

BUILD SALES, MAINTAIN MARGINS AND INCREASE SHARE WITH A BRANDED FINANCE PROGRAM



PNC Vendor Finance delivers built-to-spec programs designed to meet your goals and needs.

North America's leading agricultural equipment manufacturers count on PNC Vendor Finance to help build sales and create a competitive advantage by offering their customers fast, easy and affordable financing solutions.

- 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.

U.S. Tractors and Agricultural Machinery manufacturing anticipates annual revenue growth of 1.1% to \$53.1 billion over the 5 years to 2028.¹

PNC Vendor Finance can help you capture an increased share.



CUSTOMIZED PROGRAM DEVELOPMENT

We know the best way to design a successful vendor program is to fully understand each client's unique situation. That's why we invest the time to listen and to 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.

Financing built for manufacturers and their customers

Our experienced professionals understand more than financing. We know the useful life of equipment, the real value of the assets you produce, and how the equipment and systems will help your customers meet their business and profitability goals. Most importantly, we work with you to secure the financing that is best for your customers.

- Loans
- True lease (FMV/FPP0)
- Operating leases
- Municipal/tax-exempt lease
- Dealer-Owned Rental Fleet (DORF)
- Sales leasebacks
- Seasonal and skip payment structures
- Step-up payment structures
- Inventory finance

Extensive experience in equipment and system financing

- Balers
- Harvesters & shredders
- Hay & forage equipment
- Loaders
- Mowers
- Planting & seeding equipment
- Plows
- Skid steer loaders
- Sprayers & applicators
- Telehandlers
- Track loaders
- Tractors
- Utility vehicles
- Wheel loaders

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.² PNC offers solutions to businesses across the U.S. and Canada.

A leading provider of financial services to mid-sized and large corporations, including more than two-thirds of the Fortune 500, 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
- World-class vendor finance expertise for North America-based solutions

PNC FINANCIAL SERVICES GROUP, INC.

\$557
BILLION
IN ASSETS²

PNC EQUIPMENT FINANCE

3RD
LARGEST

BANK-OWNED EQUIPMENT FINANCE COMPANY BY ASSETS³

PNC VENDOR FINANCE

\$7.9
BILLION

ASSETS UNDER MANAGEMENT⁴

Learn more about how we can help you build sales, maintain margins and increase share.

Give us a call today.

We would like the opportunity to show you what we can do.

Rhonda Brent
Senior Vice President
New Business Development
954-629-2657
rbrent@pnc.com

Richard Karich
SVP & Managing Director
Agriculture Finance
610-662-0681
rkarich@pnc.com

¹ IBISWorld Industry Report, January 2023.

² As of FYE 2022.

³ MONITOR BANK 50, November/December 2022 Issue.

⁴ As of FYE 2022, Vendor Finance (includes Channel Finance).

PNC and PNC Bank are registered marks of The PNC Financial Services Group, Inc. ("PNC").

Bank deposit, treasury management and lending products and services, foreign exchange and derivative products (including commodity derivatives), bond accounting and safekeeping services, escrow services, and investment and wealth management and fiduciary services are provided by PNC Bank, National Association ("PNC Bank"), a wholly owned subsidiary of PNC and Member FDIC. Vendor Financing is provided by PNC Vendor Finance, a division of PNC Bank and PNC Vendor Finance Corporation Canada.

In Canada, PNC Bank Canada Branch, the Canadian branch of PNC Bank, provides bank deposit, treasury management, lending (including asset-based lending) and leasing products and services. Deposits with PNC Bank Canada Branch are not insured by the Canada Deposit Insurance Corporation or by the United States Federal Deposit Insurance Corporation. In addition, PNC Vendor Finance Corporation Canada provides lending and leasing products and services in Canada.

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.

©2023 The PNC Financial Services Group, Inc. All rights reserved.

CIB BC PDF 0323-094-2224002