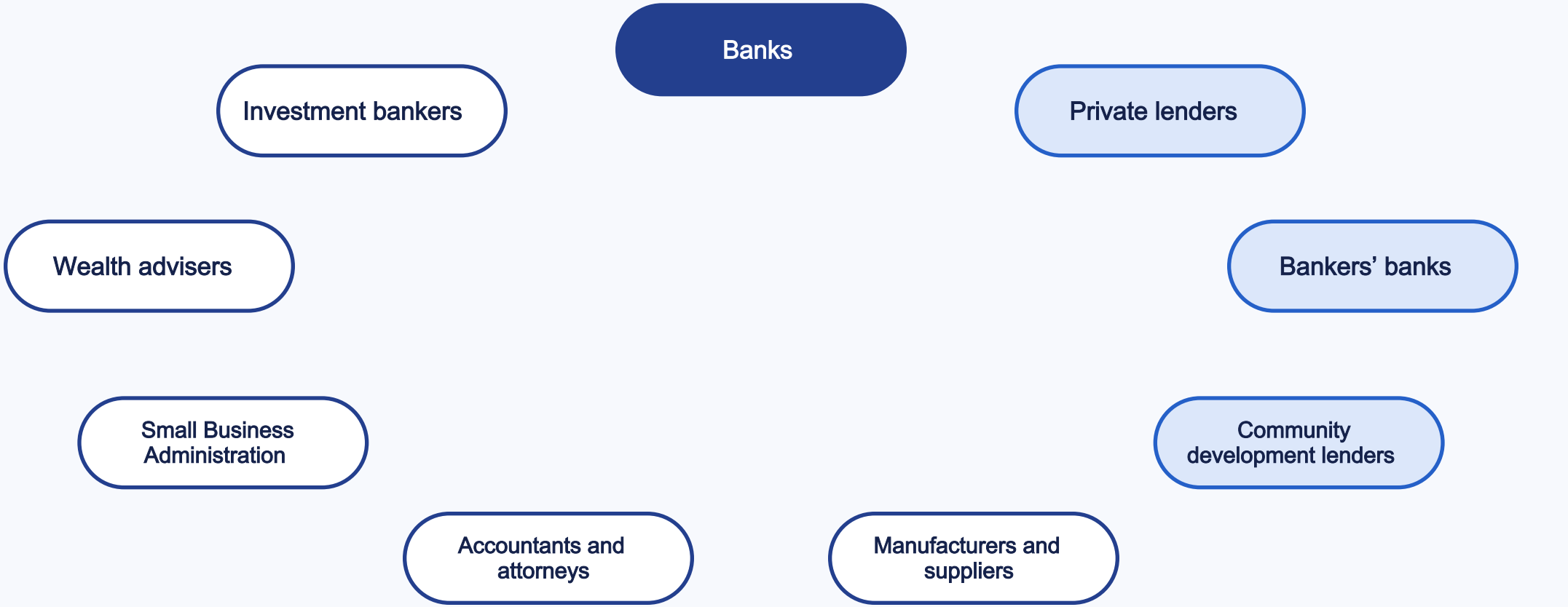
Every bank we talked to said it's a big issue.



Every bank

raised developing and keeping talent

3 The C8 Network



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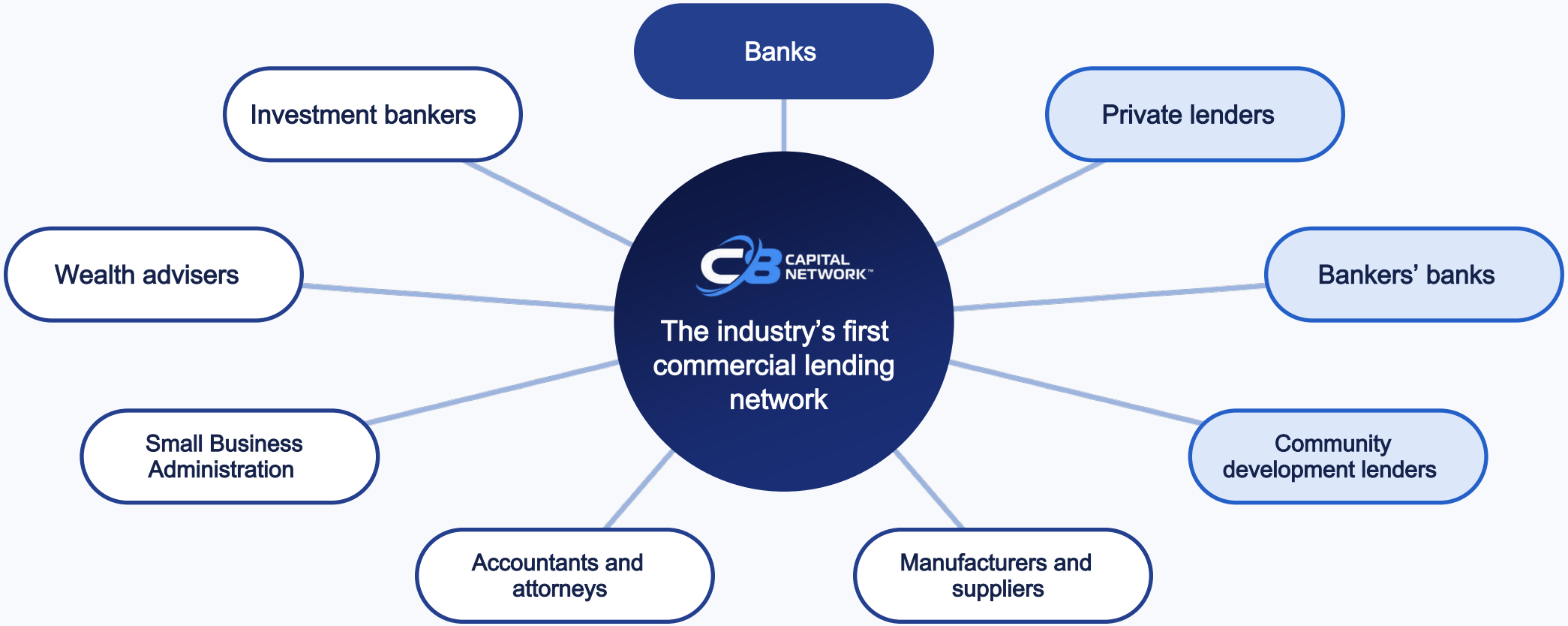
3 The C8 Network



