



Fine-Tuning Your Investment

to make your business run like clockwork

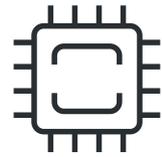
SGEF Portfolio



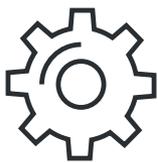
**Transport
Equipment**



Aircraft



**High-Tech
and Medical
Technology**



**Industrial
Equipment**



**Agricultural
and Forestry
Equipment**



**Construction
Machinery**

Fine-Tuning Your Investment

We help bring your projects to life in the Czech Republic and Slovakia. Since the founding of the company in 1996, we have focused on investments in freight and public transport vehicles and agricultural equipment, as well as in machining and construction and printing machinery. We play a large role in the financing of software, hardware and office technology. We also have experience in the financing of aircraft, railway vehicles and medical devices.

We offer finance leasing, operating leasing, loans, hire purchases and financial services connected with asset financing. In addition, we also ensure comprehensive insurance for financed items in cooperation with leading brokerage firms and insurance companies.

We rely on the strong backing of the Société Générale Group, as well as the knowledge and experience concentrated in Komerční banka, which is our owner, together with SGEF SA. SGEF SA is the second largest European and worldwide leader in leasing and is represented in 42 countries. The firm manages assets of EUR 29.4 billion and in 2018 reached a new business volume of EUR 13.1 billion. In total, SGEF SA has more than 400,000 assets in its portfolio, mainly in transport technology, high technology, machinery and equipment.

We are among the top three companies on the Czech market for the non-bank financing of capital equipment assets; our market share in the target market has been 18-20% for many years. In Slovakia, we regularly rank among the top five companies in the financing of heavy vehicles and among the top ten in machinery and equipment.

You can count on us to always find a solution for the financing of your investment needs.

SGEF by the Numbers



Volume of New Business:
EUR 461.5 million



Managed Assets:
EUR 1 billion



4,134
Clients

Data for the Czech Republic and Slovakia in 2018



SGEF
Awards:
European Lessor
of the Year



SGEF and Our Footprint

With more than 10,000 clients, 86,000 financed assets and a volume of provided financing exceeding EUR 6.5 billion, the numbers over the past 22 years clearly show the extraordinary position that Société Générale Equipment Finance (SGEF) has in the Czech Republic and Slovakia.

In your vehicle you will find components manufactured on "our" machines. Every day you use roads and highways built by construction machinery that we financed. As you drive along, you will see buses, trucks and semi-trailers, whose acquisition we secured. If they were lined up end to end, the line would stretch for 120 kilometres. In "our" trains you can pass the time by reading newspapers or books that were printed on "our" printing presses. You can find "our" equipment in offices and hospitals or at the doctor's. And many of the ingredients in your lunch today were probably cultivated with the help of "our" tractors.

In short, we leave our footprints in many areas of everyday life. We manage assets worth EUR 1 billion, with our employees in nine branches looking after more than 4,100 active clients. We have been successful over the long term and are continuing to grow.

Cooperation with Komerční banka

Komerční banka (KB) is a leading universal bank in the Czech Republic offering a wide range of retail, commercial and investment banking services. Its branch in Slovakia focuses exclusively on large and medium-size companies with turnover exceeding EUR 40 million.

Our cooperation with Komerční banka dates back to 2003, and since 2011, SGEF has been a subsidiary of the bank. We work together as strong business partners. Thanks to our common know-how, we are able to prepare quick and high-quality solutions corresponding to the individual needs of our clients.



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