



ALD International Press pack

LET'S DRIVE TOGETHER



ALD
Automotive

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ALD International is the holding structure of ALD Automotive Group, subsidiary of Société Générale Group. ALD International coordinates ALD Automotive full service leasing and fleet management company over 39 countries. ALD Automotive Group is the second largest operator in Europe and the third largest Global supplier (786.512 fleet units in December 2008).

1. A Global market held by a healthy demand

Today in the world, one vehicle out of five is exclusively purchased for business purpose. In Europe, this share is 36% and still growing. With consistent business mobility requirements, demand for corporate vehicles is strong and company cars represent a growing share in new vehicle registrations.

Full Service Leasing is a funding and management outsourcing solution optimizing companies' resources and liquidity, freeing cash and offloading operations to concentrate on their core activity. In Europe, this funding method represents 27% of company cars and 6.6 million running vehicles.

In Western Europe (France, Germany, UK, Italy, Spain, Belgium, Netherlands), long term leasing market is considered as mature, generating a stable 3% to 4% annual growth. This growth rate is above company cars market demand, being the expression of a growing interest for Full Service Leasing funding method.

In other European countries, long term leasing market shows an annual growth rate between 4% and 40% according to regions, resulting in an annual average growth rate around 10%.

ALD Automotive took benefit from its solid European historical settlements to export its success abroad Europe, showing a 12.5% average annual growth rate during five last years. Expansion in BRIC countries (Brazil, Russia, India, and China) is reflecting the development of these fast growing regions in the worldwide economy.



2. ALD Automotive: introducing the specificities of a market leader

ALD Automotive is a deeply international company. Operating in 39 countries, 80% of its 3900 employees are abroad from France

Managing 786.518 vehicles world widely, ALD Automotive benefit from negotiation levers at each step of the vehicles' lifecycle.

- 210.000 new vehicles purchased in 2008
- 780.000 tires purchased in 2008
- 500 millions litres of fuel purchased in 2008

Clients are those who first benefit from this power of purchase through important discounts and consistent quality of service at our partner's network. Such a large operated volume also enables the amortization of state-of-the art performing IT solutions, to provide complete and appropriate reporting facilities for fleet managers to pilot their fleet with precision.

ALD Automotive offers the widest geographical coverage of the industry, proposing a consistently high quality of service in the 39 operated countries.

ALD net, advanced reporting tool, is proposed to international key accounts fleet managers to access consolidated information on the fleet they manage, anytime, through the Internet. They can therefore benefit from a bird view of their international fleet no matter their localization, number of countries involved and specificities.

Total Cost of Ownership (TCO) calculation and analysis has become an industry standard to make relevant decisions while selecting a vehicle according to its purpose and driving context. ALD Automotive proposes transparent and comprehensive information to fleet managers as well as fleet related cost analysis on long term basis.

Following a voluntary approach, ALD Automotive provides specific reporting tools to manage vehicle fleets in total respect of the environment. Displaying CO₂ and local pollutants emissions, efficient actions are proposed to reduce the carbon footprint all the way to complete compensation through our best rated Offset programme.

Fiscal impacts are therefore reduced too. **ALD bluefleet** is ALD Automotive's environmental label, bringing together local environmental actions as well as pragmatic levers to improve driver's safety all around the world through its driving academies network.



ALD Automotive France is the biggest subsidiary of the Group, managing 231 056 vehicles (Dec. 2008). Thanks to continuous interactions, ALD Automotive France and ALD International have built a strong and efficient collaborative methodology to launch innovative offers on this particular mature market before driving international implementation.

ALD Automotive is closely partnering with car manufacturers by supplying internally their distribution network with a Full Service Leasing offering. Through dedicated white labels for each car manufacturer, ALD Automotive partnership provides Full Service Leasing to 7 biggest car manufacturers in the world, in 17 European countries.

Considering consistent demand for corporate mobility, ALD Automotive stands today in an ideal position to address serenely the growing long term leasing market. With the widest geographical coverage of the industry and a well distributed fleet under management, ALD Automotive will always favour highest quality of service and customer satisfaction. Reliable player for today and for tomorrow, ALD Automotive offers fleet management solutions adapted to big companies as well as small and medium businesses wishing to optimise their fleet costs transparently.



3. Organization & management

ALD International executive committee is composed of Gianluca Soma, Chief Executive Officer, Pascal Serres Deputy Chief Executive Officer, Tim Albertsen, Chief Operating Officer, Mike Masterson, Financial Director and Laurent Hallermeier, Information Systems Director. M. Soma, M. Serres and M. Albertsen assume both functional and geographical supervision roles.

