



FACT SHEET

Strong Financing Alternatives

Varilease offers its clients straightforward, uniquely structured leases at aggressive rates. Our sophisticated financing professionals have the knowledge and authority to respond quickly to the equipment-leasing needs of middle-market to investment-grade companies. They are empowered to design a leasing solution that maximizes the benefits to your tax, accounting, cash flow and equipment-obsolescence strategies.

Results

Leasing lets your business acquire, update or replace equipment efficiently and with flexibility. You gain more control over business equipment decisions while enjoying other benefits:

- ▲ Conserve cash, maintain liquidity and preserve lines of credit
- ▲ Improve balance sheet ratios, such as ROA, ROI, Leverage and Quick Ratio, with a properly structured operating lease
- ▲ Potentially minimize your federal income tax liability
- ▲ Minimize the impact that financing can have on the EBITDA line
- ▲ Access the latest technology and protect against obsolescence

Flexible

Whether you're looking to improve your balance sheet or maximize potential tax benefits, Varilease offers a variety of flexible leasing alternatives, including:

- ▲ Operating leases
- ▲ Capital leases
- ▲ Leveraged leases
- ▲ Tax leases
- ▲ Non-tax leases
- ▲ Non-tax operating leases
- ▲ Sale leasebacks
- ▲ Lease lines of credit

Customized

Varilease consultants have the knowledge, experience and flexibility to tailor solutions that meet the most complex business needs. Our dedicated team of seasoned professionals will work closely with you to design a leasing solution that equips your business for the future. And through our subsidiary BancLeasing Incorporated, community banks can now offer this service to their best customers.

Working for You

Varilease has financed more than \$1 billion in assets and is ranked in the Monitor Top 100. Call us today to find out how we can design a solution that works for you.