

Build sales, maintain margins and increase market share

with a branded finance program



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

Leading construction equipment manufacturers and dealers count on PNC Vendor Finance to help build sales and create a competitive advantage by offering their customers fast, easy and affordable financing solutions.

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.

- **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.

Financing Built for Manufacturers and Their Customers

We work with you to secure the financing that is best for your customers.

- Loans
- True leases (FMV/FPP0)
- Operating leases
- Lease purchases (capital leases)
- Full payout leases
- Municipal/tax-exempt leases
- Seasonal and skip payment structures
- Step-up payment structures
- Dealer-owned rental fleets (DORF)
- Sale leasebacks
- Inventory finance

PNC Vendor Finance

4th Largest

Vendor Finance Company
by New Business Volume¹

\$8.5B

Assets Under Management²

PNC Bank

\$560B

Assets³

U.S. Construction
Manufacturing revenue is
forecast to grow 2.6% to
\$59.8 billion through 2029.⁴

**PNC Vendor Finance
can help you capture an
increased share.**

Extensive Experience in Equipment and System Financing

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.

- Aerial work platforms
- Mining and aggregate (above ground)
- Track loaders
- Cranes and rigging
- Portable power
- Utility vehicles
- Digger derrick
- Railway-related equipment
- Wheel loaders
- Excavators
- Skid steers
- General construction
- Forestry/land-clearing
- Telehandlers
- Heavy equipment
- Material handling
- Teleskids

PNC Vendor Finance: Strength and Stability

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

- Financially strong with access to deep and stable capital
- Direct end-user financing with innovative financial structures
- World-class vendor finance solutions for industry segments where we know we can produce results
- Extensive experience and knowledge that drives market share, builds brand and increases sales
- Proven track record of helping manufacturers grow and expand

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. 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, 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 160 years.

Let's build your brilliant.



Give us a call today.

We would like the opportunity to show you what we can do. Learn more about how we can help you build sales, maintain margins and increase market 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.

⁴ IBISWorld Industry Report, October 2024.

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