

## Enhanced and Streamlined Commercial Finance Capabilities at Mitsubishi HC Capital America Provide Solutions Across the Value Chain

*Experienced, stable lender provides liquidity, flexibility for North American companies*

**NORWALK, CT, May 16, 2023 – Mitsubishi HC Capital America**, the largest non-bank, non-captive finance provider in North America, is expanding the depth and scope of its commercial finance solutions to fully encompass both the front and back end of the enterprise value chain.

With the recent integration of Mitsubishi HC Capital America, ENGS Commercial Finance and Mitsubishi HC Capital (U.S.A.) now complete, the Commercial Finance group can more efficiently meet the wide array of diverse needs for its customers with services aimed at suppliers, manufacturers, distributors, dealers/resellers, and end-users.

Craig Weinewuth, President & CEO, is confident the expansion in available solutions is advantageous to the market. “With more than \$7.5 billion in owned and managed assets, Mitsubishi HC Capital America is well-positioned to increase its market share in corporate finance,” he says. “Our expanded resources come at a critical time for our customers considering current economic conditions. The experience and expertise of our team married with our stable and flexible capital platform makes our organization an attractive funding partner for companies throughout North America.”

The Commercial Finance division is being led by Brian Rosa, previously managing director at Mitsubishi HC Capital (U.S.A.). He’s working with a team of industry leaders with decades of experience in structuring and executing both mainstream and complex transactions. More specifically, the team includes:

- Business Finance, which is led by Mike Semanco. He and his team provide asset-based lines of credit and syndicated loans
- Working Capital, which is run by Tania Daniel and offers factoring facilities and ledgered lines of credit
- Structured Finance & Leasing, led by Chris Pagano. This team offers a wide variety of solutions from project financing to FMV/operating leases and pay-per-use contracts
- Trade Finance, which offers large enterprise payables and receivables financing. Richard Coasby is spearheading this group
- Technology Finance, which includes vendor neutral financing designed specifically for solution providers. Chris Pagano also oversees this team
- Capital Markets, which is primarily engaged in buy side activities, is led by Corinne Seton

As one, the group has access to capabilities outside their own specialties. A customer with complex financing needs beyond the scope of a single solution can now work with one team to accomplish their needs in a more streamlined manner. For example, a manufacturer looking to retrofit their old fluorescent lighting to LED can finance the

project using their projected energy savings while receiving an asset-based line of credit to purchase new equipment. This enables the business owner to save time and resources by working with a single team and financing source.

Rosa explains that the Commercial Finance division has a long history of providing strong corporate financing capabilities in various markets cross the United States, as well as the ability to work cross-border with colleagues in Canada. “With our lending capabilities through Mitsubishi HC Capital Canada, we can offer inclusive, comprehensive financing for customers operating in either or both countries and grow their organizations faster and more effectively,” he says.

“We are uniquely situated to grow our relationships with U.S. and Canadian borrowers and lessees as well as with our technology and financial institution partners,” adds Weinewuth. As a non-bank lender with a strong and diverse capital base, Mitsubishi HC Capital America has increased flexibility with its transactions and is known for offering customized, creative solutions. “Our clients understand that we will be there as a long-term, trusted partner.”

### **About Mitsubishi HC Capital America**

Mitsubishi HC Capital America is a specialty finance company that has extensive capabilities throughout North America with its affiliate, Mitsubishi HC Capital Canada, combining a consultative approach and expansive digital platform to help organizations of all sizes accelerate growth. With \$7.5 billion in assets and more than 800 employees, the company is the largest non-captive, non-bank commercial finance company in North America. Mitsubishi HC Capital America partners with equipment manufacturers, dealers and distributors, as well as end-customers directly, in providing customized financial solutions, including transportation and commercial finance. Dedicated to improving the communities where it operates, the company is committed to the United Nations Sustainable Development Goals. Visit <https://www.mhccna.com/en-us>

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