

## At-a-glance

For nearly a century, companies from virtually every industry have turned to Bank of America Business Capital for sound financial solutions. As one of the largest asset-based lenders in the world — serving the United States, Canada and Europe — we're dedicated to helping middle-market and large corporate borrowers achieve their goals. Our proven track record and financial expertise have resulted in lasting relationships and client success.

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### Who can benefit

Companies seeking financing solutions of \$10 million or more can benefit from the flexibility and versatility of an asset-based structure. With experience in a broad array of industries, we serve companies in the following sectors:

- Manufacturing
- Wholesaling
- Distribution
- Services

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### Capabilities

- Asset-based structures of \$10 million or more
- Revolving lines of credit
- Term loans with flexible amortization schedules
- Local structuring, underwriting and appraisal
- Ability to consider intangible collateral such as product line and trade name valuations, intellectual property or foreign assets

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### Loans support

- Recapitalization
- Restructuring and Turnarounds
- Leveraged Buyouts
- Refinancing
- Growth
- Working Capital
- Mergers and Acquisitions
- Capital Expenditures

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### Extensive resources

As a client, you have direct access to complementary Bank of America Merrill Lynch products, including:

- Junior and High Yield Debt
- Loan Syndications
- Treasury Services
- Interest Rate Protection
- Foreign Exchange and Commodity Risk Management
- Mergers and Acquisitions Advisory
- Capital Markets Products

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### Why choose us

- *Customer commitment* — we take pride in providing clients and intermediaries with a “best-in-class” experience
- *Breadth of products/services* — asset-based loans of \$10 million or more, enhanced by the most extensive financial products and services in the industry
- *Experience* — the largest share of middle-market and large corporate relationships of any bank in the United States, including more than 99 percent of the Fortune 500
- *Leading service technology* — proprietary web-based loan servicing system gives clients instant access to account information and day-to-day transactions
- *Syndication strength* — Bank of America Merrill Lynch is ranked No. 1 U.S. bookrunner of asset-based loans by Thomson Reuters, 2011
- *Global provider* — offices serving the United States, Canada and Europe
- *Stability* — part of Bank of America Merrill Lynch, one of the largest financial services providers in the world

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### For more information visit

Bank of America Business Capital at  
[bankofamerica.com/businesscapital19](http://bankofamerica.com/businesscapital19)