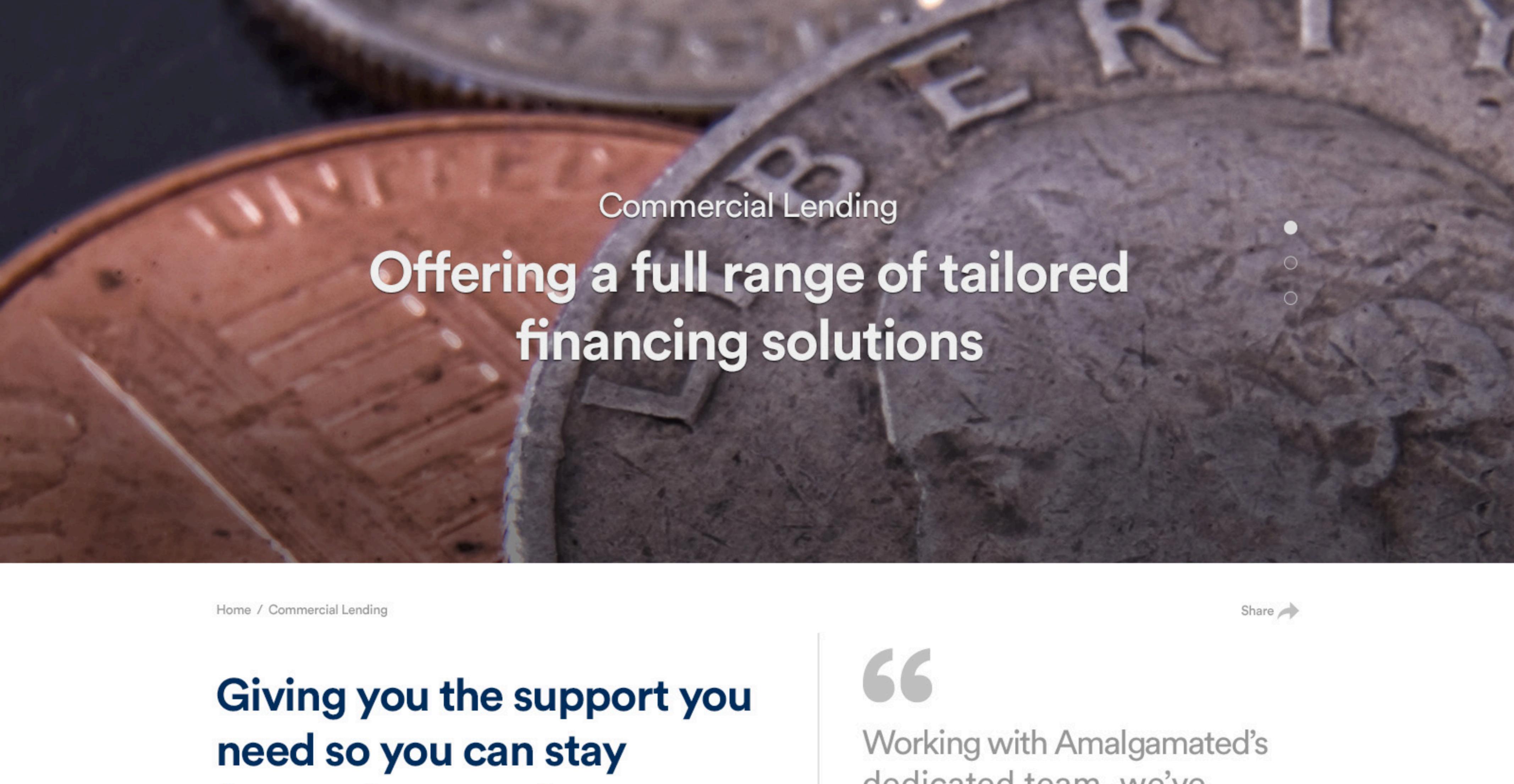




Commercial & Industrial Commercial Real Estate Impact Investing Non-profit Lending



Commercial Lending

Offering a full range of tailored financing solutions

Home / Commercial Lending

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Giving you the support you need so you can stay focused on running your business.

Built to support the needs of U.S.-based middle-market companies across a wide range of industries, our seasoned Diversified Lending Group provides flexible financing backed up by multiple decades of combined experience and tailored solutions to meet our clients' needs.

“

Working with Amalgamated's dedicated team, we've overcome many challenges and been able to scale our business because of their expertise and unparalleled service.

– A. Client



Why Amalgamated?

