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ABOUT BHI USA / BANK HAPOALIM

BHI is part of a leading financial institution

With the balance sheet of a strong financial institution and the streamlined structure of a boutique bank, BHI is uniquely positioned to offer our business clients access to funding and the tailored solutions they need to keep their business growing.

Industry experts; focused on middle market companies like yours

Each of our BHI relationship managers are Industry experts with the experience and know-how to create the best financial solutions for you and your business.

A bank that is structured to meet your needs

BHI clients enjoy the added value of hands-on involvement and access to senior level bank executives as well as our large, expanding network of strategic partners.

As part of the Bank Hapoalim Group, we are backed by the financial strength of a leading financial institution, giving our U.S. customers access to business financing from one of the world's most stable banking environments. Our time-tested strength and stability means we can support your business now, and for many years to come.

MAY 31, 2019 - **BHI USA** IN THE NEWS

BHI Appoints Barone Team Leader, Middle Market General & Brand Financing

BHI announced the appointment of **Louis Barone** as Senior Vice President, Team Leader of Middle Market General & Brand Financing.

Barone has more than 35 years of experience in all aspects of factoring, commercial finance and risk management. He was instrumental in establishing the factoring business and developing new product offerings at several well-known financial institutions. Louis will be instrumental in leading BHI's General C&I and Brand Financing teams and continue expanding and managing markets.

Barone will report to **Mitchell Barnett**, EVP, Division Executive – General Middle Market & Brand Financing at the Bank's New York City Headquarters.

Barone says: "I'm joining BHI at an exciting time of steady growth, and I'm looking forward to applying my experience and expertise to help BHI expand its Middle Market footprint. I'm working alongside a great group of bankers who are committed to building genuine relationships with our customers and offering the best in banking services that will further contribute to continued success."

Barnett says: "As BHI grows its middle market presence, we are attracting great talent with sector expertise. Louis brings a wealth of knowledge and experience, and he has an excellent reputation within the industry. I am confident that he will prove to be an invaluable member and play a vital role at BHI."

Barnett was most recently employed as Managing Director and Head of New Business Development at CIT Group. He holds a bachelor's degree from New York Institute of Technology.

MAY 29, 2019 - **BHI USA** IN THE NEWS

Louis Barone Joins BHI As Senior Vice President

BHI has announced the appointment of **Louis Barone** as **Senior Vice President, Team Leader of Middle Market General & Brand Financing**.



Louis Barone

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About BHI

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APRIL 25, 2019 - **BHI USA** IN THE NEWS

D'erasmo Appointed to BHI Advisory Group

BHI appointed former HSBC Vice Chairman Emeritas **Diane D'Erasmus** to its Advisory Group.

"**Diane D'Erasmus** brings an unsurpassed knowledge of multiple areas of banking, from investment banking to operations, in the US and abroad. She speaks the languages of finance, risk management, strategy, marketing and leadership. She is attuned to the perspective of colleagues in finance and to customers in diverse industries. We are excited that Ms. **D'Erasmus** joins the **Advisory Group of BHI**," said **Gabriel Hamani**, BHI CEO.

D'Erasmus served for more than 30 years at HSBC Bank, the 12th largest bank in the U.S. Her roles there included corporate banking with specialization in retail, consumer products and multinational subsidiary banking, as well as leadership in risk management, government and regulatory compliance, sales and marketing, plus development of internal initiatives on diversity and women. She advised public, private, domestic and international clients on lending and investment banking transactions, among other areas.

D'Erasmus received **American Banker's Lifetime Achievement Award in 2016** and was recognized as one of the 25 Most Powerful Women in Banking for eight consecutive years.

"BHI's dedicated focus on customer service and its emphasis on innovative funding for growing enterprises places it among the leading banks of its size. I am most pleased to join the BHI Advisory Group at this juncture as the bank continues to extend its success," said D'Erasmus.

"Diane D'Erasmus is known and respected for her judgment, business development, strategy and execution, with a particular emphasis on relationships and team leadership. We welcome her to the Advisory Group, which is now comprised of members all with outstanding international and domestic banking experience," said **Yair Talmor**, chairman of the **BHI USA Advisory Group**.

The **BHI Advisory Group** consists of executive management from BHI and the Bank Hapoalim Group, as well as notable New York business leaders. Members include Yair Talmor, BHI chairman; Hamani; David Hertz, BHI general counsel and Howard Ross, BHI EVP. External members include John Castsimatidis, chairman, Red Apple Group, and David Krell, co-founder, International Securities Exchange. Members from the Bank Hapoalim Group include Oded Eran, chairman; Arik Pinto, president and CEO; Yadin Antebi, head of Financial Markets and International Banking and Tzahi Cohen, head of Corporate Banking.

BHI is the U.S. division of Bank Hapoalim, Israel's leading financial institution. It provides the commercial lending solutions to Middle Market clients in commercial real estate, food and commodities, entertainment, apparel, healthcare and high-tech sectors.

