ACQUIS

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Mark Picken

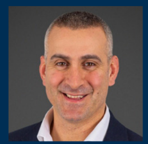
Managing Director

Company: Shire Leasing

Location: UK

"We haven't seen a significant change in our asset mix during the pandemic. However, we are very focused on the green agenda and financing assets such as LED lighting, wind and solar power, charging ports etc. to meet the new needs of our customers. The green agenda has taken off in the corporate environment and the future of the planet is being taken much more seriously by investors with a close eye being kept on the ESG credentials of any investment they make. The next 5 years will see warp speed adoption of electric/hybrid vehicles, both commercial and private. The opportunity to develop our product mix around the ancillary assets related to this market has enormous potential.

"To stay ahead of the increasingly rapid curve, it is important that we retain our agility. We always try to seek out interesting opportunities where others are not operating or even exiting. We call it "zigging whilst everyone else is zagging". The regulator has unintentionally made some sectors unattractive: many asset finance firms don't want to offer their facilities to sole traders or partnerships for example. We are finding ways to simply process these customers and actively serve this growing market."



Nick Leader

Chief Executive Officer

Company: Acquis

Location: UK

"We expect to see a significant increase in the number of green assets being financed across all major leasing markets: electric vehicle chargers, solar panels, wind turbines and more. In the less mature leasing markets of Eastern Europe, the vast majority of finance transactions are for hard assets, such as automobiles, construction and material handling equipment. While hard asset volumes will continue to grow in these markets, we predict a significant increase in volumes from soft assets, such as computers, telephone systems and multi-functional devices over the medium-term.

"As leased equipment insurance specialists, we work very closely with our partners to ensure we are adapting our products and services to match the changing needs of their customers. For example, following recent changes to legislation, we've been working with one of our insurers to create a bespoke product specifically for self-consumption solar panels in Spain."

Antoine D'Hardemare

Managing Director

Company: Viatelease Group

Location: France

"We have been adapting our business strategy both in terms of geography, client profile and asset mix. For example, to mitigate the risk profile of our portfolio we have reduced our balance on some high-risk asset classes and client segments.

"Our new strategic plan is focused on more diversification and on more strategic and hard assets. Innovation, industry and healthcare will contribute more than ever to our medium-term growth.

"The pandemic has pushed us to reinforce our digital strategy to improve efficiency, reduce our cost base and have greater business impact. We have also implemented new revenue streams as insurance and white label to better face any new financial crisis. Last but not least, we consider that a mix funding strategy is key to securing growth and greater independence."

Coert Noordkamp

Country Manager

Company: SGEF

Location: Netherlands

"We anticipate significant growth in the field of corporate social responsibility. Over the next five years we focus on growing the share of sustainable business within our finance portfolio. This applies for assets in traditional and well-known areas of construction, agriculture and transport where the conversion into hybrid, electrification and liquid natural gas is speeding up rapidly. It also applies to assets such as photovoltaic (solar) panels, LED, energy storage systems and other innovative assets that relate to the global energy transition."

"Together with our vendors, SGEF translates new market requirements into new finance solutions. We believe financing being part of a 'as a service solution' with pro-active anticipation of second or third life options at the end of the lease. We are committed to build a sustainable future through innovative and meaningful finance solutions."

Arnault Leglaye

CEO-Nordics

Company: BNP Paribas Leasing Solutions

Location: Norway

"The pandemic has increased our focus on developing digital tools. We've been improving our digital processes to increase speed and efficiency, and improving our customer journey too. We see the development of improved and new services as a potential opportunity for new revenues, and as an enabler to handle even bigger volumes in a more effective way.

"Helping our partners and customers to move in a sustainable direction is really important and in the medium term, we expect to see a wider range of sustainable financial solutions. We also expect to have even more TS business; more IT, more medical equipment and more SpecTech-assets. I am also sure the ELS-markets will continue to demand more equipment on renewable energy sources.

"We believe that if we continue to adapt to and follow the circular economy, as the group has done for several years already, we will continue to see new business opportunities."

Dr. Christoph Hayden

Chief Risk Officer

Company: Raiffeisen Leasing

Location: Austria

"We are following our parent company, Raiffeisen Bank international AG, in aligning our product portfolio with ESG criteria. Specifically, this means focusing on financing environmentally friendly technologies and greener mobility.

"Already, more than 40 per cent of the new vehicles in our fleet management portfolio are electric and we are working to significantly increase this. In addition, we want to enable private customers to reduce the environmental footprint of their homes by leasing photovoltaic (PV) systems and heat pumps.

"To stay ahead we follow a customer-centric approach. We listen to our customers, we ask them questions, we focus on their pain points to come up with products and solutions that meet their demand and make their lives easier."

Dr. Thomas Soehlke

Chief Executive Officer

Company: PEAC Finance Continental Europe

Location: Germany

"One of the biggest changes that's happened to PEAC's asset mix is extending our focus on servicing lower volume ticket sizes on a high volume, automated basis. As a result, the average ticket size has decreased over time and the diversification of our asset mix has increased strongly. Over the next five years we expect this diversification to continue and the share of the so-called green assets to further increase.

"PEAC is always in close contact with its partners and prospects to take advantage of developing demands. Our scalable IT platform and experienced sales experts across Europe enable us to strategically and quickly adapt to changes and emerging niches."