



# Financing for Growth

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# Lombard – who we are and what we do

- As the dedicated asset finance provider of The RBS Group, we operate across the UK and provide capex funding for businesses of any size and in any sector
  - At 151 years old, we are the oldest and most experienced provider of asset finance to businesses in the UK
  - We are able to fund practically any asset, whether that is plant and machinery, IT, wheeled assets such as buses and coaches, agricultural equipment, and even those that fly and float...
  - ...and in any sector, be it manufacturing, technology, commercial transportation, agriculture, marine or aviation, and many more
  - Our sector specialists will help develop bespoke asset funding packages that are most suited to your business' needs
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# Capital Investment is Key

➤ We've partnered with trade organisations such as EEF, IMechE, MAS, EngineeringUK, Associate Parliamentary Manufacturing Group, amongst many others, to understand what affects businesses on a grassroots level so that we can develop products that hit the mark...

e.g. Capital Import Finance

➤ We work with Government to implement initiatives that help stimulate investment...

e.g. NLGS and RGF

# The Power of Asset Finance

## ➤ The benefits:

1. Minimises risk associated with ownership
2. Frees up cash
3. Fixed costs can help you plan better
4. Funding over the lifecycle of the asset
5. It is a committed form of finance

## ➤ Who can use asset finance?

Any business, large or small, in any sector can use asset finance to fund almost any tangible asset

## ➤ Asset finance is becoming a “new force” in the SME sector

- it has grown across Europe from 16.7% (2010) to 18.6% (2011)
- increasingly important source of external funding (excl cash) across EU from 26.3% (2012) to 30.6% (2011)
- EU businesses using asset finance invest 57% MORE

## ➤ SME capex is increasing with manufacturing and other production industries representing nearly 40% of spend