Gianluca Soma is 47 years old and of Italian nationality. He graduated from LUISS University in Rome with a degree in Business Administration, and received an MBA from the Turin School of Business Administration. He started his career in 1984 in management consulting with Ernst & Young and then Telos. From 1994 to 1997 he was Head of European Sales and Services for Hyperion Software Group, prior to joining GE Capital in 1997. In 1999 he was appointed CEO of Dial Italy, a subsidiary of Barclays Group. He joined Hertz Lease Italy as CEO in 2000. Following the purchase of Hertz Lease by ALD in 2002, Gianluca Soma contributed to the brand's development. At ALD Automotive he served as Group Regional Director and later Group Deputy CEO. Gianluca Soma has also been Chairman of the Italian long term and short term rental association (ANIASA), from 2005 – 2007.

Pascal Serres, 54 years old and of French nationality, received an MBA degree from HEC (Hautes Etudes Commerciales) and a PhD in economics from Paris VIII University. He began his career as a consultant in macro-economics for Latin-American and African governments. He joined Société Générale in 1988 as deputy chief economist. In 1991 he was appointed Managing Director of Sogelease UK and in 1993 Chief Executive Officer of Fiditalia, a leader in the consumer credit business in Italy. He joined ALD International in 2000, where he was a Regional Director until 2003 and then Director of Sales and Marketing.

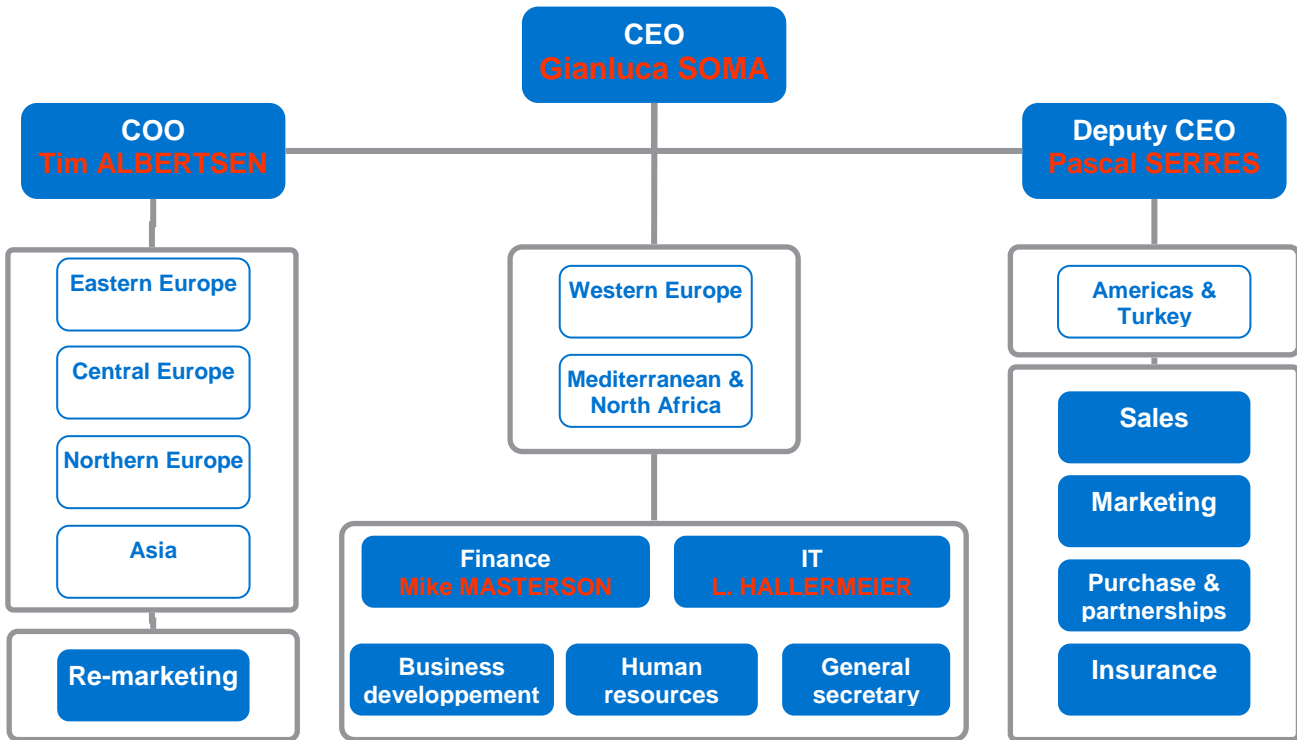
Tim Albertsen is 45 years old and of Danish nationality. He has a degree in Economics and Business Administration from the University of South Denmark (1986-1990) and an MBA from Copenhagen Business School. He started his career with AVIS where he worked as Operation Manager and then General Manager for Denmark. In 1997 he joined Axus Denmark as Managing Director. Following the acquisition of Axus by ALD Automotive, he was appointed Regional Director in 2003.

