

Build sales, maintain margins and increase market share

with a branded finance program



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

Leading transportation 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.

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.

- | | |
|------------------------------------|--|
| • Full payout leases | • Sale leasebacks |
| • Lease purchases (capital leases) | • Seasonal and skip payment structures |
| • Leases | • Step-up payment structures |
| • True leases (FMV/FPP0) | • TRAC and split TRAC leases |
| • Municipal/tax-exempt leases | • Inventory finance |
| • Operating leases | |

PNC Vendor Finance

4th Largest

Vendor Finance Company by New Business Volume¹

\$8.5B

Assets Under Management²

PNC Bank

\$562B

Assets³

The U.S. Truck Trailer Manufacturing industry will grow at an annualized rate of 1.0% to \$17.1 billion over the 5 years to 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.

- Class 5, 6, 7 and 8 trucks
- Demountable cargo containers
- Dry freight and reefer trailers
- Mixers
- Platforms/flatbeds
- Refuse trucks
- Specialty up-fitted vehicles
- Utility bucket trucks
- Vac trucks
- Vocational trucks

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
- 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 solutions for industry segments where we know we can help produce results

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.

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

Mike Edwards
VP, New Business Development
Construction Finance
843-735-8777
mike.edwards@pnc.com

¹ MONITOR BANK 50, November/December 2024 Issue.

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

³ As of 12/31/2024.

⁴ IBISWorld Industry Report, October 2024.

Brilliantly Boring since 1865 is a service mark of The PNC Financial Services Group, Inc.

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.

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.

©2025 The PNC Financial Services Group, Inc. All rights reserved.

CIB BC PDF 0125-090-2611502