

Wintrust Commercial Finance (WCF) is an equipment-focused financing group headquartered in Texas, offering sophisticated loan and lease products to maritime companies throughout the U.S. WCF has a customer-focused philosophy derived from many years of experience providing maritime asset owners and operators with innovative capital solutions. WCF specializes in financing maritime assets including, but not limited to:

Harbor Services

- Bunkering
- Mooring and ship assist
- Standby vessels
- Trucking

Inland & River Coastal

- Barges
- Dredges
- Marine construction
- Tug boats

Coastwise Transportation

- Articulated tug barges (ATBs)
- Product tankers

Manufacturing & Repair

- Shipyards

Port & Infrastructure

- Ship terminals
- Stevedoring
- Tank terminals
- Warehousing

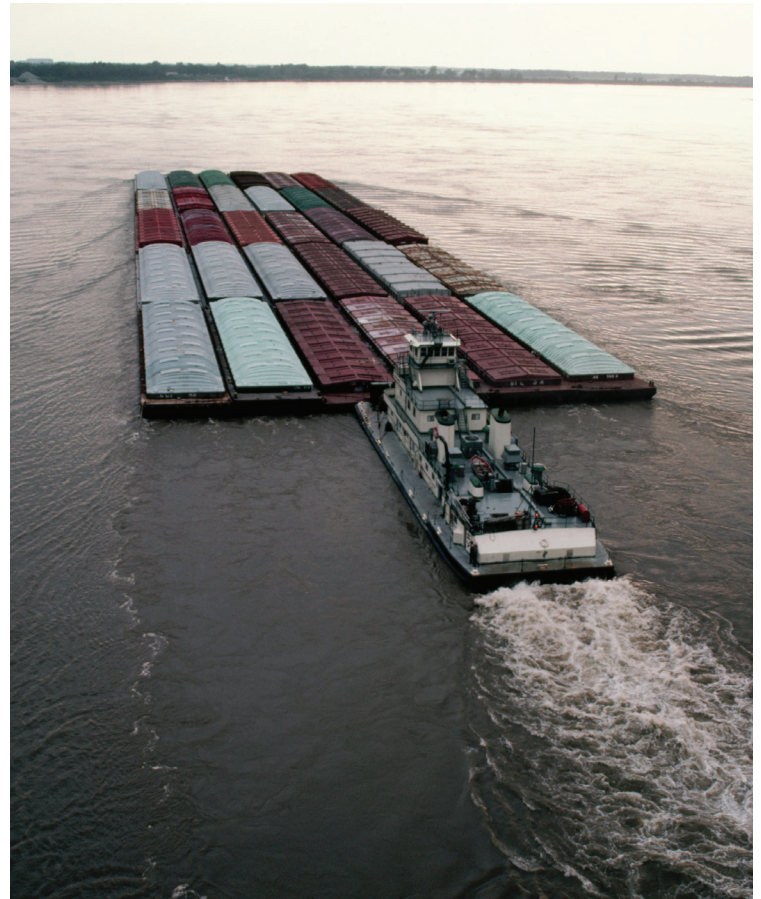
Offshore Energy Service

- Windfarm construction and maintenance
- Offshore crew vessels
- Offshore supply vessels
- Platform supply vessels

THE TEAM

A knowledgeable management team leads WCF with an average of 25 years of experience in maritime finance. The group shares an extensive background with proven success in developing, growing, and managing commercial finance and leasing organizations. The WCF team is prepared to consider all structures, including:

- Financing for new and used equipment acquisitions
- Refinancing for working capital or improved cash flow
- Leases: capital, first amendment, operating, and synthetic
- Sale/leaseback
- CapEx financing with fixed and floating rates
- Acquisitions
- Contract-based
- Construction financing



TARGET TRANSACTION PARAMETERS

- Transaction size: \$5 million to \$200 million
- Revenues of a minimum of \$100 million and EBITDA of at least \$10 million
- Credit profile: Single B to investment grade (or equivalent) with at least three years of successful operations
- Tenor: 36 to 96 months terms (on a select basis) with amortizations that reflect the remaining life of the assets

WINTRUST

Wintrust Commercial Finance is backed by Wintrust, a more than \$50 billion financial holding company that provides a wide variety of financial services for both personal and business banking needs. To learn more about the services Wintrust offers and the industries it serves, please visit wintrust.com.

At Wintrust, we're not only experts in the industries we serve, but we also take the time to build a relationship with your business and understand your goals. As your one-stop shop for any financial need, we're ready to partner with you to support your company's growth.