



SAKAI AMERICA, INC.

Heavy Equipment - Subsidized Retail Finance Program

June 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 | 4.99% | 4.99% | 5.19% | 5.44% |
| Payment Factor | 0.04387 | 0.02997 | 0.02312 | 0.01907 |

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

| | | | | |
|------------------|---------|---------|---------|---------|
| Term (in Months) | 24 | 36 | 48 | 60 |
| Residual | 30% | 24% | 21% | 17% |
| Payment Factor | 0.03113 | 0.02321 | 0.01875 | 0.01626 |

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

| | | | | |
|------------------|---------|---------|---------|---------|
| Term (in Months) | 24 | 36 | 48 | 60 |
| Customer Rate | 5.98% | 5.66% | 5.70% | 5.86% |
| Payment Factor | 0.04431 | 0.03027 | 0.02335 | 0.01927 |

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 06/01/2022 - 06/30/2022
6. Bank of the West reserves the right to cancel or change the above rates at anytime

Contacts

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