

Why choose the Crédit Agricole Leasing & Factoring international network?



2,392 employees
including 1,270 abroad⁽²⁾



€22.9bn
including 25% financed abroad⁽²⁾



215,000 clients
including 80,000 internationally⁽²⁾

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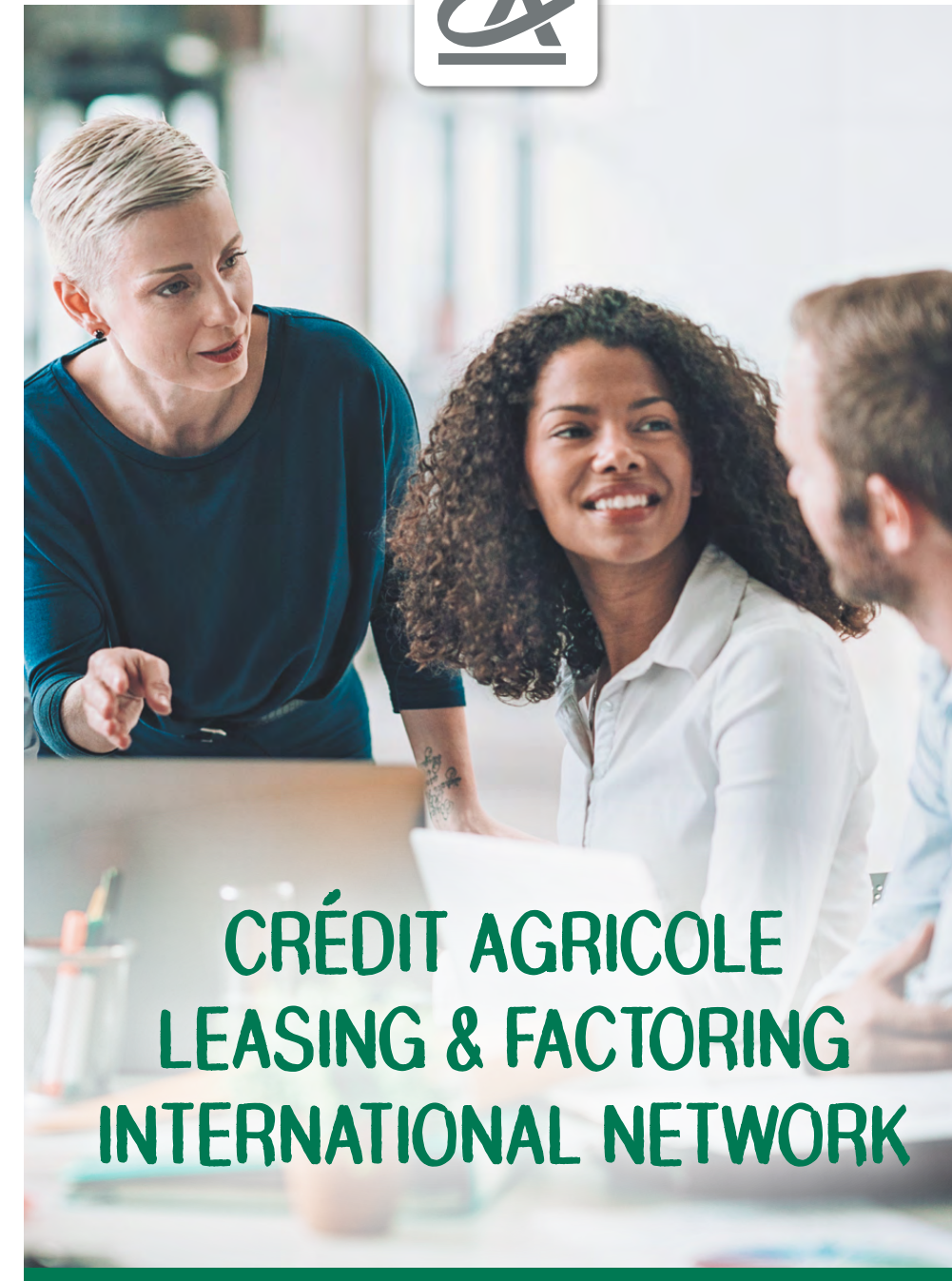
<https://www.ca-leasingfactoring.com>



Specialised credit institution - Head office:

12 place des États-Unis - CS 20001 - 92548 Montrouge cedex - France. - Tel. +33 (0)1 43 23 70 00
Company authorised by the French prudential supervision authority, *Autorité de Contrôle Prudentiel* (ACP - 61 rue Taitbout 75436 Paris Cedex 09)
French public limited company (*Société Anonyme*) with share capital of €195,257,220 -
Nanterre Trade & Companies Register no. 692 029 457 - Siret no. 692 029 457 01126
Intracommunity VAT no. FR 02 692 029 457 - APE 6492Z - ORIAS no. 07 030 220 (www.orias.fr)

Photos: iStock / 123RF - April 2021 - Graphic design: Atelier Art 6.