\$4 Billion

in commercial assets

\$40 Billion

in trust and investment assets

94 Years

of making a difference

Products and Services

Products and services

Cash Flow Loans
– First Lien; Second Lien;
Unitranche

Asset Based Loans
– First Lien

Term Loans

Revolving Lines of Credit

Senior-Stretch Loans
Commercial Mortgages
Treasury Management
Services

Transaction Types

Acquisition Financings
Recapitalizations
Refinancings
Working Capital Solutions

Growth Financings
Owner-Occupied
Financings
Bridge Financings

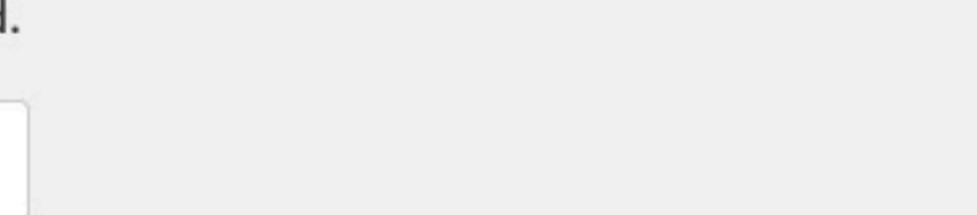
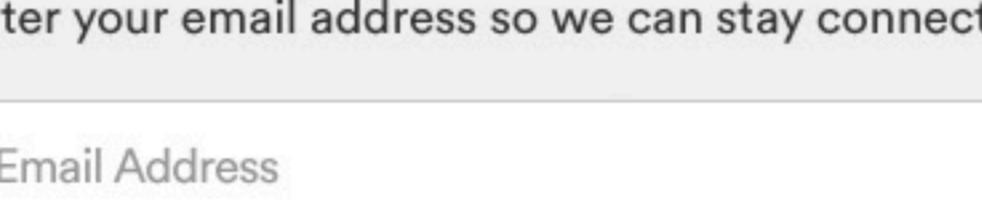
What it means to "B" responsible

Our unending commitment to proving it is possible to be both a strong financial institution, and a force for positive change.

The Amalgamated Blog is a space for leaders to share their expert take on the events and trends shaping finance and global affairs.

Amalgamated Impact Report

Read our Impact Report and see how we're helping those who do good, do better.



Insights

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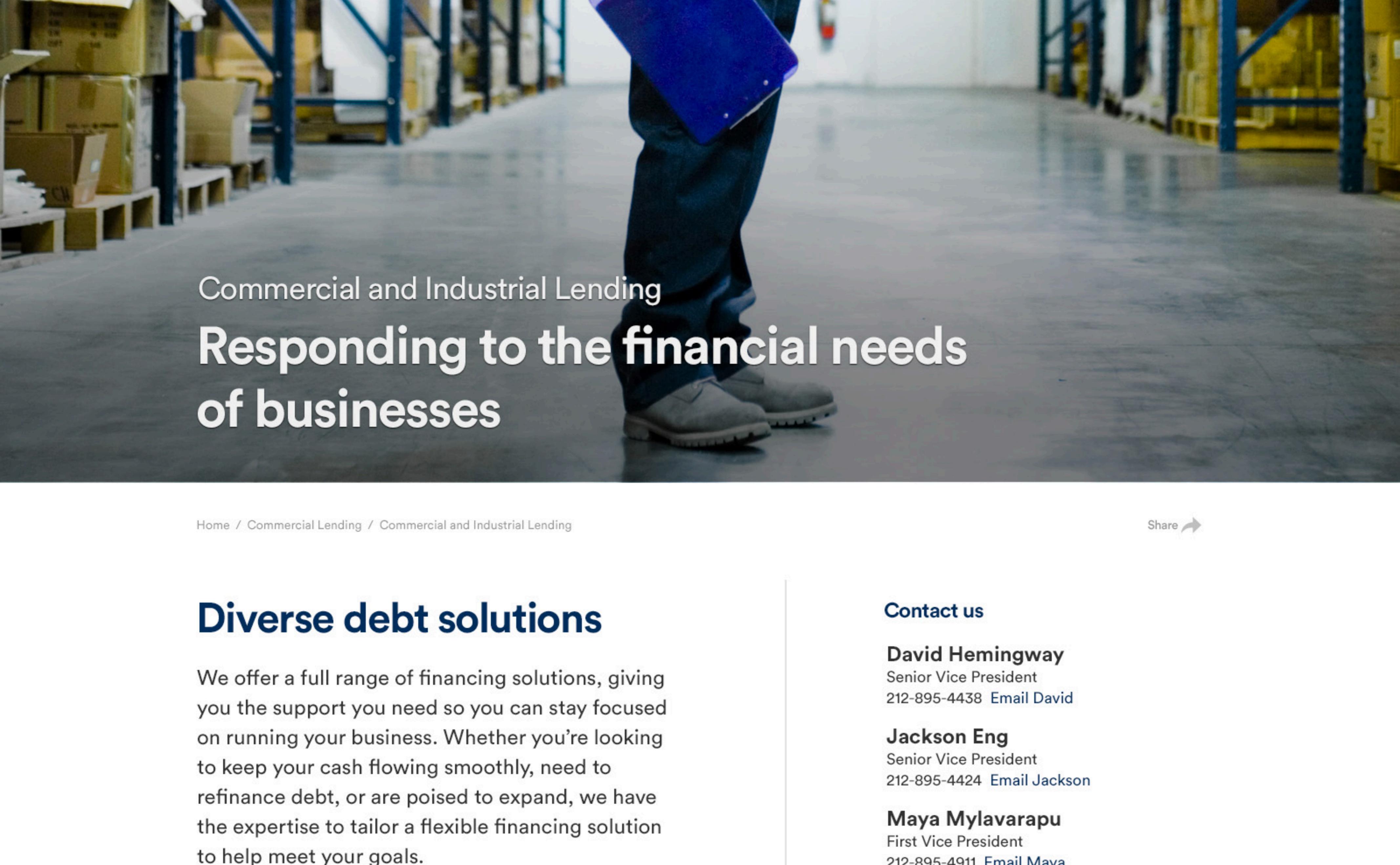
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Commercial & Industrial Commercial Real Estate Impact Investing Non-profit Lending



