



Press Release

BNP Paribas Lease Group to support small and mid-market customers in France, Germany, Italy and Switzerland under the Microsoft Financing program

Paris, January 25, 2010 - BNP Paribas Lease Group is now working with Microsoft Financing (which provides financing services to customers in 15 countries around the globe), to develop and promote financing solutions to mid-market and SMB customers in four European countries: Germany, France, Italy and Switzerland.

BNP Paribas Lease Group will be able to offer a full range of financial services to both Microsoft Corporation's direct customers and customers serviced by resellers (VARs - Value Added Resellers and LARS - Large Account Resellers).

Qualifying customers will be able to benefit from the convenience of financing purchases of Microsoft software licenses, Microsoft and reseller services, and third-party products. This solution will also enable them to preserve cash flow while still making crucial investments and capital purchases, providing an opportunity to improve business performance.

BNP Paribas Lease Group brings its considerable expertise in flexible financing solutions and dedicated resources to the Microsoft Financing program coupled with an extensive local presence, an automated web-based tool providing access to an efficient end-to-end process, including credit checks, quotations and financing contracts. BNP Paribas Lease Group will provide quick, simple-to-use and efficient financing solutions that can be implemented in most cases within a day.

"As part of Microsoft's commitment to providing customers with simple, convenient and affordable ways to acquire IT, we are pleased to be working with BNP Paribas Lease Group," said Brian Madison, general manager of Microsoft Financing at Microsoft Corporation. "BNP Paribas Lease Group is uniquely qualified to deliver outstanding service to our customers and partners in the small and mid-market segment in France, Germany, Italy and Switzerland."

"We are proud to be working with Microsoft Financing and to contribute to Microsoft Financing's development across the major European markets," said Joseph Pulicano, head of IT and Telecom within BNP Paribas Lease Group. "Our ability to provide appropriate financing solutions, from simple loans to value-added leasing products, and our strong in-country involvement will certainly contribute to the success of this program".

As Microsoft Financing is a key player in IT sector, this represents a major event for BNP Paribas Lease Group and illustrates its ability to offer customised financing solutions to manufacturers and distributors and support successful multi-channel strategies.



About Microsoft Financing

Established in 2003, Microsoft Financing is a Microsoft program under which financing providers offer customers a simple, convenient, and affordable way to acquire their IT solutions. Customers do not need to arrange an independent source of financing for their IT solutions when a financing provider in the Microsoft Financing program is used.

Microsoft Financing program offers:

- **Software License Financing** - For commercial organizations of all sizes that want to acquire only Microsoft software licenses and spread the costs of the software over an extended period of time, preserving financial resources for other investment. Predictable payments, including ramped and deferred payment options are offered. Additional purchases may be made and added to the Financing contract to accommodate future business requirements.
- **Total Solution Financing** - For commercial businesses of all sizes that want predictable payments to finance the entire cost of their technology solution including Microsoft software licenses, partner products and services such as deployment, and hardware all as one investment.
- **Extended Payment Terms** - Offers flexible payment solutions to direct Enterprise Agreement (EA) commercial customers for their Enterprise Enrollments that go beyond Microsoft's standard annual or up-front payment terms. Available payment structures include monthly, quarterly and semi-annual payments, each with the option of ramping or skipping payments to align with the customer's budgetary constraints, cash flow requirements or deployment schedule. These payments are structured as part of the license agreement without requiring separate loan documents. Microsoft assigns the rights to customers' payments to select financing providers.
- **Leasing** - Leasing options are available in select markets based on regional demand.

BNP Paribas Lease Group, far more than financing...

BNP Paribas Lease Group is the BNP Paribas subsidiary specialized in leasing and rental solutions for equipment, software and real estate professional assets, offered either directly to businesses and professionals or through its partners – manufacturers, distributors and editors.

With more than €33 billion of outstandings under management and 3,300 employees located worldwide, BNP Paribas Lease Group is the European leader in leasing and is today the unique financial institution in a position to make such a wide-ranging offer, which extends from simple leasing arrangements to long-term leasing contracts and outsourcing facilities management.

BNP Paribas Lease Group operates in more than 25 countries: directly in Austria, Belgium, China, France, Germany, Hungary, India (Financial Company with SREI), Italy, Luxemburg, Netherlands, Poland, Portugal, Romania, Spain, Switzerland, Turkey, United Kingdom, Ukraine; through BNP Paribas Group entities in Algeria (El Djazaïr), Morocco (BMCI Leasing), Tunisia (UBCI Leasing), Turkey (TEB Leasing) and USA (Trinity Vendor Finance) ;

For more information: www.bnpparibas-leasegroup.com

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