CRÉDIT AGRICOLE LEASING & FACTORING INTERNATIONAL NETWORK



An international network at the service of corporate clients:

- A major player in **leasing, factoring** and the financing of **renewable energies** projects and **local and regional infrastructures**.
- Present in **9 countries in Europe and in Morocco** with **local teams who are experts** in their markets.
- **Customised support** in the countries in which the network operates and beyond, with coverage in **over 70 countries**.

Crédit Agricole Leasing & Factoring is a subsidiary of the Crédit Agricole Group.

Belonging to the Group is a guarantee of quality and local support, and allows to benefit from financial solidity.

Key FIGURES



more than 50 years'
experience
in leasing and factoring



1 in 3 mid-sized enterprises (SMEs)
are financed by
Crédit Agricole Leasing & Factoring in France⁽¹⁾

(1) At end-2018 - (2) At end-2019 - Source: company.

Business locations

Local support from dedicated teams

- Head office
- ★ Crédit Agricole International Retail Banking (IRB)
- Crédit Agricole Leasing & Factoring business locations
- Business activities integrated into local Crédit Agricole Bank (BPI)

Mainland France and overseas departments and territories⁽¹⁾

Eurofactor
Assigned turnover: €52,195m
No intervention threshold on assigned turnover

Crédit Agricole Leasing
Outstanding financing: €12,116m

Unifergie
Interventions in France, Spain, Italy, Portugal
Portfolio: > €5bn
Schedule of work > €3m

Portugal

Eurofactor
Assigned turnover: €2,408m
Minimum intervention threshold > €3m on assigned turnover

Morocco

Crédit du Maroc Factoring
Assigned turnover: €66m
Minimum intervention threshold > €300k (MAD 3m) on assigned turnover

Crédit du Maroc Leasing
Outstanding financing: €174m

Germany, Belgium, The Netherlands

Eurofactor
Assigned turnover: €17,707m
Minimum intervention threshold > €1m on assigned turnover

Poland

Eurofactor
Assigned turnover: €775m
Minimum intervention threshold > €0.5m (PLN 2m) on assigned turnover

EFL
Outstanding financing: €2,561m

Italy

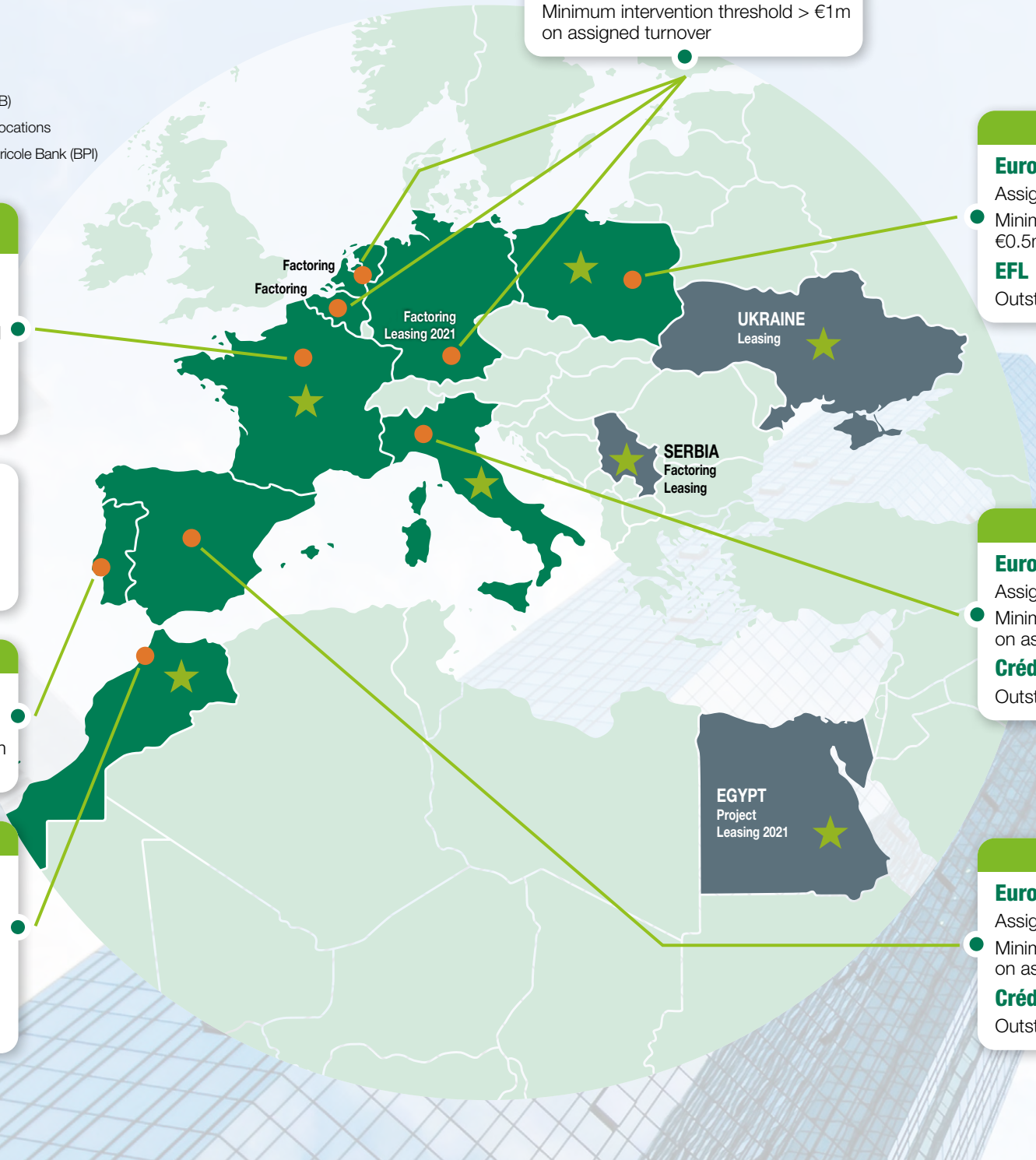
Eurofactor
Assigned turnover: €3,323m
Minimum intervention threshold > €5m on assigned turnover

