



SAKAI AMERICA, INC.

Heavy Equipment - Subsidized Retail Finance Program

May 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	4.53%	5.09%	5.42%	5.62%
Payment Factor	0.04366	0.03001	0.02322	0.01916

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

Term (in Months)	24	36	48	60
Residual	32%	26%	23%	19%
Payment Factor	0.03088	0.02327	0.01887	0.01635

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

Term (in Months)	24	36	48	60
Customer Rate	5.51%	5.76%	5.93%	6.04%
Payment Factor	0.04410	0.03031	0.02345	0.01935

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 04/01/2022 - 04/30/2022
6. Bank of the West reserves the right to cancel or change the above rates at anytime

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