



SAKAI AMERICA, INC.

Heavy Equipment - Subsidized Retail Finance Program

September 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	6.50%	6.80%	6.99%	6.99%
Payment Factor	0.04455	0.03079	0.02394	0.01980

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

Term (in Months)	24	36	48	60
Residual	30%	24%	21%	17%
Payment Factor	0.03195	0.02417	0.01970	0.01707

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

Term (in Months)	24	36	48	60
Customer Rate	7.49%	7.48%	7.51%	7.41%
Payment Factor	0.04500	0.03110	0.02418	0.02000

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 11/01/2022 - 11/30/2022
6. Bank of the West reserves the right to cancel or change the above rates at anytime

Contacts

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