

**Europe Division**

Vestdijk 51  
P.O. Box 652, 5600 AR Eindhoven  
The Netherlands  
Tel. +31 (0)40 233 9911  
Fax +31 (0)40 233 8600

**Americas Division**

1111 Old Eagle School Road  
Wayne, PA 19087  
United States of America  
Tel. +1 610 386 5000  
Fax +1 610 386 5840

**South America**

Av. Soledade, 500 - 8º andar  
90470-340 Porto Alegre  
Rio Grande do Sul  
Brazil  
Tel. +55 51 2104 2500  
Fax +55 51 2104 2510

**Asia Pacific**

77 Robinson Road  
Singapore 068896  
Singapore  
Tel. +65 6236 5700  
Fax +65 6534 3197

Visit our website at [www.delagelanden.com](http://www.delagelanden.com)

**de lage landen**   
partners in finance



We Put Partnership in Financing

**de lage landen**   
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More than a leasing company—we're your financing partner.

Our goal is to help you grow by increasing your market share and margins while enhancing your profitability.

## De Lage Landen's Entrepreneurial Approach

Founded in 1969, De Lage Landen has evolved from a small, local leasing company into an international vendor program provider specializing in small- and middle-ticket leasing products. Headquartered in the Netherlands, De Lage Landen's entrepreneurial approach and unique business segments deliver extensive industry and financing knowledge to our partners' sales organizations. By providing flexible asset-based financing products to help manufacturers and distributors market their capital goods in Europe, the Americas, and Asia Pacific, we serve our partners with innovative financing programs and help them make a difference in a competitive marketplace.



**Rabobank**

**As a fully owned subsidiary of the Rabobank Group,** De Lage Landen is built upon a foundation of unsurpassed financial strength. Credit ratings of the major international rating agencies show that Rabobank is the most creditworthy privately held bank in the world, and is one of only six banks in the world with a AAA rating from Moody's and Standard & Poor's. Rabobank, with over €475 billion (\$648.6 billion) in assets and over 1.5 million clients worldwide, provides De Lage Landen with access to capital ensuring safety and stability for you and our mutual customers. We have the strength and resources to fund your growth and protect your customer base.





## De Lage Landen Builds Successful Partner Relationships

The success of our organization is based on six important assets that De Lage Landen brings to every business relationship.

### 1. We invest in partnerships

Our most important asset is our commitment to forming long-term partnerships with our customers. To assure success, we closely monitor each of our business sectors, making sure our partners and their customers get the programs they want and need.

As the premier provider of private-label vendor finance programs, De Lage Landen currently has relationships with over 200 companies and manufacturers. These companies trust us with their names and their customer base.

### 2. International capability you can grow on

Our extensive international experience and presence in more than 20 countries across the globe enables us to provide each relationship with a competitive advantage.

De Lage Landen has the knowledge and expertise our partners require to deliver global solutions on a local basis.

### 3. Our strength is in our knowledge

We focus only on select industries—those in which we have built a wealth of product and market knowledge. Segmentation and specialization are key to our ability to design creative financing solutions to ever-changing, real-world business problems.

The ability to offer financing products to both the manufacturer and dealer distribution channels is critical to our success in formulating innovative business plans. Concentrating on the following industries: Food & Agriculture, Materials Handling & Construction, Technology Finance, Healthcare, Office Equipment, Telecommunication and Trucks & Trailers, we offer private and quasi-private labeled programs. In addition, we deliver a broad range of financial products and services to captive leasing organizations and financial institutions.

### 4. Our goal is to increase partner sales and profits

We bring loyalty and dedication to every partnership, helping our customers directly increase both sales and profits.

De Lage Landen offers our partners' customers the appropriate financing and leasing they need, enabling them to obtain their products in an easy and flexible way. Leasing keeps lines of credit intact, and helps lessen the ownership risk of obsolescence.

### 5. We deliver customized solutions

At De Lage Landen, we pride ourselves on our ability to develop custom finance programs to meet the special needs of our partners, whether they are a manufacturer or a dealer.

