

**THE FINANCIAL PARTNER
OF YOUR DEVELOPMENT**



THE ESSENTIAL



**BNP PARIBAS
LEASING SOLUTIONS**

Business is ON



BUSINESS IS ON

OUR MISSION, OUR 5 COMMITMENTS

SUPPORTING AND BOOSTING THE DEVELOPMENT OF OUR CLIENTS AND PARTNERS

In today's fast-evolving economic and technological environment, that is more open, more mobile and also more complex, your business needs to stay distinctive and competitive. To keep up, you need the very best financial partner—one who will help you grow sustainably and become one of the key players in your market.

If you have investment plans and are seeking a financial partner that can provide expertise, flexibility and reliability, BNP Paribas Leasing Solutions is committed to your success, and will be there to support you in the long term.

Our expert teams will advise you at all stages of your projects, from conception to implementation. These professionals have an in-depth knowledge of your business sector and the challenges you face, and can anticipate the main market trends. Attentive to your needs, they will provide competent advice and assistance.

Within the BNP Paribas Group, BNP Paribas Leasing Solutions specialises in leasing and financing solutions for professional equipment, and in particular:

- **vehicles and machinery** in agriculture, construction, civil engineering, transport, and materials handling;
- **technological equipment** including office equipment, IT, telecommunications and specialised technologies.

We're a European leader in leasing, with nearly **28.8 billion euros in financed assets**. We offer a huge range of services, from operating lease to fleet outsourcing and long-term leasing.

OUR EXPERTISE IS DEPLOYED FOR THE BENEFIT OF:

Customers of the BNP Paribas Group: companies, professionals, SMEs, self-employed professionals, institutional clients.

We offer to the customers of the BNP Paribas Group retail banking network (except individual clients) leasing solutions and financing services to support their investment strategies.

Our partners: manufacturers and distributors of professional equipment.

We finance the sales of equipment manufacturers and distributors (dealers and resellers) and software publishers, with leasing solutions and associated services offered to the end-users.

Companies and professionals: SMEs, mid-tiers and multinationals.

Through our BNP Paribas Rental Solutions brand, we directly propose solutions to certain professional clients for the leasing and on-going management of their IT assets or commercial and industrial vehicle fleets. We provide support for them throughout the asset lifecycle, from choosing equipment to turning it in.



5 COMMITMENTS AND A VALUE PROMISE

Acting as a 'business accelerator' for its clients and partners, BNP Paribas Leasing Solutions offers companies value-added solutions that enable them to enhance productivity and therefore profitability with smart and convenient tools.

Our 2,800 employees are trained to provide high-quality service that rests on five strong commitments:

- **Expertise:** we share our extensive knowledge of assets with our clients and partners to help promote business growth over the long term.
- **Simplicity:** we offer tools and services adapted to the needs of our clients and partners by looking for the greatest operational efficiency.
- **Responsiveness:** we have smart tools to guarantee the quickest possible service.
- **Innovation:** we make every effort to regularly propose services and technological solutions on the cutting edge of the market.
- **Responsibility:** we act in an ethical, responsible manner, always keeping the BNP Paribas Group values in mind.

This promise is summarised in the BNP Paribas Leasing Solutions brand signature:

Business is ON

INTERNATIONAL

WE CAN OPERATE IN 22 COUNTRIES, ON 4 CONTINENTS

INTERNATIONAL COVERAGE, LOCAL EXPERTISE

Through its global reach and local offices, BNP Paribas Leasing Solutions provides service in 22 countries, on four continents.

BNP Paribas Leasing Solutions is directly present in 15 countries: Austria, Belgium, China (share in Jiangsu Financial Leasing), France, Germany, India (joint-venture with Srei), Italy, Poland, Portugal, Romania, Spain, the Netherlands, the United Kingdom, the United States (via Bank of the West) and Turkey.