APRIL 25, 2019 - **BHI USA** IN THE NEWS

BHI Appoints Former Vice Chair of HSBC Bank USA to Advisory Group

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D’Erasmus was formerly Vice Chairman Emerita of HSBC Bank USA, where she served for more than 30 years at the 12th largest bank in the US. Her roles there included corporate banking with specialization in retail, consumer products and multinational subsidiary banking, as well as leadership in risk management, government and regulatory compliance, sales and marketing, plus development of internal initiatives on diversity and women. She advised public, private, domestic and international clients on lending and investment banking transactions, among other areas. **D’Erasmus** received **American Banker’s Lifetime Achievement Award in 2016** and she was recognized as one of the 25 Most Powerful Women in Banking for eight consecutive years.

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APRIL 24, 2019 - **BHI USA** IN THE NEWS

Diane D'Erasmus Joins BHI Advisory Group



Diane D'Erasmus

Former Vice Chairman of HSBC Bank USA Brings International and Domestic Banking Expertise to BHI

BHI announced today the appointment of **Diane D'Erasmus** to its Advisory Group.

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APRIL 4, 2019 - **BHI USA** IN THE NEWS - NEW VENTURES

BHI Adds Two New Specialty Verticals in NJ

BHI added two new industry verticals – **Food & Beverage** and **Specialty & Sponsor Finance** – to its New Jersey Representative Office in response to a surge in business activity across these industries.

Leading the Food & Beverage team will be Senior Vice President **Thomas Vigna**, who has over 25 years of middle market commercial banking experience. Senior Vice president **Carl Giordano** will lead the Specialty & Sponsor Finance team and focus on transactions involving commercial & industrial loans and the private equity segment.

Both leaders have actively recruited industry experts from money center banks to accommodate this growth and will report directly to **John Yoler**, the division executive responsible for launching the BHI New Jersey Representative Office.

In an interview, Yoler commented, “These are dynamic times for BHI and its targeted strategy to meet our clients’ financing needs within the food and beverage sector and partner with the private equity community. We are excited and confident to have Tom and Carl help broaden our share of this market. It is BHI’s commitment to provide its clients with an unparalleled level of professional and personal service that has fueled its growth.”

Gabriel Hamani, CEO of BHI, added, “The addition of these two new specialty teams is a testament to BHI’s vision of growth and ongoing commitment to strengthening relationships with our middle market customers. BHI has had much success within food and beverage and the sponsor finance community.”

In addition to the new verticals, Yoler’s division also provides financing solutions to retailers, distributors, manufacturers and other middle market and large corporate clientele. BHI’s team of commercial lending professionals have experience providing financial solutions that include working capital lines of credit, capital expenditures, growth financing, dividend recapitalizations, and leverage buyouts.

BHI is the U.S. division of **Bank Hapoalim**, an Israeli financial institution with \$123 billion in assets. It provides commercial lending solutions to Middle Market clients in the following sectors: commercial real estate, food and beverage, entertainment, apparel, healthcare and high-tech.

APRIL 3, 2019 - **BHI USA** IN THE NEWS - By Elizabeth Newman

PA nursing home receives loans

BHI and **Contemporary Healthcare Capital** announced a combined \$9.525 million in loans for Townview Realty for the acquisition of a Canonsburg, PA, nursing home.

The \$7.95 million senior loan provided by BHI includes a \$600,000 line of credit, with BHI guaranteeing an additional earn-out feature of \$2.1 million once the facility achieves certain predetermined performance metrics.

CHC facilitated the \$1.575 million mezzanine loan.

"This was our first transaction with both BHI and Townview and based on the smooth process, mutual cooperation and outstanding responsiveness and professionalism, we can only hope this is the first of many together in the future," said Steve M. McGee, Director of Operations of CHC.

APRIL 1, 2019 - **BHI USA** IN THE NEWS

BHI Adds Two New Specialty Teams

BHI is pleased to announce the addition of two new industry verticals – “Food & Beverage” and “Specialty & Sponsor Finance” in its New Jersey representative office in response to a surge in business activity across these industries.

Leading the team to augment the growth in its “Food & Beverage” portfolio is **Thomas Vigna**, Senior Vice President who has over 25 years of middle market commercial banking experience. The “Specialty & Sponsor Finance” team, led by **Carl Giordano**, Senior Vice President, will focus on transactions involving commercial & industrial loans and the private equity segment. Both leaders have actively recruited industry experts from money center banks to accommodate this growth and will report directly to **John Yoler**, Division Executive. In an interview, **Mr. Yoler**, who started the New Jersey Representative Office for BHI, said, “These are dynamic times for BHI and its targeted strategy to meet our clients’ financing needs within the food & beverage sector and partner with the private equity community. We are excited and confident to have **Tom and Carl** help broaden our share of this market. It is BHI’s commitment to provide its clients with an unparalleled level of professional and personal service that has fueled its growth.”

Gabriel Hamani, CEO of BHI commented: “The addition of these two new specialty teams is a testament to BHI’s vision of growth and ongoing commitment to strengthening relationships with our middle market customers. BHI has had much success within Food & Beverage and the Sponsor Finance community.”