Crédit Agricole Leasing
Outstanding financing: €2,000m

Spain

Eurofactor
Assigned turnover: €2,293m
Minimum intervention threshold > €1m on assigned turnover

Crédit Agricole Leasing
Outstanding financing: €201m



LEASING BUSINESS

Financial leasing solution to finance or refinance in different currencies up to 100% of one's professional investment, to preserve the cash flow and / or the debt capacity and to benefit from tax advantages.

Crédit Agricole Leasing & Factoring solutions

Financing of the client directly or via a bank of the Crédit Agricole Group:

- > Standard equipment leasing and financial leasing transactions.
- > Expertise on specific contracts such as:
 - **Real estate leasing:** financing or leaseback of real estate for professional use, existing or to be built.
 - **Boat and aircraft leasing:** financing the purchase of boats and aircrafts to professionals clients.
 - **IT Operating Leasing:** financing the purchase or renewal of any type of new or second-hand IT equipment.
 - **GREEN SOLUTIONS:** financing of practical solutions to support the energy transition and reduce environmental impact.

Global leasing solutions offered to national and international partners' clients (Vendors):

- > Financing of clients of Crédit Agricole Leasing & Factoring partners such as distributors, manufacturers, leasers.
- > Tailor-made contracts such as contract assignment, mandated operating leasing, full services operating leasing, backed leasing.

FACTORING BUSINESS

Flexible short-term financing solution adapted to the company's operating cycle based on the assignment of client receivables. Cash flow is secure, enabling the company to develop with peace of mind thanks to appropriate management of trade receivables and guarantee of up to 100% against the risk of non-payment and.

Crédit Agricole Leasing & Factoring solutions

- **International factoring** - to secure and develop business: an international solution to negotiate, centralise and manage group cash flow with a single programme for all subsidiaries.
- > **Local and / or multi-local contract:** one or more bilateral contracts signed by Crédit Agricole Leasing & Factoring entities and the client's entities in the same countries. Contracts with non-residents are possible.
- > **Export and multi-currencies** - to finance and to secure export business: financing of export receivables and the securing of transactions.

Local expertise in leasing business

	SP	FR	IT	MO	PL	GE
Leasing activity						
- Equipment leasing	✓	✓	✓	✓	✓	✓
- Real Estate leasing	✓	✓	✓		✓	Leasing project in progress planned for 2021
Operating leasing	✓	✓	✓		✓	
Vendors	✓	✓	✓		✓	✓

- Long-term leasing
- Inventory financing
- Loans

Local expertise in factoring business

	BE	GE	SP	FR	IT	MO	NE	PL	PO
Full factoring (disclosed, with CAL&F credit insurance or delegation of the client's insurance policy)	✓	✓	✓	✓	✓	✓	✓	✓	✓
Undisclosed factoring (In-house, shadow ledger "rechargement de balance")	✓	✓	✓	✓	✓		✓	✓	✓
Recourse factoring (without insurance)	✓	✓	✓	✓		✓	✓	✓	✓
Reverse factoring	✓	✓	✓	✓	✓		✓	✓	✓

To find out more about Crédit Agricole Leasing & Factoring's expertise, please contact the International Business Development department or visit the following website:
<https://www.ca-leasingfactoring.com/>

(1) Overseas departments and regions Martinique, Guadeloupe, Reunion. Data up-to-date at end-12/2019 - Source: company.