



GROWING IN A MATURE MARKET

November 2014

BUILDING TEAM SPIRIT TOGETHER

 **SOCIÉTÉ GÉNÉRALE**
Equipment Finance

SOCIETE GENERALE EQUIPMENT FINANCE

IDENTITY CARD



SOCIETE GENERALE
Equipment Finance



**ASSET BACKED
SPECIALIST**

Date Established
1971

HQ Location
Paris-La Défense, France

Position on the market
Global leader

Worldwide presence
35 countries

Number of Employees
3,100

Recent awards
“SME Champion of the Year”

End Managed Assets
€ 22 bn

2013 New Business Volumes
€ 8,1 bn

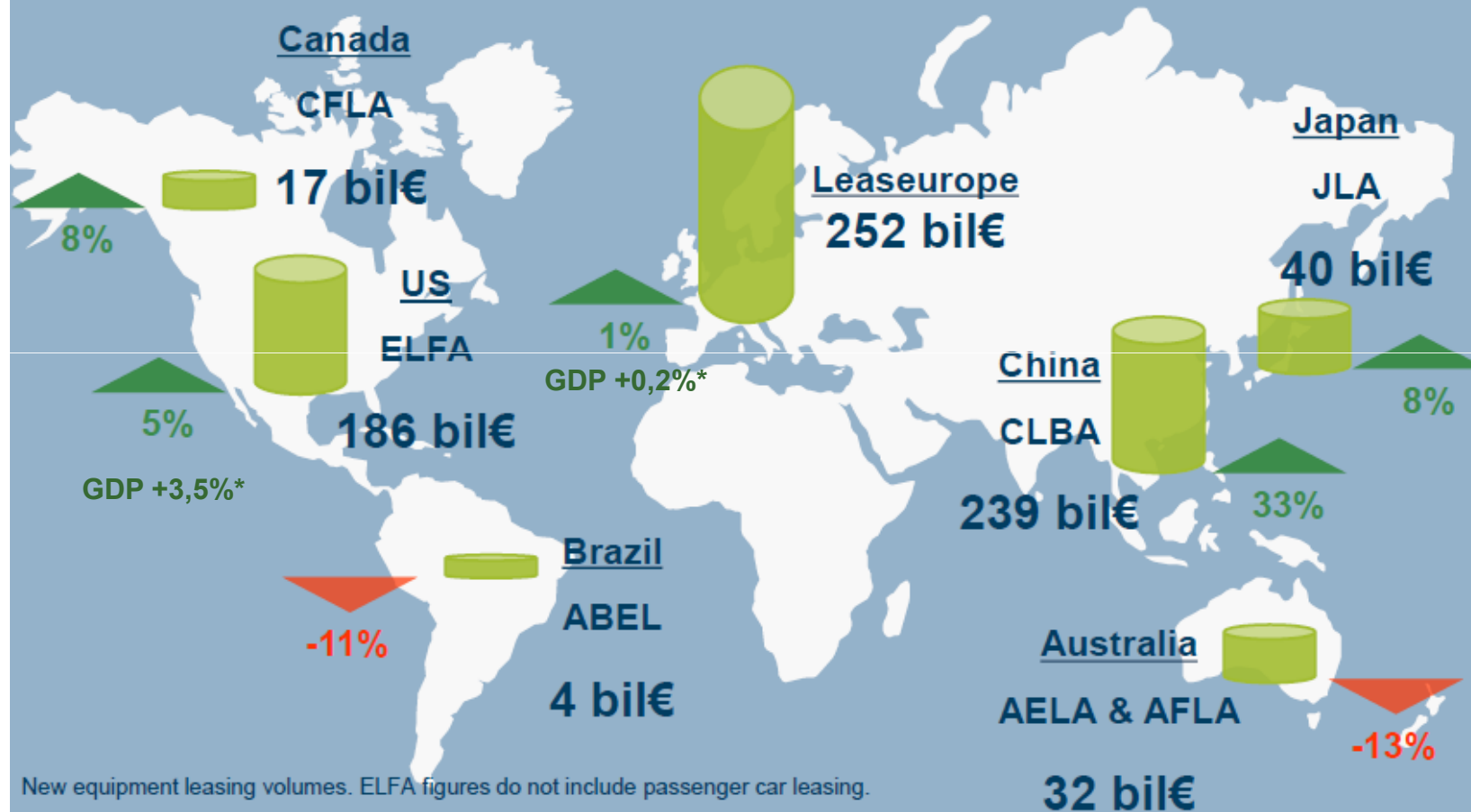
Distribution Channels
Vendor Programmes
Retail Banking
Direct Sales