Through technology and innovation, we create and implement programs designed to meet partners' individual sales, financing and strategy needs.

### 6. Our entrepreneurial instincts generate opportunities

We are a dynamic organization, skilled at assuming and managing risk for growing and developing our partnerships.

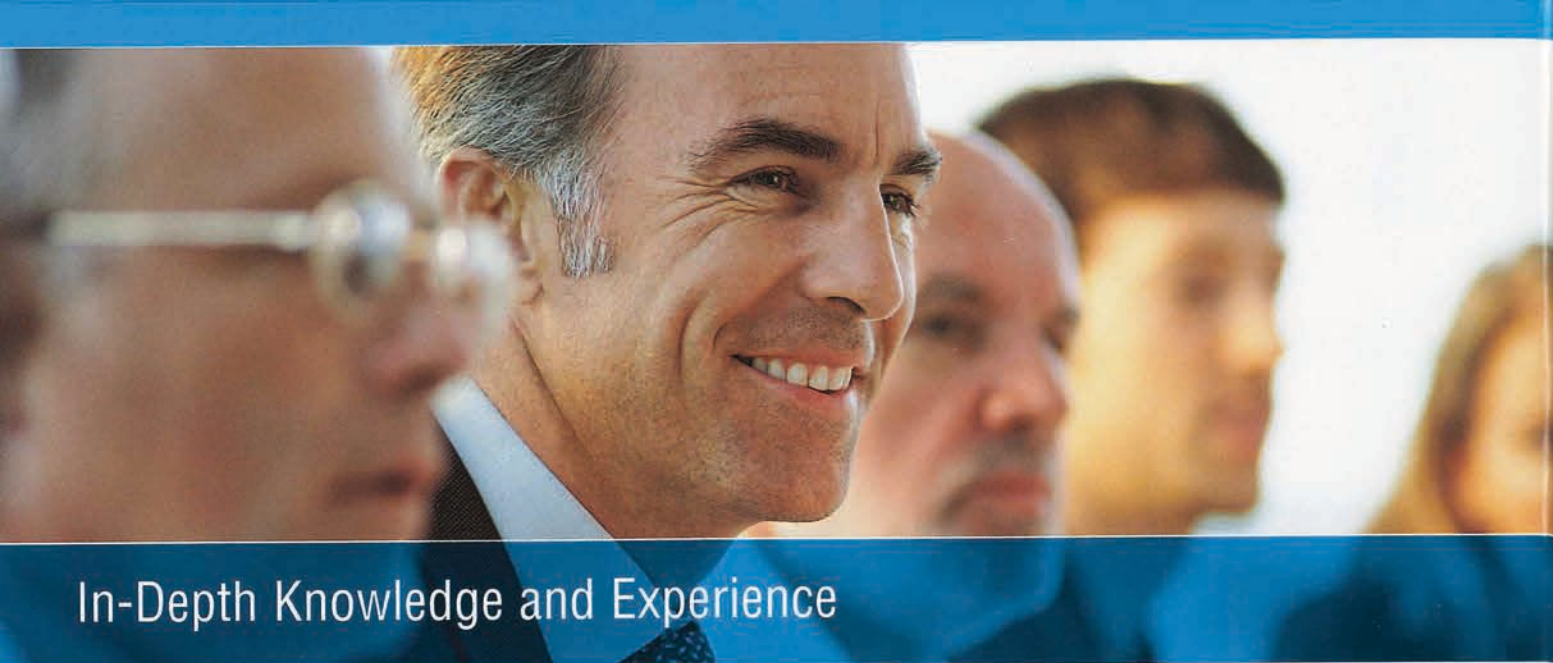


### De Lage Landen adheres to the latest regulatory changes with IFRS and Basel II

IFRS is a set of internationally accepted standards for financial reporting intended to make comparisons amongst companies easier by providing more disclosure and greater transparency.

The Basel II Capital Accord is aimed at encouraging banks to apply more advanced risk measurement and management techniques. These and other compliance efforts help to directly support Rabobank's AAA rating.