Finally, we bring our expertise to the Leasing departments of the BNP Paribas Group banking network in Algeria (El Djazair), Gabon (BICIG), Ivory Coast (BICICI), Luxembourg (BGL BNP Paribas), Morocco (BMCI Leasing), Senegal (BICIS) and Tunisia (UBCI Leasing).



PART OF A MAJOR INTERNATIONAL BANKING GROUP

In a changing world, BNP Paribas—as a leading bank in the Euro zone and a top-notch international bank—assists its clients in carrying out their projects. With **188,000 employees** in **75 countries**, BNP Paribas offers world-class banking and financial services and occupies key positions in two major areas of activity: 'Retail Banking & Services' and 'Corporate & Institutional Banking'.

'Retail Banking & Services' is a worldwide network that provides retail banking and specialised financial services. It is a continuing and enduring growth driver of the BNP Paribas Group. BNP Paribas Leasing Solutions belongs to this entity.

KEY FIGURES* AND AWARDS

A REFERENCE COMPANY IN THE LEASING SECTOR

70 years'
experience providing
leasing solutions

2,800
specialist
staff

We operate in
22 countries

A European leader
in the financing
of capital equipment

EXPERTISE RECOGNIZED IN THE MARKET

In 2011 and again in 2014, BNP Paribas Leasing Solutions was named 'EUROPEAN LESSOR OF THE YEAR' at the 'Leasing Life Awards'. This is one of the leasing sector's most prestigious accolades.

In 2015 for the third consecutive year, BNP Paribas Leasing Solutions won the 'FINANCIAL SOLUTIONS SUPPLIER OF THE YEAR' award given at the annual 'European IT & Software Excellence Awards 2015' ceremony.

A MAJOR PLAYER IN REAL-ECONOMY FINANCING

€9.8 billion
in new commitments

€28.8 billion
of total assets under management

480,000
finance applications processed
yearly and over 2,100 daily

290,000 leasing contracts
agreed, three per minute,
to benefit the real-economy

BANK

SUPPORTING AND FINANCING THE INVESTMENTS OF THE BNP PARIBAS GROUP CUSTOMERS

BNP Paribas Leasing Solutions provides services to the customers of the BNP Paribas Group retail banking networks through teams in a dedicated department: Bank Leasing Services.

Bank Leasing Services supports corporate, SME, professional and institutional customers of the Group's retail banking networks in 5 countries: France, Italy (BNL), Belgium (BNP Paribas Fortis), Poland (BGZ BNP Paribas) and Turkey (TEB). As part of the 'One Bank for Corporates' strategy put in place by BNP Paribas to provide support for its corporate customers throughout Europe and beyond, BNP Paribas Leasing Solutions also offers its leasing products in 7 other European countries: Austria, Germany, Portugal, Romania, Spain, the Netherlands and the United Kingdom.

Finally, Bank Leasing Services advises the BGL BNP Paribas bank in Luxembourg and the entities of International Retail Banking (IRB) in Algeria, Morocco, Tunisia, Ivory Coast, Senegal and Gabon. In these countries, we help meet leasing requirements for local customers.

As specialist in financing for professional equipment and real estate, the Bank Leasing Services teams offer companies the following products¹:

- **Finance Lease with purchase option.**

With this type of financing, our customers know in advance the price at which they may buy the equipment when the leasing contract ends. We indicate the residual value of the asset when the contract is signed. At the end of the contract, the customers have the option to pay this amount and take ownership of the equipment.

- **Finance Lease**

This type of contract does not include a purchase option. When it expires, the lessee may request an extension to his leasing arrangement.



- **Insurance cover for the assets.**

It is a complementary service providing for insurance of the leasing solution. In case of total loss of equipment, compensation is paid to settle the financing. In case of partial loss (optional), the allowance covers the cost of repair or replacement.

- **Insurance cover for operatives.** It insures individuals whose services are indispensable for the company against risks of death and permanent or temporary disability. The outstanding balance on the insured equipment will be settled in full.

