



STERLING BANK LEASING

LEASE VS BANK LOAN VS CASH

	<u>LEASE</u>	<u>BANK LOAN</u>	<u>CASH</u>
REQUIRES DOWN PAYMENT	NO	YES	YES
PLEDGES OF ADDITIONAL COLLATERAL	NO	OFTEN	NO
REDUCES CREDIT LINES	NO	YES	NO
CUSOMER BEARS THE TECHNOLOGY RISK	NO	YES	YES
NEGATIVELY IMPACTS FINANCIAL RATIOS	NO	YES	YES
REQUIRES COMPENSATING BALANCES	NO	YES	NO
PROVIDES FULL SERVICE PACKAGE	YES	OFTEN NOT	NO
REDUCES IMPACT OF INFLATION	YES	NO	NO
HAS TAX / ACCOUNTING BENEFITS	YES	YES	YES
OFFERS CREATIVE FINANCING SOLUTIONS	YES	NO	NO
PROVIDES LONGEST FINANCING TERMS	YES	NO	N/A