

## Detailed Press Kit - FRANCE

### **A. Subsidiary of a major group: BNP Paribas**

#### **a. The BNP Paribas Group**

A European and world-scale leader in banking and financial services, BNP Paribas is one of the 3 strongest banks in the world according to Standard & Poor's. The group holds key positions in three major segments: Corporate and Investment Banking, Asset Management & Services and Retail Banking. Present throughout Europe in all of its business lines, the bank's two domestic markets in retail banking are France and Italy. BNP Paribas also has a significant presence in the United States and strong positions in Asia and the emerging markets.

#### **b. Quotation**

BNP Paribas is quoted on Eurolist A (Euronext Paris) and on the Tokyo stock exchange. BNP Paribas stocks are listed on the following indexes: CAC 40, Euro Stoxx 50, DJ Stoxx 50, FTSE 4 good, ASPI Eurozone, DJ SI World, DJ SI Stoxx, ESI.

#### **c. Key figures for 2007**

- 22,000 corporate and institutional customers
- 6 million private customers
- Leading private French bank
  
- Operates in 85 countries
- Almost 170 000 employees, 130 000 of which in Europe
  
- Net banking income: €31,037 million
- Consolidated net profits: €7,822 million in 2007 (IFRS)
- Headcount: 141,911 worldwide, 110,584 Europe, 57,123 France

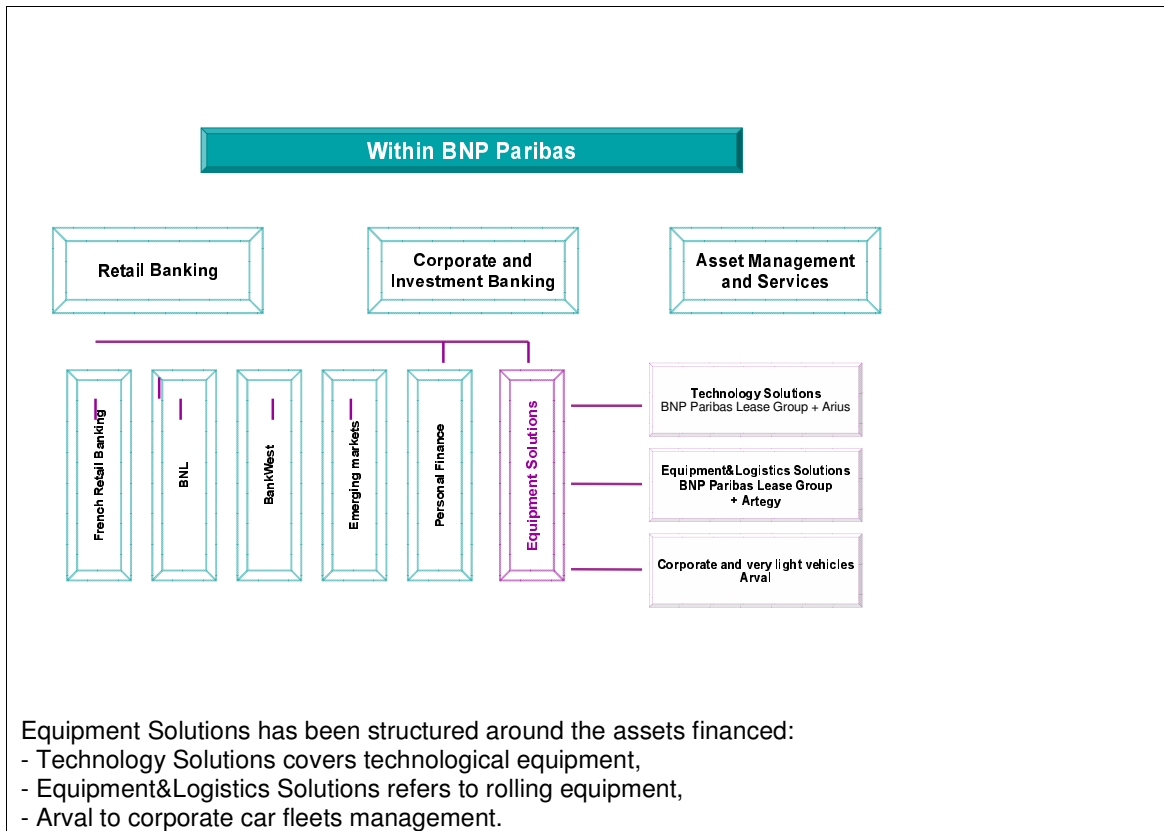
### **B. BNP Paribas Lease Group: far more than financing corporate assets**

#### **a. Profile**

BNP Paribas Lease Group is the European market leader in providing rental solutions for businesses' and professionals' equipment and assets. Since 2006, BNP Paribas Lease Group has been working alongside Arval within Equipment Solutions. This division groups all BNP Paribas's corporate financing, investment and leasing activities.

