

Canon



Financing Structured for
Today's Healthcare Environment

Canon Medical Finance

The Capital Challenge Facing Healthcare Today

Healthcare organizations are navigating a capital environment that feels increasingly restrictive. Reimbursement pressure, rising operating costs, and tighter lending standards are making it harder to move forward with essential equipment projects.

In many organizations, the need for new technology is clear, but the path to funding is not. Medical imaging replacements get pushed into next year's budget. Expansion projects stall mid-planning. Teams are asked to add capacity while preserving cash. These delays protect short-term liquidity, but they come with real operational consequences. Aging equipment increases service costs, slows patient throughput, and can limit the ability to compete for referrals. Leadership teams often find themselves caught between urgent clinical needs and limited capital flexibility.

Most healthcare providers are not short on need; they are short on flexible capital that aligns with how healthcare revenue actually arrives. Healthcare leaders are not simply looking for funding. They need financing that supports operational stability, protects cash, and allows critical projects to move forward without adding unnecessary financial risk.



*“Canon has helped us by listening to our needs and providing us with multiple options in our equipment, as well as options acquiring that equipment with very flexible financial arrangements.”**

—Chris Tuttle
Director of Radiology
University Cancer & Blood (UCBC)
Athens, GA, USA



Financing as a Strategic Tool

Canon Medical Finance was structured to close the gap between traditional lending and the realities of healthcare operations. As an OEM financing partner focused exclusively on healthcare, Canon understands equipment lifecycles, service requirements, reimbursement timing, and upgrade pathways. That specialization changes the speed, flexibility, and outcomes of financing.

The process begins with understanding each organization’s clinical priorities, capital constraints, and long-term technology roadmap. From there, Canon develops a financing strategy designed to align with how healthcare organizations plan, budget, and generate revenue. Rather than offering a standard set of loan products, the goal is to create a structure that supports real operational needs.

Flexible financing helps preserve capital by avoiding large upfront expenditures and protecting cash for staffing, operations, and strategic initiatives. Faster credit decisions and streamlined approvals allow projects to move from planning to installation more quickly, helping organizations begin realizing clinical and financial benefits sooner. Financing can also be structured to include service, software, IT, and facility upgrades within a single plan, simplifying approvals and reducing administrative complexity.

Because healthcare technology continues to evolve, financing is designed with future upgrades in mind. Flexible structures and capital lines of credit make it easier to expand capacity or adopt new technology as needs change. In this way, financing becomes part of a long-term strategy rather than a one-time transaction.

Flexible and Customized Solutions

Specialized payment structures, such as **deferred and step payments**

Capital expenditures **lines of credit** for qualified customers up to \$25M with no fees and no annual utilization required

No additional collateral required with financing secured by the equipment only

Financing for non-Canon assets,² including but not limited to Leasehold Improvements, IT, Mammography, etc.

Leaves **existing bank lines of credit intact** and undisturbed

Canon Financial Services, Inc. is wholly by Canon USA and is a top 50 Finance Company in the U.S., funding over \$1B annually.

² Subject to asset management approval

| | Canon CANON MEDICAL FINANCE | TRADITIONAL LENDERS |
|--------------------------------|---|--|
| Interest Rates | Individualized and Competitive | Higher, Market-driven |
| Prompt Credit Decision | Fast approvals (1-3 business days) | More involved approvals adds additional time |
| Down Payment | 100% financing | Often requires 10-20% payment |
| Flexible Payment Terms | Tailored plans to suit facility budgets | Limited payment terms |
| Collateral | Equipment as collateral only | Additional collateral may be required |
| Warranty & Support | Comprehensive | Facility negotiates separately |
| Total Cost of Ownership | Lower due to interest rate and maintenance costs | Higher over lifespan due to higher interest |
| Replacement Cycle | Facilitates quicker upgrades to keep tech current | May be prolonged due to budget constraints |

What Changes When You Work with Canon Medical Finance

Projects move forward sooner.

Credit decisions typically occur within days rather than weeks, helping equipment go live faster and begin generating revenue earlier.

Liquidity remains protected.

Financing is secured by the equipment itself, allowing organizations to preserve cash for staffing, operations, and strategic priorities.

Payments align with healthcare cash flow.

Deferred starts, step payments, and customized schedules allow payments to follow reimbursement cycles and patient volume.

Future capital becomes easier to access.

Flexible structures and lines of credit help organizations move forward with additional projects without restarting the approval process.

Technology stays current.

Built-in upgrade pathways reduce the need for disruptive capital events and help organizations keep pace with clinical innovation.

Total cost of ownership becomes more predictable.

Eliminating progress payments, documentation fees, and upgrade friction helps reduce surprises and improve long-term budgeting.



Canon Medical places a strong emphasis on corporate responsibility by prioritizing the financial health and well-being of institutions and hospitals through the expertise of Canon Medical Finance. Our customized, cost-effective finance solutions empower healthcare organizations to continue their pioneering role in healthcare technology within their local communities, ensuring widespread access to the latest innovations in medical imaging.

A Partner Focused on Outcomes

Healthcare organizations need more than a lender. They need a partner who understands the urgency of patient care, the complexity of reimbursement, and the risks associated with major capital projects. Canon Medical Finance brings together sales, finance, installation, and applications teams to coordinate the entire process. This alignment helps simplify internal approvals, reduce administrative burden, and support a smoother transition from purchase through implementation and beyond.

The result is a financing strategy that helps providers preserve cash, accelerate technology adoption, and reduce financial risk while maintaining long-term flexibility. Financing should not slow progress. With the right structure, it becomes a tool that supports growth, stability, and better patient care—even during challenging economic times.

Contact our team to explore how Canon Medical Finance can help you address your unique challenges and achieve your financial goals.



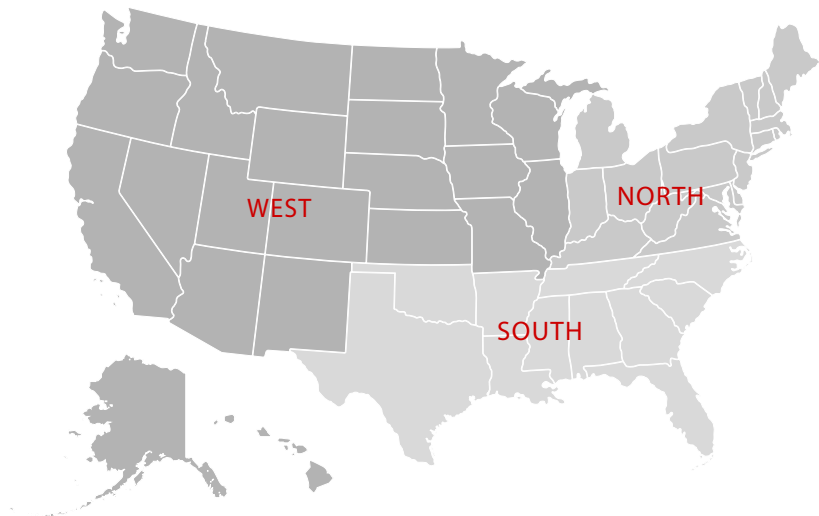
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