

# Who we are



“Our message to businesses, large or small, is: We’re open and hungry for business so come and talk”

Alex Baldock MD Lombard



# Who we are



- Established in 1861, Lombard has been dedicated to funding assets for 150 years
- UK's leading provider of asset funding solutions, unrivalled history of helping businesses grow
- Committed to providing industry leading solutions, enabling businesses to effectively source, acquire and manage assets
- MoneyFacts Best Leasing & Asset Finance Provider 2009, 2010 & 2011



# Assets we finance



Asset Finance Lifecycle

From Technology to Aviation and Marine, the lifecycles of business assets differ greatly.

## Funding business futures

- End-to-end, intelligent, asset funding solutions
- Comprehensive portfolio of products, both standard and bespoke
- Vast range of assets we can and will fund
- Every facet dealt with by in-house team of asset funding specialists
- Expert advice on cost and tax implications of every finance solution

# Customer benefits



## Mitigating ownership risks

- Ability to take residual value risks
- Long term rental stream for use of asset

## Releasing embedded asset value

- Sale & leaseback transaction to free up value within an asset
- Significant value to companies lacking cash resources to fund growth

## Additional credit line

- Extra facility to complement cash resources and existing bank credit lines
- Important additional value particularly for leveraged companies

# Customer benefits



## Paying for usage

- Rentals reflecting usage of asset for a portion of its useable life
- Important value added where customers expect to use for part of asset life

## Simple and quick

- Rapid turnaround of credit application reflecting security in the assets
- High value where asset purchase is urgent

## Slicker credit process

- Fast, or at least predictable, credit decision process
- Avoidance of repeated loops for additional information

## Budgeting with certainty

- Fixed rentals over term of agreement
- Creates certainty over economic cost of the asset

# Why Lombard?



Dedicated to  
asset funding

- Our sole focus is asset finance and finding the right solution for you
- In-house expertise for every asset type and all finance structures

Strong business  
acumen

- An acute understanding of specific markets and sectors
- Responsive to market changes, decades of sector specific experience

# Why Lombard?



## Commitment to Customer service

- Relationship Manager provides a dedicated point of contact, constant and knowledgeable support
- Guarantee of swift evaluation and on finance deals
- All processes are highly transparent and extremely efficient
- Regular service reviews, independently conducted Customer satisfaction surveys, continual internal performance assessment

# Why Lombard?



## Benefits of asset funding with Lombard

- Transfer of risk
- Spread cost of acquisition – match to life cycle
- Overcome budget restriction
- Improvements in accounting ratios
- OFF or ON balance sheet

# Why Lombard?



## Benefits of asset funding with Lombard

- Tax efficient funding
- Purchasing power
- Supplier negotiations
- Release Capital through Sale & leaseback
- Additional source of working capital

# Why Lombard?



- What our Customers say
  - 89.36% overall Customer satisfaction index
  - 70% of Customers would recommend us
  - 90.55% satisfaction index for our relationship managers

Source: B+C, New Business Survey, 2010 end of year figures