BNP Paribas Lease Group works and distributes its products either through the distribution networks of its partners – manufacturers, importers, distributors, software publishers, etc. – or directly to businesses and professionals through its own sales network, especially for Solutrailers. This also is the case for the teams working for Arius and Artegy which recently have joined those of BNP Paribas Lease Group.

Today, BNP Paribas Lease Group boasts the most comprehensive leasing offer on the market and has extended its expertise to related services.



### b. Business

BNP Paribas Lease Group devises, supplies and manages comprehensive asset-financing solutions that meet the needs of companies and professionals. On the strength of the worldwide coverage and network of BNP Paribas, BNP Paribas Lease Group can build local, national and international partnerships, ranging from the simplest recommendation agreements to the setting up of joint financial companies. The BNP Paribas product and service offer includes related services such as: insurance, team training, maintenance, assistance, etc. BNP Paribas Lease Group is specialized into business areas at all stages of its relations and is in a position to support the commercial policies of its partners (equipment manufacturers and distributors) and can become closely involved with the concerns of client-companies and professionals.

### c. Competitive advantages: a pioneer

- Over 50 years' experience on the financing and leasing market,
- A corporate culture of working closely with and listening attentively to customers, combined with international coverage,
- An organization based on expertise that affords a total understanding of a partner's business and the challenges involved,
- The possibility of extending financial engineering to integrating financing into the sales tools,
- An involvement that goes as far as to put sales team into the exclusive service of the partner.

**d. Sector-based organization: expertise serving market specifics**

The needs for financing and related services are closely linked to each area of business and to the various types of equipment involved, from computers to harvesters, trucks or scanners. A leasing offer will be relevant if it integrates all of these specifics. BNP Paribas Lease Group has been reorganized vertically into International Business Lines (IBL):

Technology Solutions IBL: the technological equipment market

- IT equipment, telecoms and copiers,
- The result of the merger between BNP Paribas Lease Group and Arius,
- Devising and marketing comprehensive rental solutions with related services,
- Customized offers, a source of additional sales and a way to build loyalty among manufacturer-, publisher, and distributor-partners, and directly among client-companies,
- Leading French and European financier of IT equipment, telecoms and copiers.

Equipment&Logistics Solutions IBL: the rolling equipment market

- Farming machinery, handling equipment, construction machinery and commercial vehicles,
- The result of the pooling of BNP Paribas Lease Group and Artegy products and services,
- Devising and marketing comprehensive finance solutions with related services,
- From simple financing to the outsourced management of fleets of vehicles or stocks of equipment, including full-service leasing, long-term leasing, design and follow-up of vehicle manufacturing, etc.
- French and European leader in all four business areas.

