



# Asset Finance 2.0. - Global challenges for Leasing

Leasing Life Conference  
Paris, 24.11.2016

**Mehr im Blick**

**Deutsche Leasing** 



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Deutsche Leasing International

# Deutsche Leasing – the Asset Finance Partner

**Comprehensive solutions from a single source.**

## Long lasting knowledge

Over 50 years of experience and extensive knowledge of various sectors, markets and investment properties

## Global presence

We are there to assist our customers throughout Germany and in over 20 countries around the world



## More than Leasing

A diverse range of financial solutions and supplementary services

## Belonging to a strong financial background

German Savings Banks Group consists of over 580 companies, 334.200 Employees worldwide Business Volume exceeding 2.7 Trillion Euro

**Assets under Management: € 33 bn**  
(Business year 2014/15)

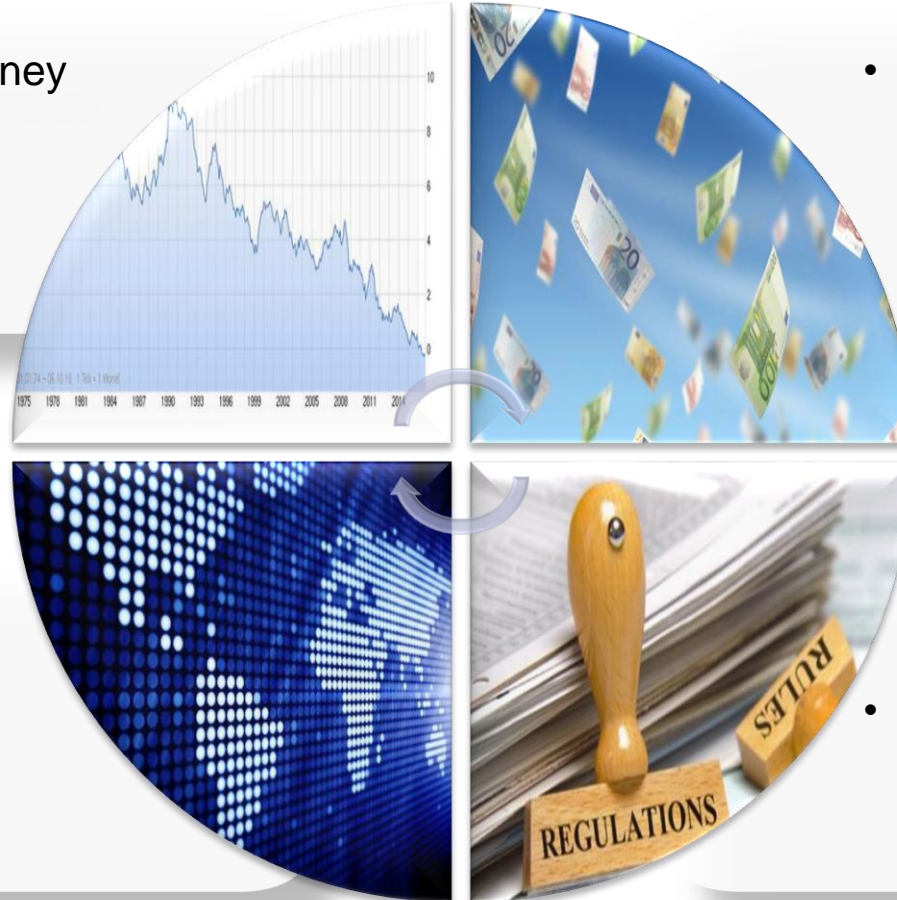
## New Normal for Leasing

- Shrinking margins – earning money with money becomes difficult

- Liquidity available in the markets / less demand for Leasing as a financial source

