

OUR COMPANY

At RBS Citizens Asset Finance, we understand the unique needs our clients face when making asset financing decisions. We will collaborate with clients to determine tax and balance sheet objectives, financing needs, and asset management solutions to achieve their business goals. We are committed to execute and offer comprehensive finance solutions for essential-use assets with the consistency of dealing with one financial institution.

RBS Citizens Asset Finance is the 8th largest bank-owned financing/leasing company in the United States. We provide loans and leases to meet the equipment and growth needs of businesses and serve privately-held companies in the Middle Market, through and including Fortune 500 companies. We are supported by Citizens Financial Group, one of the largest commercial banks in the U.S. as well as international backing from our parent, The Royal Bank of Scotland Group.

TARGET PROFILE

LEASE STRUCTURES

Tax Oriented:

- FMV Operating Leases
- Terminal Rental Adjustment Clause (TRAC): Trucks, Tractors, Trailers
- Split-TRAC: Operating Lease treatment (lessee shares in residual position)

Non-Tax Oriented:

- Synthetic Lease Structures
- Capital Leases

LOANS

- Term Loans for Real Estate and Equipment

FINANCE OPTIONS

- New and Used Equipment
- Lease Lines
- Refinancing
- Fixed or Floating Rate Options
- Sale and Leaseback

SYNDICATION

- One Bank Solution for Larger Client Needs
- Agent/Arranger Transactions

TRANSACTION SIZE

- \$1.0MM to \$250MM

TERMS

- 3 to 15 Years (based on asset class)

ADVANCE RATE

- Up to 100%

ASSET CLASSES

- Corporate Aircraft
- Mining and Construction
- Information Technology
- Equipment and Facilities
- Furniture and Fixtures
- Over-The-Road Transportation
- Marine
- Manufacturing
- Energy
- Rail
- Real Estate

INDUSTRY NICHE

- Business Aviation
- Energy including Oil & Gas and Utilities
- Transportation including Marine, Rail and Over-The-Road
- Vendor Finance
- Real Estate

RBS CITIZENS ASSET FINANCE: SALES MANAGEMENT CONTACTS

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