



// THIS IS GRENKE

DISCOVER
IMPLEMENT
GROW

GRENKE

FAST // FORWARD // FINANCE

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WE FINANCE THE COURAGE TO MAKE IDEAS A REALITY



You are an entrepreneur, and so are we. We are connected by an ambition to grow and achieve success in business. What we have to offer are modern financial services for small and medium-sized companies (SMEs). You can rely on us to do what we do best at all times, which is to offer added value with quick, simple and highly personalised services.

Our entire product range is geared towards this – starting with our leasing services, which allow you to accumulate capital instead of tying it up. Then we have our receivables management services (without the red tape) and, last but not least, our banking services, which are tailored to the needs of SMEs.

We want to continue to grow, target new industries and forge ahead with our process of internationalisation. But our most ambitious aim is that we want to continue to make success happen with you.

The GRENKE AG Board of Directors

Mark Kindermann

Gilles Christ

Antje Leminsky
(Chair of the Board)

Sebastian Hirsch

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**“YOU CAN’T BUILD
A REPUTATION ON
WHAT YOU ARE
GOING TO DO.”**

Henry Ford

FAST FORWARD FINANCE

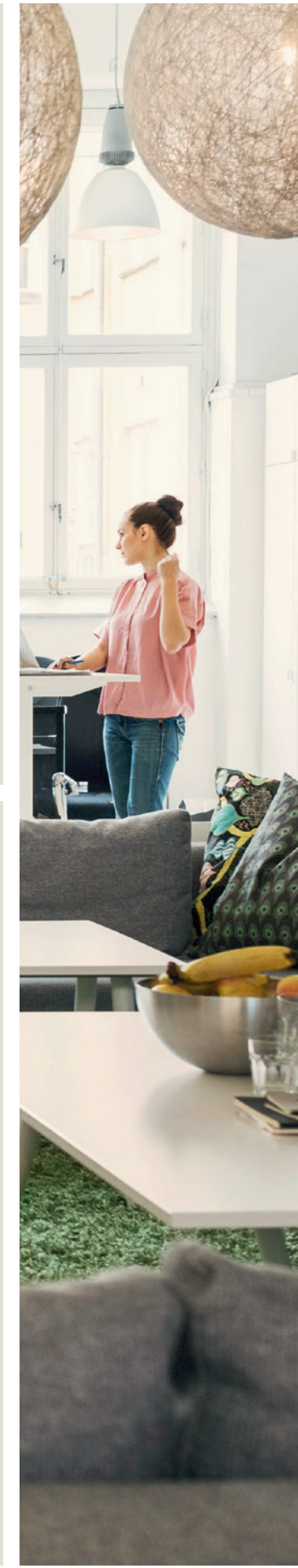
// WE LIVE FOR KEEPING OUR PROMISES

Entrepreneurs are people who get things done. They pursue their goals and make their ideas a reality. They don’t look for solutions, they find them. We are entrepreneurs, too... and we started out small. That is why we know what it’s like to build something from scratch and pursue an idea until it eventually bears fruit.

Of course, this process is much easier when you’re not alone. That is why we support small and medium-sized companies with:

- // Simple financing solutions
- // Personal consulting delivered on an equal footing
- // Quick decisions and fast payments

All in keeping with our company promise of **“Fast. Forward. Finance.”** we offer our customers and partners everything they require under one roof: leasing, banking and factoring.



>35,000
RETAIL PARTNERS

33
COUNTRIES

>140
LOCATIONS
WORLDWIDE²

GRENKE originated in Baden-Baden, and our headquarters are still based there today. But we now have locations all over the world, wherever new ideas are growing.

LOCAL BRANCHES ALL OVER THE WORLD

Norway or Brazil? You will find us there. For our customers and partners, this means personal advice, short pathways, fast decisions and plentiful growth opportunities. After all, financial freedom is needed everywhere in the world – and that is what we deliver.

