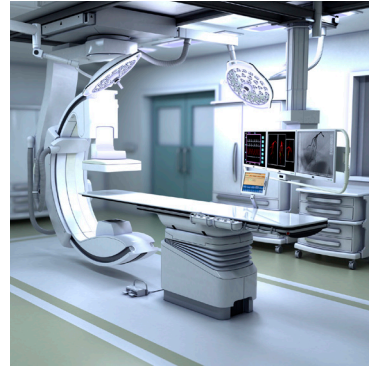


# THE POWER TO TRANSFORM

VENDOR FINANCE PROGRAMS  
BUILD SALES, ACCELERATE  
PAYMENTS, MAINTAIN  
MARGINS & INCREASE SHARE



**PNC VENDOR FINANCE** | North America's leading equipment manufacturers and systems developers, dealers and distributors count on PNC Vendor Finance to help build sales and create a competitive advantage by offering their customers fast, easy and affordable financing solutions for growth and business transformation.

**Our clients are our focus. Our goal: delivering The Power to Transform.**

For more than 160 years, PNC has been committed to providing our clients with great service and powerful financial experience to help them achieve their strategic business and financial goals.

- PNC offers a wide range of services to our corporate and institutional customers, small and medium businesses, major corporations and government entities.
- No matter how complicated our clients’ needs, we strive to deliver the products, knowledge and resources to support their continued success.
- PNC is one of the leading credit providers to middle market companies in North America.
- PNC has built its business and its reputation on deep and lasting relationships with clients, many of which are on the Fortune® 500 list of companies.

**PNC Vendor Finance is unique in its focus.**

- North America’s leading equipment manufacturers, software developers and service providers
- Their dealers, distributors and resellers
- Their customers

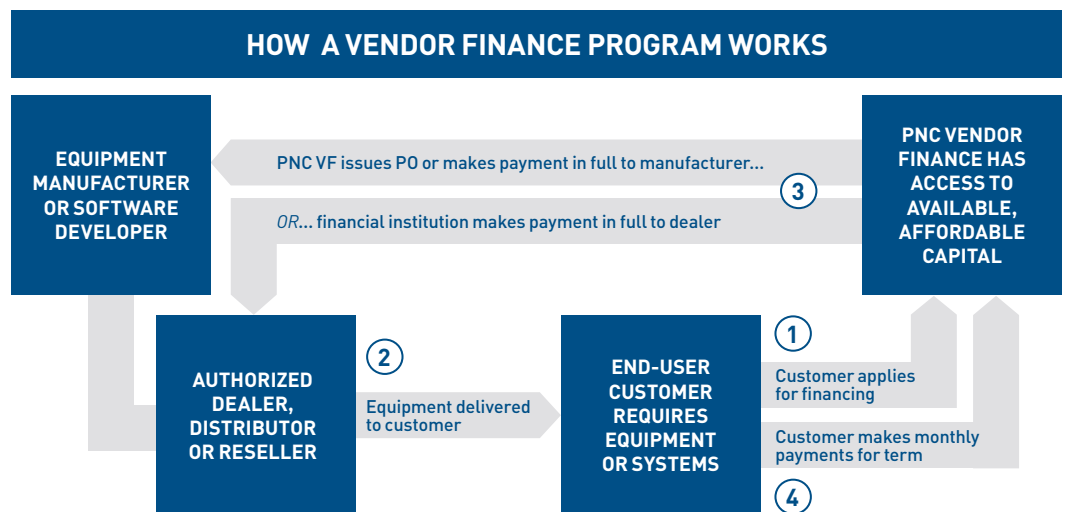
Our focus is helping our clients build sales, maintain margins and increase share with a branded finance program.

PNC Vendor Finance delivers built-to-spec programs designed to meet our clients’ goals and needs: to help them transform their businesses today and meet future demand.

**Why is Vendor Financing so important?**

A successful finance program can help manufacturers and their dealers, distributors and resellers build sales, accelerate payments, maintain margins and increase share. It also delivers fast, easy acquisition solutions to their customers.

With a PNC Vendor Finance program in place, customers have access to acquisition solutions that give them the ability to benefit from the use of equipment or systems while they make affordable monthly payments — assuring quick funding to manufacturers, dealers and distributors or resellers.



## Build sales through a finance program designed for your company, your industry, your distribution channels and your customers.

- Choose private label or co-branded finance programs.
- Benefit from deep industry experience developing and implementing programs through diverse, multitiered distribution channels.
- Create a high-impact competitive advantage for your sales channels.
- Offer fast, easy and affordable acquisition solutions to your customers.

### Customized program development.

We know the best way to design a successful turnkey vendor program is to fully understand each client's unique situation. That's why we invest the time to listen and get to know your business and vision. We view expectations from your vantage point. And then we engineer the easy-to-implement structured finance solution that's based on your exact needs, growth and profitability goals — always with a focus on clear bottom-line benefits.



#### FOR MANUFACTURERS & VENDORS

- Equipment manufacturers and systems developers invest their capital and resources to make products to help other businesses increase efficiency and productivity and provide better customer experiences.
- Some sell direct to business customers while others sell to customers directly or through a variety of multi-tiered distribution channels.
- Vendors want to make their products easy for their customers to acquire and use now — and to be ready to assist customers upgrading to next-generation technology.
- A PNC Vendor Finance program makes closing easy and affordable — with fast point-of-sale decisions — while enhancing and strengthening customer relationships.



#### FOR END-USER CUSTOMERS

- Businesses use their equipment and systems to expand product lines, build sales and generate revenue.
- End-user decision-makers require new equipment and systems upgrades to expand product lines, improve efficiencies, increase productivity, enhance customer satisfaction and increase profitability.
- Investing in new equipment and systems upgrades, while usually a sound decision, often becomes a budgetary challenge.
- Upgrading to next-generation equipment and technology is predictable, easier and more efficient.
- Financing is often the best acquisition solution.



