## We are GE Capital UK

Operating at the very heart of UK business, GE Capital enables customers to efficiently and successfully run and manage their operations every day, providing finance to over 90,000 UK businesses and keeping some 46,000 drivers on the road.

With major offices in Bristol, Manchester and in the London area, GE Capital is a leading provider of specialist finance, providing a wide range of solutions including invoice finance, inventory finance, ABL, cross border finance, leveraged finance, equipment leasing, vendor finance and fleet management.

Cashflow Fleet Leasing Fleet Management Asset-based lending (ABL) **Distribution finance solutions** Asset-based financial solutions Accounts receivables financing Equipment leasing solutions Asset based lending (ABL) pan-European on balance sheet securitisation Invoice discounting **Trade flow finance** Inventory finance Structured leases Business to Market and asset expertise Consultative Creativit

# Our businesses at a glance...

Segment	Overview	Solutions Offering
Commercial & Corporate Structured Finance	One of the leading commercial finance providers in the UK.	> Wide range of financial solutions such as invoice financing & asset based lending to SMEs, midmarket and large corporates. We can help to support not only the daily working capital requirements, but also major initiatives such as MBOs, MBIs, refinancing, corporate restructures, acquisitions, capital investment and development into new markets.
Fleet Services	Award-winners, GE Capital Fleet Services manages cars through the entire life cycle from initial purchase, maintenance to vehicle return.	<ul> <li>&gt; Fleet Services         Contract Hire, Finance Lease and other fleet         services solutions.</li> <li>&gt; Online tools for drivers and fleet managers.</li> <li>&gt; Green fleet solutions.</li> <li>&gt; Consulting services to deliver saving efficiencies.</li> <li>&gt; Road safety solutions.</li> </ul>
Equipment Finance	Financing solutions for investing in vital equipment to meet business needs from office equipment, IT telecoms and more.	<ul> <li>Vendor finance         As an equipment manufacturer or vendor you can         benefit from our financing programmes for         distributors, dealers or reseller networks.</li> <li>Equipment finance         Middle and large ticket leasing across a wide range of         assets (operating leases, finance leases, loans, sale         and leaseback and managed services contracts).</li> </ul>
Healthcare Finance	Financing solutions for investing in healthcare equipment.	<ul> <li>&gt; Equipment and vendor finance Leasing solutions across a wide range of healthcare assets (operating leases, finance leases, loans, sale and leaseback and managed services contracts).</li> <li>&gt; Other financial services Life science finance, corporate finance and leveraged transactions.</li> </ul>
Corporate Aircraft Finance	The corporate aircraft financing and leasing business of GE Capital.	> Innovative and flexible financing solutions to finance new or used corporate aircraft.
Distribution Finance	Specialist financing solutions to facilitate the distribution and sale of assets.	> Working capital secured against finished goods from the moment it leaves the production line through the dealer network and onto the end customer.

## Our Fleet Business

With the scale benefits of operating over 1.5 million vehicles worldwide GE Capital, Fleet Services is one of the leading and most innovative leasing and fleet management companies in the world. We currently serve in 12 European countries (245,000 vehicles) and keep nearly 46,000 Company Car drivers on the road in the UK. GE Capital, Fleet Services manages cars through the entire life cycle from initial purchase, maintenance and vehicle return.

As proud winners of the 2010 Fleet News Awards Leasing Company of the Year, our dedicated team of professionals work in true partnership with our customers through:

- > Our expertise and approach to structuring unique funding and management solutions.
- > Continuing to deliver saving efficiencies to our customers with our Key Solutions strategic consulting team.
- > Ongoing investment in fleet online tools and leading-edge customer service innovations.
- > Providing forward thinking service and solutions to meet current and future fleet challenges.





## Guided by a Customer Driven Agenda



The Customer Advisory Board (CAB) has been sitting at the very core of our business for nine years now, to drive continuing improvements in our fleet value propositions, share best practice and be the catalyst for our strategic initiatives like Safe Solutions, iQuote and iManage to name but a few.

#### Our Customer Advisory Board members include:



## Consultative Value Added Guidance

# Key Solutions

Complete insight into your fleet operations.

Key Solutions is central to our aim to drive continual improvement across all aspects of our customers' fleets and to ensure that they are kept up to date with the latest thinking, guidance and legislation.

With a track record of delivering technical, operational and financially engineered fleet solutions for over ten years, our Key Solutions strategic consulting team continues to push and challenge our customers' strategic policies.

Key Solutions has become a global best practice within GE Capital, Fleet Services and, in 2009 alone, identified annual savings of £24m across the fleets of our UK customers. For all vehicles ordered over the last 12 months, we have helped drive down vehicle  $CO_2$  emissions from 151 to 142 g/km, reducing cost and supporting the environment.



### Did you know?

GE Capital Fleet Services regularly produce white papers and guides aimed at fleet decision makers and drivers alike. To download, visit www.gecapital.co.uk or www.gedrivertoolbox.co.uk



#### GE Capital Fleet Services

## Online Key 💿

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💿 iManage

Our range of on-line tools have been designed in partnership with our customers.

For real whole life cost quotes and orders – including trade up / trade down.

What you need for better fleet control and decision-making - analytics, trends and exceptions.

iProfileiDrive

Your fleet reporting centre and online query tool.

Driver information extranet portal for bespoke fleet policy and individual vehicle information.

## Safe Solutions 🖸

Our well-established work related road safety product range, Safe Solutions, reduces both cost and risk exposure at a Corporate and Driver level. This is achieved by ensuring a thorough understanding of relevant legislation and the subsequent implementation of policies and procedures delivered via a range of tailored solutions designed to stand up to audit and review.

## Clear Solutions 🜌

Clear Solutions adopts a holistic approach which touches every aspect of fleet management from a comprehensive audit of current car policies, benchmarking of current performance and assessment of driver appetite for change, through to recommendation and implementation of a green fleet strategy, supported by ongoing driver communication, tools and processes to monitor and measure performance.

## Did you know?

In the last twelve months alone GE Capital in the UK have invested £1.5 million in developing our fleet iTools as well as over £0.75 million in maintenance and support costs.