

Pursuing the development of Business in Today's International Market

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Head of Business Lines
BNP Paribas Leasing Solutions



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LEASING SOLUTIONS

Business is ON

ENCOURAGING GROWTH IN NEW BUSINESS AND OUTSTANDING PORTFOLIO



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THE EUROPEAN LEASING MARKET IS DOING WELL



+8,95%
Growth in 2014
vs 2013

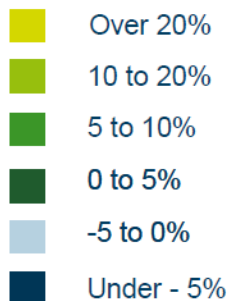
65%
Total volume
done by UK,
Germany and
France

13
European
countries in the
world's top 20
for new business

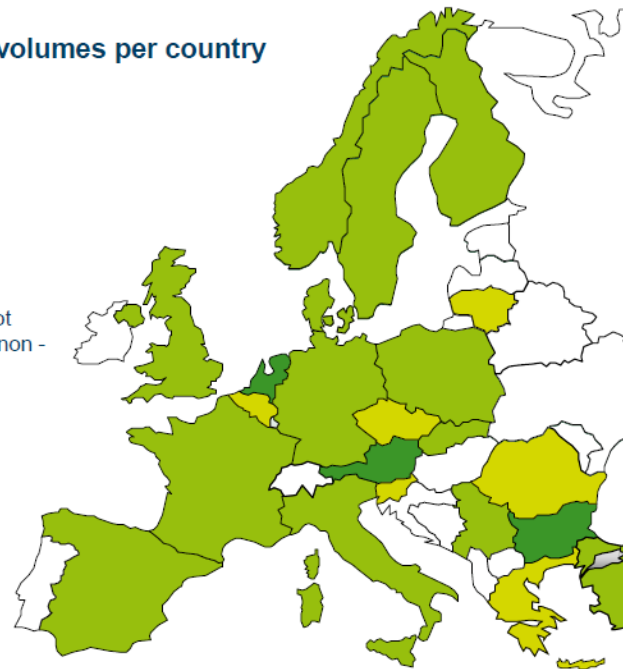
34,7%
Of world volume

Biannual growth of new leasing volumes per country

H1 2016/2015
13.7%



Members not
reporting & non -
members



Source: Leaseurope Member Associations
27 Member Associations reporting; growth rates adjusted for exchange rate fluctuations



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BUT THE SKY MIGHT NOT BE SO BLUE



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USAGE ECONOMY (1/4)

Don't buy an office copying machine.



The Xerox 914 Copier

The new Xerox 813 Copier

Borrow ours—either one.

If you make lots of copies—more than 2,000 a month—you'll want the Xerox 914. The perfect copying machine. It makes dry copies in seconds, automatically, for about a nickel a copy. It makes copies on ordinary paper. It copies from colors, pencil writing, ball point pen signatures, rubber stamps, rigid three-dimensional objects.

If you make less than 2,000 copies a month, you'll probably want the new Xerox 813. It does everything the 914 does except copy rigid three-dimensional objects. (But then the 914 can't fit on a desk.)

When you borrow the 914 or the 813, you pay only for the copies you make. No capital investment. Including all charges, it costs about \$4 a copy plus a penny for supplies, based on a minimum number of copies made a month. No maintenance contracts to buy. Xerox takes care of both machines.

Xerox Corporation, Rochester 3, N. Y.
Offices in major U.S. cities; Canada: Xerox of Canada Limited, Overseas: Rank Xerox Ltd., London; Fuji-Xerox Co., Ltd., Tokyo.

Now everybody can have xerocopies.

XEROX

AS FOR OUR NEW BLACK AND WHITE PHOTO COPIERS, SEE XEROX CORPORATION.



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USAGE ECONOMY (2/4)

For local use




SoftBank
Smartphone rental
Smartphone comes with a local SIM card
Multilanguage display
Wi-Fi compatible



RENT-A-CENTER



New to furniture rental? »
Our 50 second video explains how our furniture rental service works. Click here to view.