- Rising Digitalization / Rise of Fintechs

- Rising regulatory demands



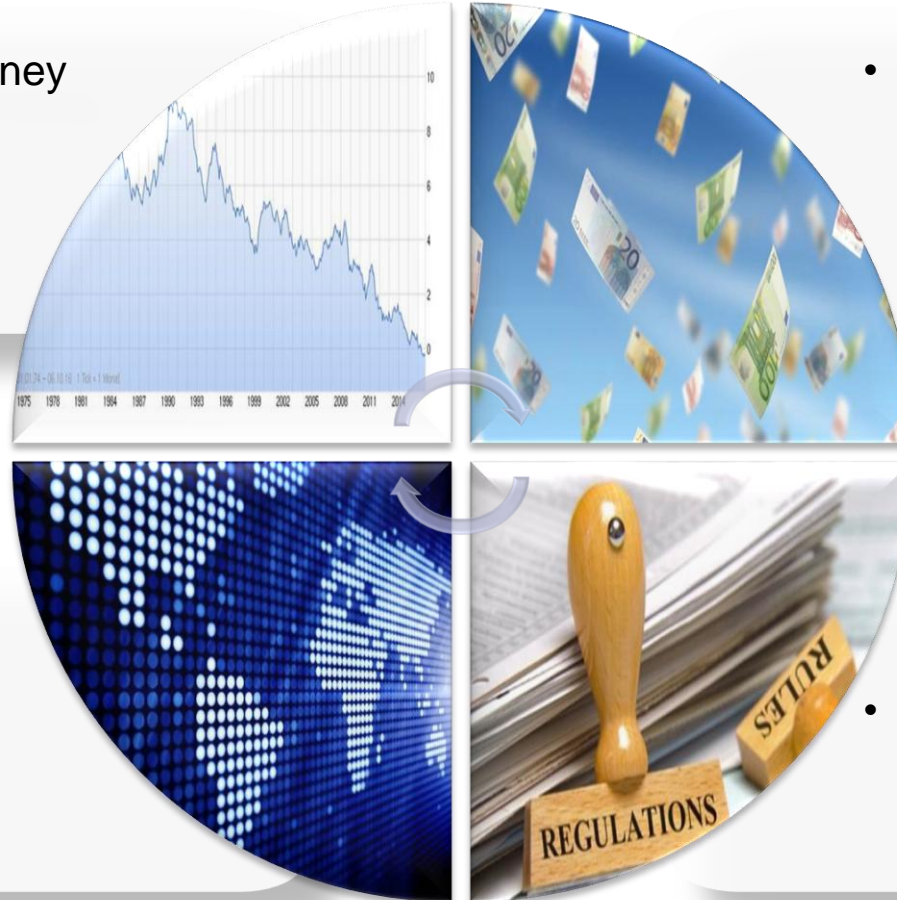
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**„The situation of corporate finance is historically exceptional.“**  
(Reuters.com 2016)



## Let's take a classical Bank



- Classical Business Model grown over decades / centuries
- Innovation cycles rather low





# Let's take a classical Bank – current FinTech development

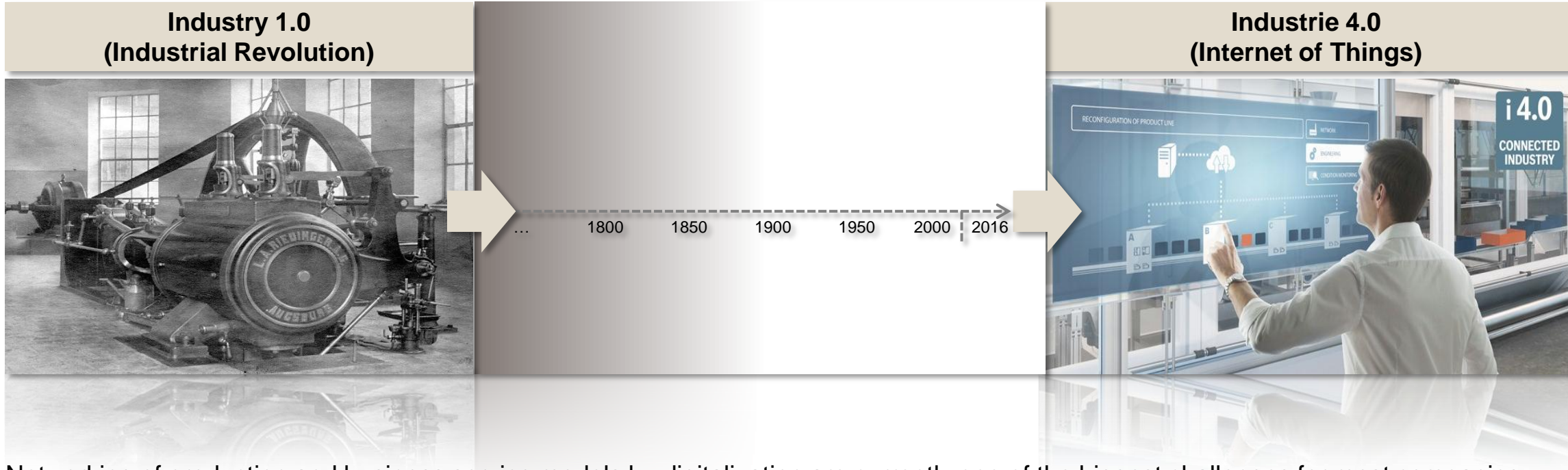


- Digital disruption by FinTechs
- Banking is necessary, Banks are not (Bill Gates, 1994)



