

IBR Lease Solution

Lease-specific incremental
borrowing rate

Why?

[Click for information](#)

What?

[Click for information](#)

How?

[Click for information](#)

Zanders Inside

[Click for information](#)

Let's go!

[Click for information](#)

Why calculate an incremental borrowing rate?

Lease accounting requires you to get your leases on balance!

A significant change in lease **accounting standards** requires you to get your leases on balance. The **fair value of the lease liability** equals the present value of the lease payments discounted with the **incremental borrowing rate**.

Defining the incremental borrowing rate

IASB IFRS 16

"The rate of interest that a **lessee** would have to pay to borrow over a **similar term**, and with a **similar security**, the **funds necessary** to obtain an asset of a similar value to the right-of-use asset in a similar **economic environment**."

FASB ASC 842

"The rate of interest that a **lessee** would have to pay to borrow on a **collateralized basis** over a **similar term** an **amount equal** to the lease payments in a similar **economic environment**."

IBR Lease Solution

... in accordance with IFRS 16 & ASC 842.

... is based on years of experience in IFRS & ASC compliance and valuation.

... automates the calculation process of your incremental borrowing rate.

... delivers a quick, intuitive and easy-to-use solution.



What is the Zanders Inside IBR Lease Solution?

A fast and reliable way to calculate the Incremental Borrowing Rate (IBR) for your lease portfolio.

The IBR Lease Solution

- ✓ A **fast** and **reliable** way to calculate the incremental borrowing rate for your lease portfolio.
- ✓ Part of the Zanders Inside online platform for **innovative** treasury and risk solution.
- ✓ Compatible with a **wide range** of maturities, countries, underlying assets and currencies.



IBR Lease Solution

Provides a fast and reliable way to calculate the incremental borrowing rate for lease transactions

[Click for information](#)



Transfer Pricing Solution

Creates an easier, faster and more transparent transfer pricing process for intercompany transactions

[Click for information](#)



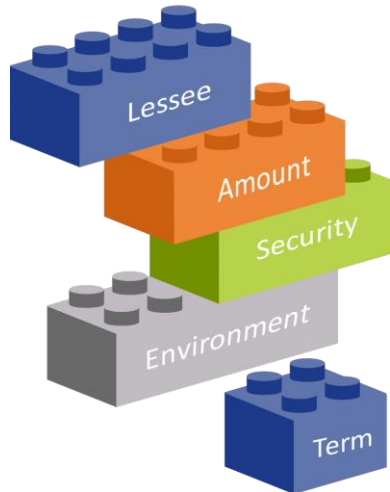
And more

How can compliant automation be achieved?

The IBR Lease Solution introduces an automated calculation for lease-specific incremental borrowing rates.

5 Building blocks

...that determine the basis of the IBR calculation.



Establish the creditworthiness of each lessee

Based on:

- ✓ financial ratios
- ✓ qualitative information
- ✓ group support analysis

... to determine the lessee's credit rating.

Automated calculation engine

Complement lessee credit rating with lease characteristics:

- ✓ **amount**
- ✓ **security**
- ✓ **environment**
- ✓ **term**

... to calculate a lease-specific IBR.

Compliant with accounting standards

IBR Lease Solution is compliant with:

- ✓ IFRS 16
- ✓ ASC 842

... and improves your audit documentation.

1 Incremental borrowing rate

... for each of your lease transactions.

The IBR Lease Solution

- ✓ makes calculations per portfolio
- ✓ provides a clear overview

About Zanders Inside

A cloud-based platform that offers innovative products in the areas of treasury, risk and finance

Our history

- 1994** ● **Zanders is founded**
 - ▶ Independent treasury and risk consultancy
- 2005** ● **International expansion**
 - ▶ Offices in NL, BE, UK, CH, US and SE
- 2017** ● **Launch of Zanders Inside**
 - ▶ Cloud-based platform for treasury and risk solutions
- 2018** ● **Building new solutions**
 - ▶ Transfer Pricing Solution
 - ▶ IBR Lease Solution
 - ▶ ECL Solution
 - ▶ Savings Modelling Solution

And many more to come!



“Our purpose is to create value for our clients by delivering quality solutions based on the latest technologies and insights.”