Commercial and Industrial Lending

Responding to the financial needs of businesses

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Diverse debt solutions

We offer a full range of financing solutions, giving you the support you need so you can stay focused on running your business. Whether you're looking to keep your cash flowing smoothly, need to refinance debt, or are poised to expand, we have the expertise to tailor a flexible financing solution to help meet your goals.

Contact us

David Hemingway

Senior Vice President
212-895-4438 Email [David](#)

Jackson Eng

Senior Vice President
212-895-4424 Email [Jackson](#)

Maya Mylavarapu

First Vice President
212-895-4911 Email [Maya](#)

[Let's do better together](#)

Products and Services

- Cash Flow Loans
 - First Lien
 - Second Lien
 - Unitranche
- Asset Based Loans
 - First Lien
- Term Loans
- Delayed Draw Term Loans
- Revolving Lines of Credit
- Senior-Stretch Loans
- Commercial Mortgages
- Treasury Management Services



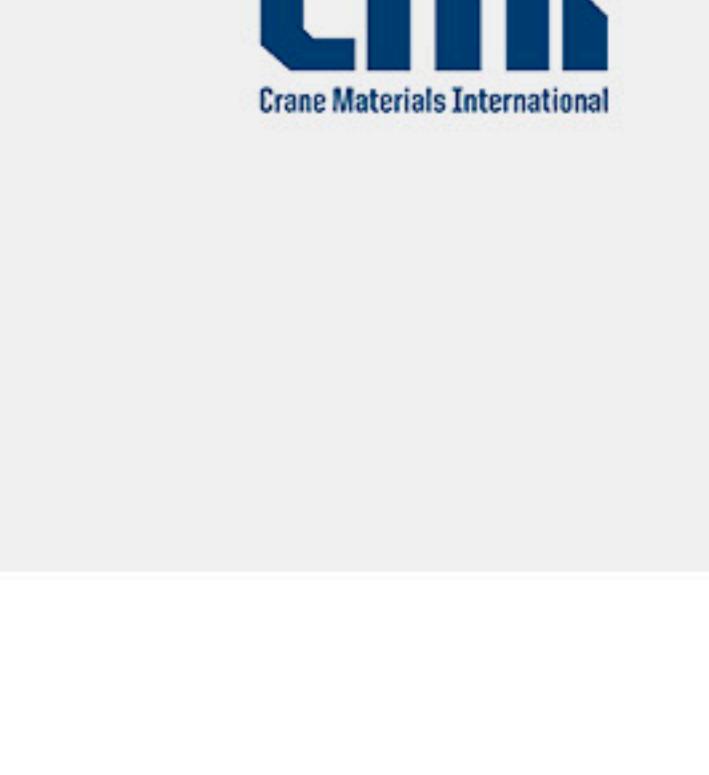
Transaction Types



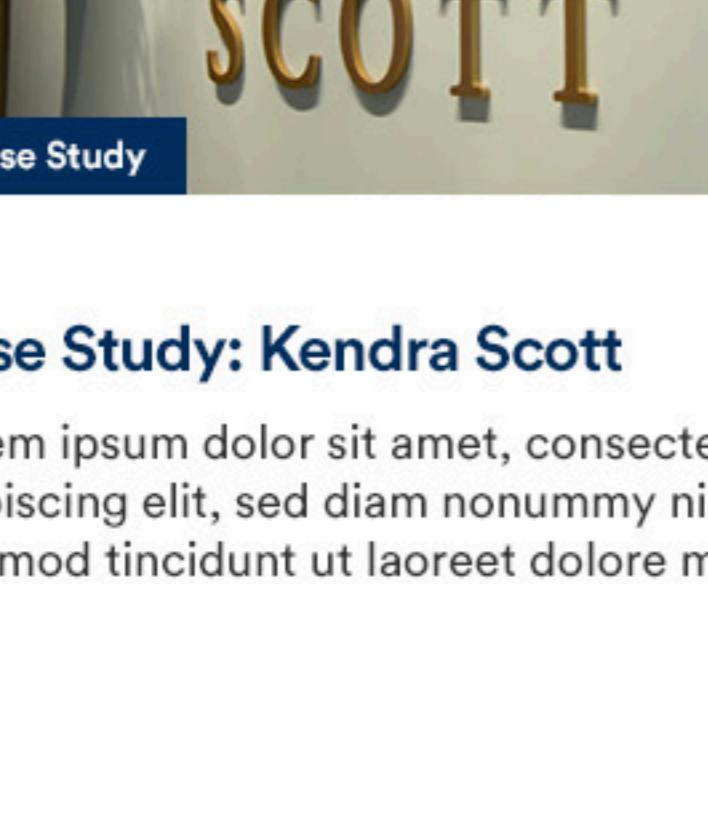
- Acquisition Financings
- Recapitalizations
- Refinancings
- Working Capital Solutions
- Growth Financings
- Owner-Occupied Financings
- Bridge Financings
- Restructurings/Turnarounds

Transaction Criteria

- Commitments up to \$25MM
- 3-7 year terms
- Targeting middle-market companies
- Minimum EBITDA of \$5MM
- Sponsored and non-sponsored transactions



Industry Types



- Automotive Manufacturing
- Business & Professional Services
- Chemicals & Plastics
- Consumer Staples
- Distribution
- Food & Beverage Suppliers
- Healthcare
- Healthcare
- Transportation & Logistics
- Industrials & Manufacturing
- Labor Unions
- Media & Communications
- NGOs/Non-Profits
- Political Organizations

Deals we've done

LUCKY STRIKE

YETI

CMNI

Crane Materials International

Case Study: Kendra Scott

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Case Study: Lucky Strike

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Insights

The Amalgamated Blog is a space for leaders to share their expert take on the events and trends shaping finance and global affairs.

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Investment and insurance products