In addition to the “Food & Beverage” and “Specialty & Sponsor Finance” verticals, **Mr. Yoler’s** division also provides financing solutions to retailers, distributors and manufacturers, and other middle market and large corporate clientele. BHI’s team of commercial lending professionals have experience providing financial solutions that include working capital lines of credit, capital expenditures, growth financing, dividend recapitalizations, and leverage buyouts.

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For further information about BHI, please visit www.bhiusa.com

MARCH 29, 2019 - **BHI USA** IN THE NEWS - By David Cohen

BHI, Contemporary Healthcare Capital Arrange \$9.5M Acquisition Loan for Skilled Nursing Facility in Pennsylvania

CANONSBURG, PA. — **BHI** and **Contemporary Healthcare Capital** have arranged \$9.5 million in acquisition financing for a 118-bed skilled nursing facility. The property is located in Canonsburg, approximately 18 miles southwest of downtown Pittsburgh. The borrower is Townview Realty LLC. BHI provided a \$7.9 million senior loan that includes a \$600,000 line of credit. The lender also has guaranteed a \$2.1 million earnout feature based on pre-determined performance metrics. Contemporary Healthcare provided the \$1.6 million mezzanine portion of the financing. Proceeds of the loans were used for the acquisition and operation of the facility, as well as to pay customary closing costs. This was the first joint loan transaction between BHI and CHC.

FEBRUARY 6, 2019 - **BHI USA** IN THE NEWS

BHI Hires Gregory Allen as U.S. Head of CRE



BHI, the U.S. division of Israel-based **Bank Hapoalim**, has appointed **Gregory Allen** as national head of commercial real estate. Based at BHI's New York headquarters, Allen will be responsible for overseeing the expansion of the bank's CRE portfolio to a national level.

"I'm joining BHI at an exciting time of rapid growth, and I'm looking forward to applying my experience and expertise to help our company further expand," said Allen. "I'm working alongside a great group of dynamic bankers who believe, as I do, that building genuine relationships with our customers and offering the best in advanced banking services will lead to continued success."

Allen was most-recently employed as an SVP for HSH Nordbank AG. In that capacity, he was responsible for the group's U.S. and U.K. real estate portfolios covering various business sectors, including residential, retail, hospitality and senior housing.

JANUARY 15, 2019 - **BHI USA** IN THE NEWS - By John Jordan

Douglas Development Lands \$47M Refinancing for Moxy Hotel in DC



The 14-story Moxy hotel in Washington, DC opened in November 2018.

WASHINGTON, DC—**BHI**, the US division of **Bank Hapoalim** of Israel, has provided a \$47-million bridge loan to refinance **Douglas Development Corp.**'s recently opened **Moxy** hotel here.

Douglas Development Corporation's original loan for the 200-key, 14-story hotel at 1011 K Street NW in Downtown Washington, DC was comprised of \$35-million loan held by BHI and a \$10.6-million mezzanine piece held by another investment firm.

BHI reports it upsized its lending position by taking out the mezzanine lender and providing a new \$47-million bridge loan to refinance the property. BHI is headquartered in New York City and also operates US offices in Woodcliff Lake, NJ; Aventura, FL and Downtown Los Angeles and Beverly Hills, CA.

Mimi Vu, VP of **BHI Commercial Real Estate**, who collaborated with the borrower on the refinancing of the loans, says, "This is going to be another success story. This was DDC's first hotel development and we stood behind this project from the start—we believe in their ability to deliver high quality product given the extensive real estate experience and knowledge that they possess."

Norman Jemal, principal of Douglas Development Corp., states, "With the support of BHI we were able to enter the hospitality space. BHI's expertise and assistance in refinancing our existing credit facility is evidence of their trust and confidence in our new business. They are as committed to our success and growth as we are."

Douglas Development is one of the dominant real estate investment firms in the Washington, DC region. The firm's current portfolio totals more than 10 million leasable square feet of office and retail space, as well as collection of multi-family buildings and more than 5 million square feet of developable real estate in the pipeline.

The **Moxy hotel in Washington, DC** officially opened for business on Nov. 26. The property is part of the Moxy Hotels' ongoing expansion. Moxy Hotels, which is Marriott International's experiential hotel brand, is growing its portfolio in the Southeastern U.S. with the opening of Moxy Chattanooga Downtown in November and the anticipated openings of Moxy Atlanta Midtown, Moxy Memphis Downtown, Moxy Nashville Vanderbilt at Hillsboro Village, Moxy Nashville Downtown and Moxy Louisville that are all expected to open this year.

Last month, national real estate investor and developer Lightstone closed on \$73 million in financing from Canyon Partners Real Estate LLC and CapitalSource, a division of Pacific Western Bank, to develop the a seven-story, **202-key Moxy South Beach** in Miami.

Moxy currently has more than 35 hotels currently operating in North America, Europe and Asia Pacific.