Michael Masterson is 47 years old and of English nationality. He has a public accountant degree from Nottingham University. After 4 years as a managing auditor at Pricewaterhouse Coopers, he joins Hertz in 1989 which will become ALD Automotive in 2003, to assume various financial responsibilities before being appointed Financial Director for the ALD Automotive Group.

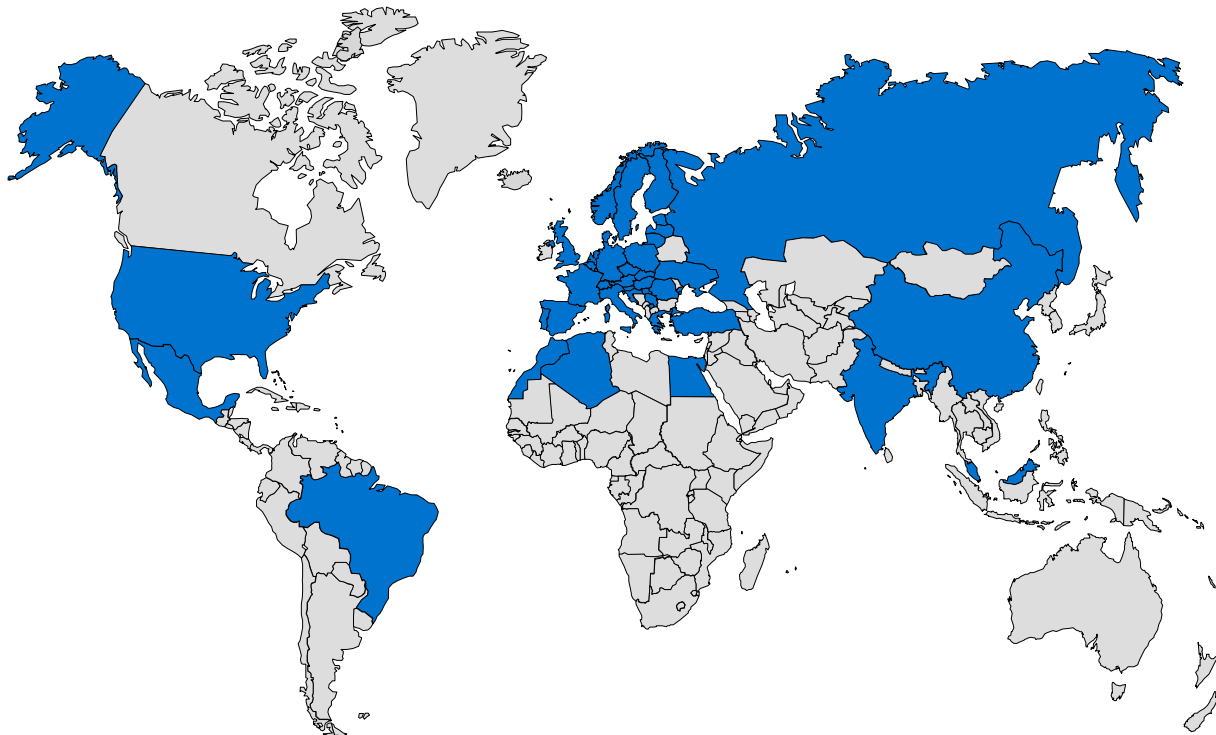
Laurent Hallermeier is 39 years old and is of French nationality. He has a Dauphine University DESS degree and an information management degree from Sorbonne University. After an experience at Unilever, he assumed several IT responsibilities at British Airways before being appointed Director of Information Systems for Western Europe, Latin America and Carribean. He joined ALD International in 2004.

