



Guide to the Top 20 Finance Companies

| COMPANY | NO. OF CLIENTS | PORTFOLIO SIZE | MIN / MAX | PRODUCTS OFFERED | CONTACT |
|---|----------------|-------------------------|------------------------------|---|---|
| LARGE REGIONAL & SPECIALTY BANKS | | | | | |
| COMERICA BANK | | \$300 million* | \$1 million / \$50 million | Inventory, equipment, real estate, construction and treasury management | Michael A. Silva at (415) 477-3274 or masilva@comerica.com ; Chris Thomson at (916) 491-1304 or cthompson@comerica.com |
| FIRST REPUBLIC | 150 | | \$1 million / \$30 million | Working capital lines of credit, equipment loans, wine and vineyard real estate loans | Dan Smith at (707) 967-1502 or dansmith@firstrepublic.com ; Corey Dahline at (707) 967-1501 or cdahline@firstrepublic.com |
| RABOBANK | 120 | \$1.1 billion | \$1 million / \$100 million | Revolving credit, equipment and real estate financing, development | Charles Day at (707) 545-6887 or charles.day@rabobank.com |
| SILICON VALLEY BANK (SVB) WINE DIVISION | More than 300 | More than \$500 million | \$1 million / \$50 million | Inventory, equipment, real estate, construction and vineyard development loans | William Stevens at (707) 967-1373 or wstevens@svb.com ; Rob McMillan at (707) 967-1367 or rmmcmillan@svb.com |
| UMPQUA BANK | 75 | \$250 million | \$1 million / \$25 million / | AR financing, lines of credit, leases and loans for equipment and real estate; term loans and vineyard development loans | Mark Brody at (707) 252-5020 or markbrody@umpquabank.com |
| UNION BANK | 18 | \$232 million | \$1 million / \$60 million | Revolving credit lines, term debt, real estate, development and acquisition finance | James Barrett at (707) 968-9514 or james.barrett@unionbank.com ; Joellen Adamski at (925) 947-2409 or joellen.adamski@unionbank.com |
| NATIONAL & INTERNATIONAL (BIG) BANKS | | | | | |
| BANK OF AMERICA MERRILL LYNCH | | | | Working capital lines, real estate loans for vineyards and wineries, equipment term loans, acquisition finance and leases* | David Meddaugh at (707) 293-2553 or david.meddaugh@baml.com |
| BANK OF THE WEST | 275 | \$800 million | \$100,000 / \$30 million | Working capital, construction, acquisitions/development and equipment | Adam Beak at (707) 501-5136 or adam.beak@bankofthewest.com |
| US BANK | | | \$1 million / Unlimited | Working capital; term debt for property; crop lines; equipment loans and leasing; acquisition financing, treasury management, international and private banking | John Flinn at (916) 718-6253 or john.flinn@usbank.com ; Mike Edwards at (916) 718-6253 or john.flinn@usbank.com |
| WELLS FARGO | | More than \$1 billion | | Equipment and capital financing, investment banking, treasury management | Perry DeLuca at (707) 584-3192 or perry.f.deluca@wellsfargo.com |

Wines & Vines has identified these financial institutions as leaders serving the West Coast wine industry. Companies were chosen based on demonstrated involvement in vineyard and winery finance, number of clients, size of portfolio, size of wine team and other factors. Some businesses chose not to disclose all the requested information.

* Data sourced from listing in the 2011 Wine Industry Symposium Financial Resource Directory



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| THE FARM CREDIT/AG CREDIT SYSTEM | | | | | |
| AMERICAN AG CREDIT | | More than \$1.1 billion | | Operating and capital loans, mortgage loans and leases | Bill Rodda at (707) 545-7100 or brodda@agloan.com |
| FARM CREDIT WEST | 448 | \$900 million | | Operating and capital loans, mortgage loans and leases | Lee Ann Pearce at (805) 434-3665 |
| FRESNO MADERA FARM CREDIT | 771 | More than \$900 million | | Operating and mortgage loans, development loans and financing | John Brandon at (559) 276-4868 or john.brandon@fmfarmcredit.com |
| COMMUNITY BANKS | | | | | |
| BANK OF MARIN | 20 | | \$1 million / \$10 million | Lines of credit, term loans, equipment financing, acquisitions, cash management, construction and real estate loans | Matt Bartlett at (707) 508-3376 |
| EXCHANGE BANK | 45 | \$150 million | \$100,000 / \$30 million | Working capital, construction, acquisitions, development and equipment finance | Steve Herron at (707) 524-3102 or herons@exchangebank.com |
| MECHANICS BANK | 50 | | \$10,000 / \$30 million | Real estate acquisition and construction, vineyard development and replanting, inventory lines of credit, crop financing, equipment and barrel leasing | Jason Hinde at (707) 967-4791 or jason_hinde@mechanicsbank.com |
| INSURANCE COMPANIES | | | | | |
| JOHN HANCOCK FINANCIAL SERVICES | | \$200 million | \$10 million / \$150 million | Traditional long-term debt up to 20 years, mezzanine financing and equity investment | Dwayne Bertrand at (916) 922-4211 or dbertrand@jhancock.com |
| METLIFE AGRICULTURAL INVESTMENTS | | | \$2 million / \$250 million | Long-term fixed 5- to 20-year loans and adjustable mortgages | Jonathan Holbrook at (559) 470-6444 or jwholbrook@metlife.com; John Braas at (916) 802-1995 or jbraas@metlife.com |
| PRUDENTIAL FINANCIAL | 35 | \$600 million | \$2 million / \$200 million | Originate long-term, fixed loans up to 20 years | Bill Beyer at (916) 789-4070 or william.beyer@prudential.com |
| SECOND LIEN LENDER | | | | | |
| BACCHUS CAPITAL MANAGEMENT | 5 | | \$1.5 million / \$7.5 million | First- and second-lien loans and direct equity investments | Quinton Jay at (415)828-8898 or qjay@bacchuswinefund.com |