

Customized solutions. Committed relationships. Proven results.



PNC Business Credit has what it takes to get your deal done.

It takes time and commitment to understand your current situation and vision as well as a comprehensive suite of financial products to achieve your goals. Private equity groups, middle market companies and larger corporations rely on our knowledgeable resources and superior execution to solve problems and deliver results. Contact us to get your deal done.

A Full Suite of Financing Solutions

PNC Business Credit can help you strengthen, grow and transform your company through identification of the best senior secured finance solution to meet your unique business needs.

Asset-Based Lending

- Senior secured revolving lines of credit against accounts receivable and inventory
- Term loans based on fixed assets to support acquisitions, refinancings, recapitalizations and business transformations

Cash Flow Finance

- Flexible solutions through Steel City Capital Funding, PNC Business Credit's cash flow lending division
- Cash flow term loans advanced in conjunction with asset-based revolving lines of credit
- First out or priority cash flow revolvers and term loans as part of a unitranche structure with a third-party direct lender

Channel Finance

- Creative financing solutions for technology vendors and their channel partners in a strategic, go-to-market collaboration with WeFi Technology to drive growth

Retail Finance

- Flexible capital solutions for retailers across a wide variety of industries and formats
- Customized solutions for business transformations and retailers' evolving business models

Technology Finance

- Recurring revenue and cash flow loans to B2B software and technology-enabled companies
- PNC bilateral, club bank deals and first out debt as part of unitranche structures with third-party direct lenders
- Ability to execute transactions domestically and across multiple foreign jurisdictions

Additional Financing Solutions

- A/R Securitizations
- Cross-Border & International Financing
- Sponsor Solutions & Fund Finance
- Structured Equipment Finance Solutions

PNC Business Credit

3,000+ Deals

Last 20 Years

\$70B+

Commitments Under Management

750+

Sponsor Relationships

Top 4

Middle Market Asset-Based Bookrunner¹

PNC Bank²

\$574B

Assets

\$441B

Deposits

Our results are better because our approach is better.

Asset-Based Revolvers & Term Loans

<p>Business Services</p> <p> A portfolio company of </p> <p>\$65,000,000 Revolver General Refinancing</p>	<p>Business Services</p> <p> \$200,000,000 Revolver General Refinancing</p>	<p>Business Services</p> <p> A portfolio company of </p> <p>\$160,000,000 Revolver Acquisition Financing</p>	<p>Distribution</p> <p> A portfolio company of </p> <p>\$50,000,000 Revolver Growth Financing</p>	<p>Transportation & Logistics</p> <p>    \$65,000,000 Revolver Acquisition & Working Capital Financing</p>
<p>Transportation & Logistics</p> <p> A portfolio company of </p> <p>Revolver General Refinancing</p>	<p>Manufacturing</p> <p> \$70,000,000 Revolver General Refinancing</p>	<p>Oilfield Services</p> <p> A portfolio company of </p> <p>\$45,000,000 Revolver Acquisition Financing</p>	<p>Transportation & Logistics</p> <p> A portfolio company of </p> <p>\$525,000,000 Revolver General Refinancing, Recapitalization & Working Capital</p>	<p>Manufacturing</p> <p> The Composites Solution Partner A portfolio company of </p> <p>\$150,000,000 Revolver Acquisition Financing</p>
Cash Flow Finance		Technology Finance		Channel Finance
<p>Healthcare</p> <p> A portfolio company of </p> <p>\$115,000,000 First Out Structure Revolver & Term Loan General Refinancing</p>	<p>Distribution</p> <p> A portfolio company of </p> <p>\$90,000,000 First Out Structure – Revolver & Term Loan Recapitalization & General Refinancing</p>	<p>Technology – Operational</p> <p> A portfolio company of </p> <p>Senior Secured Credit Facilities General Refinancing</p>	<p>Technology – Operational</p> <p> A portfolio company of </p> <p>Senior Secured Credit Facilities General Refinancing</p>	<p>Technology</p> <p> \$150,000,000 Channel Finance Facility Working Capital</p>
<p>Business Services</p> <p> A portfolio company of </p> <p>\$53,500,000 Super Senior Revolver & Term Loan Acquisition Financing</p>	<p>Technology</p> <p> Institutional Investors    </p> <p>\$175,000,000 First Out Structure – Revolver Acquisition Financing</p>	<p>Technology – CRM & Marketing</p> <p> A portfolio company of </p> <p>\$500MM+ Administrative Agent Senior Secured Credit Facilities General Refinancing & Growth Capital</p>	<p>Technology – Gov Tech</p> <p> A portfolio company of </p> <p>\$129,000,000 Senior Secured Credit Facilities General Refinancing</p>	<p>Technology</p> <p> \$85,000,000 Channel & Revolver General Financing</p>

¹ Loan Pricing Corporation (LPC) as of 12/31/25.

² As of 12/31/25.

PNC, PNC Bank, and Brilliantly Boring since 1865 are registered marks of The PNC Financial Services Group, Inc.

Asset-based lending is provided by PNC Business Credit, a division of PNC Bank, National Association ("PNC Bank") and PNC Financial Services UK Ltd. (an indirect wholly owned subsidiary of PNC Bank) in the United Kingdom. Specialty finance products are provided by Steel City Capital Funding, a division of PNC Bank. In Canada, PNC Bank Canada Branch, the Canadian branch of PNC Bank, provides bank deposit, treasury management, lending (including asset-based lending) and leasing products and services. Deposits with PNC Bank Canada Branch are not insured by the Canada Deposit Insurance Corporation or by the United States Federal Deposit Insurance Corporation. Lending, leasing and equity products and services, as well as certain other banking products and services, require credit approval.

©2026 The PNC Financial Services Group, Inc. All rights reserved.

CIB BC PDF 0125-0126-2615401