



STEFANO ESPOSITO
CEO
BPER LEASING-SARDALEASING

REINVENTING THE LEASE

BPER Group's leasing product company, headed by Stefano Esposito, is embarking on a process of general restructuring as one of the leading players in the sector

BPER Leasing-Sardaleasing is BPER Banca Group's leasing product company. Established in 1978, the company offers the best financial solutions, support and consultancy for leasing investments with a wide range of products: equipment, vehicles (including commercial vehicles), real estate (built and under construction), and boats.

From the Land of the Sea

Its roots are in Sardinia, land of the sea, and Esposito and his team are immensely proud of their long-established leadership position in the private pleasure boat sector. As well as having an impressive track record, the company clearly has a strong future too and is part of the BPER Group: a solid, transparent and professional entity respected by both clients and colleagues.

Over recent years, the parent company BPER Banca has brought about major transformations, becoming the third largest banking group in Italy. But that's not all. It's also become a trusted reference point for consumers and businesses, thanks to the support provided to

economic growth in local areas through innovative products and processes.

Just as fleets move as one, BPER Leasing - Sardaleasing has also charted a new course: one of sustainability; a fundamental part of daily life, and in turn one of leasing, which will increasingly play a leading role in everyone's day-to-day activities.

Agents of Change

This is a revolution within the financial system, aimed at changing risk assessment and management through the integration of ESG factors and the review of strategy and business models. Esposito is playing a leading role in this revolution, which is something that CEO Stefano Esposito firmly believes in. Talking to Business Worldwide Magazine, he said: "Leasing is a green and sustainable way of thinking and behaving. It will also be a driving force behind the Green Deal, leading European countries towards the future and towards a circular economy, making us all agents of change".

The key concepts that Esposito considers fundamental to achieving this



objective, which should lead to a more in-depth analysis of customers and their plans, can be summarised as follows:

- a) Ability to sustain the investment
- b) Exploration of the social and environmental impacts
- c) Analysis of the asset from the point of view of sustainability, and its circularity

In addition, special attention is paid to upgrading existing products, such as solar and wind energy systems, as well as to developing new ones (for example, bringing together the agricultural sector with the use and connection of the latest technologies, making it smarter and

guaranteeing more efficient and sustainable production).

As a beacon on this journey is Assilea, the trade association which in 2020 channelled sustainability issues into its Energy Working Group. BPER Leasing - Sardaleasing is honored to be one of Assilea's founding members and to see its CEO as a leading figure, reinforced by his role as a Board Member.

Sometimes in the Waves of Change, We Find Our True Direction

It's said that a captain must never abandon a sinking ship and this is a fitting metaphor for the recent and ongoing pandemic. Being able to turn a crisis into an opportunity is what sets a leader apart, and Stefano Esposito reacted by developing three actions that have become the guiding principles for corporate thinking:

- React: combine the protection of the business with the protection of people

- Resilience: ensure the resilience of your economic activities
- Restart: restart by building on sustainable new businesses.

It may already sound like a lot, but there's more. The impressive de-risking plan deserves further mention. In the space of just three years, it has enabled the company to reduce its non-performing loans by around € 200 millions, achieving outstanding performance indicators within the Group and the leasing industry.

The past year has been a bumpy ride for us all but Stefano Esposito and his team have never considered giving up. Where others have fallen, they remain determined and resilient, knowing the journey is still ahead with many seas to cross. This is their nature, this is the essence of Stefano Esposito, and this is the great advantage of leasing: pure dynamism.