Spotify®



NETFLIX



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USAGE ECONOMY (3/4)

SPECIAL OFFER



 **Audi A6 Saloon Special Editions**

2.0 TDI Ultra Black Edition 4dr

£270.00 + VAT monthly rental

£1620.00 + VAT initial rental



Business contract hire

Contract term: 36 months

Rental profile: 6 + 35

Annual mileage: 10000

2 litre Diesel Manual

[view details](#)

[call back](#)

[+ compare](#)

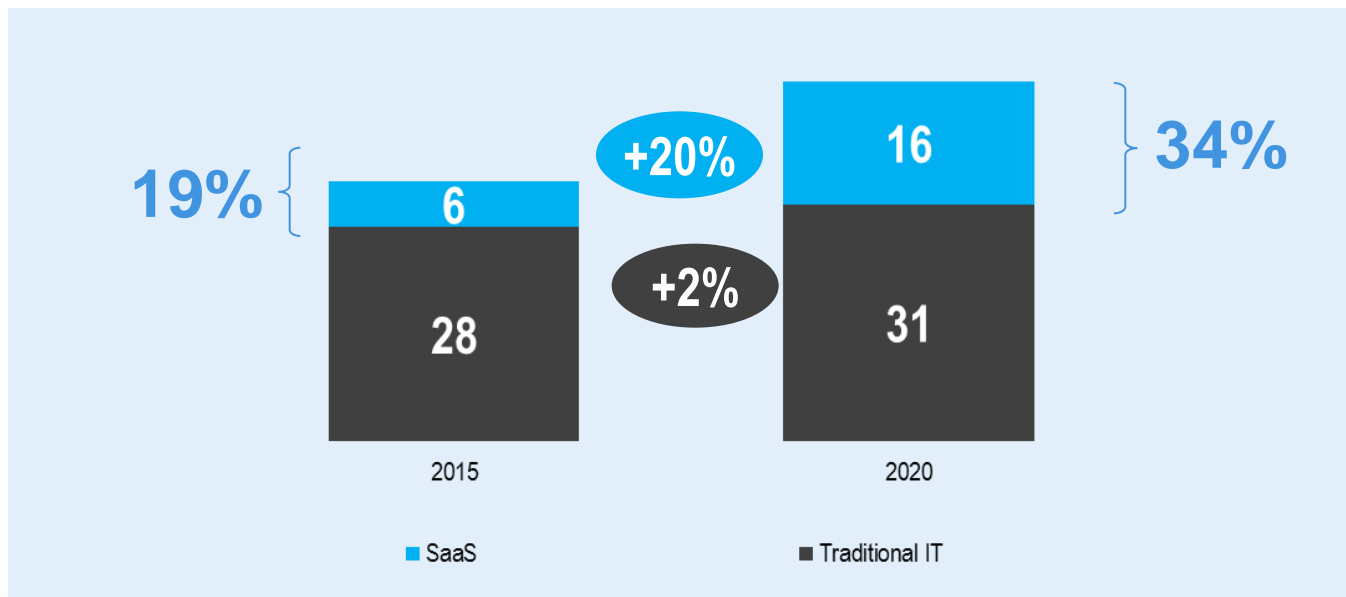


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USAGE ECONOMY (4/4)

Software as a Service(SaaS) penetration in Western Europe software market



SHARING ECONOMY (1/2)

Find a ride

Bla Bla Car

Share city-to-city car journeys with a trusted community of 35 million verified members

Rating left for Juliet Y
"Friendly, on time, and even brought discount! Hope to ride with Juliet again!"
Scott K

Rating left for Katherine H
"Katherine turned up right on time, she was friendly and we had a great chat along the way. More than welcome to ride with me again!"
Jamie P

Rating left for Susan J
"SJ was a truly fascinating traveling companion and easy to make arrangements with, highly recommended. Thank you, SJ!"
Anne Marie D

Your journey is insured

You get additional insurance cover by AIA, free of charge

Best travel prices

EDINBURGH
NEWCASTLE

price from
£8

Download the app

Featured in

Drivers:

Easily cut your motoring costs

Passengers:

Travel across the UK for less

Carpooling with confidence:

Trust and safety

how zipcar works

4 simple steps to freedom

JOIN

Apply in the app and drive in minutes. Or apply online. Once approved, we'll send you a Zipcard to access vehicles worldwide.

RESERVE

Book a Zipcar for as little as 1 hour or as long as 7 days.

TAP

Hold your Zipcard to the car's windshield—or tap the app—to unlock. Voila! It's all yours.

DRIVE

Hit the road. When you're done, park the car in its reserved spot and use your Zipcard or the app to lock up.

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SHARING ECONOMY (2/2)



WHAT ARE PEER RENTALS?

Select members of the Yard Club network can access contractor-owned equipment for rental alongside high-quality supplier inventory, including unique, hard to find equipment. They can also list their own gear for rental to other trusted network members.



