



## SAKAI AMERICA, INC.

### Heavy Equipment - Subsidized Retail Finance Program

1/1/2022

Rates & Terms Are Subject to Change

#### Super Low Subsidized Rate Equal Monthly Payment Plans

Term (in Months)	24	36	48	60
Customer Rate	2.75%	3.28%	3.65%	3.85%
Payment Factor	0.04287	0.02920	0.02242	0.01835

#### Capped FMV Lease, New Sakai Equipment, 1 Advance Payment (Subsidized)

Term (in Months)	24	36	48	60
Residual	32%	26%	23%	19%
Payment Factor	0.02991	0.02232	0.01795	0.01545

#### Rates for Transactions That Do Not Qualify for The Subsidized Rate Program

Term (in Months)	24	36	48	60
Customer Rate	3.73%	3.95%	4.16%	4.26%
Payment Factor	0.04330	0.02950	0.02265	0.01853

#### SAKAI America, Inc. (SAKAI) Program Terms

1. Eligible Units: All machines purchased by dealer directly from Sakai that have never previously been sold retail.
2. Maximum subsidy limited to 120% of dealer invoice
3. Maximum 500 hours units eligible

#### Bank of the West Equipment Finance Program Guidelines

1. Down Payment / Trade-in / Rental Credit : Typically 0% to 20% based on strength of applicant
2. Transaction Size Tier: Documentation Fee (\$), plus lien search fees, if applicable.
 

\$ <= \$250m	\$300
\$250m < \$ <= \$500m	\$400
\$500m < \$ <= \$1mm	\$500
\$ > \$1mm	\$750
3. All transactions require the approval of Bank of The West.
4. Lease option - 1,500 annual hours
5. Above rates are effective 1/1/2022 - \*01/31/2022
6. Bank of the West reserves the right to cancel or change the above rates at anytime

### Contacts

Northeast - James Dougherty, 415-470-6509. [jamesdougherty@bankofthewest.com](mailto:jamesdougherty@bankofthewest.com)

Midwest - Jeff Visscher, 317-606-5862, [jeffrey.visscher@bankofthewest.com](mailto:jeffrey.visscher@bankofthewest.com)

Southwest - Michael Biesada, 346-339-1364, [michael.biesada@bankofthewest.com](mailto:michael.biesada@bankofthewest.com)

Southeast - Scott Morrish 770-366-6378 [Scott.morrish@bankofthewest.com](mailto:Scott.morrish@bankofthewest.com)

West - Juan-Carlos Garcia, 925-876-4718, [juancarlos.garcia@bankofthewest.com](mailto:juancarlos.garcia@bankofthewest.com)

Email applications to: [efdappentry@financial-svcs.com](mailto:efdappentry@financial-svcs.com)



**BANK OF THE WEST**  
BNP PARIBAS