

# Euler Hermes at a glance

February 2014

Euler Hermes, the global leader in trade credit insurance services, helps its customers around the world to trade wisely and develop their business safely. Unrivalled in its financial solidity, risk analysis and integrated global structure, the Group provides companies of all sizes with the support they need, both at home and abroad, to navigate the changing economic environment and successfully manage their trade receivables.

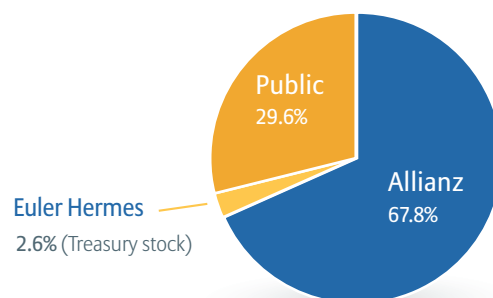
## Key facts and figures

(as of 31 Dec. 2013)

- Global leader in credit insurance with 34% market share
- €2.5 billion consolidated turnover (+3.7% vs. 2012)
- 52,000+ clients worldwide
- Tracks companies active in markets representing 92% of global GDP
- Present in over 50 countries
- 6,000+ employees worldwide, incl. 1,500 risk experts
- €789 billion of business transactions covered globally
- 1,700 claims indemnified per week
- 20,000 credit limit requests received per day
- 85% of credit limit requests processed in less than 48 hours
- 380,000+ debt collections handled in 130 countries
- AA- financial rating by Dagong (January 2014) and Standard & Poor's (February 2014)

## Shareholding structure

(as of 31 Dec. 2013)

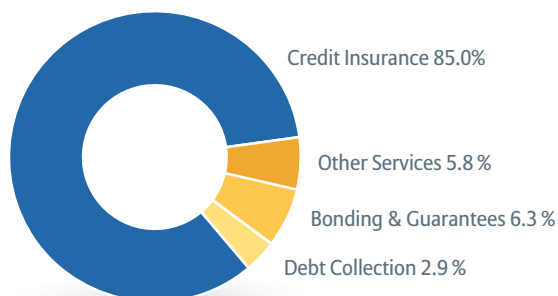


## How does credit insurance work?

Credit insurance covers the risk of non-payment when a business offers a trade credit to a corporate customer.



## Euler Hermes business by % of turnover



## Present in over 50 countries

Argentina	China	Hong Kong	Kuwait	Oman	Saudi Arabia	Taiwan
Australia	Colombia	Hungary	Luxembourg	Philippines	Slovakia	Thailand
Austria	Czech Republic	India	Malaysia	Poland	South Africa	Tunisia
Bahrain	Denmark	Indonesia	Mexico	Portugal	South Korea	Turkey
Belgium	Finland	Ireland	Morocco	Qatar	Spain	United Arab Emirates
Brazil	France	Israel	Netherlands	Romania	Sri Lanka	United Kingdom
Canada	Germany	Italy	New Zealand	Russia	Sweden	United States
Chile	Greece	Japan	Norway	Singapore	Switzerland	Vietnam

Euler Hermes S.A.  
1, place des Saisons  
92048 Paris-La-Défense Cedex  
France

Tel: +33 1 84 11 50 50  
Fax: +33 1 84 11 50 17

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