

# Window of Opportunity for Sub Debt

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Barack Ferrazzano **Financial Institutions Group** Partners **Joseph T. Ceithaml** and **Bill Fay** were recently published in the 4th Quarter 2019 issue of *Bank Director* magazine. In this article, "Window of Opportunity for Sub Debt," Joseph and Bill discuss bankers revisiting their subordinated debt playbooks in order to successfully navigate an emerging window of opportunity. The piece focuses on sub debt (long-term debt obligation with a maturity typically ranging from 10 to 15 years), and how it has become a staple of bank capital planning.

To read the full *Bank Director* article, visit: <https://www.bankdirector.com/index.php/issues/strategy/window-opportunity-sub-debt/>

## PROFESSIONALS

Joseph T. Ceithaml

Bill Fay

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## PRACTICE AREAS

Financial Institutions