## Put the power of PNC Vendor Finance to work.

North America's leading equipment manufacturers, systems developers, dealers and distributors count on PNC Vendor Finance for built-to-spec private label or co-branded solutions that help drive success.

### PNC Vendor Finance builds lasting, successful programs.

Creating a finance program for your product and your distribution channel is not a cookie-cutter process.

- We begin by listening to learn all we can about your marketplace position, your products and services, the competitive obstacles you need to overcome, your sales process and distribution channels, and challenges you may have had working with other finance organizations.
- We do our best to see things from your point of view. Only then will we begin to tailor a solution that will meet your distinct requirements.
- Then we work with you and your team to refine every detail and process and address every requirement — before we enter into an agreement and launch our jointly designed program to your distribution channels and your customers.

### PNC VENDOR FINANCE FOCUSES ON SELECT INDUSTRY SEGMENTS

The industries and markets we serve are those we know intimately, in which our knowledge has grown over our decades of experience. We focus on where we know we can help our clients build sales, accelerate payments, maintain margins and increase share.

- A deeply experienced management team
- Dedicated industry resources — trained and specialized skills in origination, credit, asset management and customer service
- Thorough understanding of distribution channels, dealers and equipment
- Knowledge of customer base: client needs and objectives

PNC Vendor Finance has a long track record of helping manufacturers and vendors build sales, maintain margins, accelerate payments and increase share.

**PNC Vendor Finance can help provide your organization with the power to transform.**

**PNC Vendor Finance focuses on select industry segments.**

**CONSTRUCTION**



Outstanding dealer and distribution channel support has led to lasting relationships with manufacturers that provide vital equipment — from excavators to cranes and portable power — to build everything from highways to hospitals.

**HEALTHCARE**



quickly and affordably.

From diagnostics and imaging to patient care, manufacturers in all healthcare segments require finance solutions that get equipment and required systems to providers

**INDUSTRIAL**



solutions to help meet increasing production demands.

Leading makers of manufacturing, processing, material handling, compounding, and production equipment and systems offer customers creative acquisition

**SPORTS, MEDIA & ENTERTAINMENT**



spectator experience and facility growth.

Manufacturers of lighting, sound and video, and digital display — or grounds maintenance equipment and venue management systems — are essential for player safety,

**AGRICULTURE**



as to the ranching and forestry industries.

Our focus on customer service has led to long-term relationships with manufacturers that provide vital equipment to agribusiness — farming, production and processing — as well

**RENEWABLE ENERGY**



solar, geothermal and hydro resources in North America.

Companies built on a culture of innovation and entrepreneurial spirit require financial solutions to meet the power generation demands of some of the world's richest wind,

**TRANSPORTATION**



North America is unsurpassed.

From trucks, dry vans, reefers and tank trailers to refuse trucks and occupational vehicles, our experience keeping products and services on the move in

**TELECOMMUNICATIONS**



global industry.

Telecommunications companies in the U.S. and Canada are not only technology innovators and key enablers of productivity — they also benefit virtually every other

**TECHNOLOGY & OFFICE PRODUCTS**



through multitiered distribution channels.

Technology equipment manufacturers, software developers, service providers and resellers require the delivery of creative finance solutions to customers

**FOOD & BEVERAGE PROCESSING/PACKAGING**



and seafood, frozen foods, snack foods and beverages.

Commercial food-processing machinery, as well as packing, packaging and bottling equipment, reaches from processing crops to livestock, baked goods, fish

**Grow your business with confidence.**

PNC Vendor Finance is part of The PNC Financial Services Group, Inc., one of the largest, best-capitalized and well-regarded financial services companies in the country, with over \$557 billion in assets and more than 62,000 employees.<sup>1</sup> PNC offers solutions to businesses across the U.S. and Canada.

A leading provider of financial services to mid-sized and large corporations, many of which are on the Fortune 500 list, PNC has navigated a steady course while growing its size, sophistication and services over the course of more than 160 years.

**PNC: A STRONG, SECURE INDUSTRY LEADER**

Build your unique finance program with a strong, secure industry leader.

- Financially strong with access to deep and stable capital
- Extensive experience and knowledge that drives market share, builds brand and increases sales
- Direct end-user financing with innovative financial structures
- Proven track record of helping manufacturers grow and expand
- Deep industry experience and knowledge for North America-based solutions

PNC FINANCIAL SERVICES GROUP, INC.  
**\$557**  
**BILLION**  
 IN ASSETS<sup>1</sup>

PNC EQUIPMENT FINANCE  
**3<sup>RD</sup>**  
**LARGEST**  
 BANK-OWNED EQUIPMENT FINANCE COMPANY BY ASSETS<sup>2</sup>

PNC VENDOR FINANCE  
**\$7.9**  
**BILLION**  
 ASSETS UNDER MANAGEMENT<sup>3</sup>

**Learn more about how we can help you enhance player and spectator experiences, increase memberships and grow revenue.**

**Give us a call today.** We would like the opportunity to show you what we can do.

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<sup>1</sup> As of FYE 2022.

<sup>2</sup> MONITOR BANK 50, November/December 2022 Issue.

<sup>3</sup> As of FYE 2022, Vendor Finance (includes Channel Finance).

PNC is a registered mark of The PNC Financial Services Group, Inc. ("PNC").

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Lending, leasing and equity products and services, as well as certain other banking products and services, require credit approval. PNC does not provide legal, tax or accounting advice unless, with respect to tax advice, PNC Bank has entered into a written tax services agreement.

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