

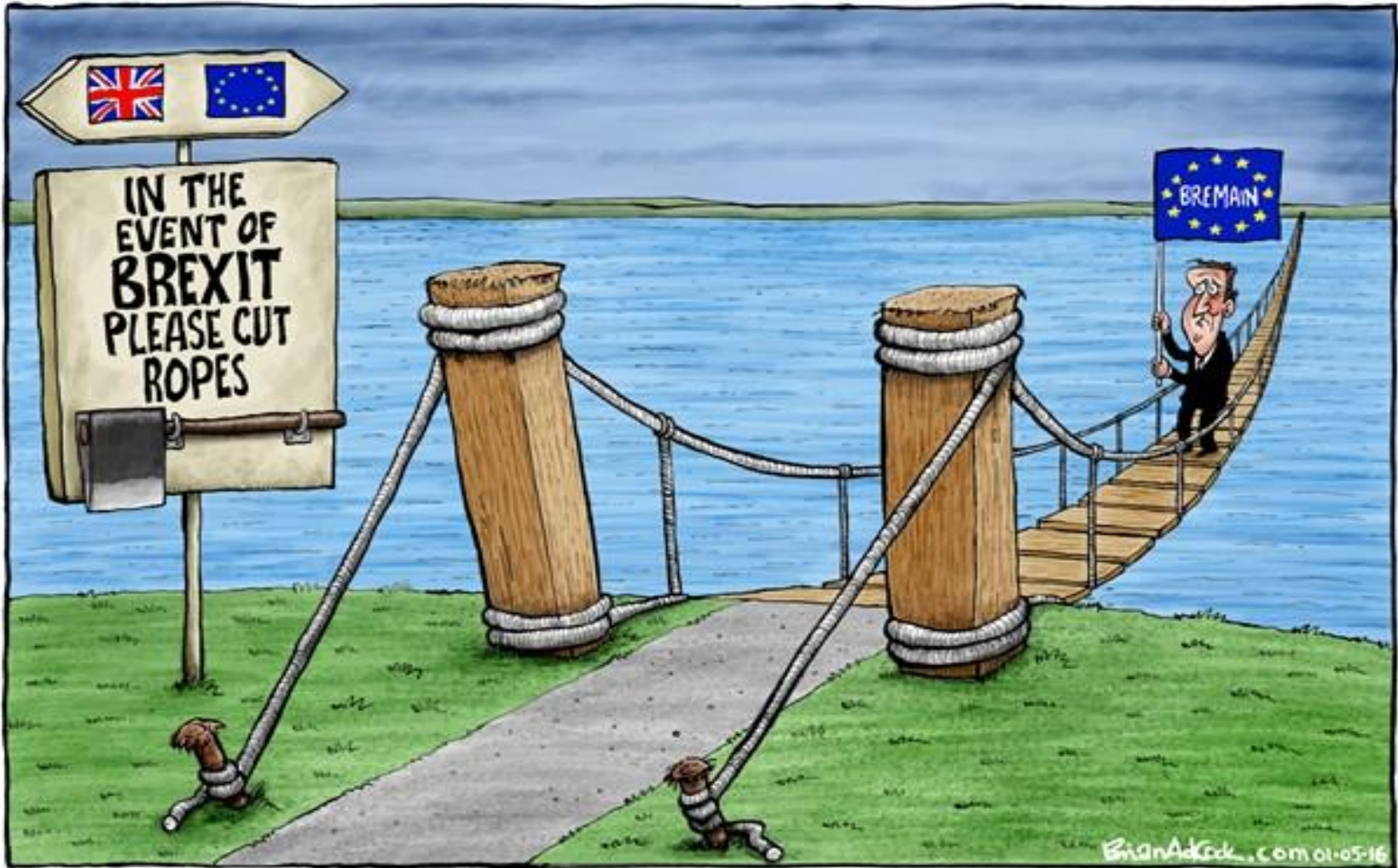


Extending The Asset Finance Model Across Europe

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...wait a minute!



The Asset Approach

We're really boring about detail!

- Which asset should we finance?

But does detail matter?

- A lessor's view
- A customer's view

Investing in people

- Training Academy
- Right people, right fit

Extending the model in Europe

- Existing approach – new markets
- Why an SME focus?



Small Is Beautiful

Really?

- SME's require high degree of service!
- Higher vulnerability to trading cycles!
- Cost of service!

But.....

- SME's are the backbone of Europe
- Opportunity to develop loyalty

What does small mean to us?

- Growing with our customers
- Significant investment – people and systems
- High customer retention



Emerging SME Themes

The voice of the customer

- There is some light
- But a stream of uncertainty
- Specialists vs main stream

The role of asset finance

- What does this mean for us?
- Awareness of asset finance
- Lending through uncertainty





Thank You

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