

AN EXPERIENCED LENDER CAN HELP YOU DRIVE RETURNS



We know large corporations and we understand your business.

As one of the largest lenders and bank-owned equipment finance companies in the country, PNC has deep experience offering financial solutions for a wide variety of industries. At PNC Equipment Finance (PNCEF), we know the unique requirements of large corporations. That knowledge allows our team to offer leading asset-specific financing solutions, including loans, leases and lines of credit for equipment to help you drive maximum ROI for each precious budget dollar.

EQUIPMENT ACQUISITION

FINANCIAL SOLUTIONS

ASSET MANAGEMENT

DISPOSAL/REMARKETING

SALES AID FINANCING

“PNC delivered an equipment finance structure that provided consistency across all of our banking relationships, along with highly competitive pricing. PNC also offered more sophisticated capabilities across the board than some of our incumbent banks.”

President, third-generation trucking company

Results described here were experienced by this PNC customer. Results for other payers may vary.

A COLLABORATIVE APPROACH TO GETTING IT RIGHT

At PNCEF, it's more than a loan or lease. We make an investment in you. In the assets that drive your success. And that investment begins long before a deal is structured and remains steady throughout the relationship.

Over the past decade, the majority of our business has come from existing clients, evidence that our commitment to their achievement extends well past the initial deal.

We are committed to a collaborative approach that engages all functional areas of our decision making, including sales, asset, credit and legal up front so that we can deliver on our promises and exceed expectations.

PNCEF offers flexibility in structuring deals and servicing your specific needs. Whether you use the asset in a unique way, have demanding finance requirements or unusual service needs, our deep asset and industry expertise delivers customized solutions that enhance flexibility and deliver results. You could say we live outside the box.

EQUIPMENT ACQUISITION

When equipment needs mount, how do you get the most from precious budget dollars? We work with your unique needs and understand how you use assets so we can help you stay on the leading edge of technology and productivity without breaking the bank.

ASSET MANAGEMENT

Whether your assets are aircraft or barges, tractor trailers or trains, managing your needs can be a daunting task. PNC's team can not only provide a tailored financing solution, but also the asset expertise to support your business goals.

FINANCIAL SOLUTIONS

Maximize tax benefits, preserve capital and improve cash flow. A deep understanding of your assets and your business, along with PNC's financial strength, delivers creative and competitive financial solutions that help you achieve the maximum return on your investment even when the deal is large or complex.

DISPOSAL/REMARKETING

Do you know how much money you lose at the end of an asset's life? We focus not just on the assets you use, but on how you use them. That gives our team the information we need to create solutions that reduce losses. A customized diversification strategy for loans, capital and operating leases can provide a hedge against technological obsolescence and the volatility of used equipment markets.

SALES AID FINANCING

What is one of the easiest ways for a manufacturer, distributor or reseller to drive more sales? Make the product easier to pay for. For nearly three decades, our team has assisted some of the world's major asset providers with fast, simple and competitive financing for their customers and their assets -- customized to their needs. Whether it's adding our solutions to your arsenal of finance options or creating a genuinely unique captive or private label program, we can help your company's sales grow.

WE ARE BUILT TO LAST

As one of the largest bank-owned equipment finance companies in the United States, PNCEF has the strength and stability you can rely on for the long term.

- Over \$11 billion in assets
- Broad vertical market expertise
- Nearly 30 years offering diversified equipment finance solutions
- Corporate, municipal, government and vendor finance platforms

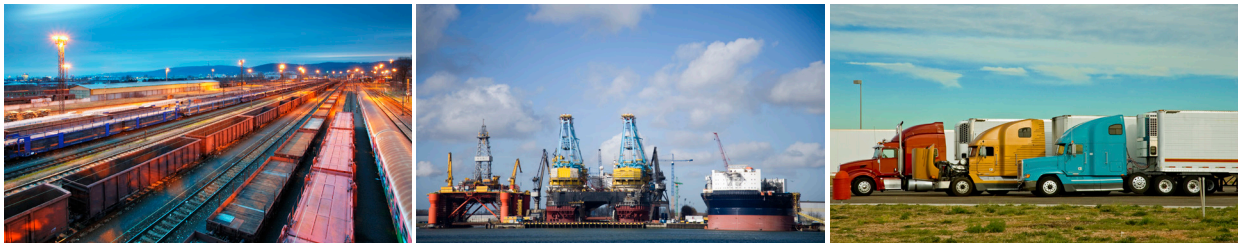
ABOUT PNC

PNCEF is one of the largest bank-owned equipment finance companies in the United States and a member of The PNC Financial Services Group, Inc., one of the largest, best capitalized and best regarded financial services companies in the country with more than \$300 billion in assets and over 50,000 employees. PNC offers solutions to businesses throughout the U.S. with expanded reach in Canada. For more than 160 years, PNC has navigated a steady course while growing in size and sophistication.

“A successful collaboration between the relationship team of PNC Bank and PNC Equipment Finance delivered a financial solution for us within a very tight timeframe.”

President, international energy and resource company

Results described here were experienced by this PNC customer. Results for other payers may vary.



READY TO HELP

By working with PNC you gain access to a broad range of financial services from an institution recognized for excellence internationally. To learn how PNC can deliver ideas, insight and solutions to help you achieve your goals, visit pnc.com/ideas or contact your Relationship Manager or PNC Equipment Finance Sales Officer.

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