

Our profile

SG Equipment Finance is part of the French banking group Société Générale and is a leading partner for manufacturers and vendors in Europe, Asia, Pacific, North and South America. The Group meets the requirements of multinational vendors looking for a financial partner with an international outlook. Furthermore, we offer an attractive range of tailor-made financial services such as equipment loans, leasing solutions or insurance services for the asset-financing needs of small, medium-sized and large clients.

With more than 100 branches, SG Equipment Finance operates in 25 countries. Thanks to this presence and the expertise of skilled local teams, our group is able to provide international manufacturers and distributors with cross-border sales-finance facilities in countries with very different characteristics. In all countries, we have sound industry and project knowledge in the transport, industrial equipment and high-tech markets. Our business is well-balanced with a wide range of assets financed along the entire value chain from manufacturer to end-user.

SG Equipment Finance aims to establish long-term partnerships built on mutual benefit. Accordingly, a broad offer of vendor services and cooperation is available. Depending on your sales strategy, you can choose between various leasing services offered to your customers under your own brand, co-branding agreements or loose cooperation arrangements. You can also benefit from further SG Equipment Finance services, such as individual sales promotion campaigns or accounting, collection and reporting services.

SG Equipment Finance is serving 174,000 clients who trust our sound multicultural expertise and deep market knowledge. We have set ourselves the target of becoming the first choice for clients and vendors around the world – through creativity in thought and action, through our professionalism and our consistent customer focus – always true to our motto: **We support. You succeed.**



TRANSPORT

INDUSTRIAL EQUIPMENT

HIGH-TECH

We support. You succeed.



We support. You succeed.

2008

SG Equipment Finance at a glance

23 billion Euros End Managed Assets

2700 Employees

No.1 in Europe in Equipment & Vendor Finance

25 Countries

11.3 billion Euros New Business Volume

174,000 Customers

more than 100 Branches

SG Equipment Finance 2008



SG Equipment Finance, European market leader, is now operating in 25 countries worldwide and proves its resilience in the current economic conditions.

In 2008, the leasing market slightly fell by 3.1% in the equipment leasing sector. In this context, SG Equipment Finance not only achieved robust growth rates but also succeeded in offsetting the adverse consequences of the economic slowdown and the growing rate of defaults, by increasing its net banking income and improving operational efficiency. Thanks to our focus on operational efficiency and active cost management, our 2008 operating result increased as compared to that of 2007.

SG Equipment Finance originated new business worth 11.3 billion € in 2008 which is well spread across a wide range of products, from small-ticket flow business to big-ticket deals. The volume of managed assets had grown to over 23 billion € by the end of 2008.

By launching activities in Brazil and Croatia in 2008, SG Equipment Finance confirmed its strategy to support global capital equipment vendors in the markets where they are established. Our clients benefit from having a partner that offers a standard, professional service in all the countries in which they operate, more than ever in a stressed environment. The acquisition of PEMA mid 2008 enabled us to widen our range of services to our client base. PEMA is one of the forerunners in the rental

of trucks and trailers with services such as maintenance and repair of vehicles. An extended network of 26 offices allows PEMA to offer its services in 9 European countries: Belgium, the Czech Republic, Denmark, Germany, Poland, Romania, Slovakia, Sweden and Switzerland.

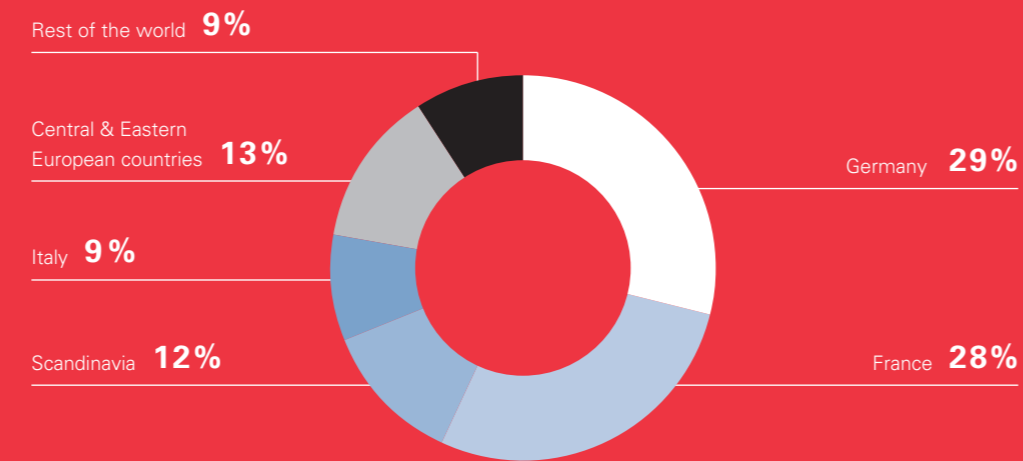
Our U.S.A subsidiary which we put in place in 2007 to respond to our vendor partners' request for a support in North America, the largest leasing market in the world, is doing well and capturing market shares.

In a context of scarce funding, our position as a subsidiary of Société Générale Group is giving us a clear competitive advantage. Société Générale bank ranks 9th in Europe in terms of market capitalisation as of December 31st 2008, posted a Net Income of 2.0 billion € for the financial year 2008 and has a solid Tier one ratio (Basel II) of 8.8% including 6.7% of Core Tier One.

In what promises to be a turbulent market environment over the coming year, we will continue to demonstrate that our business model can prosper even in difficult economic conditions. We will continue to focus on our core business, which is to remain closer than ever to our vendors and clients as a means to better serve them.

SG Equipment Finance Key Figures 2008

2008 NEW BUSINESS BY COUNTRY



2008 NEW BUSINESS BY EQUIPMENT TYPE

INDUSTRY SECTOR			
Transport	Industrial Equipment	High-Tech	
commercial vehicles	production equipment	information technology	13.3%
agricultural equipment	construction equipment	office equipment	5.2%
handling equipment	real estate	medical equipment	3.3%
aircraft	other industrial equipment	other high-tech equipment	1%
other forms of transport			
ships			



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We support. You succeed.

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