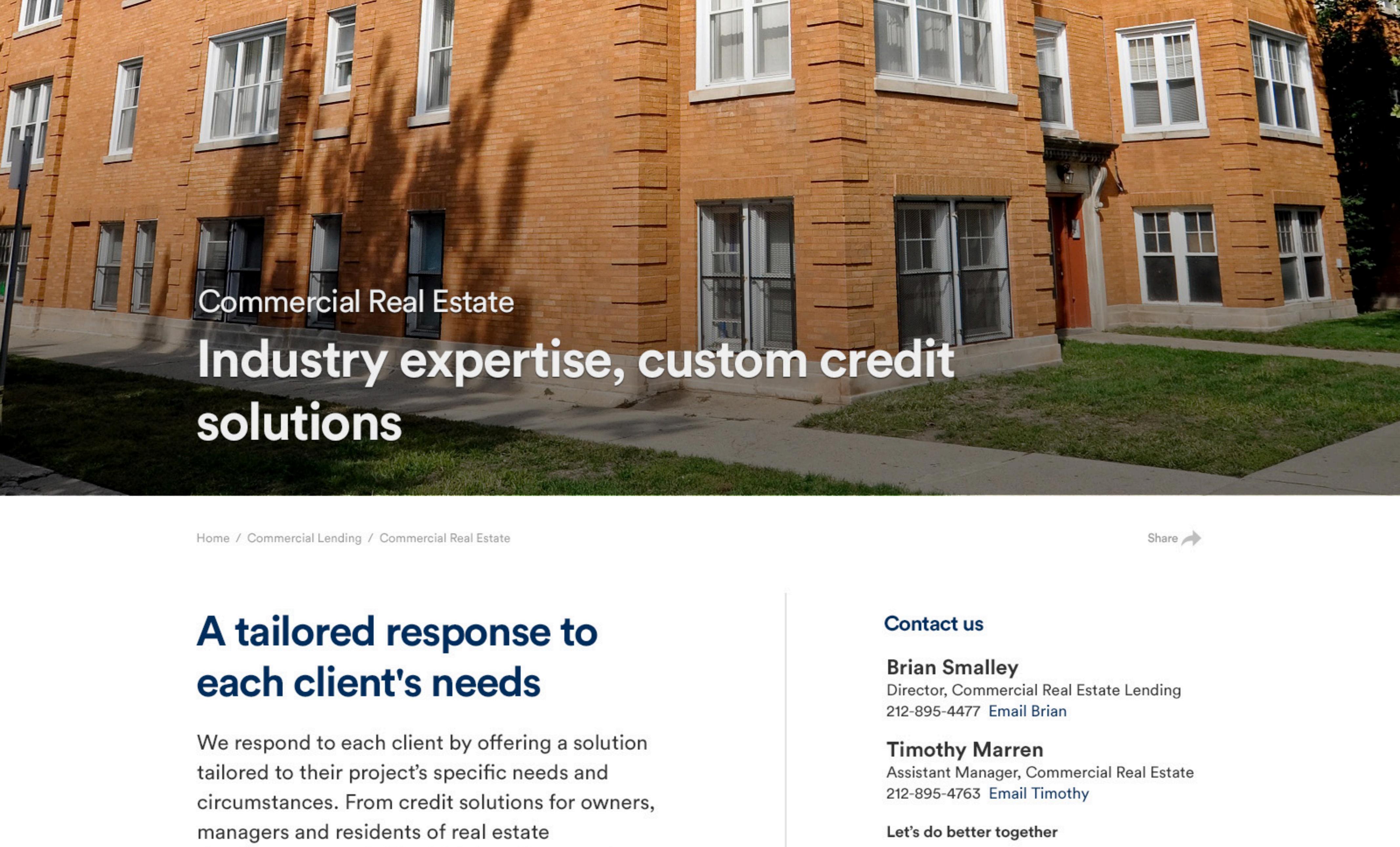
Not a deposit
Not FDIC Insured
Not Guaranteed By the Bank
May Lose Value Including Loss of Principal
Not Insured by Any Federal Government Agency

Certified
B
Corporation

global alliance
for banking
on values



Commercial & Industrial Commercial Real Estate Impact Investing Non-profit Lending



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A tailored response to each client's needs

We respond to each client by offering a solution tailored to their project's specific needs and circumstances. From credit solutions for owners, managers and residents of real estate developments and affordable housing complexes to underlying mortgages and credit lines with flexible structures and credit facilities for