

MAKING YOUR PROJECTS REAL

SOCIETE GENERALE EQUIPMENT FINANCE



OUR PROFILE

Societe Generale is a French Banking Group founded in 1864 with global coverage. We, Societe Generale Equipment Finance, are part of Societe Generale and are a leading partner for manufacturers and vendors in Europe, Asia Pacific, Africa and the Americas. With more than 3,200 employees, we operate in 40 countries. The value of our outstanding reached EUR 29.4 billion in 2018. We are No.1 in Europe and No.2 Worldwide in Equipment Finance.

Thanks to this presence and the expertise of skilled local teams, we are able to provide international manufacturers and vendors with sales-finance facilities with very different characteristics. In all countries, we have sound industry and project knowledge in the transportation, industrial & commercial equipment and high-tech markets.

In November 2005, Societe Generale Equipment Finance entered the Chinese Market under the name Societe Generale Leasing & Renting Co., Ltd. Its head office is in Shanghai with sales offices located in Beijing, Guangzhou, Shenzhen and Wuhan. The company is authorized by MOFCOM and SAIC to

distribute financial leasing, factoring and additional services all over China mainland.

Societe Generale Equipment Finance is also running in Hong Kong – “SG Equipment Finance Hong Kong Limited”. The Money Lender’s License granted to this company allows it to distribute any type of Equipment Finance (finance and operating lease, installment sale, hire-purchase, loan and factoring) in the Special Administrative Region of Hong Kong in any major currency.

In China mainland and Hong Kong, Societe Generale Equipment Finance has established long-lasting cooperative relationships with numerous manufacturers of printing machines, machine tools and high-tech equipment. By providing leasing services to thousands of corporate and individual customers, Societe Generale Equipment Finance has gained an exemplary reputation and created a successful model in the Chinese leasing industry.



SG Towers in Paris La Defense

GLOBAL FIGURES 2018 *figures as of 31/12/2018

New Business Volume (NBV) by sector

Transport **41%**

Industrial Equipment **36%**

High Tech **23%**

No.1 in Europe

No.2 Worldwide

in Equipment Finance

EUR **29.4** billion Outstanding

3,200 Employees

EUR **13.1** billion NBV

230,000 Customers

40 Countries

2018 award

European Lessor of the Year (Leasing Life Award)

BRIEFING ON FINANCE LEASE

WHAT IS A FINANCE LEASE?

Following the lessee's choice of suppliers and the asset subject to the lease, the lessor purchases the asset from the supplier and leases the asset to the lessee who pays rental in return for the use of the asset.

The lessor retains the ownership of the asset and charges rental for it, while the lessee enjoys the right of use the asset over the term of the lease contract.

At the end of the lease, the lessee can benefit from a purchase option of the equipment, as defined in the lease contract.

WHAT KIND OF EQUIPMENT CAN BE LEASED?

All kinds of fixed assets including transportation equipment, industrial & commercial equipment and high-tech equipment.

FINANCE LEASE PROCESS



WHY USE A FINANCE LEASE?

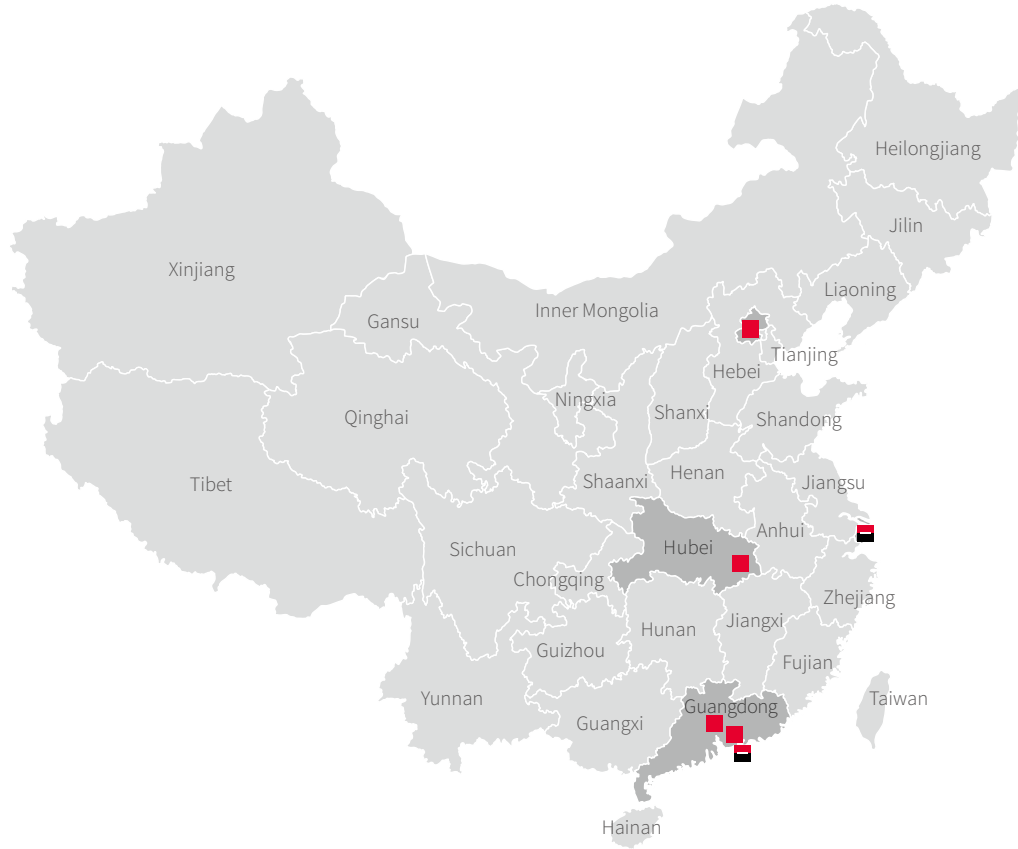
Providing tailor-made payment schedules;

User-friendly structure with speedy credit check, processing and funding;

Saving valuable working capital or credit line for daily operation use;

A commercial general VAT payer can reclaim the VAT portion of the rental invoice.

OUR OFFICES IN CHINA



- Shanghai
- Hong Kong
- Beijing
- Wuhan
- Guangzhou
- Shenzhen

CHINA MAINLAND

Societe Generale Leasing & Renting Co., Ltd.

48F Maxdo Center, 8 Xing Yi Lu, Changning District, Shanghai 200336, China

HONG KONG S.A.R.

SG Equipment Finance Hong Kong Limited

Level 19, Three Pacific Place, 1 Queen's Road East, Hong Kong

TELEPHONE

+ 8621 2231 1300



SOCIETE GENERALE
Equipment Finance