3
BUSINESS AREAS¹:
LEASING, BANKING AND FACTORING

2,980
MILL. EUR IN
NEW BUSINESS³

>1,600
EMPLOYEES

**BORDERS HAVE NEVER BEEN
AN ISSUE FOR US. EVEN BEFORE
REUNIFICATION, GRENKE OPENED
ITS OWN BRANCH IN THE FORMER
EAST BERLIN.**

¹ Banking and factoring services are not available in every country.

² As at 31.12.2018.

³ Total procurement costs for newly acquired leasing assets, factoring volumes and start-up financing in the GRENKE Group including franchise partners in 2018.



WE HAVE ENTREPRENEURIAL SPIRIT IN OUR DNA

// HOW WE THINK AND WORK

Entrepreneurship is inside every fibre of our being. More than that, it is built into our DNA. What is it that makes an entrepreneur different? Above all else, the curiosity and courage to break new ground.

We are also ambitious and always have our goals clearly in mind. If we can't achieve them by taking the direct route, we will find a new one. This is because entrepreneurs are always explorers at heart.

We discover new ideas and ways of making them a reality. We always bear our customers and partners in mind in the process, because it is for them that we do what we do.

And the only reason we can do it is because we know them. We talk to them and look for solutions together.

Being courageous and thinking outside the box are useful attributes, because our experience shows that **this is how you become successful – and stay that way.**

WHAT IDEAS
DO YOU WANT TO
MAKE A REALITY?



“I LIKE WORKING WITH PEOPLE, WHICH IS WHY I DEFINITELY WANTED TO DO A JOB THAT HAD A COMMUNICATIONS ASPECT TO IT.”

Aysel Handke,
Trainee Business Administrator
for Dialogue Marketing at GRENKE

#letsgrowtogether

// ONE TEAM, ONE VISION

We don't do just any job at GRENKE. Our employees are actively involved in the business. They all have the entrepreneurial spirit in their DNA. You can really feel it in the company culture, too, as we spur each other on and support each other where we can.

The ideas and motivation of each individual make GRENKE great. This is how GRENKE grows as an entity, and also how its individual employees achieve growth – both personal and professional – and surpass themselves.



“I HAVE ALWAYS BEEN A LATERAL THINKER.”

Simon Frey,
Change Manager at GRENKE

WHAT DO WE DO? FINANCING

There are entrepreneurs in all types of industries, which means they will all have different needs. So why should we offer all entrepreneurs exactly the same product?

Our strength lies in finding solutions.
We don't turn down requests just because they don't match our products. Instead, we try to adapt our products so that we can find a solution to the problem.

We do exactly the same thing with financing assets. There might be an entrepreneur who would like to lease some laptops, or rent a floor scrubber. Or there may be a medical practice that is looking to upgrade its patient beds. No problem.

We can find a financing solution for all manner of assets. Here is an overview of the assets that we can finance – **and there are quite a few of them.**

**CAN'T SEE THE ASSET
YOU'RE LOOKING FOR?
DON'T WORRY – JUST
GIVE US A CALL. WE'LL
FIND A SOLUTION.**



This portfolio chart provides an overview of all products which can be leased in our 33 countries. Depending on the country the product portfolio may differ.



DO YOU SHARE OUR ENTREPRENEURIAL SPIRIT?

GC LEASING MELBOURNE PTY LTD (Australia, Melbourne); GC LEASING SYDNEY PTY LTD (Australia, Sydney); GC Crédit-bail Québec Inc. (Canada Montreal); GC Leasing Ontario Inc. (Canada, Toronto); GL Leasing British Columbia Inc. (Canada, Vancouver); GRENKELEASING Oy (Finland); GRENKE AG, GRENKE BANK AG, GRENKEFACTORING GmbH (Germany); GRENKELEASING Magyarország Kft. (Hungary); GC LEASE SINGAPORE PTE LTD. (Singapore); GC Leasing Middle East FZCO Dubai Branch (United Arab Emirates) and GRENKELEASING Ltd., GC Factoring Ltd., GC Financial Solutions Ltd. (United Kingdom) are responsible for the content.