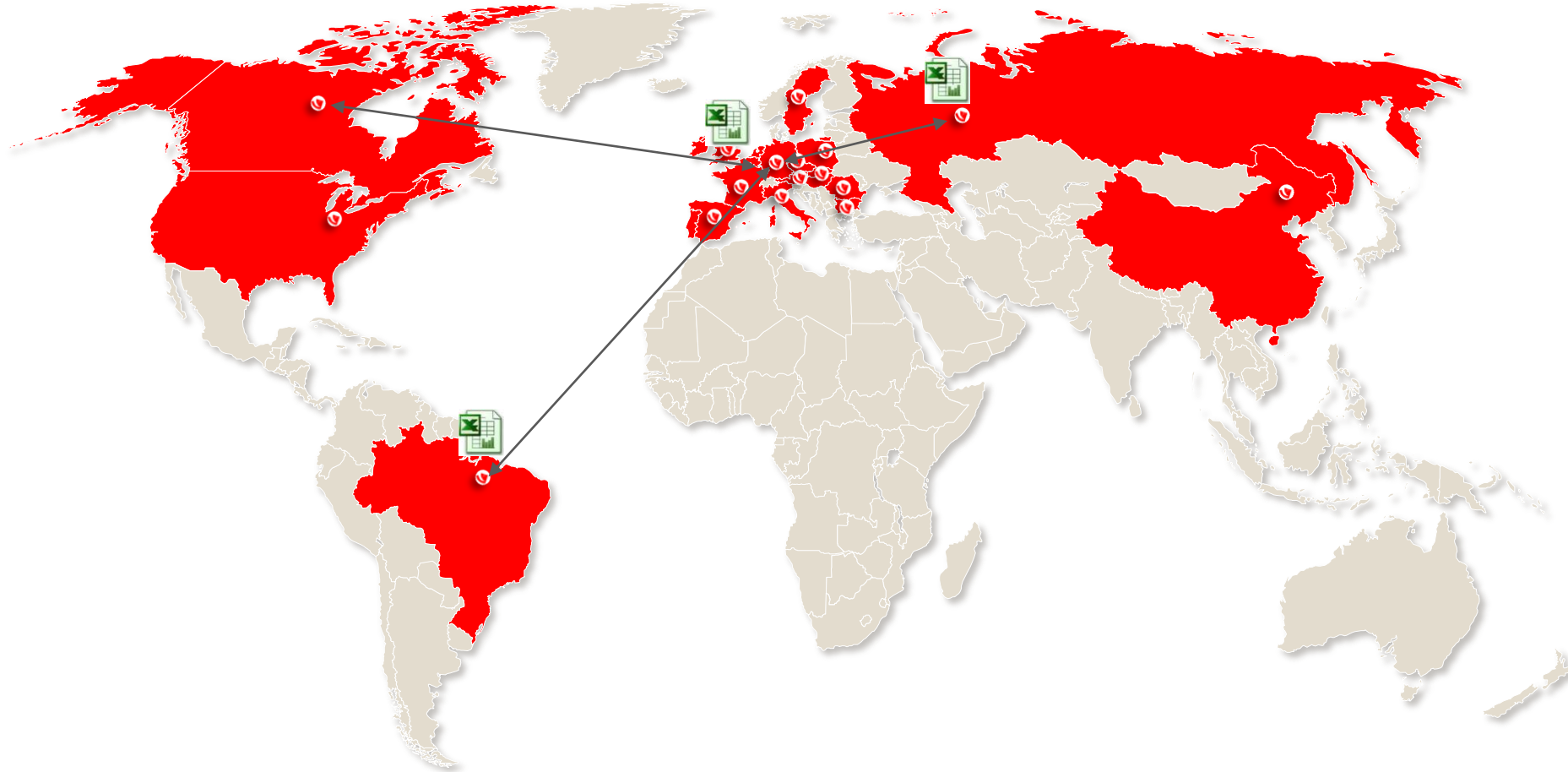
**All activities that follow a certain logic are automatable (IBM)**

# Challenges Industry 4.0



Networking of production and business service models by digitalization are currently one of the biggest challenges for most companies