subsidized housing, our expert team has in-depth industry knowledge and expertise from their combined experience in all facets of commercial real estate finance.

Contact us

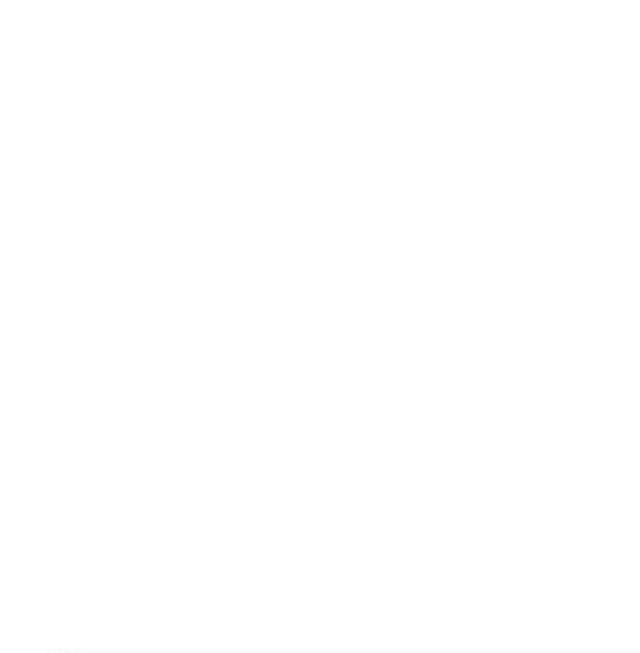
Brian Smalley
Director, Commercial Real Estate Lending
212-895-4477 Email Brian

Timothy Marren
Assistant Manager, Commercial Real Estate
212-895-4763 Email Timothy

Let's do better together

Acquisition and Property Repositioning

- Acquisition loan financing options can range from simple to complex. We can structure creative solutions for existing projects and opportunistic investments with property level cash flow.
- Our dedicated team will structure a creative solution to meet your specific needs in challenging turnaround circumstances.



