



MAKING YOUR PROJECTS REAL



SOCIÉTÉ GÉNÉRALE
Equipment Finance

SOCIETE GENERALE

- Top-tier European bank
- Present in 62 countries
- 119,000 employees
- 26 million clients
- **€ 4,2 bn net income**
- Three business areas: French retail banking, Global banking and investor solutions, International banking and financial services

SGEF IN THE CZECH REPUBLIC & SLOVAKIA

OWNERSHIP STRUCTURE

Komerční banka, a.s. – **100 %**



YEAR OF
ESTABLISHMENT

1996



MARKET SHARE IN CR
(CLFA, 2024)

20 %



AVERAGE
MANAGED ASSETS

EUR 1,5 billion



NEW BUSINESS
VOLUME 2024

EUR 668 mil



NUMBER
OF EMPLOYEES

146



REGIONAL
PRESENCE

in 9 cities



NUMBER OF
ACTIVE CLIENTS

4 821



CIR
2024

39,5 %

	2020	2021	2022	2023	2024
New Business Volume (NBV)*	473	582	596	640	668
Managed Assets*	1128	1235	1306	1368	1500
Employees	142	142	143	141	146

* in mil. EUR

PRODUCT OF FINANCING BY SGEF

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. SG Equipment Finance Czech Republic has financed several dozen aircraft and helicopters since 2005. We can support your needs for aircraft financing throughout our global network, and strategically focus on corporate airplanes and helicopters.

- Providing financing for civil aircraft, such as business jets, turboprop aircraft, and helicopters (no ultralight, airliner, or military aircraft).
- Via loan, the client is listed as the owner and SGEF as the pledgee under concluded pledge agreement.
- Bridge loan for advance payments is possible.
- The financing period ranges from 5 to 8 years mainly and terminates mostly with a balloon payment.
- Client might be SPV under corporate guarantee issued by creditworthy entity with visible cash-flow needed for loan repayment.
- Within aircraft acceptance process SGEF pays the loan amount on time directly to the manufacturer / reseller.
- Aircraft and its pledge to be registered by Civil Aviation Authority, mostly in Czech Republic or Slovakia or USA.
- Upon operation agreement aircraft is leased by client to an operator that holds necessary certificates and is entitled to aircraft chartering.

SINCE YEAR 2005, LAUNCH OF AVIATION IN SG EQUIPMENT FINANCE,
80 TRANSACTIONS WITH PURCHASE PRICE OF
EUR 495 million
HAVE BEEN REALIZED.

AMOUNT OF MANAGED AIRCRAFT IN CZ AND SK AS OF END 2024



AIRPLANES

EUR 86,2 million



WHO ARE CLIENTS AND AIRCRAFT OWNERS

IN CASE OF AIRPLANES

- Corporates (small or medium or large) with other than aviation business activities (alternatively through SPV)
- Wealthy individuals (incl. licensed professionals such as doctors, lawyers) with other than aviation business activities and regular income, through SPV

IN CASE OF HELICOPTERS

- Specialized operators or corporates (alternatively through SPV) for commercial services (aerial works, transport of passengers)
- Specialized operators with long-term contracts with public entities for assistance services (EMS, search & rescue, police, or law enforcement) or public entities
- Offshore specialized operators with long-term contracts with oil producers (services to oil and gas platforms)

The entire private aircraft business is built on discretion; naming clients is taboo. Intentionally, then, the investor and our debtor are not named.

In this case, the debtor may be a SPV set up, for example, to preserve a certain degree of investor anonymity.



FINANCING STRUCTURE

- SG Equipment Finance Czech Republic is ready to offer a financing for Beechcraft, Bombardier, Cessna, Cirrus, Daher-Socata, Dassault Aviation, Diamond, Embraer, Gulfstream, Honda, Quest Kodiak, Pilatus, Piper and Tecnam airplanes.
- Eligible manufacturers for helicopters are Airbus Helicopters, Bell, Leonardo Helicopters, Robinson and Sikorsky.
- Light airplanes or helicopters should not be more than 10 years old, and mid-size or large airplanes 8 years old at the beginning of financing.
- Loan limit are up to 75% (for airplanes) or 90% (helicopters) of the “fair market value” (aircraft bluebook).
- Financing is partly backed by the current market value of the aircraft and is secured by a corporate guarantee (in case borrower is SPV) issued by an entity with proven economic strength sufficient for repayment.
- Airplanes to be financed in USD (light airplanes also in EUR), helicopters in EUR (those registered outside European countries are financed also in USD), upon fixed or variable interest rates.







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