

Vendor Finance Programs

Build sales, accelerate payments, maintain margins and increase share

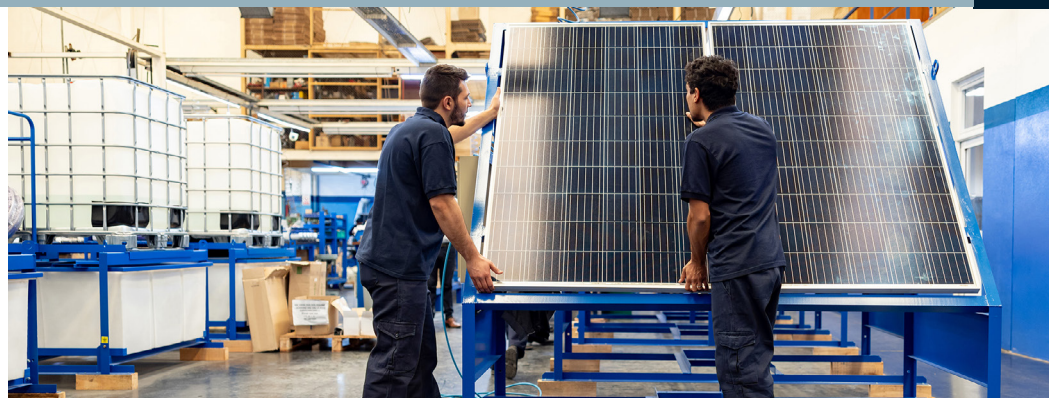
Leading equipment manufacturers, software developers and systems service providers — as well as their dealers, distributors and resellers — count on PNC Vendor Finance to help build sales, accelerate payments and create a competitive advantage by offering their customers fast, easy and affordable financing solutions for growth and business transformation.



Our Clients Are Our Focus. Our Goal: Delivering The Power To Transform.

For 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.

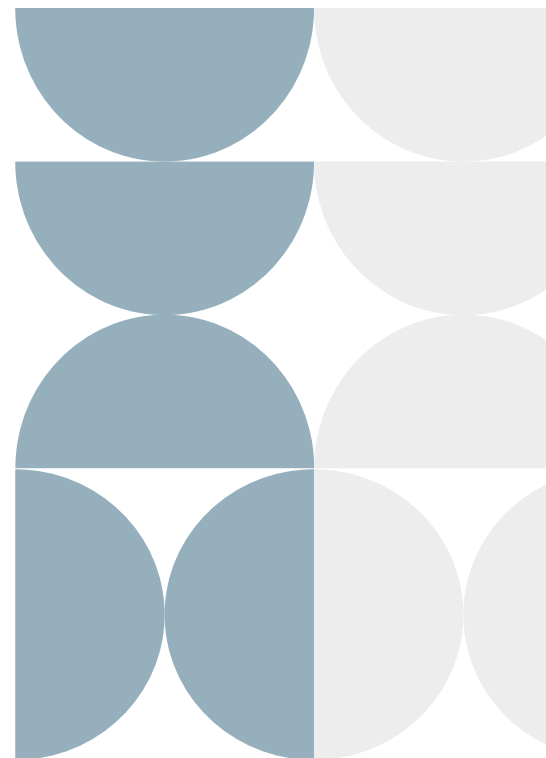
- PNC offers a wide range of services to our corporate and institutional customers, small and medium businesses, major corporations, and government entities.
- No matter how complicated our clients' needs, we strive to deliver the products, knowledge and resources to support their continued success.
- 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.



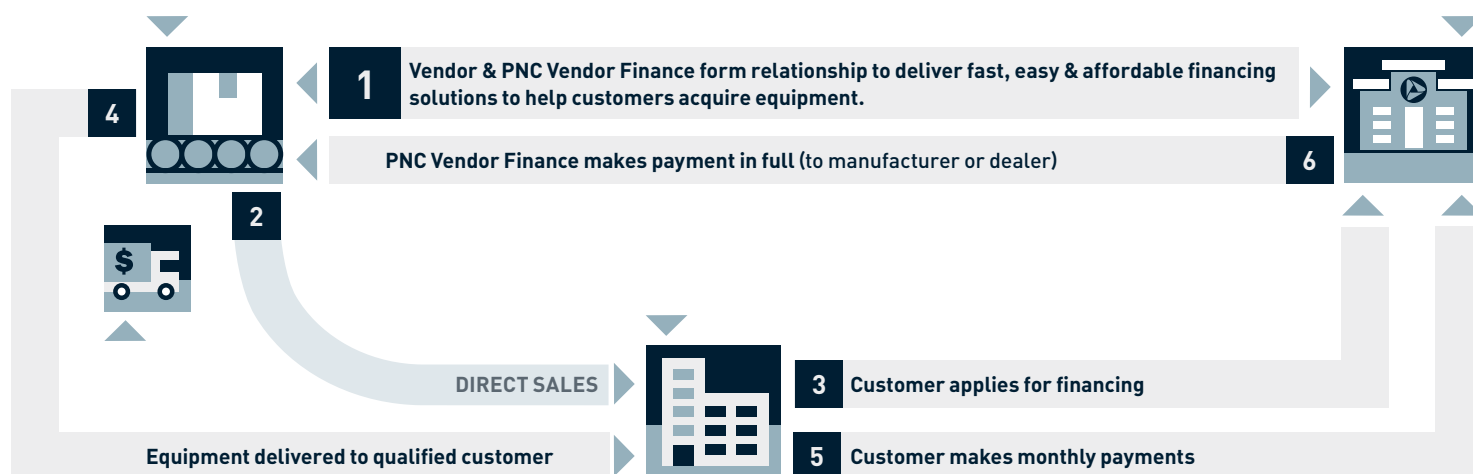
Why is Vendor Financing so important?