4. Appendix

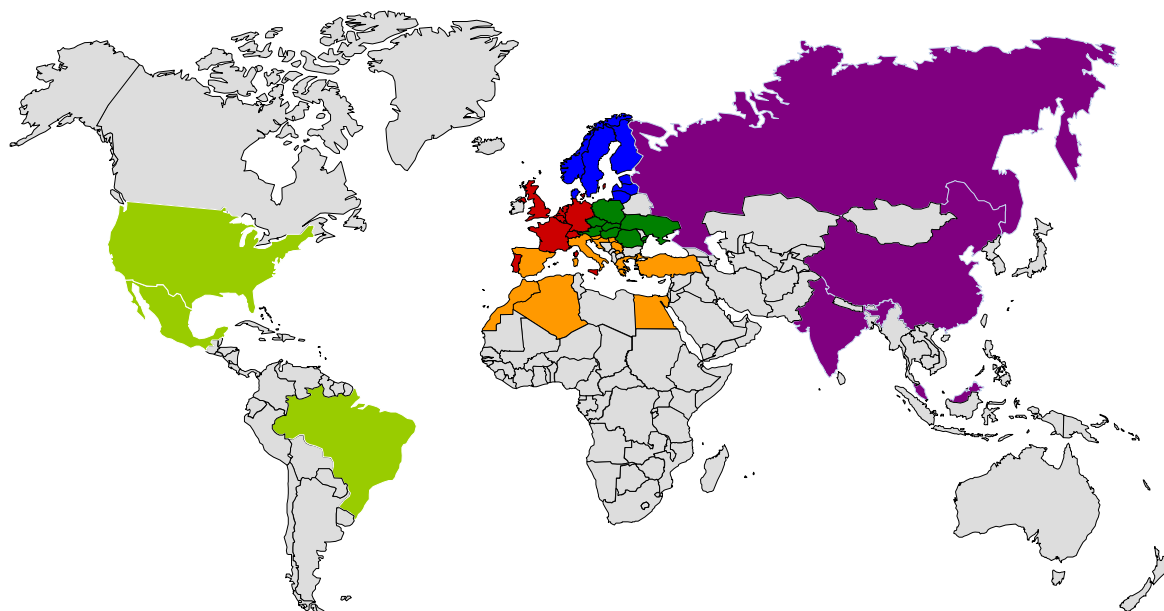
ALD International management structure









































ALD Automotive geographical coverage



ALD Automotive regions and associated fleets



786 512 vehicles Worldwide

WEST. EUROPE	485 178	NORTHERN EUROPE	68 961	MEDITERANEAN	180 002
BELGIUM	 50 582	DENMARK	 19 775	ALGERIA	 555
FRANCE	 231 056	FINLAND	 22 893	CROATIA	 2 163
GERMANY	 106 520	NORWAY	 8 567	EGYPT	 954
LUXEMBOURG	 7 732	SWEDEN	 13 448	GREECE	 4 048
NETHERLANDS	 26 205	ESTONIA	 1 382	ITALY	 88 666
PORTUGAL	 10 078	LATVIA	 2 028	MOROCCO	 4 189
SWITZERLAND	 3 951	LITHUANIA	 868	SERBIA	 524
UK	 49 054			SLOVENIA	 1 117
AMERICA	8 565	CENTRAL EUROPE	31 533	SPAIN	 72 512
BRAZIL	 4 641	AUSTRIA	 2 516	TURKEY	 5 274
MEXICO	 380	CZ / SLOVAKIA	 13 431	ASIA	12 273
USA	 3 544	HUNGARY	 1 572	CHINA	 121
		POLAND	 5 409	INDIA	 5 792
		ROMANIA	 4 828	MALAYSIA	 292
		UKRAINE	 3 777	RUSSIA	 6 068

Figures 31 December 2008



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Société Générale

Société Générale is one of the largest financial services groups in the euro-zone. The Group employs 163,000 people worldwide in three key businesses:

- Retail Banking & Financial Services: Société Générale serves more than 30 million individual customers worldwide.
- Global Investment Management & Services: Société Générale is one of the largest banks in the euro-zone in terms of assets under custody (EUR 2 560 billion, December 2008) and under management (EUR 336 billion, December 2008).
- Corporate & Investment Banking: Société Générale ranks among the leading banks worldwide in euro capital markets, derivatives and structured finance.

Société Générale is included in 3 socially-responsible investment indexes: FTSE, ASPI and Ethibel.

www.socgen.com

ALD Automotive

ALD Automotive is the operational leasing and fleet management business line of the Société Générale Group. ALD Automotive is one of the largest providers in Europe and a company of reference on its market:

- Operates now in 39 countries,
- Employs 3 900 persons,
- Manages 786 518 vehicles (December 2008)

Combining professionalism and quality of services provides companies with value-added integrated solutions at both national and international levels.

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