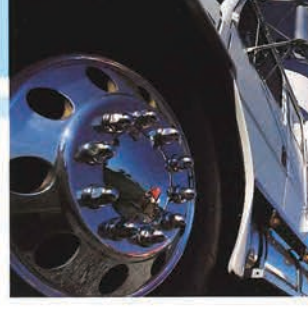
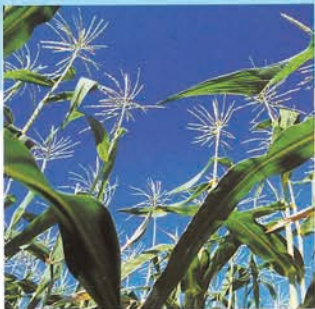
## In-Depth Knowledge and Experience

De Lage Landen is an organization of people with extensive industry-specific expertise. Our organization focuses on eight distinct global markets. Supporting those markets are Business Units with their own unique value-add. This results in highly-specialized, responsive products and services.

We have proven expertise and a genuine interest in the needs, markets and products of our partners. Few companies know specific industries as thoroughly as De Lage Landen does. And, unlike many of our competitors, we are a dedicated vendor finance company. The markets we support are our business and our expertise.

De Lage Landen understands our customers' businesses and the challenges they face in their active industries. Our offices throughout the world have the capability of managing marketplace needs locally, regionally or globally. We work with world leaders and have industry experts in place in the following markets:

- Food & Agriculture
- Materials Handling & Construction
- Technology Finance
- Healthcare
- Office Equipment
- Financial Institutions
- Telecommunication
- Trucks & Trailers





# De Lage Landen's Core Industries

## Food & Agriculture



There are few industries that are not only vital to the world's population but encounter such large challenges with production efficiencies, cash flow and the forces of nature. De Lage Landen's Food & Agriculture business unit helps farmers, processors and equipment manufacturers face these challenges. By meeting up with our customers where the business takes place, whether at a farm, dealership or processing facility, we are there to offer you and your customer the financial solutions they need. Our seasonal and flex programs offer payment options that coincide with industry production cycles. Our 15-year partnership with AGCO, one of the world's largest agricultural equipment suppliers, is one of our greatest successes.

Along with AGCO, De Lage Landen and Agricredit have been servicing a multitude of partnerships globally for over 15 years.

## Materials Handling & Construction



With over 30 years of experience in the Materials Handling & Construction markets, few companies understand the financial requirements of these industries as thoroughly as De Lage Landen does. We have developed tailor-made financial solutions for materials handling equipment including forklift trucks, attachments, racking and allied equipment. Innovative programs such as the Fleet Buyback and Replacement program help you retain control of your customer base.

In the Construction market we also have special facilities to help fund rental companies and any equipment acquisition from small- to large-ticket. Our dedicated sales teams understand these industries and provide focused service, along with training and support, to suppliers and manufacturers of materials handling and construction equipment.

## Technology Finance



Today's technological infrastructure is at the heart of any organization. De Lage Landen is on top of the latest developments in these markets and has designed specific lease programs for this ever-changing industry. Our innovative financing programs such as Total Solutions Financing, Total Project Financing, Technology Refresh and Technology Protection are designed to increase your sales and keep you ahead of the competition while avoiding technology obsolescence. In addition, our financing is also available for products including system components, software, training and installation.

## Healthcare



From continually emerging technologies and focus areas to budget pressures and privatization, today's healthcare providers need flexible and innovative financing options. De Lage Landen has the experience in managing large-scale healthcare industry programs, whether government funded or privately owned, by providing the financial tools your customers need to acquire the latest technology. We have emerged as a global finance partner of choice for the world's leading healthcare equipment vendors, including diagnostic imaging, homecare equipment and sophisticated clinical laboratory technology.

