



Financing that unlocks
your potential.



WHITE OAK
COMMERCIAL FINANCE

The business landscape is quickly evolving – your financing needs to keep pace.

From disrupted supply chains to fast-changing market trends, businesses of all sizes are faced with increasingly complex challenges.

Now more than ever, you need a financial partner who understands your unique journey and can help pave your path to growth.

White Oak Commercial Finance. Your potential is our business.

“ The biggest difference with White Oak is that when you pick up the phone you feel like you’re talking to people who understand business and the ebbs and flows of it. ”

White Oak Client

Who we are.

- + An industry-leading alternative financing company delivering creative solutions to businesses since 1987
- + A provider of \$2 million - \$250 million in capital solutions to companies across three continents
- + A client-focused team of industry experts backed by White Oak Global Advisors



Tackle each phase of your business with confidence.

Our experienced team and expansive suite of products provide you with creative solutions to complex situations.

Expansion



Rapid Growth



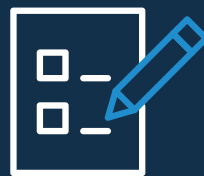
Acquisition



Turnarounds



Balance Sheet Restructuring



Recapitalizations



Your needs are unique. Your financing options should be too.

Creativity is at the core of our offering. At White Oak, we build tailored and scalable solutions to help take your business to the next level.

- + Asset-Based Revolvers and Term Loans
- + FILO, Stretch, and Structured ABL
- + Factoring and Invoice Discounting
- + Structured Sale of Receivables
- + Inventory Purchase Facilities
- + Supply Chain Finance
- + Lender Finance
- + International Lending Solutions



We see opportunity where others don't.

At White Oak, we take a hands-on approach to understand your company's short and long-term goals, analyze your assets, capital structure, and cash flow to deliver the right solution.

Our client-first lending model provides:

- + Expert consultation to achieve your unique objectives
- + A wide range of financing structures for any business cycle
- + Ready capital and access to our industry network

Building lasting relationships is the cornerstone of our business, and we treat your success like our own.

“ They candidly understand the position a company is in, and what needs to be done. ”

White Oak Client

Experience flexible financing.

Range of facilities



\$2 million - \$250 million

Industries covered include



Wholesale, importers, manufacturers, government contractors, apparel, home furnishing, electronics

Types of eligible collateral



Unbilled receivables, M&E, real estate, marketable securities, and IP

Advance rates



Up to 95% AR
From 60% up to 100% on Inventory
Up to 85% NOLV and 65% FMV

Recent Deals.



Provided a

Stretch Asset-Based Credit Facility

In the amount of

\$75,000,000

To a Diversified Petroleum Products Distributor
West Coast



Increased a

Factor-Based Credit Facility

By the amount of

\$4,000,000

To a Telecommunications Government Contractor
Northeast



Provided a

Factoring Credit Facility

In the amount of

\$8,000,000

To a Global Automotive Parts Supplier
Midwest



Provided a

Asset-Based Credit Facility

In the amount of

\$81,000,000

To an Investment Group
Australia

Contact
us today.

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- WHITE OAK GLOBAL ADVISORS OFFICES
- FINANCIAL AFFILIATES

Rethink how your assets
can work for you.



ABOUT WHITE OAK COMMERCIAL FINANCE, LLC We are a global financial products and services company providing capital solutions to companies across the economy. WOCF's offering includes asset-based lending, full-service factoring, lender finance, invoice discounting, government contract financing, supply chain financing, inventory financing, US import/export financing, trade credit risk management, account receivables management and credit and collections support. The firm has offices and personnel throughout the US, UK, and Australia, including San Francisco, Charlotte, Washington D.C., Atlanta, Los Angeles, London, Glasgow, and Sydney. WOCF is an affiliate of White Oak Global Advisors, LLC, and its institutional clients. More information can be found at www.whiteoaksf.com/commercialfinance.