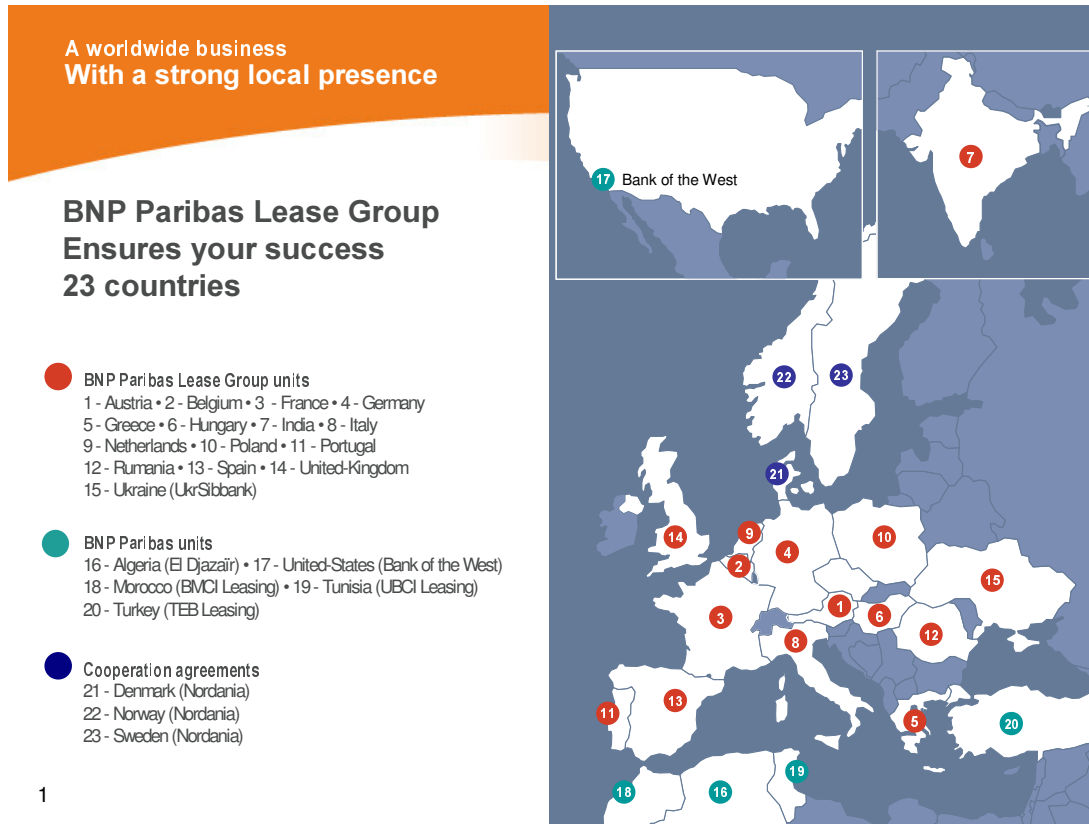
Other business equipment: activity sectors with multiple features

- Medical, corporate real estate, trade and commerce equipment, etc.
- Leasing solutions that are adapted to the specifics of each market,
- A partner of reference for SMEs, the crafts, the professions, and equipment manufacturers and distributors.

**e. Key figures 2007**

- *Total business volume: €11.2 billion*
- *Total interest-bearing outstandings: €20.3 billion*
- *Number of contracts among outstandings: 780,401*
- *Net Banking Income: €560.4 million*
- *Overheads: €-334.7 million*
- *Net pretax profits: €159.0 million*
- *Headcount: 2,410 worldwide*

## BNP Paribas Lease Group presence in the world



### C. BNP Paribas Lease Group solutions: far more than financing...

#### a. From straightforward Leases to long-term Leases and fleet management

Leases arrangements are available with and without a purchase option. With a simplified renewal offer, leasing without an option to buy enables the customer to benefit from the latest innovations. BNP Paribas Lease Group offers packaged solutions that have been fine-tuned particularly for goods that become obsolete fast. Financial Leases can include products and services such as insurance policies, upkeep and maintenance, and the service offer can extend to outsourcing and fleet or stock management.

##### a1. With or without a purchase option

Leases with an option to buy give the customer the possibility of acquiring the asset at the end of the contract for a price that is agreed upon signature. This solution is well-suited for productive equipment, and is essential when financing corporate real estate.

In France, when a lease includes an option to buy, it is called a financial lease or “crédit-bail”. When it doesn’t, it is called “straightforward Leases”.

##### a2. Long-term or operating lease

This term refers to a leasing contract pertaining to equipment for professional use including services related to the leased equipment, but with no option to buy at the end of the lease.

### **a3. The Vendor Programme**

The Vendor Programme, which is intended for manufacturers and distributors of professional equipment, is an evolving, made-to-measure partnership offer that enables the customer to use the financing as a tool for developing sales. The objective is to offer a financial product that encompasses related products and services in line with the partner's requirements, and integrating all the BNP Paribas Lease Group expertise.

### **b. Wholesale finance**

BNP Paribas Lease Group launched Wholesale Finance or financial network management in 1983. Wholesale Finance is intended to finance, secure and manage receivables between manufacturers and their distributors. At a time of risk rationalization, and with manufacturers' needing to "deconsolidate" their balance sheet in line with International Financial Reporting Standards (IFRS) standards, BNP Paribas Lease Group has made Wholesale Finance its "star" financial solution for manufacturers and distributors managing costly stocks.

### **c. Traditional credit**

Traditional credit to companies is the product best suited for intangible investments and gives the lessee immediate ownership of the asset.

## **D. ...Broadening our offer**

Grouping the expertise of Arius, Artegy and BNP Paribas Lease Group has broadened the BNP Paribas Lease Group offer, and at the same time enabled it to specialize further to include asset management.

As technologies evolve, a global asset management approach and profitable investments appeal to numerous businesses. The BNP Paribas Lease Group offers have been extended and become more specialized to meet customers' needs and market demand.