## Office Equipment



Today's Office Equipment industry is constantly changing in order to gain office productivity—the endless pursuit of increased capacity and efficiency with new equipment and technologies. For over 35 years, De Lage Landen has met the changing needs of office technology by providing equipment vendors with comprehensive, flexible programs to increase their market share of this highly demanding and growing industry. Our specialized programs for both small- and mid-ticket transactions allow for quick online quotations, credit checks and on-site documentation. Extensive lease administration programs not only meet customers' asset management and lifecycle requirements, but also provide vendors with sales assistance programs to optimize equipment upgrades and sales opportunities.

## Financial Institutions



In the 21st century, small businesses have learned what big businesses have known for years, leasing is often the smart alternative to equipment acquisition.

De Lage Landen's Financial Institutions business unit, created to meet the needs of equipment leasing in the commercial banking and financial institutions industries, has become the foremost outsource provider of leasing programs. Through strategic partnerships, Financial Institutions provides leasing solutions to our partner's customers. In the Dutch market, we offer Equipment Leasing, Car and Commercial Vehicle Leasing and Trade Finance through local Rabobanks but also direct to market.

All of our systems, processes and reporting are completely focused on the bank marketplace, allowing our Financial Institutions group to provide unparalleled levels of service. This enables you to round out your product line, attain greater penetration of your small business market and add a dynamic prospecting tool. We have established ourselves as the market leader within this segment.

## Telecommunication



One of the most interesting and challenging markets over the last decade has been the telecommunications market. Modern companies require the latest telecommunications equipment to facilitate optimal internal and external communications. The change towards Voice Over IP technology will have a tremendous impact on our ways of working and communicating. Given the technology-driven fast rate of obsolescence, companies would rather utilize the latest state-of-the-art equipment with flexible finance solutions than actually purchase the equipment. De Lage Landen has a wide range of telecommunications market expertise and knowledge, and is committed to understanding our partners' businesses and helping to devise creative solutions to sell their products.

## Trucks & Trailers



Over the past decade, De Lage Landen has invested a great deal researching the European Trucks & Trailers markets, resulting in successful long-term partnerships with some of Europe's major players. Today, we are an experienced supplier of integrated financial solutions to trucks and trailers manufacturers, their dealer network and end-users. Jointly, we can offer your customers total solutions: equipment, service, repair, insurance and financing all in one, so your customers do not have to search for a provider. We understand that ownership is becoming less important, and are committed to providing your customers a lifetime cost they can manage. We have the right people on board to help you enhance your sales and the profitability of your customers.





## De Lage Landen's Vendor Finance Programs

Customized to meet your needs

Vendor finance is our only business. We know your market. We know your competitors, and we understand your customers. Together we can design a vendor finance program to meet your unique requirements.

### Understanding your distribution strategy

In order to design a customized program that meets your particular requirements, we work with you to understand your distribution strategy.

### Developing a branding strategy

Helping you develop a branding strategy enables you to go to market with a single identity and a single solution source.

### Providing point-of-sale support

To help you close more deals, we provide customized marketing materials, training and education programs and financial specialists in the field.

### Identifying risk requirements

We meet your requirements in terms of risk, operating costs and your equipment's secondary market.

### Complying with accounting, tax and regulatory requirements

Our goal is to design the best possible program for you, while taking into account the local requirements.





# De Lage Landen's Solutions Meet Your Business Needs

De Lage Landen invests in partnerships. We want our partnerships to be long-lasting, win-win propositions. We approach our business in a way that delivers benefits to you throughout the entire relationship cycle. Our value proposition delivers the "De Lage Landen advantage" throughout all of your distribution channels.

Our responsibility to our partners doesn't begin and end with a lease. It begins long before, and goes well beyond credit decisions, funding, invoicing and collecting. De Lage Landen's Value Proposition is designed to provide support from the moment your prospect becomes your customer, to the first sale and initial lease, to the time they trade up to the next generation of equipment at lease end.



## 1. Originations

We don't wait for you to send us a lease application. Instead, we help you originate business and close sales by:

- Providing marketing support to make certain every individual throughout your distribution channel understands the benefits of financing.
- Offering training programs to help your salespeople truly understand how to use our financing programs.