SCREENING & VERIFICATION

Yard Club actively screens members that enter the club for quality equipment and operating experience. Yard Club reserves the right to remove members that don't adhere to the Yard Club Code.



CONTRACTS & INSURANCE

Yard Club provides a Master Rental Agreement to all members which covers all rentals within the club. Yard Club also ensures that renters provide both liability and property insurance certificates and that coverage is adequate for rentals within the club.



PAYMENTS

Yard Club enables electronic payments to make sure owners are paid in a timely fashion. Yard Club supplies market rates that reflect current demand but suppliers are free to set their own rates.



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KEEPING UP WITH THE GROWING PACE OF DIGITAL TRANSFORMATION



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DIGITAL KEY FIGURES



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DIGITAL KEY FIGURES



LOW COST COMPETITION



THE
FIRST
MOBILE
BANK.



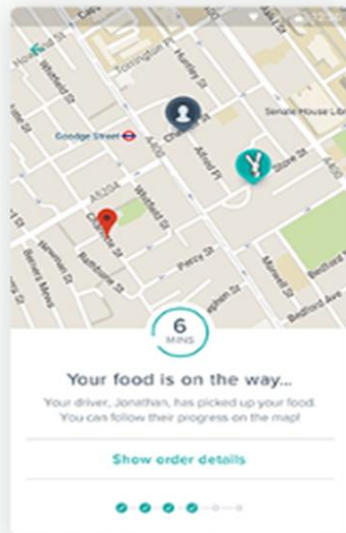
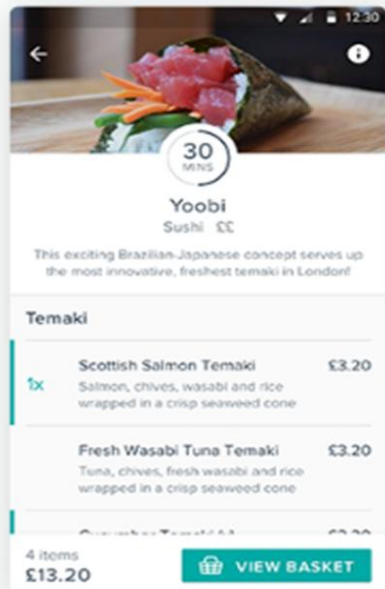
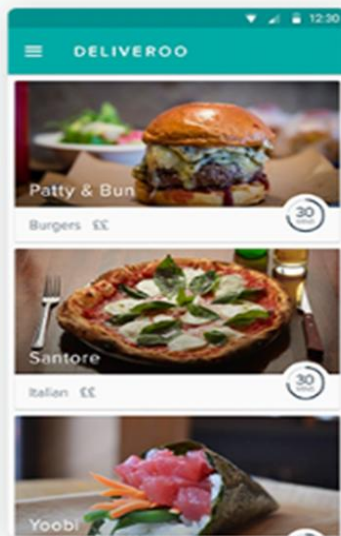
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DIGITAL REVOLUTION



DELIVEROO



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OUR BUSINESS AS IT COULD BE IN A FEW YEARS