- **Real Estate leasing.** Exclusively for buildings intended for professional use, i.e. industrial, commercial, or for the provision of professional services. We finance construction, the purchase of existing buildings, the purchase of land followed by construction, and acquisitions in future completion.

#SIMPLICITY

As a company or professional customer of the BNP Paribas Group, you already have a direct relationship with your bank account manager at your local branch or business centre.

Our Leasing Sales Representatives work in close collaboration with your Bank Account Manager to simplify communications and jointly offer you solutions that meet your financial needs.

They organise three-way meetings to be held at your premises or the bank.

¹ Products available vary depending on country.



PARTNERS

FACILITATING DEVELOPMENT AND BOOSTING SALES

Providing our partners—manufacturers, publishers and their distribution networks (dealers and resellers)—with the financing solutions that will help them to boost their sales is the core business of BNP Paribas Leasing Solutions.

#EXPERTISE / The 'Vendor Academy'

We offer our reseller partners an innovative and fully customised training programme about our leasing products—the 'Vendor Academy'. Our staff provides your sales teams with customised sessions that reflect the business challenges of your sector. You benefit from our

in-depth knowledge of our products and services, which your team can use in turn with their own clients to improve sales performance. This is another innovative way in which BNP Paribas Leasing Solutions acts as a business accelerator for its partners, offering services with real added value.

In order to provide the optimal responses to your business challenges and offer you value-creating solutions, we have chosen to specialise for each given market in the financing of certain categories of assets and equipment, in which our teams possess recognized expertise. Thus, BNP Paribas Leasing Solutions has put in place an organization that focuses on two main asset areas:

Equipment & Logistics Solutions,

a business line dedicated to the financing of logistics equipment, with 4 main business sectors:

- agricultural machinery;
- construction equipment;
- commercial and industrial vehicles;
- handling equipment.

Technology Solutions, a business line specialising in technology equipment, and more specifically in 4 asset categories:

- office equipment;
- IT equipment including software;

- telecommunications equipment and infrastructures;
- specialist equipment (e.g. medical, security, audio-visual, etc.).





Besides, BNP Paribas Leasing Solutions has developed a range of products and services tailored to meet all the financing requirements of its clients and partners.

Loan with an equipment guarantee

Finance Lease

Under this arrangement, BNP Paribas Leasing Solutions finances and owns the equipment, but transfers to the lessee the full risk associated with the use of the asset. It provides no service outside the provision of equipment.

Finance Lease with purchase option

As Finance Lease, but this allows you to purchase the equipment at the end of the contract. You have the opportunity to become the full owner of the asset.

Operating Lease

Under this arrangement, you use the equipment without acquiring it. BNP Paribas Leasing Solutions retains ownership of the asset. Once the rental period is over, you can return the asset or extend your agreement.

Leasing with services

As Operational Lease, but you are entitled to additional benefits such as equipment servicing and maintenance.

Insurance cover for assets

This is a complementary service providing insurance for your leasing solution. In case of total loss of equipment, compensation is paid to settle your balance. In case of partial loss (optional), the allowance covers the cost of repair or replacement.

Insurance cover for operatives

This insures individuals whose services are indispensable to the company against the risks of death and permanent or temporary disability. The outstanding balance on the insured equipment will be settled in full.

Financial management of distribution networks (wholesale finance)

We offer manufacturers and importers of professional equipment with independent distribution networks the possibility to outsource the management of their resellers' credit lines.

BNP Paribas Leasing Solutions manages the financial flow between the manufacturer and its distribution network. We take full responsibility for the invoices, including the financing, non-payment risk, management and recovery of these amounts.



#INNOVATION / Lease Offers

Proposing a leasing arrangement, accessing the offer list, sending a finance request, consulting a live request list: our bespoke application 'Lease Offers' does it all.

