



BNP PARIBAS
LEASING SOLUTIONS

Business is ON

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EXECUTIVE BOARD

As the **European leader** in asset finance, BNP Paribas Leasing Solutions supports the growth of its clients and industrial partners by offering **rental and finance solutions with services for their professional equipment.**

At the heart of the usage economy, we provide businesses with the flexibility they need to remain competitive and grow in a sustainable way.

Our **3,400 experts** support our clients' and partners' growth by offering them an **increasingly digitalised experience.**

In 2018, we financed **357,000 projects** for a total volume of **13,5 billion euros** in **18 countries**, in Europe but also in China, in the United States and in Canada.

Our solutions and additional services, depending on the country:



LEASING WITHOUT PURCHASE OPTION

Leasing with or without services

The client is provided with the equipment against the payment of a monthly fee. Once the leasing period is over, he can either return the asset or extend his agreement. The contract can include additional services such as equipment servicing and maintenance.

Long-term rental and fleet management

Rental service and fleet management of technological equipment, industrial and commercial vehicles. This service is offered by our subsidiary BNP Paribas Rental Solutions.



LEASING WITH PURCHASE OPTION

For equipment

At the end of the contract, the client has the opportunity to take ownership of the equipment by paying the amount indicated in the contract.

For real-estate

Leasing for buildings intended for professional, industrial or commercial use.



LOAN

Classic loan



INSURANCE

For assets

For operatives



WHOLESALE FINANCE

Financial management of distribution networks.



Our distribution channels



Professional clients of BNP Paribas' banking network:

to support their growth and finance their investment projects.

Companies, entrepreneurs, self-employed professionals.



Our Vendor industrial partners:

to help them accelerate their business by offering them financial solutions for their end clients.

Manufacturers, dealers and resellers of professional equipment as well as software publishers.



Directly with companies

by offering them rental solutions with added services and fleet management for their IT parks or their fleet of industrial and commercial vehicles.

SMEs, mid caps and International groups via our brand BNP Paribas Rental Solutions.

Main types of assets we focus on



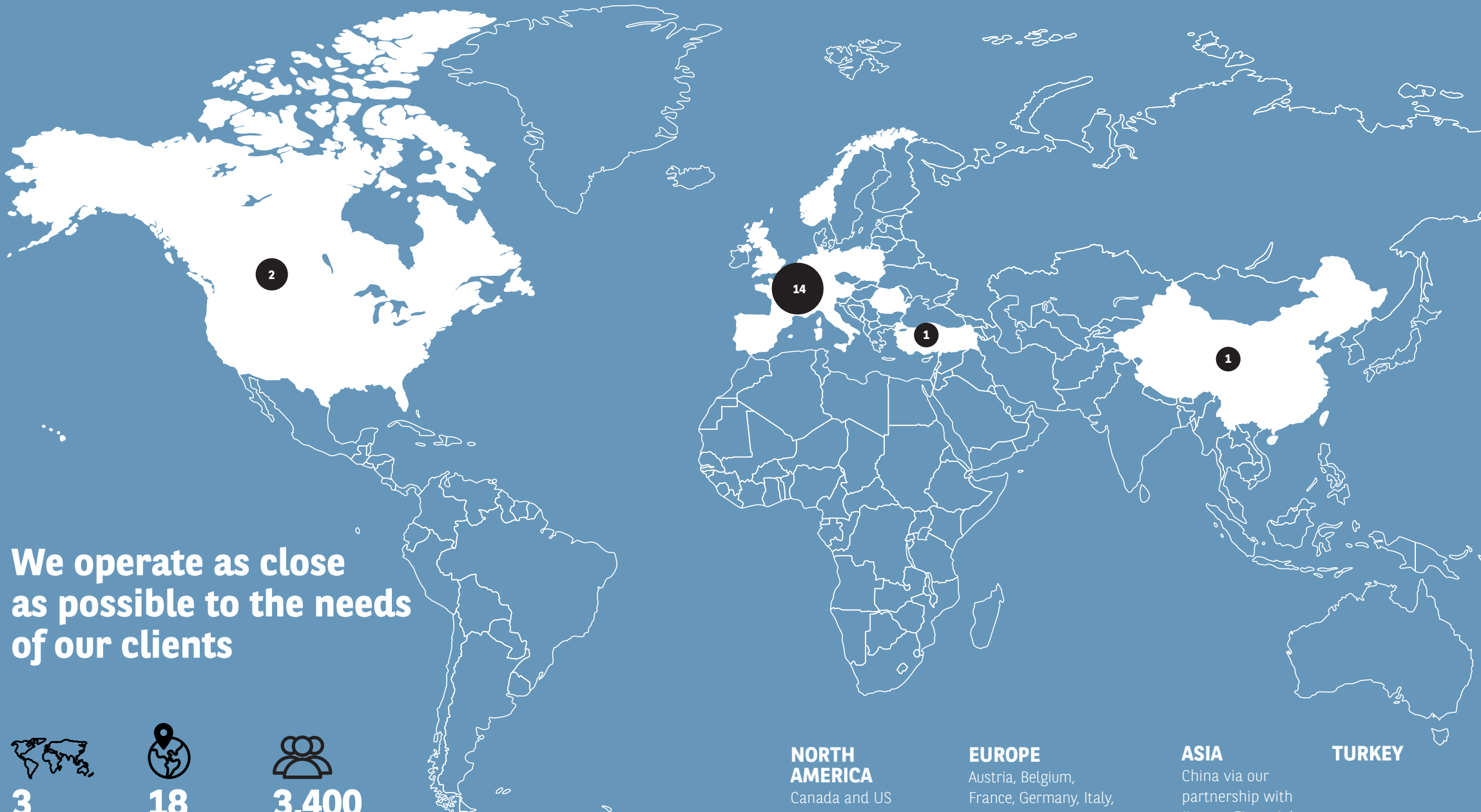
LOGISTICS EQUIPMENT

Agriculture, construction and public works, transportation, materials handling.