Term Loans

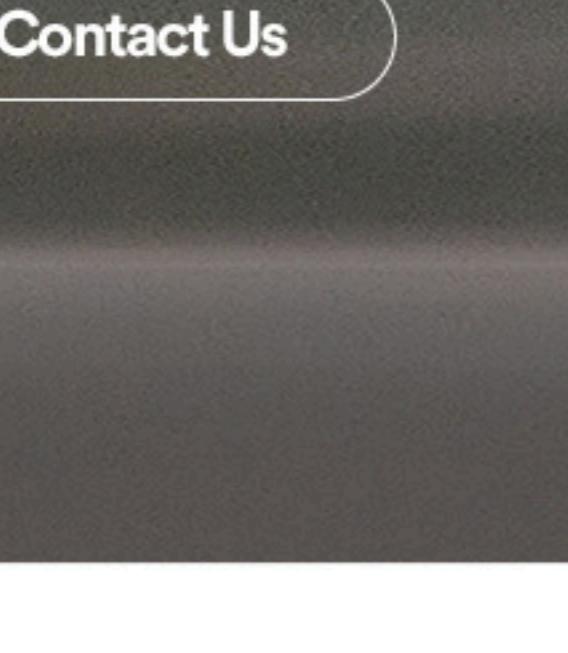


- Staying competitive in this financial climate may require refinancing debt, updating equipment, or expanding or renovating an existing facility.
- We offer one-, three-, seven- and ten-year term loans, at the borrowers' option, of fixed or floating rates on all major property types.



Revolving Credits

- We offer revolving credits on a secured project basis to qualified individuals or entities both secured and unsecured.
- Revolving credits allow you to borrow as much as you need up to your limit while only paying interest on the amount you have used. This allows for ultimate flexibility to decide how often you want to drawdown, repay and re-draw.



Affordable Housing and Community Reinvestment

- Through our Affordable Housing Construction Loan Program, Amalgamated Bank supports the development and preservation of affordable housing in the New York metropolitan area with a loan program dedicated to the construction and rehabilitation of affordable multifamily rentals.
- Communities can face great challenges in an effort to make improvements. We offer lending solutions for mortgage facilities and bridge facilities, and can also offer lines of credit.