## DL World in the past



- Exchange via data transfer from each single country to Headquarters
- IT Infrastructure and processes not aligned and harmonized



## DL Asset Finance 2.0

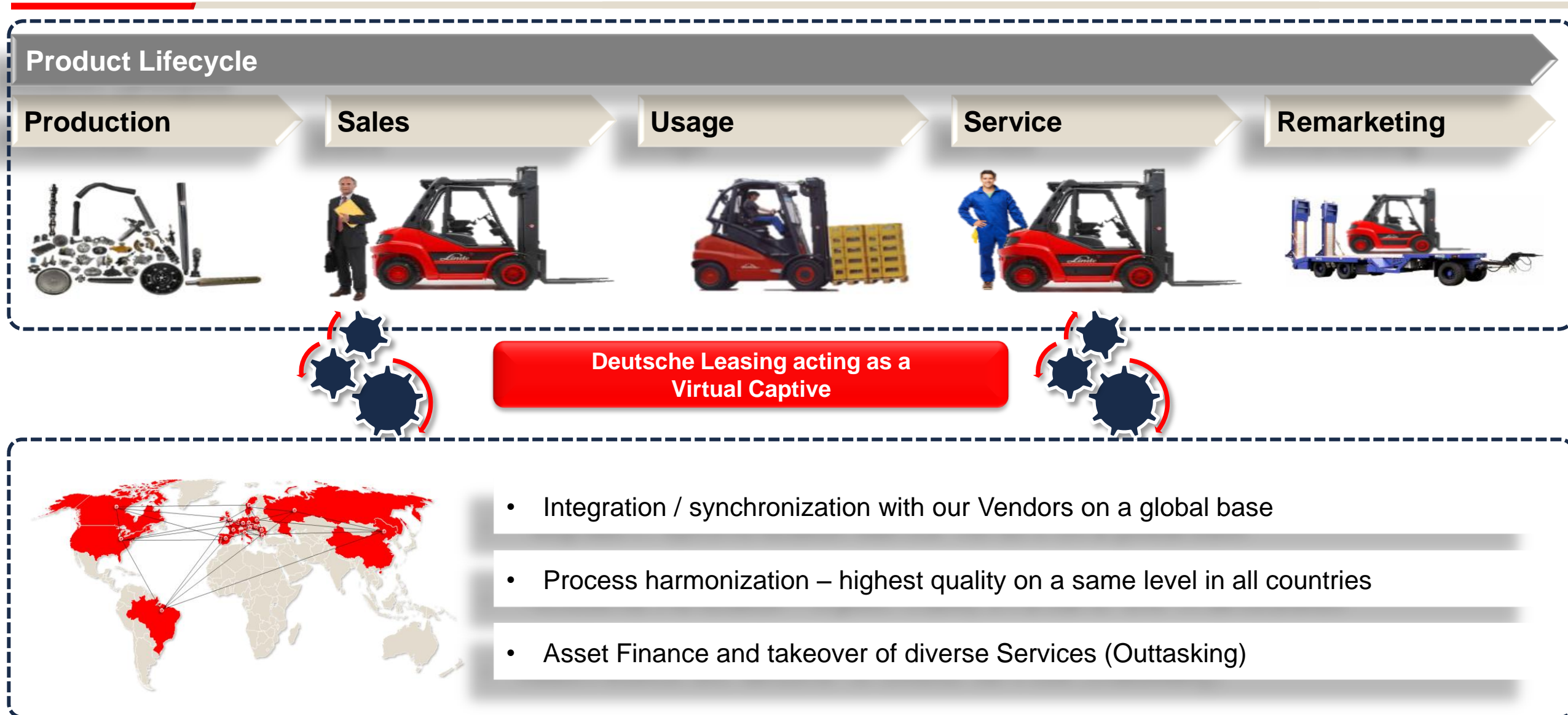


- Interacting and synchronized IT systems over all countries
- Harmonized processes
- Excellent quality standards in all countries



**IT and process excellence  
- Asset Finance 2.0**

## What does this mean for our Vendors?



# The benefits

## Product Lifecycle

### Production



### Sales



### Usage



### Service



### Remarketing



### For our Vendors:

- Using a Captive Structure without need to invest
- Benefit from worldwide network and digital innovation
- Delivering added value for their end-customers
- Creating competitive advantage



### For Deutsche Leasing:

- Applying our core competencies added by digitalization – Asset Finance 2.0
- Having a high Vendor loyalty
- Ensuring future growth
- Increasing profitability





Thank you for your attention