- Backing up training with field and telephone sales support, so we're there to actually help close the sale.
- Delivering the reporting your sales team and management needs to track our joint activities, and our results.

## 2. Structuring

Creative structuring of individual transactions is an essential ingredient of our win-win partnership and gives you a real competitive edge.

Meeting the demands of the marketplace, your go-to-market strategy and your customers' individual needs requires creative solutions. Our highly experienced legal team is accustomed to working with your customers—and their attorneys—to put together individual contracts designed to protect and satisfy you and your customer.

In a high-tech marketplace, where software, training, ongoing support and maintenance is so vital, having a finance partner that understands soft-cost financing can be a key element in closing your sale.

## 3. Risk Handling

Risk Handling, a critical part of the customer relationship cycle, can mean the difference between closing the sale and sending your potential customer to the competition.

Our proprietary automated scorecards deliver nearly instantaneous credit decisions. This means you can take your customer out of "the market" sooner, without the risk of losing the customer due to approval delays. Establishing customers' lines of credit can help with additional equipment sales, or the next acquisition. Proper portfolio management assures that no sales opportunities are lost because of customer exposure challenges. We have the industry experience and the skill set necessary to manage risk instead of avoiding it.

## 4. Financing

Funding is important to you, and your entire distribution channel. Your program can be set up to specify a myriad of funding possibilities that will expedite cash disbursement.

Through electronic means, like ACH or wire, you and your dealers can be assured of quick, accurate funding—something that always helps manage cash flow. Our syndications team allows us to reduce risk, which in turn makes it possible for us to say "Yes" more often. Our transaction and document review process

assures accuracy, compliance and, ultimately, customer satisfaction. Our goal is flawless and efficient processing and booking.

## 5. Administration

One of the most critical areas of customer satisfaction is the administration of your customer's lease. Our investment in designing, developing and perfecting our systems to meet customer needs in an ever-changing marketplace has been significant.

Billing systems have been designed from your customer's point of view. These systems are easy to understand and allow customization to meet your program's "branding" requirements. Variable billing models have been created and are currently in place, allowing your customer the option to have payment and invoicing tailored to their processing requirements.

Critical to your program success is our experience in designing collections processes and procedures with customer satisfaction as a priority. Especially in times of economic down turns, the sensitivity of our approach creates customer goodwill and can result in repeat business.

## 6. Asset Management

One of the most challenging areas for any leasing organization can be Asset

Management. It is also an important part of maintaining and developing relationships with your sales channels and your customers. Extensive asset evaluation experience assures not only the right residual values and competitive pricing; it also means customer satisfaction and trade-up opportunities at lease end.

Asset tracking is essential, especially within the major account area. It guarantees accurate population management and has the potential to lead to repeat business.

Smooth, proven equipment recovery procedures reduce risk and lead to effective equipment remarketing. We work together with our partners to develop customized recovery strategies. Our experienced remarketing staff understands the importance of obtaining the highest equipment value. This assures higher residuals to protect asset values and leads to competitive rates.

Possibly the most important aspect of Asset Management is designing processes to meet market needs in planning buy-out and upgrade guidelines. This will protect your installed customer base while encouraging acquisition of the next generation of equipment.