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3 The C8 Network

How it solves what we’re hearing

Concentration and capacity	→	**Balance sheet** — Other banks or private capital take part. You choose who sees it, keep the customer. $0 cost.

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New flow that fits	→	**Network flow**	Deals from business channels, matched to your bank’s own criteria.

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Talent	→	**Capital solutions providers**	Bankers who can offer any product in the market. Attractive roles with high earning potential.

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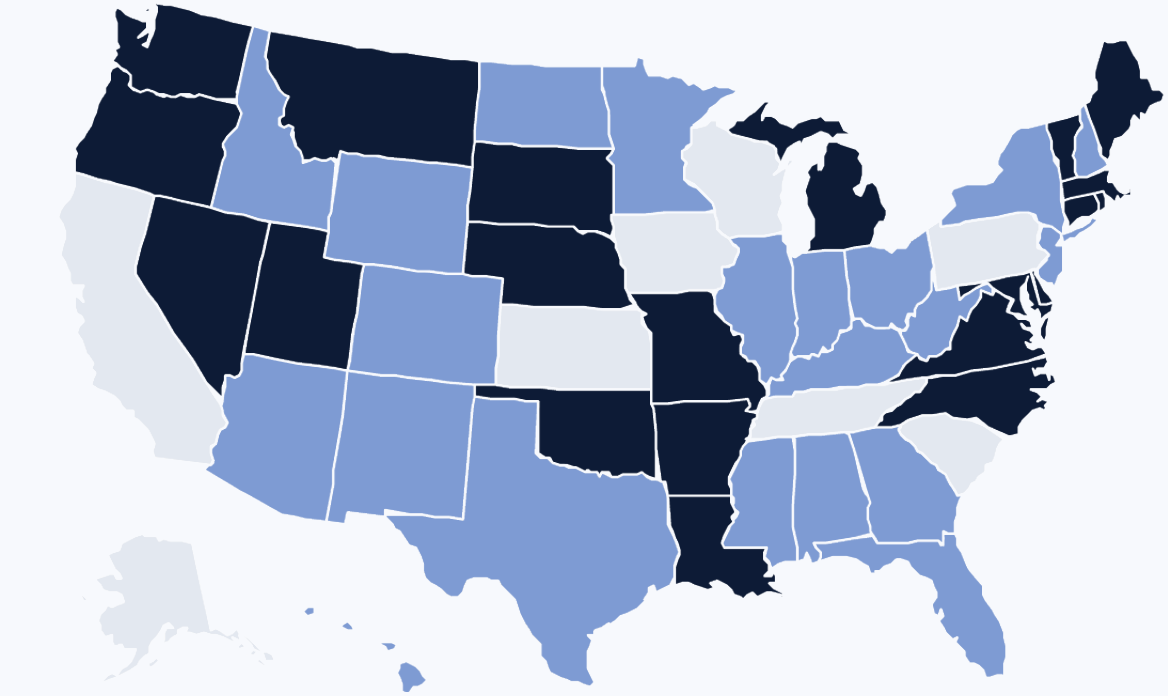
4 Live across the country



Active In process

3,267 banks in these states[2]

21 associations active, 20+ in process[1]

100+ private capital lenders, for any size deal[1]

$3B processed on CXMNet to date[1]

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[1] CXM Group company data, October 2026 · [2] Federal Deposit Insurance Corporation BankFind, October 2026

GET STARTED

Available today, at no cost

1

Opt in and set up

Under an hour. Nothing to integrate.

2

Bring your lenders on

A short session for your front-line team.

3

Put it to work

Start with the next deal you'd turn away.

What's your bank's story? Let's talk about how C8 can enable you.

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