



+2.14%

183 +5.10%

206 +4.17%

Crédit Agricole Leasing & Factoring International Network

178 +3.28%



CRÉDIT AGRICOLE
LEASING & FACTORING

An international network at the service of Companies:

- A major player in leasing and factoring.
- Present in 10 countries in Europe 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.

Why choose Crédit Agricole Leasing & Factoring



Key figures



MORE THAN

60 years'
experience

in factoring
and leasing



17.9%
CAL&F Factoring market
share in France



2,789
employees

including 50%
abroad⁽¹⁾



€32bn
outstanding

including 28%
financed abroad⁽¹⁾

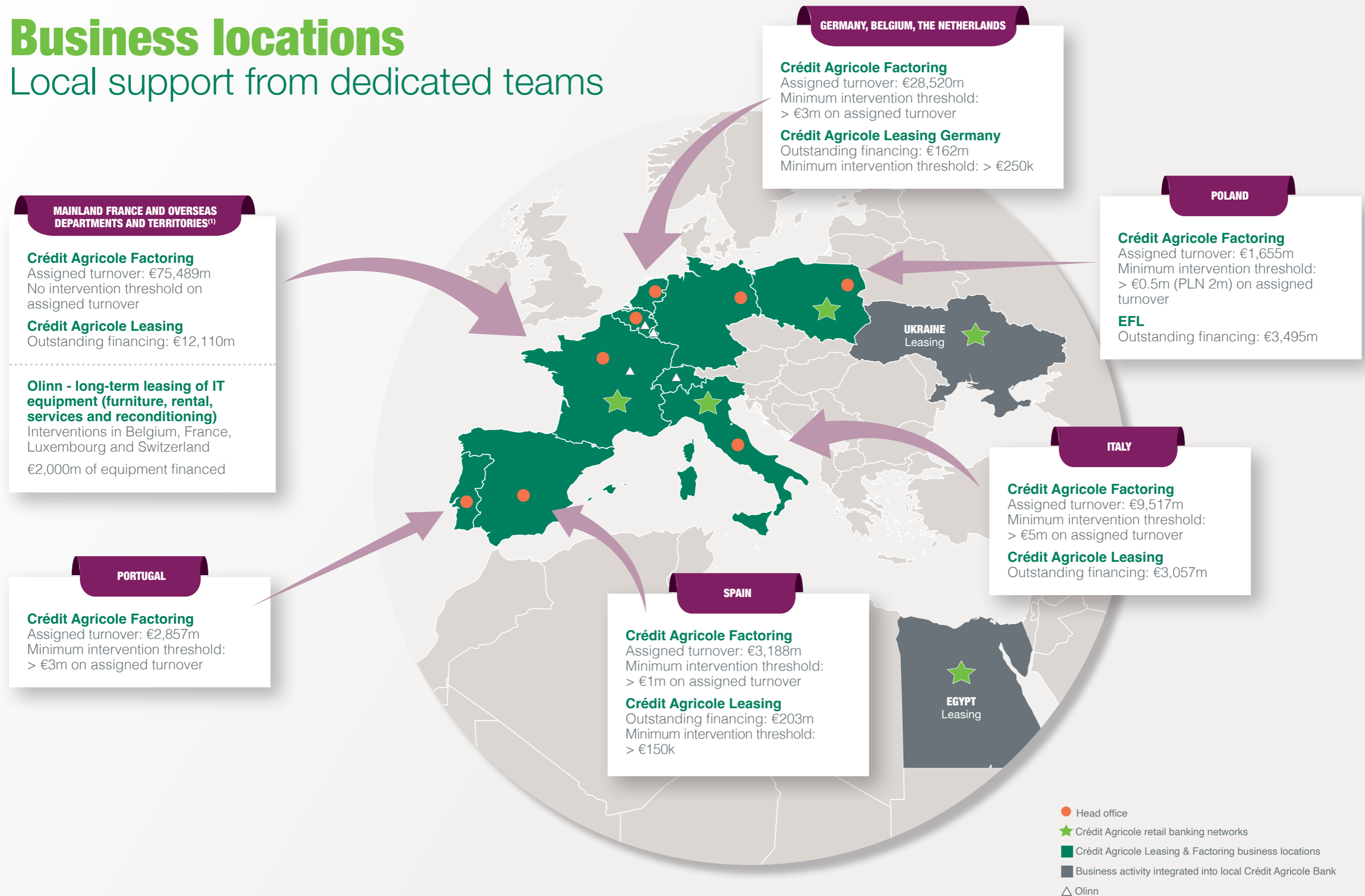


256,000
clients

including 34%
internationally⁽¹⁾

Business locations

Local support from dedicated teams



(1) Overseas departments and regions Martinique, Guadeloupe, Reunion. Data up-to-date at end 12/2023 - Source CAL&F.

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 reconditioned 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, leasers.
- ➔ Tailor-made contracts such as contract assignment, mandated operating leasing, full services operating leasing, renting.
- ➔ Additional range of services through Olinn on IT, phone and automotive assets: sourcing, financing, maintenance, return and even reconditioning.

Local expertise in leasing business

	 BE	 CH	 DE	 ES	 FR	 IT	 LU	 PL
Equipment leasing	✓	✓	✓	✓	✓	✓	✓	✓
Real Estate leasing				✓	✓	✓		
Operating leasing	✓*	✓*	✓	✓	✓*	✓	✓*	✓
Vendor Program	✓*	✓*	✓	✓	✓	✓	✓*	✓

* 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





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.**

The solutions

- ➔ **International factoring** - to secure and develop business: a solution to negotiate, centralise and manage client group cash flow with a single program 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.

Local expertise in factoring business

	 BE	 DE	 ES	 FR	 IT	 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 [®])	✓	✓	✓	✓	✓	✓	✓	✓
Recourse factoring (without insurance)	✓	✓	✓	✓		✓	✓	✓
Reverse factoring	✓	✓	✓	✓	✓	✓	✓	✓

FIND OUT MORE 

To find out more about Crédit Agricole Leasing & Factoring's expertise, contact us or visit:

<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 - Nanterre Trade & Companies Register no. 692 029 457 -

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