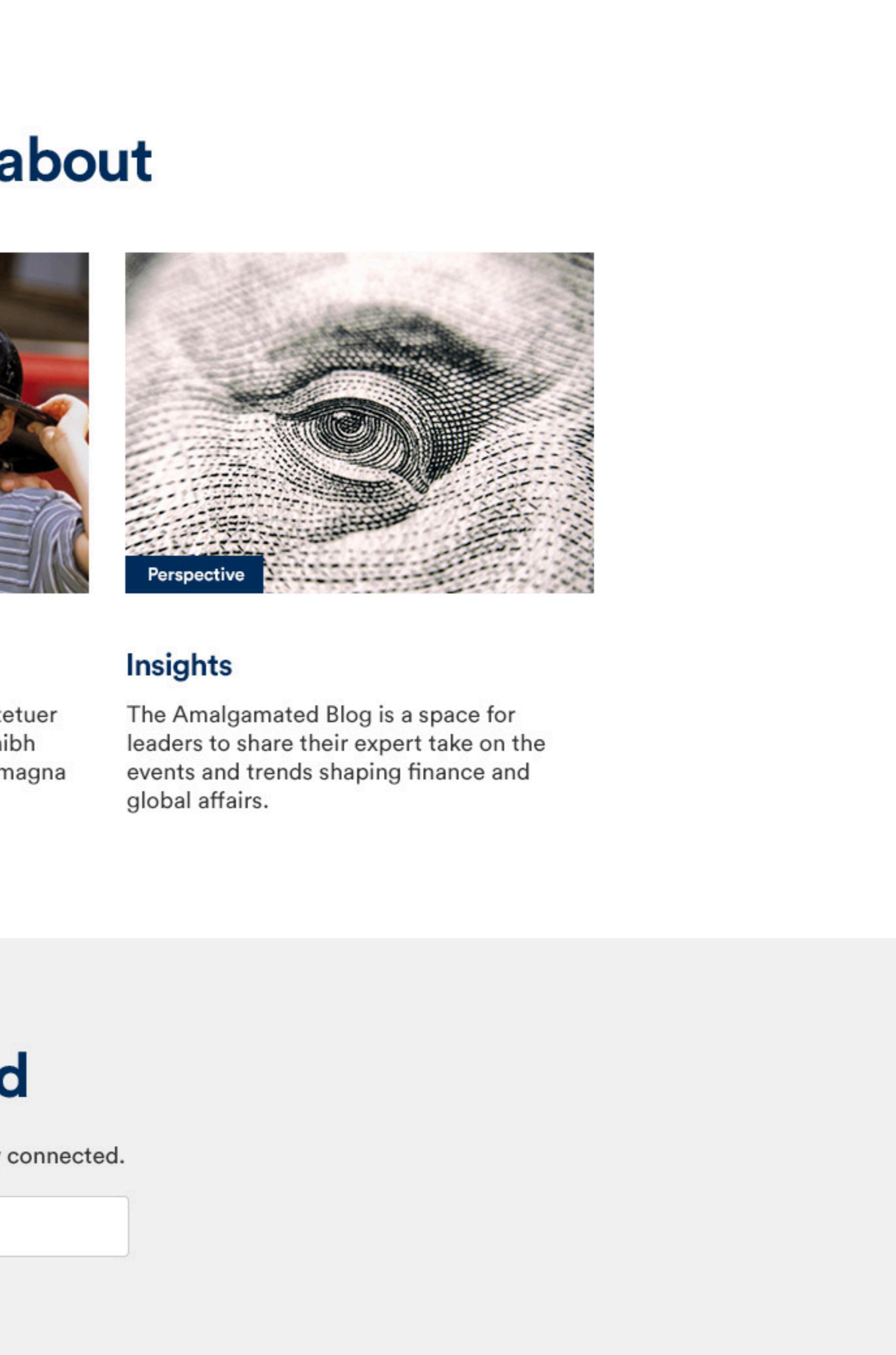
- A. Client

[Contact Us](#)

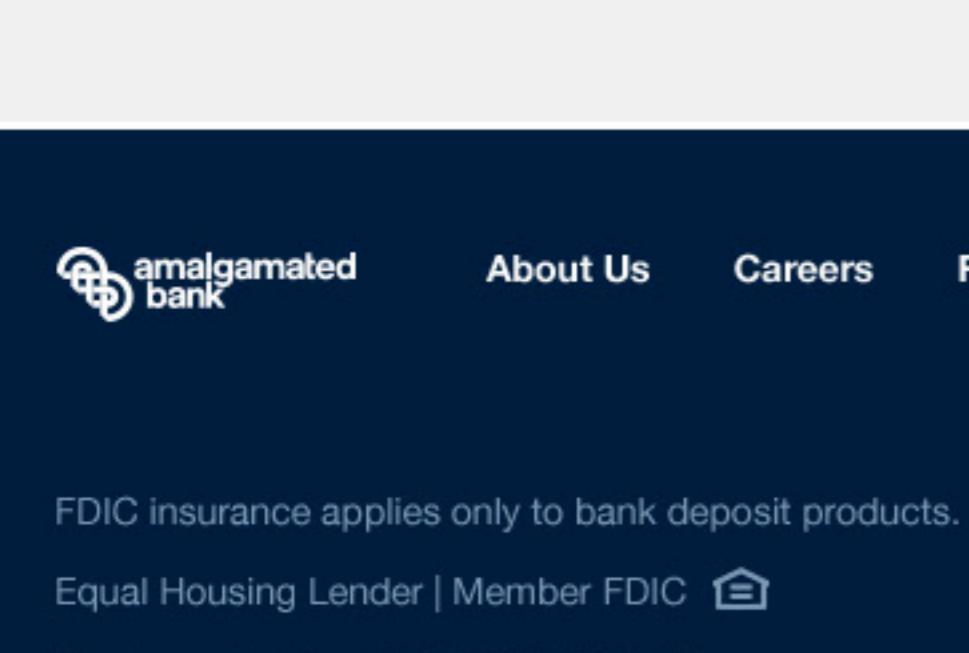
Expertise and Values

“

Amalgamated's experienced team quickly gained an understanding of the precise challenges our project faced and zeroed in on a customized financing solution to make it a reality.