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.



How a Vendor Finance Program Works



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.

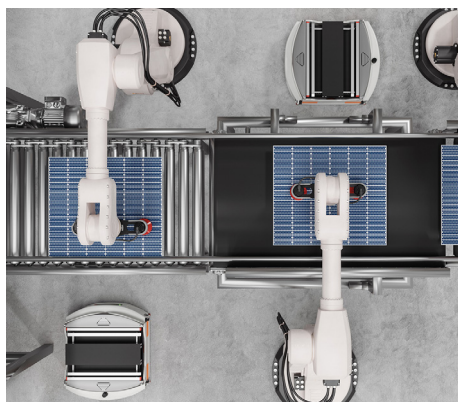
Customized program development.

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 do our best to view expectations from your vantage point. And then, when we see what you see, 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 multitiered 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.

Supported by Richard Karich

Supported by Gerald R. Kirpes

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.

Agriculture



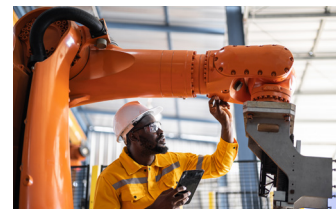
Our focus on customer service has led to long-term relationships with manufacturers that provide vital equipment to agribusiness — farming, production and processing — as well as to the ranching and forestry industries.

Transportation



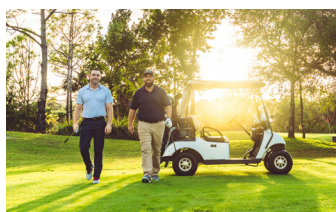
From trucks, dry vans, reefers and tank trailers to refuse trucks and occupational vehicles, our experience keeping products and services on the move in North America is unsurpassed.

Industrial



Leading makers of manufacturing, processing, material handling, compounding, and production equipment and systems offer customers creative acquisition solutions to help meet increasing production demands.

Golf



From golf courses and country clubs to resort properties and municipalities, manufacturers and distributors require finance solutions that get equipment to customers quickly and affordably.

Healthcare



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

Sports, Media & Entertainment



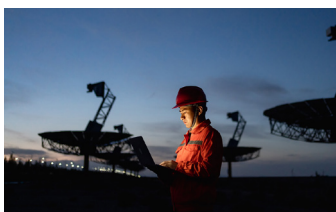
Manufacturers of lighting, sound and video, and digital display — or grounds maintenance equipment and venue management systems — are essential for player safety, spectator experience and facility growth.

Food & Beverage Processing/Packaging



Commercial food-processing machinery, as well as packing, packaging and bottling equipment, reaches from processing crops to livestock, baked goods, fish and seafood, frozen foods, snack foods, and beverages.

Telecommunications



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

Renewable Energy



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, solar, geothermal and hydro resources in North America.

Technology & Office Products



Technology equipment manufacturers, software developers, service providers and resellers require the delivery of creative finance solutions to customers through multitiered distribution channels.

Grow your business with confidence.

PNC Vendor Finance is part of The PNC Financial Services Group, Inc., one of the largest, best-capitalized and most well-regarded financial services companies in the country, with over \$557 billion in assets and more than 62,000 employees.¹ PNC Vendor Finance 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 for 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 Vendor Finance

4th Largest

Vendor Finance Company by New Business Volume¹

\$8.5B

Assets Under Management²

PNC Bank

\$560B

Assets³

Let's build your brilliant.

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



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¹ MONITOR VENDOR TOP 40, May/June 2024 Issue.

² As of FYE 2024, Vendor Finance (includes Channel Finance).

³ As of 12/31/2024.

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