RBS

RBS Business Capital is one of the largest providers of asset-based financing in the United States. We offer a variety of secured financial solutions designed to maximize our client's borrowing capability and flexibility. In addition to credit solutions, we draw on the strengths of Citizens Financial Group, a $159 billion commercial bank holding company and a wholly-owned subsidiary of The Royal Bank of Scotland Group, one of the world's leading financial services companies, to provide a wide array of non-credit products and services and debt capital raising solutions to our clients. We do this through a dedicated network of seven full service offices and one sales office throughout the United States.

NORTHEAST REGION
Christopher Carmosino, EVP, Regional Manager
53 State Street, Boston, MA 02109
Phone: 617-725-5831
E-Mail: Christopher.Carmosino@rbsbusinesscapital.com

SOUTHERN REGION
Ronald Clack, SVP, Regional Manager
100 Galleria Parkway, Suite 1100, Atlanta, GA 30339
Phone: 770-988-2987
E-Mail: Ronald.Clack@rbsbusinesscapital.com

MIDWEST REGION
Ronald Donatelli, SVP, Regional Manager
525 William Penn Place 153-2470, Pittsburgh, PA 15219
1215 Superior Avenue E., 6th Fl., Cleveland, OH 44114
Phone: 412-867-3996
E-Mail: Ronald.Donatelli@rbsbusinesscapital.com

CHICAGO REGION
Ira Kreft, SVP, Managing Director
71 South Wacker Drive, Suite 2800, Chicago, IL 60606
Phone: 312-777-3624
E-Mail: Ira.Kreft@rbsbusinesscapital.com

The Royal Bank of Scotland Group is one of the world's leading financial services companies, providing a range of retail and corporate banking, financial markets, consumer finance, insurance, and wealth management services. RBS Group serves more than 36 million personal customers world-wide and employs more than 135,000 people, including nearly 30,000 in the United States. For further information, please visit the RBS Web site at rbs.com.

Target Loan Profile

Loan Type:

Senior Secured Loans
- Revolving Lines of Credit
- Term Loans – 3 to 15 year amortization
- Letters of Credit, Bankers Acceptances
- Capital Expenditure Loans
- Leases

Commitment Size:

$5,000,000 Minimum
Syndication capabilities up to $500,000,000

Purposes:

- Working Capital
- Refinancing
- Turnarounds
- Acquisitions
- Buyouts
- Recapitalizations
- Equipment / Real Estate

Industry Preferences:

- Manufacturers
- Wholesalers
- Distributors
- Service Companies
- Retail

Collateral:

- Accounts Receivable
- Inventory
- Machinery & Equipment
- Real Estate

Strengths:

- Aggressive pricing and structure
- Rapid approval process
- Minimal covenants
- Account administration locally
- Nationwide, UK, and European lending capability
- Full line of International and Cash Management services