

Kinetic Advantage Secures \$225 Million Credit Facility With MUFG

Facility expands capital capacity to support independent dealer floorplan growth in 2026 and beyond

CARMEL, IN, UNITED STATES, January 29, 2026 /EINPresswire.com/ -- [Kinetic Advantage](#), an independent automotive floorplan financing company, announced today that it has secured a \$225 million credit facility with MUFG to support the continued growth of its independent dealer floorplan business.



This transaction meaningfully increases our capacity to support dealer growth while strengthening the foundation for continued expansion”

Adam Galema, senior vice president of finance at Kinetic Advantage

The facility closed Jan. 9, 2026, following Kinetic Advantage’s second securitization completed in late 2025. The transaction is backed by loans to independent auto dealers.

The credit facility was designed specifically to address the financing needs of independent dealerships and provides Kinetic Advantage with additional capital capacity to

support dealer growth initiatives in 2026 and beyond.

“We are very pleased to establish a relationship with MUFG,” said Marty McFarland, CEO of Kinetic Advantage. “MUFG’s deep experience in the floorplan business is evident in the structure of this facility, which significantly expands our ability to support independent dealers and execute on our growth strategy.”

“This transaction meaningfully increases our capacity to support dealer growth while strengthening the foundation for continued expansion,” said Adam Galema, senior vice president of finance at Kinetic Advantage.

The facility complements Kinetic Advantage’s recently completed securitization and strategic investment from Carlyle, along with continued sponsorship from Altamont Capital Partners, positioning the company for continued expansion in the independent dealer floorplan market.

Founded in 2020 by former leaders of Dealer Services Corporation, NextGear Capital and Automotive Finance Corporation, Kinetic Advantage partnered with Altamont Capital Partners to launch an independent floorplan company focused on providing inventory financing solutions to

independent dealers nationwide.

TCG Capital Markets, L.L.C. served as structuring agent for the transaction.

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About Kinetic Advantage

Kinetic Advantage is a dynamic independent floorplan company led by trusted industry veterans to provide complete inventory financing solutions to independent dealerships. Our core focus is providing our independent dealer customers with complete financing solutions to help them succeed through top-notch service, local support and a collaborative partnership.

About Altamont Capital Partners

Altamont Capital Partners is a private investment firm based in the San Francisco Bay Area with more than \$4.0 billion of assets under management. Altamont is focused on investing in middle-market businesses where it can partner with leading management teams to help its portfolio companies reach their full potential. The firm's principals have significant experience building business success stories across a range of industries, including financial services, multi-unit consumer, industrials, and business services.

About MUFG and MUFG Americas

Mitsubishi UFJ Financial Group, Inc. (MUFG) is one of the world's leading financial groups. Headquartered in Tokyo and with over 360 years of history, MUFG has a global network with approximately 2,000 locations in more than 40 countries. The Group has about 150,000 employees and offers services including commercial banking, trust banking, securities, credit cards, consumer finance, asset management, and leasing. The Group aims to "be the world's most trusted financial group" through close collaboration among its operating companies and flexible response to the financial needs of its customers, serving society, and fostering shared and sustainable growth for a better world. MUFG's shares trade on the Tokyo, Nagoya, and New York stock exchanges. For more information, visit <https://www.mufg.jp/english>.

MUFG's Americas operations, including its offices in the U.S., Latin America, and Canada, are primarily organized under MUFG Bank, Ltd. and subsidiaries, and are focused on Global Corporate and Investment Banking, Japanese Corporate Banking, and Global Markets. MUFG is one of the largest internationally headquartered financial institutions in the Americas. For locations, banking capabilities and services, career opportunities, and more, visit www.mufgamericas.com.

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