Product Offering
Sales Financing
Truck Rental with Services
Factoring



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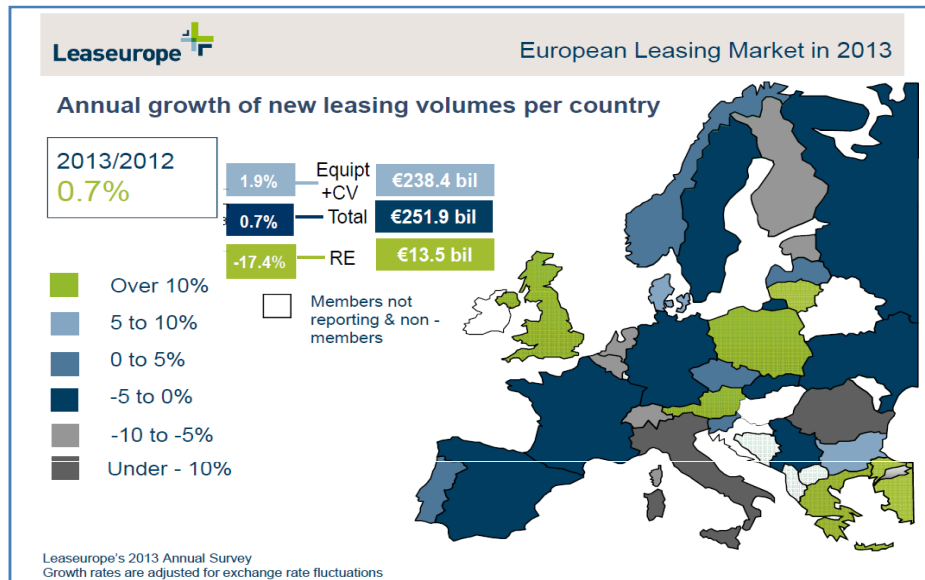
Global Leasing Markets in 2013



* World bank statistics Q4 2013

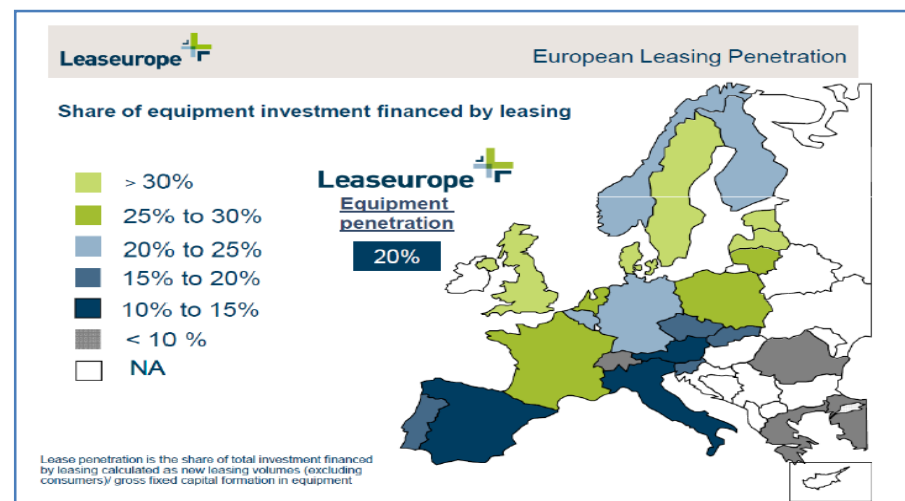
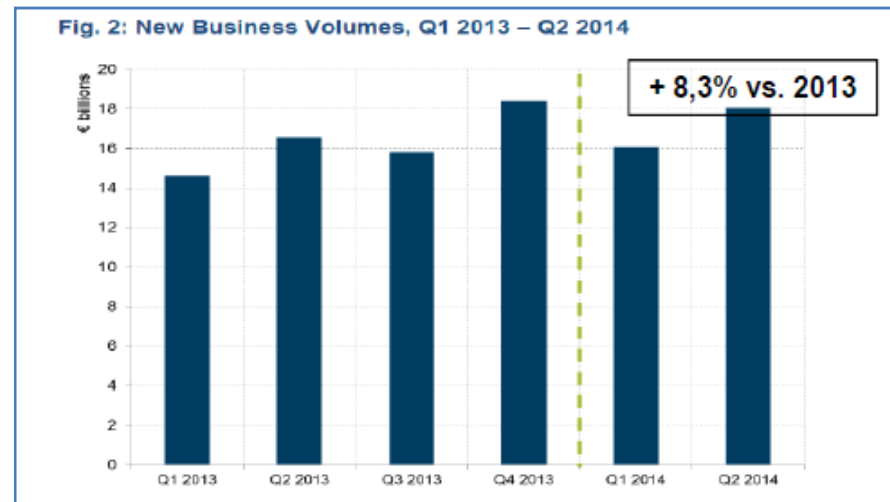
EUROPEAN MARKET TRENDS

Slow European growth in 2013



Leasing penetration around 20% ...

