



SAKAI AMERICA, INC.

Heavy Equipment - Subsidized Retail Finance Program

3/1/2022

Rates & Terms Are Subject to Change

Super Low Subsidized Rate Equal Monthly Payment Plans

Term (in Months)	24	36	48	60
Customer Rate	3.41%	4.00%	4.40%	4.60%
Payment Factor	0.04316	0.02952	0.02276	0.01869

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

Term (in Months)	24	36	48	60
Residual	32%	26%	23%	19%
Payment Factor	0.03027	0.02269	0.01834	0.01583

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

Term (in Months)	24	36	48	60
Customer Rate	4.39%	4.67%	4.91%	5.01%
Payment Factor	0.04360	0.02982	0.02299	0.01888

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 3/1/2022 - 03/31/2022
6. Bank of the West reserves the right to cancel or change the above rates at anytime

Contacts

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