

#### INTRODUCTION

The last three years have demonstrated how increasingly complex our world is. We are living through an extraordinary period of uncertainty and the challenges facing us are fundamentally changing the way we work and our ability to be confident in the future.

Our business has always been about the real economy:

We contribute to the **development of SMEs** across our geographies.

We support our **vendor partners' growth** and their sustainable journey.

We build **integrated equipment solutions** creating sustainable and positive impact.



Our activities and expertise are vital components to **bringing solutions**, especially to the **climate challenges**. The recognition from the industry (Ecovadis ratings, ESG Leasing Life award...) and from our clients and vendors (NPS, client feedbacks) encourage us to continue to be committed and to

#### Care and Dare about the future.

2024 will be all about new solutions, the circular economy, carbon impact, energy transition, data, digitalisation, partnership, diversity and team spirit. The opportunities to support the real economy and sustainable practices will be very concrete.

You can count on us!

Odile de Saivre, CEO of SGEF









#### **INDUSTRIAL EQUIPMENT**

We are an experienced and innovative partner that can finance the entire range of industrial equipment.

**MORE DETAILS** 







#### **TECHNOLOGY**

With more than 30 years of experience in technology, we are a natural entry point for manufacturers looking for support to finance their sales.







#### **GREEN ENERGY**

Together with our partners and customers, we take responsibility to support the shift towards a sustainable economy with positive impacts on the environment.



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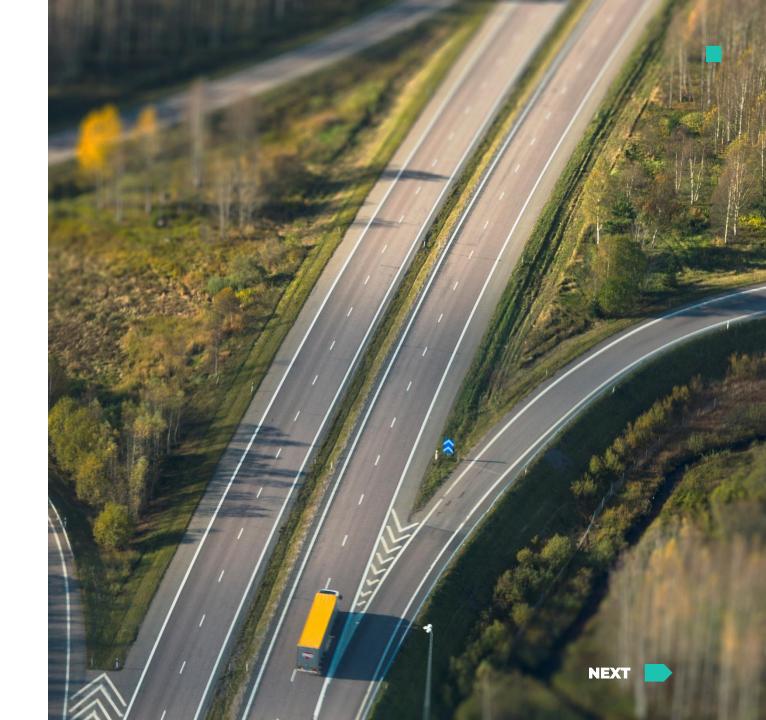


#### **HEALTHCARE**

We have been continuing to develop our expertise in Medical Equipment: Dental, Laboratory, Surgical, Diagnostic and Fitness.

#### **TRANSPORTATION**

We are a global leader in financing transportation assets providing unparalleled sector and asset-based expertise in trucks and commercial vehicles, including LNG and hybrid, and aviation.





# CARE & DARE ABOUT THE FUTURE

The energy and environmental transition is one of the most important pillars for **sustainable and positive impact** finance and a key component of climate change mitigation strategies.

Discover our ambitious CSR strategy

"Care & Dare about the Future"

based on 4 pillars: BUILD - SCALE - REUSE - LIVE

# FORWARD TOGETHER WITH "ONE SGEF PLATFORM"

Our objective is to bring continuous value to our clients and partners based on a **unique SGEF platform approach** that enhances the digital experience and journey of all our stakeholders. Which is why we launched a brand-new set of SGEF digital services aiming at digitalising and improving the customer experience, as well as that of our partners. These services are being progressively rolled out and extended throughout our geographies.



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## 2023 KEY FIGURES

**10 bn\***New Business
Volume

**€24 bn\***Outstandings

\_\_ 1,500
Staff

Operating in more than 35 countries\*\*

\* Including Societe Generale group leasing activities at 31/12/2022

\*\* Including partnerships



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#### **SGEF NETWORK**

Austria Italy

Belgium Luxembourg
Brazil Netherlands

China Poland
Hong Kong Slovakia
Czech Republic Spain

France Switzerland
Germany United Kingdom
Hungary United States

#### SOCIETE GENERALE GROU LEASING ACTIVITIES

Algeria Ivory Coast
Burkina Faso Madagascar
Cameroon Morocco

Chad Romania Ghana Senegal

Guinea French overseas territories

#### PARTNERSHIPS

Australia Denmark Finland New Zealand Norway Portugal Sweden

## INTERNATIONAL PRESENCE

We are a leading partner for manufacturers and vendors in Europe, the Americas, Africa and Asia.

Beyond our own network, we offer our products and solutions through Societe Generale's retail banking entities and external retail banking partners with whom partnerships are signed locally.

In this light, SGEF signed a partnership in 2022 with Quadrent, a leading Australian's asset financier and lease accounting software provider operating in Australia and New Zealand, while also continuing its partnership with Nordea in Scandinavia.



### COMMITTED TO YOUTH

In 2023, SGEF teams around the world took part in the 3rd edition of Societe Generale group's sporting and solidarity challenge, **Move for Youth**, which brought together nearly 25,000 staff in 56 countries. The aim is to **walk, run and cycle as a team** to support 60 associations working closely on the ground with young people. Thanks to this collective effort, they received a total **donation of €1 million.** 

Through its **The Future is You Foundation** Societe Generale seeks to continue to strengthen its actions and resources in support of young people building their future.

**More information** 





#### **EUROPEAN LESSOR**

Leasing Life 2023 - SGEF SA (Holding)

#### **PLATINUM**

EcoVadis 2022 - SGEF SA (Holding)

#### **GOLD**

EcoVadis 2023 - Germany (GEFA BANK)

#### **SILVER**

EcoVadis 2023 - SGEF UK

EcoVadis 2023 - SGEF CZ & ZK

#### **SME CHAMPION**

Leasing Life 2022

#### **ECCELLENZA DELL'ANNO LEASING**

Le Fonti 2022 – Italy

## EXPERTISE RECOGNISED BY THE INDUSTRY

#### **AWARD**

German Sustainability Award 2024 - Germany (GEFA BANK)

**TOP EMPLOYER (Medium-Sized Business)** 

Focus - Germany (GEFA Direkt)



