



# 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 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.

- 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. Construction Manufacturing revenue is forecast to reach \$36.1 billion by 2028, when the average profit margin will reach 5.5%.<sup>1</sup>

**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
- Lease purchase (capital lease)
- Full payout lease
- Municipal / tax-exempt lease
- Seasonal and skip payment structures
- Step-up payment structures
- Dealer-owned rental fleet (DORF)
- Sales lease-backs
- Inventory finance

### Extensive experience in equipment and system financing

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

### Grow your business with confidence

PNC Vendor Finance is a member 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.<sup>2</sup> 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 ASSETS<sup>2</sup>

PNC EQUIPMENT FINANCE

**3<sup>RD</sup>**  
LARGEST  
BANK-OWNED  
EQUIPMENT  
FINANCE COMPANY  
BY ASSETS<sup>3</sup>

PNC VENDOR FINANCE

**\$7.9**  
BILLION  
ASSETS UNDER  
MANAGEMENT<sup>4</sup>

**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.

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<sup>1</sup> IBISWorld Industry Report, February 2023.

<sup>2</sup> As of FYE 2022.

<sup>3</sup> MONITOR BANK 50, November/December 2022 Issue.

<sup>4</sup> As of FYE 2022, Vendor Finance (includes Channel Finance).

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Lending, leasing and equity products and services, as well as certain other banking products and services, require credit approval.

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