### **a. Artegy: long-term full-service leasing and fleet management**

With the expertise of the Artegy teams in the commercial vehicles sector and under the Artegy brand, BNP Paribas Lease Group now has a whole range of services to offer, including design, manufacturing follow-up, operating lease, specific tax systems and equipment maintenance. This offer is based on the use of the equipment.

### **b. Arius: moving towards the outsourcing of IT solutions**

Businesses' growing dependence on IT has led them to search for flexible financing solutions that are well adapted to their line of business and include the management of stocks of technological equipment. Arius is an expert in this field, and has launched LeasePark, a range of modular services, which facilitates asset management and takes technological change on board.

- Management of investment programmes for all types of equipment that can include the follow-up of non-leased goods,
- Management and traceability of stocks,
- Management of the end of the asset's life (retro-logistics, recycling, etc.)

WebPark: the dynamic stock management web portal for end users

**c. Solutrailer: operating lease of semi-trailers**

Solutrailers offers transporters a clever solution for managing their fleet of semi-trailers by broadening the Lease possibilities and introducing different contract terms and types, while protecting their investment capacity.

Solutrailers includes financial loss insurance and annual technical tests in its product offer.

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**E. BNP Paribas Lease Group in France**

**a. Ranking**

No. 1 in financing logistics equipment - Equipment&Logistics Solutions BU – for the following sectors:

- transport,
- agriculture,
- construction,
- materials handling.

No.1 in leasing solutions for technological equipment - Technology Solutions BU – for the following sectors:

- IT distribution,
- copiers,
- telephony.

No.1 in financing medical and dental equipment, and trade and industry equipment - Relations with BNP Paribas BU.

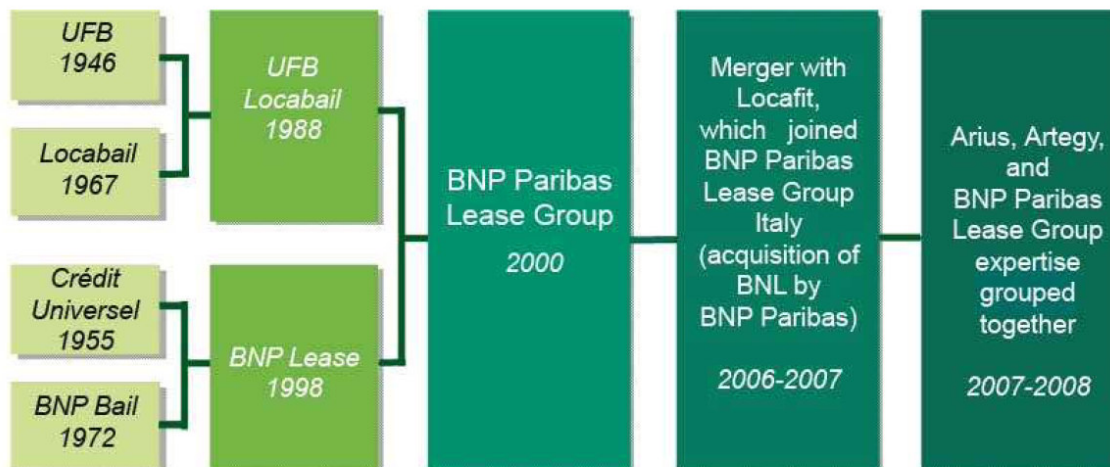
Finally, major player in the professional real-estate sector - Business Unit (BU) Relationship with BNP Paribas -.

The global market share of BNP Paribas Lease Group on the equipment scope is around 18 % (ASF source).

**b. BNP Paribas Lease Group in France, 2007 key figures**

- Workforce: 1 266
- New business volume: 5.1 billion €; 3.9 of it in Medium Term and 1.2 in Short Term.

## F. Background: forming a major group



## G. Top Management

### a. BNP Paribas Lease Group

Laurent Treca,  
Chairman of BNP Paribas Lease Group and Equipment Solutions

Philippe Bismut, Chief Executive Officer

Christian de Nonneville, Deputy CEO

Philippe Lambert, Director of International Development

Jean-François Gervais, Managing Director, Technology Solutions, International Business Line

Bertrand Gousset, Managing Director, Equipment&Logistics Solutions, International Business Line

Jean Olivié, Managing Director, BNP Paribas Lease Group France

### b. BNP Paribas

Michel Péberau, Chairman  
Baudoin Prot, Chief Executive Officer