THE WAY WE LIVE
IS CHANGING



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INCREASING THE INTERNATIONAL FOOTPRINT OF YOUR BUSINESS



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CORPORATE CONCENTRATION



CAR INDUSTRY CONCENTRATION

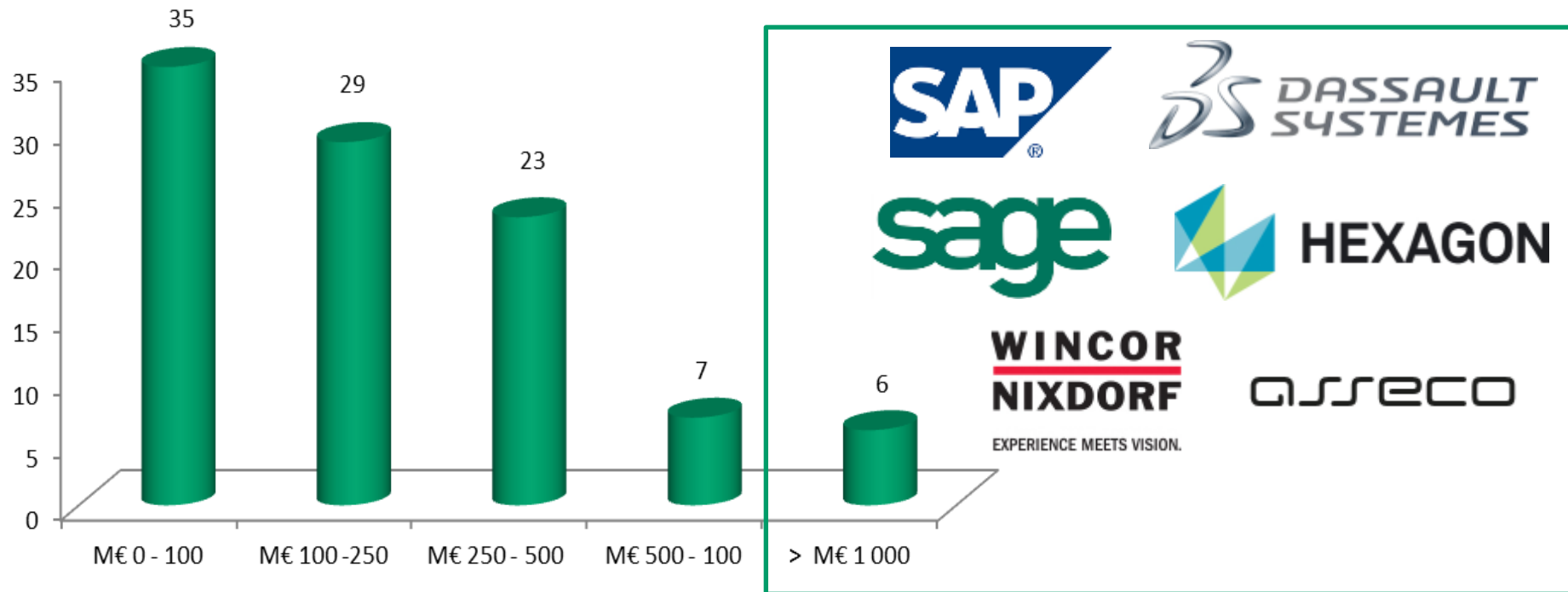


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IT INDUSTRY CONCENTRATION

European software vendors ranking 2015 – 2014 Revenue (Software + Services - m€)



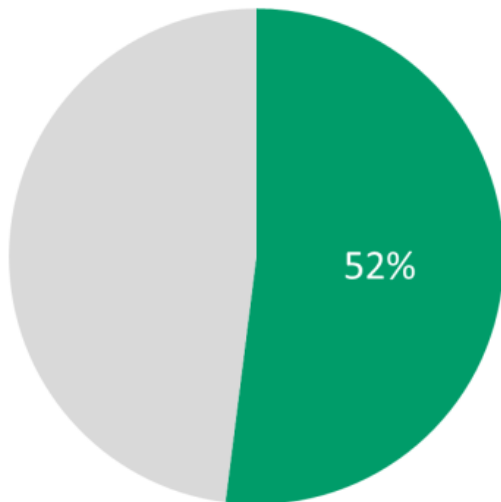
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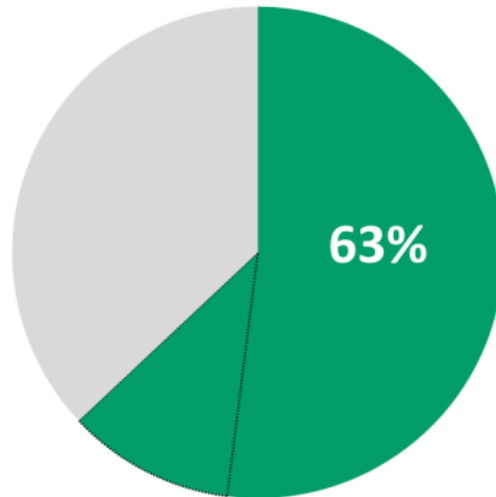
IT INDUSTRY CONCENTRATION