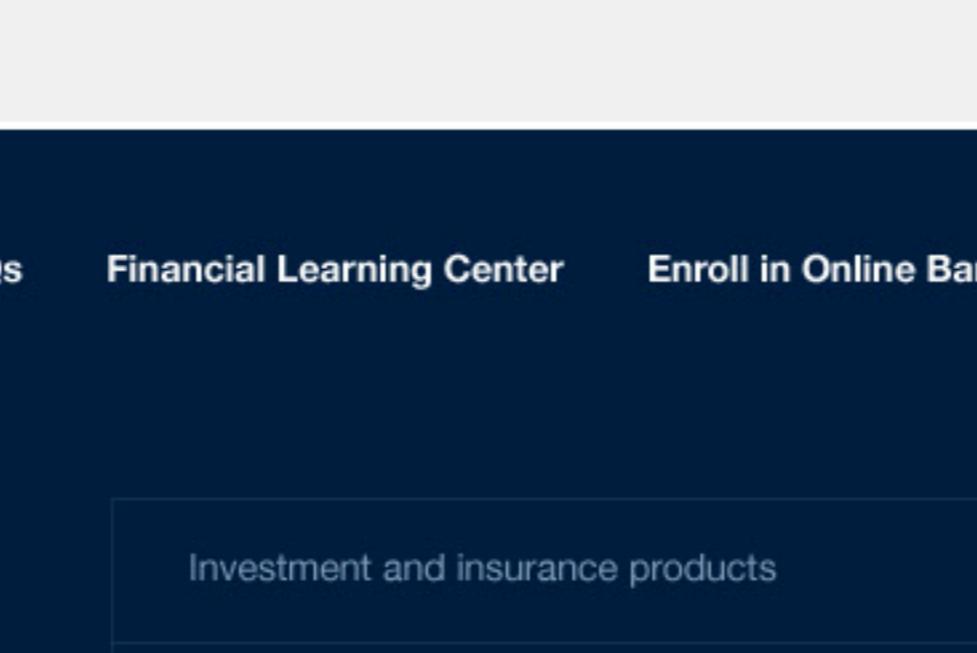


Things we care about



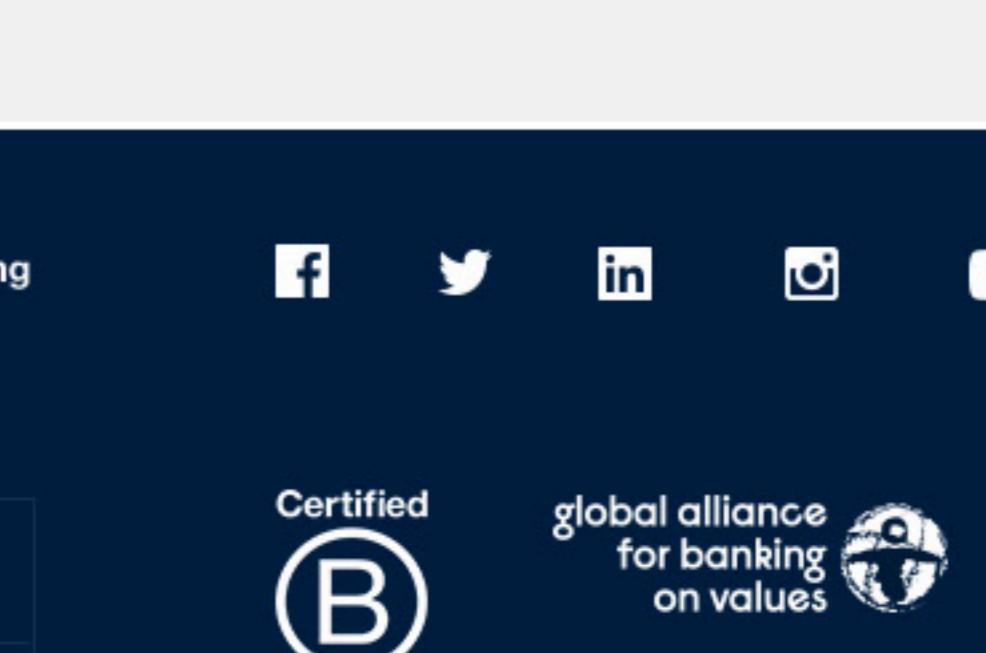
Case study: Helping developers go green

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Vital Worker Housing

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Insights

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Investment and Insurance products

Not a deposit Not FDIC Insured Not Guaranteed By the Bank

May Lose Value Including Loss of Principal

Not Insured by Any Federal Government Agency



Security Center

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FAQs

Financial Learning Center

Enroll in Online Banking



FDIC insurance applies only to bank deposit products.

Equal Housing Lender | Member FDIC 

Amalgamated Bank NMLS ID# 898791

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