Vision and Mission

- We strive to create value for our clients by building innovative treasury and risk solutions
- We aim to make treasury and risk processes *better, easier and faster*

Our key capabilities

- In-depth knowledge of treasury and risk, combined with data science and modelling capabilities
- Our team of 150+ consultants ensure that our solutions incorporate the latest insights and best practices

Our track record

- Over 25 years of experience in the treasury and risk domain
- Powered by Zanders, a leading treasury and risk consultancy firm

Zanders Inside



Automate your IBR lease documentation to your local file



Uses up-to-date, easy and fast technology for transfer pricing calculations



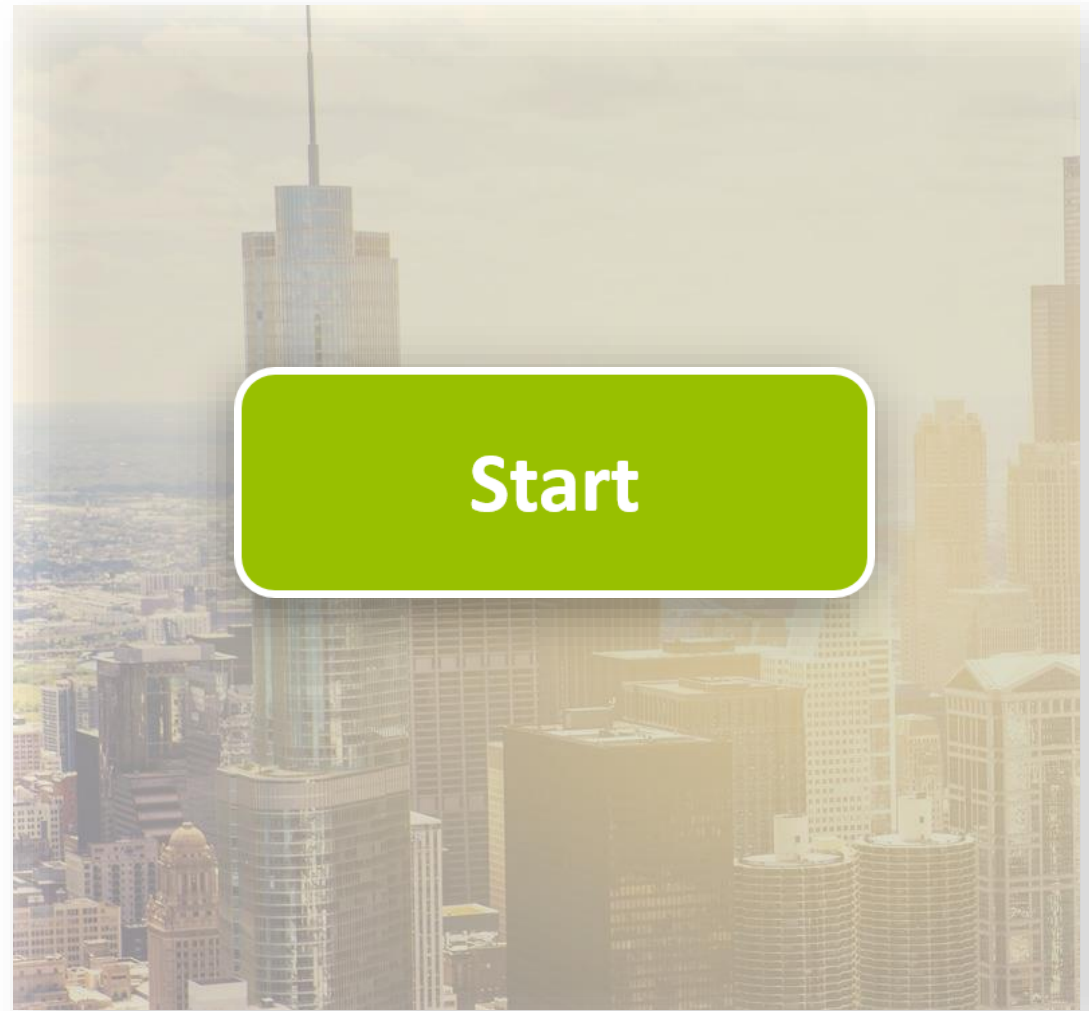
Experienced employees with specialized skills in treasury, risk and finance are ready to assist you

Let's go!

Contact us for your demo

The IBR Lease Solution

See how it works!



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Why?

What?

How?

Zanders Inside

Let's go!

Website

Let's go!

1

Map your leases

2

Update your address book

Click to go to the next step

3

Let the tool do the rest

Click to go to the next step



Download our lease solution template to capture your lease portfolio.