Picking up in 2014



THE CHALLENGES OF A MATURE MARKET

The environment

- Low economic growth
- New regulation
- Digitalisation
- Abundant liquidity

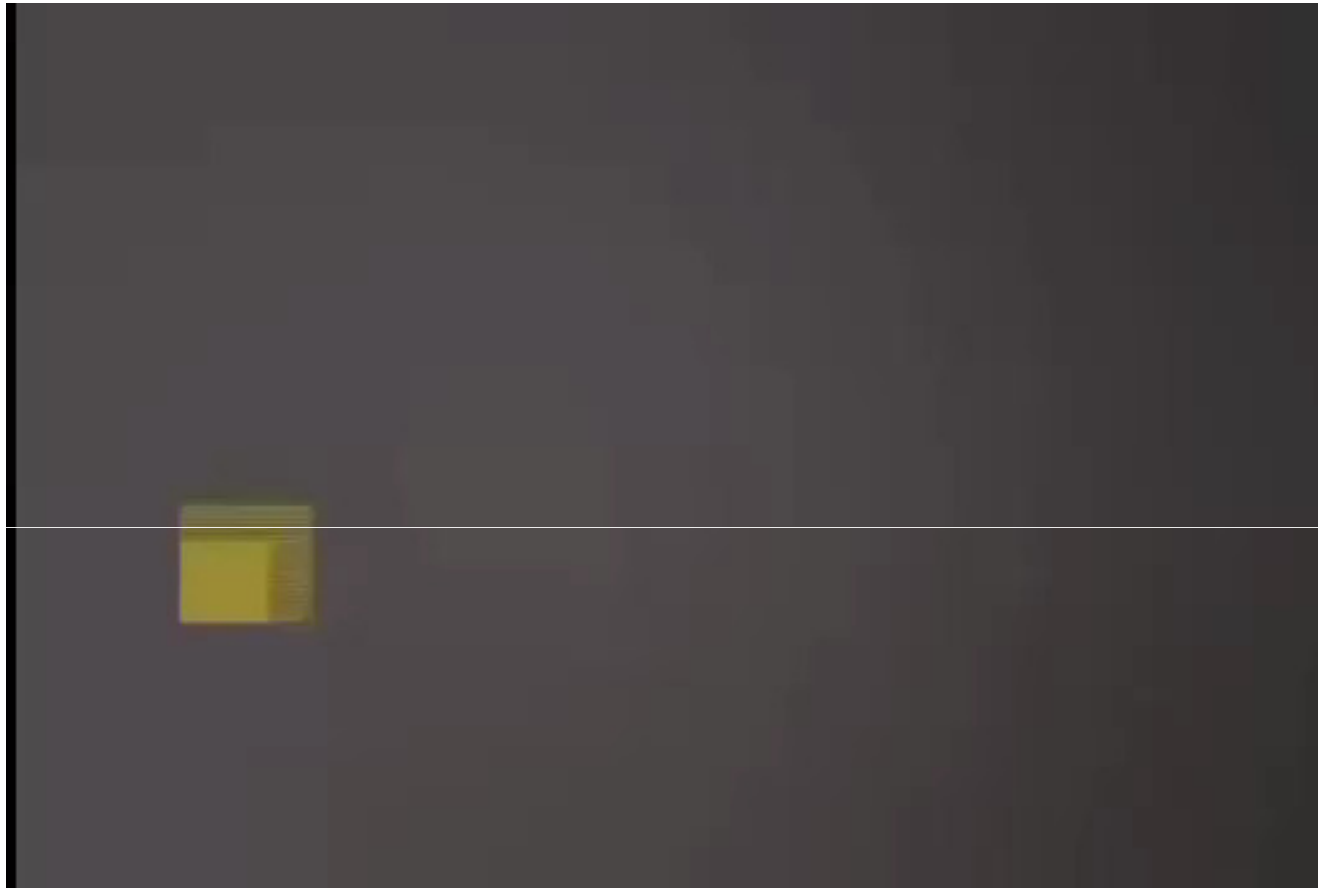
A competitive market

- Historical competitors : “cash” and “Banks”
- New sectors (green...), new assets (intangible)
- New services
- New talents management challenges



"We face exciting and challenging times", says **Renate Hemerik** of Leaseurope. "Our business will change more in the next 5 years than it has in the past 20 years."