Top 10 European software vendors – revenues

2010



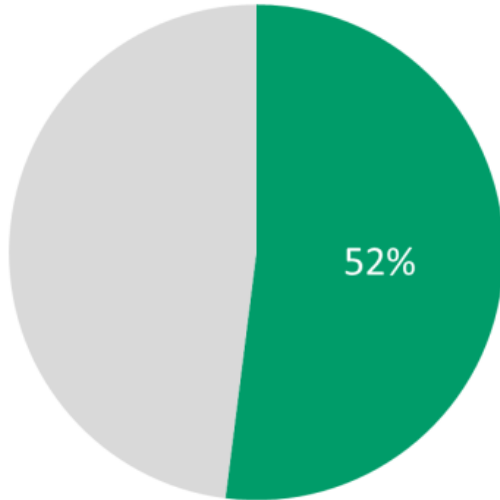
2014



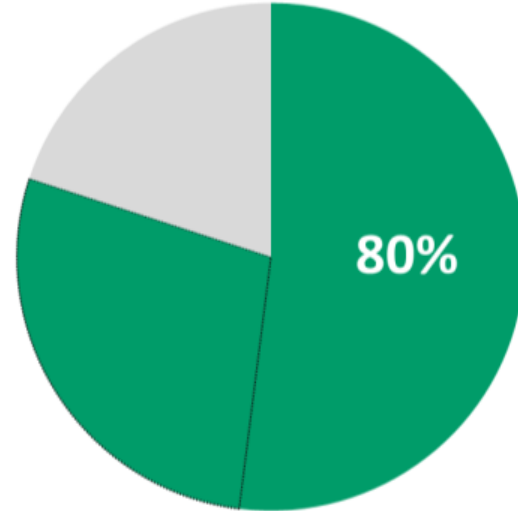
IT INDUSTRY CONCENTRATION

Top 10 European software vendors - profits

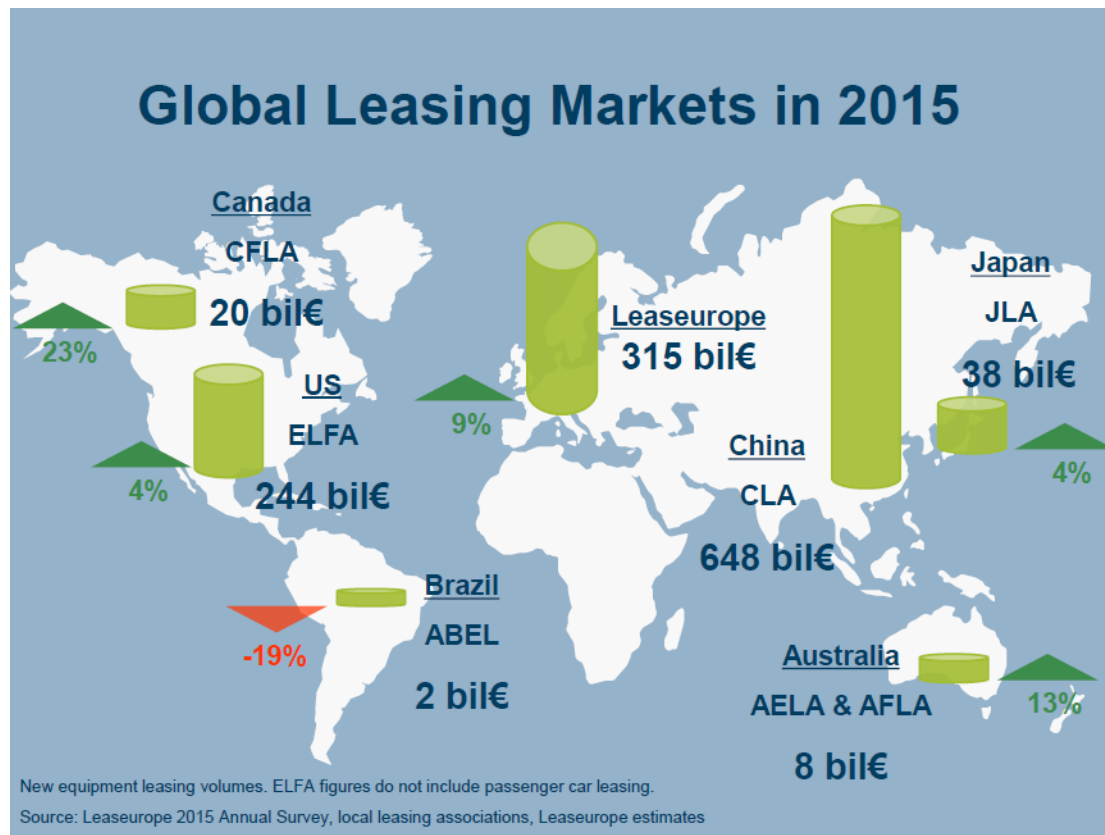
2010



2014



GROWTH OF LEASING WORLDWIDE



Thanks

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[leaseingsolutions.bnpparibas.com](https://www.leaseingsolutions.bnpparibas.com)