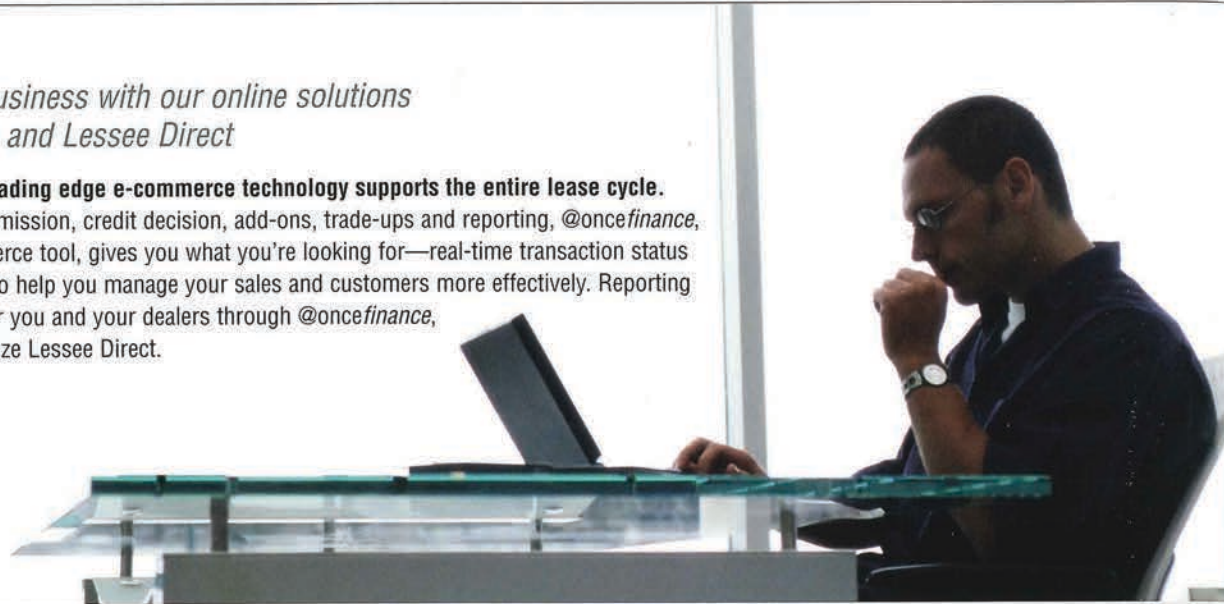


# Adding Value Throughout Your Distribution Channel

## E-Commerce

*Improve your business with our online solutions*  
– @oncefinance and Lessee Direct

De Lage Landen's leading edge e-commerce technology supports the entire lease cycle. From application submission, credit decision, add-ons, trade-ups and reporting, @oncefinance, our primary e-commerce tool, gives you what you're looking for—real-time transaction status and fast turnaround to help you manage your sales and customers more effectively. Reporting access is available for you and your dealers through @oncefinance, while our lessees utilize Lessee Direct.



### @oncefinance Features

- Faster, accurate application entry and credit decisioning
- Reduced paperwork and online documentation
- Automated data collection, storage and retrieval
- Portfolio management tools



### Lessee Direct Features

- Easy 24-hour access
- Fast and efficient answers to your most frequent questions
- Easy to use and navigate

## Commercial Finance

*Providing enhanced financial solutions throughout the entire distribution channel*

De Lage Landen offers an array of Commercial Finance solutions specifically designed to provide substantial value for each part of the distribution channel. By partnering directly with vendors on a private or quasi-private labeled basis, we provide channel partners, suppliers and dealers, with world-class Inventory Finance and Floor Planning products that can be delivered and serviced globally.

With these tailor-made products, we can help you improve your cash flow and boost your sales. Commercial Finance solutions are designed to provide support from the time a manufacturer buys components from his supplier to the delivery of the finished goods to a dealer network, to the acquisition of these goods by an end-user.

### Floor Planning

- Large-ticket business
- Financing of specific assets
- Major structure
  - Manufacturer to dealer/reseller

### Inventory Finance

- Small-ticket business
- Financing of invoices
- Major structure
  - Manufacturer to dealer/reseller or supplier to vendor

## Global Account Management

*Providing global solutions*

With rapid advances in technology, geographical barriers have disappeared. De Lage Landen serves our partners in an international marketplace through integrated and responsive Global Account Management Teams.

As companies expand globally and look to new partners, our Global Account Managers provide country-to-country financing support. With an integrated IT environment, we can offer our partners around the world a uniform credit policy, integrated strategic reviews and an easy-access client information base.

With our international network of operations, we are able to respond to our partners on a global basis and offer a consistent and coordinated approach to doing business.