In this environment, how to achieve profitable growth ?be UNIQUE !



A VENDOR & ASSET CENTRIC STRATEGY

Focus on Vendor

- Better know our vendor
- Better serve our vendors
- Improve agility by online services
- Better know their end users to offer new loyalty and marketing support to our vendor
- Follow our vendor portfolio development and mobility requirements
- Follow our vendor geographical development



Focus on Asset

- Develop new services to cover all the asset life cycle
- Develop mobility solutions to follow manufacturers services development

“Leasing is the uninterrupted use of an asset, everything else is just a detail, technique. We need to provide solutions based on our customers' needs and around the asset.”

Leaseurope CEO Business Council 2014

TAKE UP THE CHALLENGE OF DIGITALISATION WITH ADDED VALUE SOLUTIONS

On line applications

- Front to back solution
- Credit approval on line access
- New distribution channels (marketing & loyalty program)



Data intelligence

- Optimize data collection
- Develop Vendor access to data mining (for profitable use)
- Adapt human resources policy

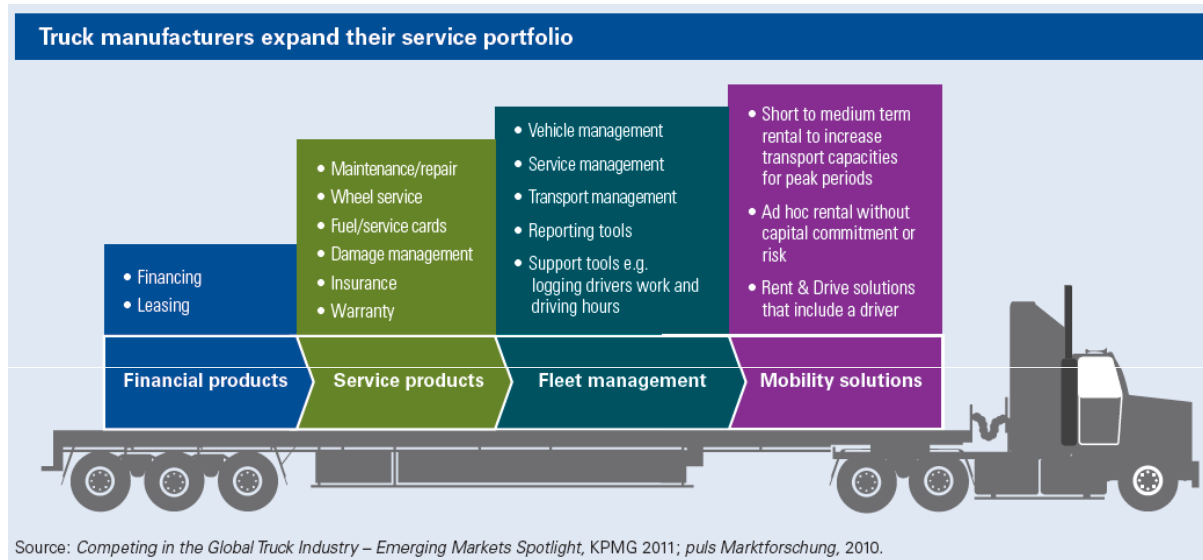
“There is a big data revolution, the big data revolution is that now we can do something with the data.”
Professor Gary King.

“The goal is to turn data into information, and information into insight.”

Carly Fiorina, former executive, president, and chair of Hewlett-Packard Co.

