



MAKING YOUR PROJECTS REAL

SG EQUIPMENT FINANCE GROUP

- SG Equipment Finance is part of the renowned banking group Société Générale and the leading partner for equipment and vendor finance
- Present in 35 countries on 5 continents (in 19 European countries, also in USA, China and Brazil)
- No. 1 in Europe
- EUR 24 billion outstandings
- 1500 employees

SGEF IN THE CZECH REPUBLIC & SLOVAKIA

OWNERSHIP STRUCTURE

Komerční banka, a.s. – **50,1 %**

SGEF SA – **49,9 %**



YEAR OF
ESTABLISHMENT
1996



MARKET SHARE IN CR
(CLFA)
19%



AVERAGE
MANAGED ASSETS
CZK 30,8 bn



NEW BUSINESS
VOLUME 2022
CZK 14,7 bn



NUMBER
OF EMPLOYEES
143



REGIONAL
PRESENCE
in 9 cities



NUMBER OF
ACTIVE CLIENTS
4951



CIR
8-2022
38,7 %

	2018	2019	2020	2021	2022
New Business Volume (NBV)*	466,5	522	473	582	596
Managed Assets*	1 018	1083	1128	1235	1306
Employees	134	141	142	142	143
Clients	4134	4439	4803	4945	4951

* in mil. EUR

PRODUCT DESCRIPTION

SG Equipment Finance has been involved in the financing of aircraft for more than 50 years and has a deep industry, product and asset knowledge in the aircraft sector.

We operate in 23 countries with recognized local expertise and can support your needs for aircraft financing throughout our global network, and strategically focus on corporate airplanes and helicopters.

- Product of financing is a loan in CZ and SK, the client is listed as the owner of the aircraft and our company as the pledgee under concluded pledge agreement in the respective Aircraft Register.
- Financing is partly backed by the current market value of the aircraft and is secured by a corporate guarantee issued by an entity with proven economic strength sufficient for repayment.
- A balloon amount might be set individually in accordance with the type and the age of the aircraft.
- Airplanes are financed in USD (light airplanes also in EUR), helicopters on EUR (those registered outside European countries are financed also in USD), based upon fixed or variable interest rates.
- After aircraft acceptance by the client, we pay the loan amount on time directly to the manufacturer / reseller or to an escrow agent (in case of pre-owned aircraft) approved by our company.

SINCE YEAR 2005, LAUNCH OF AVIATION IN SG EQUIPMENT FINANCE,

53 TRANSACTIONS WITH PURCHASE PRICE OF

CZK 7,3 billion

HAVE BEEN REALIZED.



AIRPLANES

CZK 505 million

**AMOUNT OF MANAGED
AIRCRAFT IN CZ AND SK
AS OF END 2022**



HELICOPTERS

CZK 77 million



AVIATION FINANCING CRITERIA

- Airplanes with a maximum capacity of 20 passengers and helicopters.
- Eligible manufacturers for airplanes are Beechcraft, Bombardier, Cessna, Cirrus, Daher-Socata, Dassault Aviation, Diamond, Embraer, Gulfstream, Honda Aircraft, Quest Kodiak, Pilatus, Piper and Tecnam.
- Eligible manufacturers for helicopters are Airbus Helicopters, Bell, Leonardo Helicopters, Robinson and Sikorsky.
- Airplanes or helicopters should not be more than 10 years old, except mid-size and large airplanes by that the maximum age is 8 years.
- Loan limit is usually 75% (for airplane) or 90% (for helicopter) of the “fair market value” (Aircraft BlueBook).
- The financing period ranges from 5 to 8 years mainly.
- Client might be SPV (=special purpose vehicle) under a corporate guarantee issued by creditworthy entity with visible cash-flow needed for loan pay-back.
- An important presumption is conclusion of insurance contract (both – liability and hull insurance policy) to the necessary extent. We can present insurance terms and conditions proposal as part of financing offer.
- Aircraft to be registered in the Czech Republic or the Slovak Republic or the USA.

WHO IS AN INVESTOR?

- Generally our clients are

FOR AIRPLANES

- large corporate bodies with other than aviation business activities through SPV
- small to medium corporate bodies (through SPV)
- wealthy individuals with convincing corporate history (incl. licenced professionals such as doctors, lawyers) with other than aviation business activities
- no operators or airlines

FOR HELICOPTERS

- specialized operators with long-term contracts with public entities (emergency medical services, search & rescue)
- specialized operators with long-term contracts with oil producers (services to oil and gas platforms)
- public bodies with long-term contracts with public entities (police or law enforcement, search & rescue)
- specialized operators (aerial works, transport of passengers).

- Important presumptions are creditworthiness, technical erudition and the holding of the necessary certificates required of an aircraft operator/lessee, if not the same person as the client.
- The entire private aircraft business is built on discretion; naming clients is taboo. Intentionally, then, the investor and our debtor is not named. In this case, the debtor may be a SPV set up, for example, to preserve a certain degree of investor anonymity.





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