

Loan Offering

J. CREW

J.Crew ("JCG") is one of America's best known clothing brands and is a nationally recognized apparel and accessories manufacturer and retailer that differentiates itself through high standards of quality, style, design and fabrics. Introduced in 1983, JCG is an integrated multi-channel, multi-brand specialty retailer that operates stores and websites to produce over \$2.2B in revenue and strong 12% margins. For community banks, this \$1.6B debt offering allows banks to be exposed to one of the Nation's most successful apparel companies that has a proven management team and a track record of profitability and growth.

TYPE: Senior secured debt

PRICING: Libor + 3.00% with a 4.00% floor

MATURITY: 3/2021 (7 Years)

SR DEBT COVERAGE: 5.1x

TOTAL DEBT/EBITDA: 4.3x

INTEREST COVERAGE: 3.7x

Atlanta, Georgia
Birmingham, Alabama
Brentwood, Tennessee
Charlotte, North Carolina
San Francisco, California

www.csbcorrespondent.com

For more information, please contact your CenterState Bank representative at 800.481.2443 or email at CI@centerstatebank.com.

