

CRÉDIT AGRICOLE LEASING & FACTORING INTERNATIONAL NETWORK



CRÉDIT AGRICOLE
LEASING & FACTORING

An international network at the service of Companies:

- A major player in **leasing, factoring** and the financing of **renewable energies** projects and **local and regional infrastructures**.
- Present in **11 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⁽²⁾

Why choose Crédit Agricole Leasing & Factoring



2,621
employees

including 1,315
abroad⁽¹⁾



€25.5bn
including 28%

financed
abroad⁽¹⁾



242,000
clients

including 88,700
internationally⁽¹⁾

(1) At end-2020 - Source company.

Business locations

Local support from dedicated teams

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

Mainland France and overseas departments and territories⁽¹⁾

Eurofactor

Assigned turnover: €58,835m

No intervention threshold on assigned turnover

Crédit Agricole Leasing

Outstanding financing: €13,047m

Olinn

Leasing with services

Interventions in Belgium, France, Luxembourg and Switzerland

Unifergie

Interventions in France, Spain, Italy, Portugal

Portfolio: > €7bn

Schedule of work: > €3m

Portugal

Eurofactor

Assigned turnover: €2,206m

Minimum intervention threshold:
> €3m on assigned turnover

Morocco

Crédit du Maroc Factoring

Assigned turnover: €62m

Minimum intervention threshold:
> €300k (MAD 3m) on assigned turnover

Crédit du Maroc Leasing

Outstanding financing: €164m

(1) Overseas departments and regions Martinique, Guadeloupe, Reunion. Data up-to-date at end 12/2021 - Source: company.

Germany, Belgium, The Netherlands

Eurofactor

Assigned turnover: €21,561m

Minimum intervention threshold:
> €1m on assigned turnover

Crédit Agricole Leasing Germany

Minimum intervention threshold: €50k

Poland

Eurofactor

Assigned turnover: €1,402m

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

EFL

Outstanding financing: €2,770m

Italy

Eurofactor

Assigned turnover: €4,224m

Minimum intervention threshold:
> €5m on assigned turnover

Crédit Agricole Leasing

Outstanding financing: €2,280m

Spain

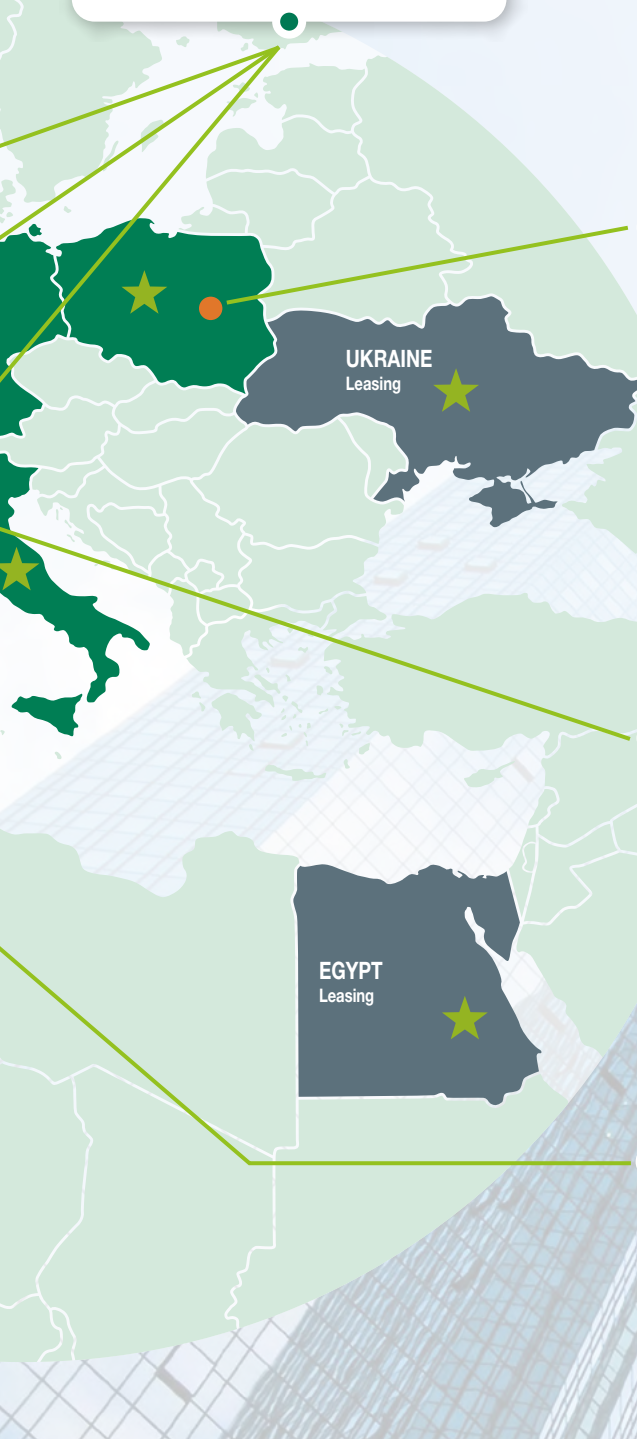
Eurofactor

Assigned turnover: €3,039m

Minimum intervention threshold:
> €1m on assigned turnover

Crédit Agricole Leasing

Outstanding financing: €209m



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**.

The solutions

- > **International factoring** - to secure and develop business: a solution to negotiate, centralise and manage client group cash flow with a single programme for all its subsidiaries.
- > **Local and/or multi-local contract:** one or more bilateral contracts signed in the same country where Crédit Agricole Leasing & Factoring and client's entities are located. 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.

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.**

The solutions

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

- > Standard equipment **leasing and financial leasing transactions.**
- > Additional range of services for IT, phone and automotive assets.
- > **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 solutions to support the energy transition and reduce environmental impact.

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

- > Financing of partners' clients, such as distributors, manufacturers, lessors.
- > Tailor-made contracts such as contract assignment, mandated operating leasing, full services operating leasing, backed leasing.
- > Additional range of services through Olinn on IT, phone and automotive assets: sourcing, financing, maintenance, return and even reconditioning.

Local expertise in factoring business

	BE	DE	ES	FR	IT	MA	NL	PL	PT
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	✓	✓	✓	✓	✓		✓	✓	✓

Local expertise in leasing business

	BE	CH	DE	ES	FR	IT	LU	MA	PL
Equipment leasing	✓		✓	✓	✓	✓		✓	✓
Real Estate leasing				✓	✓	✓		✓	
Operating leasing	✓*	✓*	✓	✓	✓*	✓	✓*		✓
Vendors			✓	✓	✓	✓			✓

* on IT/Mobile/Car financing, solutions that integrate sourcing, financing, maintenance, return and even reconditioning are possible via Olinn.

- Long-term leasing
- Inventory financing
- Loans


To find out more about Crédit Agricole Leasing & Factoring's expertise, please contact the **International Steering & Animation Department** (Partnerships & International Development Division) or visit the following website:
<https://www.ca-leasingfactoring.com/>

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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 -

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