Available as an online version and on smartphones and tablets, this application enables our partners and business contributors to obtain the information they require for their sales operations rapidly and easily.

CORPORATE CUSTOMERS

FINANCE AND MANAGE EQUIPMENT FLEETS

Within the BNP Paribas Group, BNP Paribas Rental Solutions specialises in rental solutions with services and fleet management for corporate customers.

BNP Paribas Rental Solutions specialises in two markets:

- **Technology** including PCs, IT infrastructure and hardware, software and bespoke equipment.
- **Trucks** including trucks and industrial or commercial fleets.

It operates in the following countries:

- **Technology:** in France and Italy, to meet the needs of certain multinational clients *via* the international BNP Paribas Group banking network.
- **Trucks:** in France and in the United Kingdom.



BNP Paribas Rental Solutions **offers the following services:**

- advice when selecting equipment and suppliers;
- management of the purchase cycle, administrative processes and financial management;
- operational management of the vehicle fleet: maintenance, repairs, verification of compliance, assistance;
- management of stock and fleets, and taking over equipment at the end of the leasing arrangement.

To enable you to focus on your core activities, a full range of services is offered:

- support over the entire life cycle of the asset concerned, from selection of the equipment to its return;
- recognised expertise regarding the equipment being financed, so that we can offer the necessary advice throughout its life cycle;
- adaptive management of your fleet, with the possibility of amending or extending the contract at any time;
- rapid and effective management processes applied using specialised technical and administrative platforms;



- Handling your entire fleet: taking it over, managing it on your behalf, and renewing it.

Tailored solutions, shaped to meet your requirements:

- Protect cash flow by spreading out repayments;
- Keep assets off balance sheet for better tax efficiency;
- Better control your budget by agreeing predictable, manageable terms;
- Simplify administration by outsourcing it to reliable specialists;
- Reduce risk by entrusting credit and compliance to a strong financial organisation.

A commitment to reliability based upon our belonging to the BNP Paribas Group:

- Facilitated access to financing;
- A guarantee of transparency and compliance with the relevant regulations;
- The solidity of a powerful Group that is recognized for its financial expertise;
- A broader international presence.

#RESPONSIVENESS

- Are you looking for a reliable partner to manage your IT stock?

We replace your damaged IT equipment within 72 hours.

- A question concerning your vehicle fleet?

Our teams of specialist technicians are on hand 24/7 to meet all your technical assistance needs.

CSR

OUR COMMITMENTS, OUR RESPONSIBILITY

BNP Paribas Leasing Solutions aims to be the benchmark company on the leasing and financial solutions market: for its clients and its partners, for all its employees and more broadly for the economic community.

As a player that makes an important contribution to financing the real economy, BNP Paribas Leasing Solutions does business by keeping in mind the interests of its stakeholders in an ethical and responsible spirit. This commitment is key to 'Business is ON', the BNP Paribas Leasing Solutions Brand signature, and is one of the cornerstones of the company's value promise.

In this way, BNP Paribas Leasing Solutions intends to promote a leasing approach that is increasingly more respectful of the environment, more responsible, more ethical and showing greater solidarity. This **Corporate Social Responsibility (CSR)** approach is based on four pillars: Environmental, Social, Civic and Economic.

Fully consistent with the BNP Paribas Group strategy, BNP Paribas Leasing Solutions has developed its vision of CSR and has deployed

it in each country and business unit through clear objectives to:

- reduce paper consumption;
- reduce carbon dioxide emissions;
- make employees aware of our CSR strategy and provide specific CSR training to sales teams;
- reinforce diversity;
- encourage internal mobility;
- promote financial education;
- develop company sponsorship for social initiatives.

#RESPONSIBILITY

In 2014, in line with our environmental policy, we reduced emissions from our vehicle fleets by 11%. Besides, 98% of the paper we used was from certified sources, and we reduced our total paper consumption by 2%, with 118 tonnes of paper consumed in 2014.



Corporate Communications Department
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