- ✓ Fast & easy-to-use
- ✓ Apply the portfolio approach (if applicable)
- ✓ Easy to update your incremental borrowing rates on a quarterly basis

ZANDERS
INSIDE

[Why?](#) [What?](#) [How?](#) [Zanders Inside](#) [Let's go!](#) [Website](#)

Let's go!

1

Map your leases

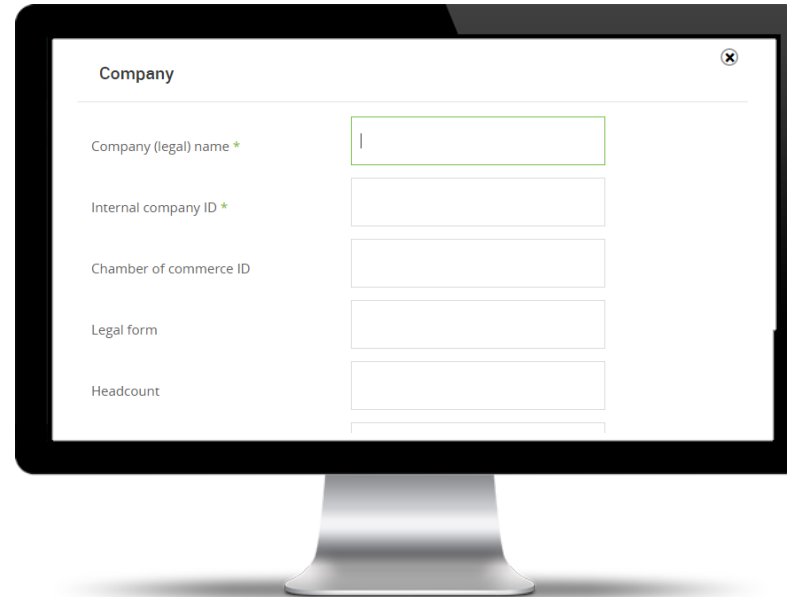
2

Update your address book

3

Let the tool do the rest

Click to go to the next step



Company

Company (legal) name *

Internal company ID *

Chamber of commerce ID

Legal form

Headcount

Set up your lessees in the address book.

- ✓ Import the lessee's company information
- ✓ Upload the financials
- ✓ Report on qualitative data

Let's go!

1

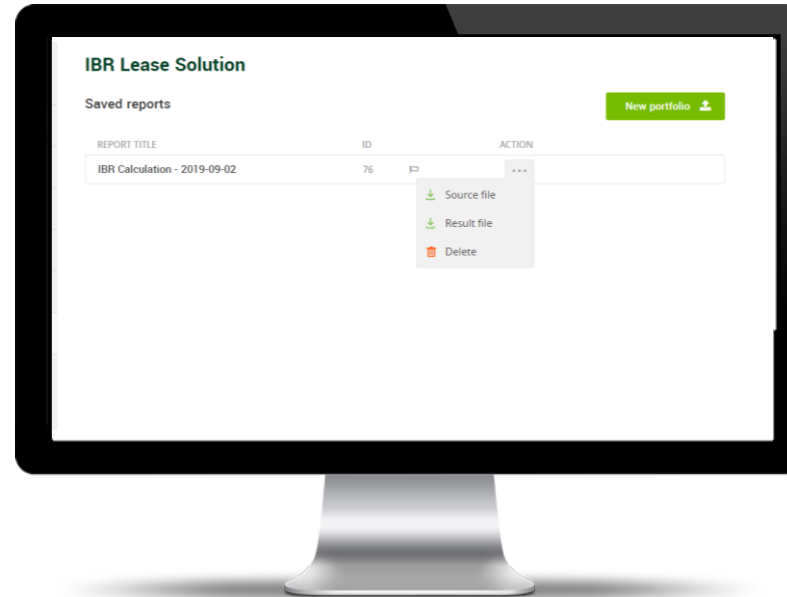
Map your leases

2

Update your address book

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Let the tool do the rest



Upload the completed template and **download** your incremental borrowing rate.

- ✓ Receive a clear overview of your incremental borrowing rates
- ✓ Calculate incremental borrowing rates per lease or portfolio
- ✓ Export functionality to MS Excel

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What?

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Zanders Inside

Let's go!

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[Click for information](#)

What?

[Click for information](#)

How?

[Click for information](#)

Zanders Inside

[Click for information](#)

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