TECHNOLOGY EQUIPMENT

IT and office equipment, healthcare, telecommunications, specialised technologies (security, lighting systems..)



We operate as close as possible to the needs of our clients



3
continents



18
countries



3,400
employees

NORTH AMERICA

Canada and US in partnership with Bank of the West

EUROPE

Austria, Belgium, France, Germany, Italy, Luxembourg, Netherlands, Norway, Poland, Portugal, Romania, Spain, Switzerland, United Kingdom.

ASIA

China via our partnership with Jiangsu Financial Leasing.

TURKEY

A solid commercial and financial performance

This year, our results once again confirmed our rapid growth and underscored our progress in terms of operational efficiency.

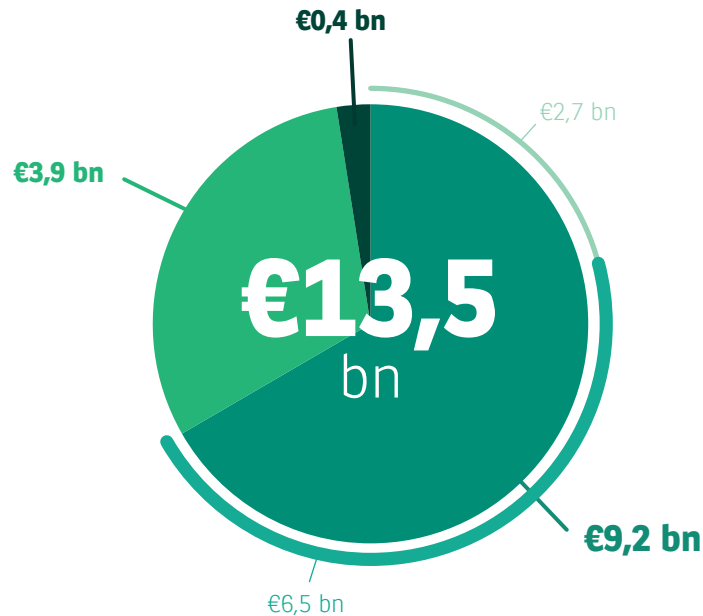
Funding provided to our Vendor partners:

- vehicles and logistics equipment (in agriculture, construction, transportation and materials handling)
- technology equipment (IT, office equipment, telecoms, healthcare, specialised technologies)

Funding provided to banking clients of the BNP Paribas Group

Fleet management and rental solutions for IT, commercial and industrial vehicles, offered via our BNP Paribas Rental Solutions brand

The total value of finance contracts approved by BNP Paribas Leasing Solutions in 2018 is **€13,5 billion**.



Awards and rankings



2018

Digital Innovation Award

by Leasing Life



2017

#1 Lessor in Europe

(Leaseurope ranking)



2011, 2014, 2016 and 2017

European Lessor of the year

by Leasing Life



1,620

approved funding requests per day



3,5

contracts per minute, financing the real economy



€32,1 bn

total assets under management

Our Corporate Responsibility

Our “Positive Leasing” approach aims to create value for the economy, the society, the environment and, of course, our employees. It is modeled on the Sustainable Development Goals (SDG) adopted by all member states of the United Nations with the objective to eradicate poverty, to protect our planet and to guarantee prosperity for all by 2030. We focus our engagement around 3 priorities:



LIMITING OUR ENVIRONMENTAL FOOTPRINT

Supporting ecological transition by financing greener equipment (SDG n° 7)

Our finance solutions facilitate access to new technologies (especially at the time of equipment renewal) based on renewable energies (like methanation equipment,...) and energy efficiency (LED lighting systems...).

We're constantly expanding the range of equipment we finance with innovative materials that favour ecological transition.

Promotion of the Circular Economy (SDG n° 12)

Leasing solutions, specially those with additional services, help in significantly prolonging the life cycle of an equipment (maintenance) and ensuring their re-use (for a second life) and/or their recycling (at the end of the life cycle).

Our participation in the CE100 programme of the Ellen MacArthur Foundation allows us to contribute to research on Circular Economy, alongside other international players.



RAISING AWARENESS AMONG EMPLOYEES AND EMPOWERING THEM TO MULTIPLY THE POSITIVE IMPACT OF OUR ACTIONS

(SDG n° 4 & 10)

The charitable initiatives of our company are based around causes affecting the environment and the local disadvantaged communities, be it at the corporate level or in the countries. In addition to these initiatives, our goal is also to empower our employees to help them make a positive impact at an individual level by encouraging their participation to such causes.



PROMOTING DIVERSITY

(SDG n° 5)

Actively promote and protect diversity in all its forms.

Executive Board

BNP Paribas Leasing Solutions' General Management Committee is led by Charlotte Dennerly, our CEO. Also part of this committee are Pascal Layan, Deputy CEO and the Head of the International Business Lines, Wolfgang Pinner, Chief Operating Officer, responsible for Country Coverage, among other responsibilities, and Delphine Roché, Director of Transformation and IT.



FROM LEFT TO RIGHT

Delphine Roché, Director of Transformation and IT; Pascal Layan, Deputy CEO; Wolfgang Pinner, Chief Operating Officer; Charlotte Dennerly, CEO.

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