

mb means business®



mb

Equipment Finance

MB Equipment Finance helps keep businesses moving in the right direction.

MB Equipment Finance provides flexible equipment financing solutions, backed by a team of industry experts. Our expertise provides clients and institutional capital markets partners with many advantages, including financing solutions structured to fit your needs, efficient and streamlined processing, straightforward and accurate documentation, and exceptional service. With MB Equipment Finance, you can be confident that we will deliver the terms we propose without any last minute surprises or delays to help you keep your business moving forward.

Gain the advantages of working with leaders in the equipment financing industry

- **Up to 100% financing** for U.S. middle market companies looking to acquire new or used capital equipment or to refinance existing loans, balloons, or EBOs
- Customized leases and loans from **\$2 million to \$20 million**, with larger transactions considered depending on the deal attributes
- Leasing professionals with an **average of 25 years of experience** in delivering strategic financing solutions

Make the most of your business-critical equipment

In today's market, capital equipment leasing and financing can enhance your liquidity, productivity, and competitiveness. Whether you're looking to optimize depreciation, lower your monthly payments, or monetize existing fixed assets, MB Equipment Finance can help you meet your business objectives.

The types of equipment leases and loans we offer

FMV and EBO tax leases

MB Equipment Finance retains ownership and you use the leased equipment in exchange for rental payments. This is best for clients that cannot use depreciation benefits, seek to transfer the risk of equipment obsolescence or only need equipment for a specified period of time. You may have the option of exercising an early buyout option, or, at lease end, you can renew the lease, purchase the equipment or return the equipment.

TRAC leases

Designed to finance licensed, titled motor vehicles used for business purposes (such as over-the-road tractors, trailers, trucks, and buses) with a closed-end purchase option at lease end.

Capital / Synthetic leases

Ideal if you have long-life equipment needs or prefer asset ownership and the associated tax benefits.

Loans

Equipment term loans to support capital equipment acquisitions, refinancing existing debt, EBOs or balloon payments, and balance sheet optimization.



Examples of our broad equipment financing capabilities

Aircraft

Corporate aircraft and medical helicopters

Construction

Earth moving equipment, cranes, asphalt / concrete plants, pavers, compactors, trenchers, articulated haul trucks, graders

Distribution, Warehousing

Lift trucks, conveyors, distribution centers, racking systems

Energy, Exploration, Production

Above and under ground mining equipment, compressors, fracturing support, pumps, drill rigs

Food, Beverage, Agribusiness

Food processing, manufacturing, packaging and distribution equipment; farm equipment; production lines

Healthcare

Imaging equipment: X-ray, CT, PET, MRI, ultrasound; dialysis, patient monitoring, surgical systems

Industrial, Manufacturing

Machine tools / fabrication, automation / production, automotive, plastics, paper converting, facility maintenance and support equipment, HVAC, chillers

Marine and Port Support

Tug and push boats, barges, dredges, offshore supply vessels, ROVs, gantry cranes, straddle carriers, and stevedoring

Rail

Boxcars, hopper cars, flat cars, locomotives and tank cars

Transportation

Trucks, tractors and trailers; intermodal containers

Many benefits to consider

Conserve cash, preserve bank lines of credit

Use equipment leasing as an alternative form of financing for capital equipment. By using this financing solution, you can maximize liquidity and access capital by conserving cash and preserving bank lines for other business needs.

Cash flow

Gain improved cash flow by taking advantage of making monthly payments on the capital equipment you need most. Leasing affords a variety of payment terms to match cash flow needs.

Obsolescence protection

Equipment leasing can also be used to match payment plans to the equipment's expected useful life. At the end of the term, you can choose to take ownership of the equipment or move on to new technology.

Lending parameters at a glance

Terms

Three to eight years preferred (longer terms may be available depending on equipment type and credit quality of borrower / lessee)

Credit Profile

- S&P B⁺ or better (or privately held equivalent)
- Annual sales greater than \$50 million
- In business five years or more
- Minimum reviewed financial statements (audited preferred)

We're here to help your business move in the right direction

Let one of our equipment financing professionals help you get the process started. A list of the equipment you want to finance and financial statements are all we need to get started. We take a consultative approach to create a financing solution custom tailored for your company's unique needs while building a long-lasting relationship in the process.

Call us at 855.819.4374 to see how MB Equipment Finance can help you keep your business moving in the right direction.

MB Equipment Finance is headquartered near Baltimore, Maryland. Through its nationwide direct sales offices, MB Equipment Finance provides expertly structured financing to companies throughout the United States. MB Equipment Finance, LLC is a subsidiary of MB Financial Bank, N.A., a Chicago-based commercial bank with approximately \$15 billion in assets and a more than one hundred year history of building deep and lasting relationships with middle-market companies and individuals. MB Financial Bank offers a full range of powerful financial solutions and the expertise and experience of bankers who are focused on their clients' success. MB Financial Bank is a wholly-owned subsidiary of MB Financial, Inc. (NASDAQ: MBFI).



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