DEVELOP SPECIFIC ADDED VALUE SOLUTIONS TO FOLLOW THE MARKET

A key factor for manufacturer to follow the evolution of customer behaviour

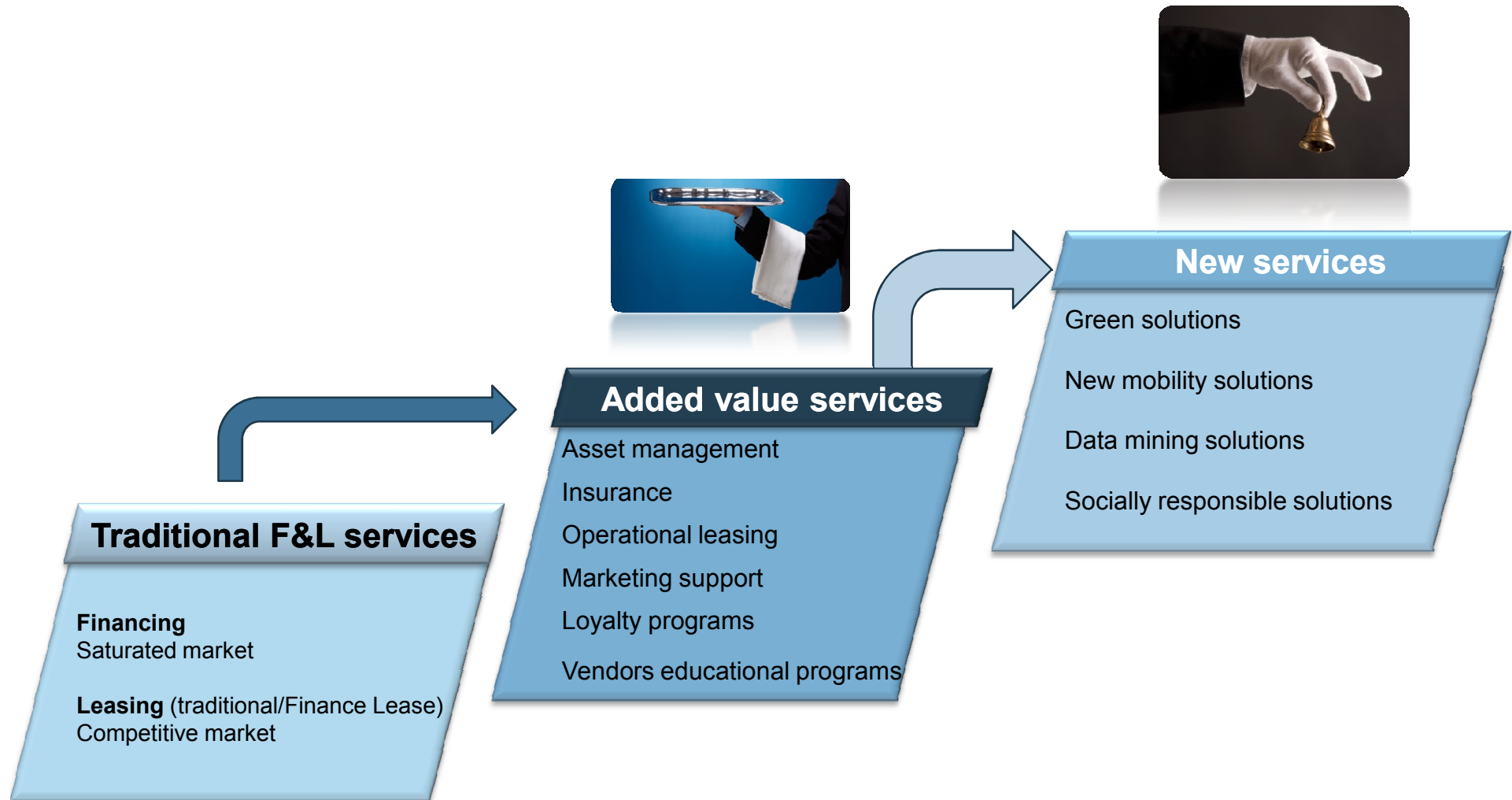


“The situation for mobility services is quite comparable to the IT industry 20 years ago. In the early 1990s, hardly anybody could imagine that we would be using smartphones and iPads today.”

Erich Ebner von Eschenbach,
CEO at BMW Financial Services

A key factor for the development of our added value services and a way to leverage on our international network

CREATING NEW GROWTH OPPORTUNITIES



EDUCATE TO OPEN NEW DOORS

Vendors

- Improve product perception
- Focus on cash-rich vendors to better market leasing solutions
- Develop end users training program to complete Vendors 'offering

End users / customers

- Introduce leasing reflex
- Focus on leasing flexibility

Ourselves (“The Leasing Industry”)

- Open up and forget our “narrow mindedness”

“ A cash sale is a lost sale”



“ It’s up to us to make sure potential clients understand the total costs of using assets and the value of these assets for their business. We need to show them that leasing is the best solution.”

Leaseurope CEO Business Council 2014

RESPONSIBILITY

INNOVATE BANK OF TOMORROW

TEAM SPIRIT

RELATION **AGILITY**

ENTERPRISE

QUALITY 150 YEARS

TRANSFORMATION

TRUST

RELATIONSHIP BANK

**CUSTOMER
SATISFACTION**

SOLIDITY

BUILDING TOGETHER

