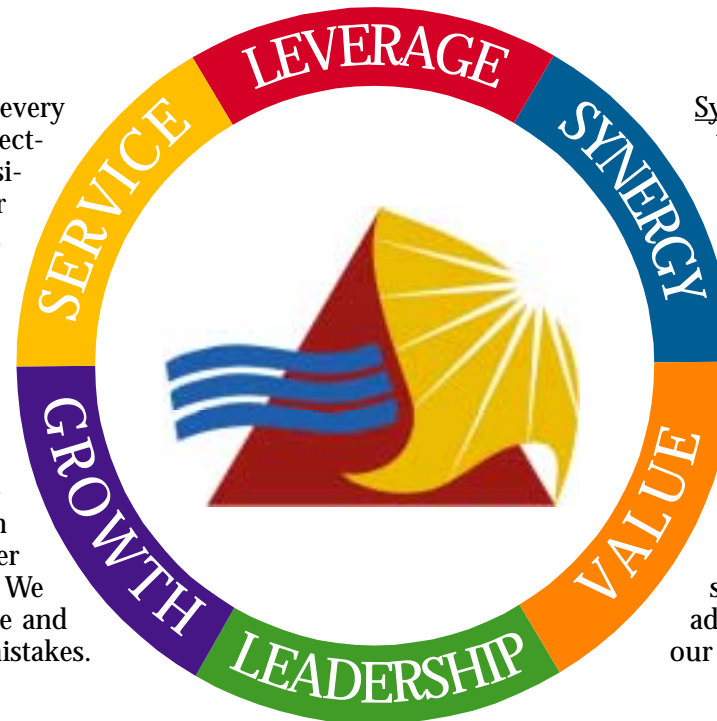


CORE VALUES

Leverage means doing the most work with the least effort. “Give me a lever long enough,” said Archimedes, “and single-handed I can move the world.” For us leverage means finding creative advantages anywhere we can. Our most effective levers are the creativity, energy and innovation of every employee. We need to use your ideas and knowledge to get the most done with the least effort.

Everybody has a customer. And every customer deserves fair, honest and respectful service. Good service is good business. We must serve our customers, our business partners and each other with integrity.

Growth means change, and change means risk. Growth comes most often in small steps and daily lessons, rather than dramatic sweeps and revolutions. We must grow continuously as we change and adapt and learn from our mistakes.



Synergy suggests doing more work together than we can do alone. Team work is part of synergy, but we want to work together not only as small teams, but as a whole, and not only within our own company, but with our parent company, our referral sources and customers and the SBA.

We add value by our work when we end up with more than we started with. Every employee can add value with quality service and individual leadership. We must add value for ourselves, our customers and our shareholders.

Leaders don't follow the standard; they set the standard. They run ahead of the pack to find better ways to serve. They share their victories, but hold only themselves responsible for their defeats. To lead our industry, we must lead ourselves from every office, every desk, every day.

CORE VALUES HISTORY

SYNERGY

Most often we judge an organization by what it produces—the “bottom line.” That’s a clean measure of success, but it’s only part of the picture. Numbers cannot measure the human motivation that drives a company’s success.

One of the most potent motivators is a sense of stability in the midst of change. A sense of focus and direction. A breadth and humanity of purpose that binds a group together and gives meaning to the bottom line.

At TSBC, we keep our focus with a clear purpose and a solid core of six values. These values define us and bind us. They’re part of our past and will shape our future.

In the Spring of 1997, Sam Couvillion became C.E.O. of Emergent Business Capital. He recognized that one mark of a company “built to last” is an emphasis on a core set of principles that do not change no matter how much else changes in the organization. He led EBC to develop a set of 6 core values and established a monthly Core Values Award to recognize those employees that best demonstrated these values in their work.

A lot *has* changed since these core values were first established. In August, 1998, while he was jogging early one morning during company meetings in Atlanta, Sam was struck by a car and was seriously injured. Unconscious for 6 weeks, Sam began a slow but steady recovery that took him away from his work at EBC.

A few months later, in November of 1998, EBC became Transamerica Small Business Capital. With our new parent company came new opportunities, challenges and expectations. Transamerica saw the value in our SBA business and set goals for a return on their investment. We began to change from a small, regional SBA lender to a larger, national lender with greater reach and profitability.

Even though our goals have changed, we’ve realized that the best way to reach those goals is to stick to our core values. We gave them a face lift in the fall of 1999, but they’re still the same principles Sam set down in 1997.

More changes are coming for TSBC. Change is always coming. But no matter what changes, the best bottom line will rest on these values. Learn them. Live them.

LEVERAGE

SERVICE

LEADERSHIP

GROWTH

VALUE