

Emittent im Profil: **CHG-MERIDIAN AG**

DZ-Bank AG Schuldscheintag 2026

David Lachenmaier, Executive Vice President Finance, CHG AG

1. Introduction CHG-MERIDIAN



Experience

With technology2use, we develop, finance and manage technology usage models on a global scale. In this way, we have been combining growth, digitization and sustainability for 45 years.



Expertise

We combine commercial and technological competence and are the reliable single point of contact for our customers.



Independence

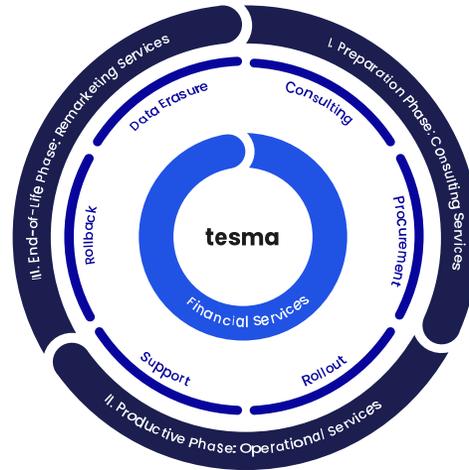
We are completely independent from manufacturers and banks. That is why we can provide our customers with individual and neutral advice

What defines us



Internationality

We are present in 30 countries, with full capability across the globe



Innovation

We manage technology infrastructures holistically, user-oriented and digitally



Sustainability

Our business model focuses on sustainability and lifecycle thinking.

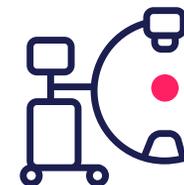
Our technology areas



**IT
devices**



**Industrial
equipment**



**Healthcare
assets**

CHG-MERIDIAN local subsidiaries



Lifecycle Thinking

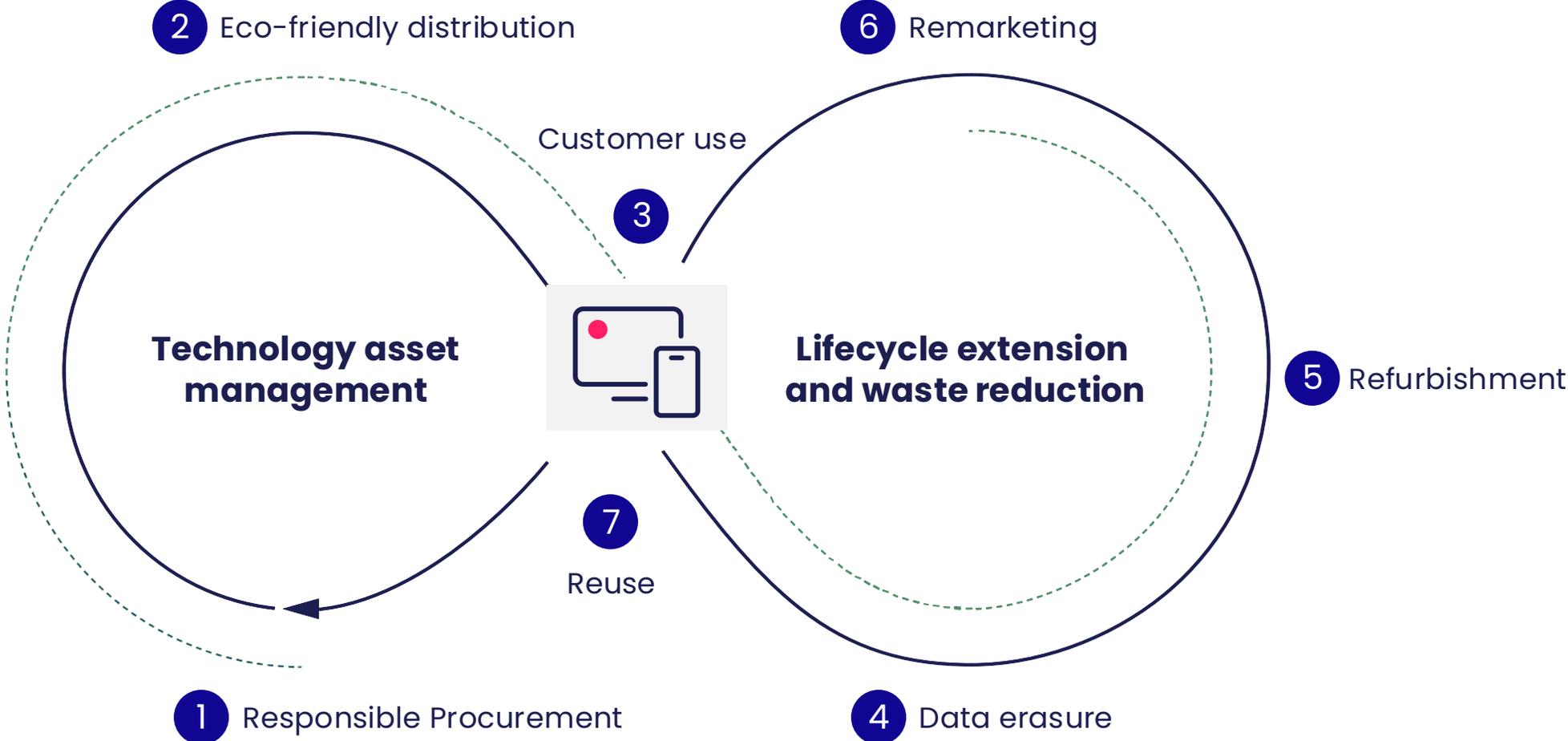
We have been committed to Lifecycle Thinking since 1979. For us, this means extending product lifecycles through refurbishment and reuse.

We consider ourselves part of the circular economy. Through our business model we are helping to conserve resources and mitigate climate change.

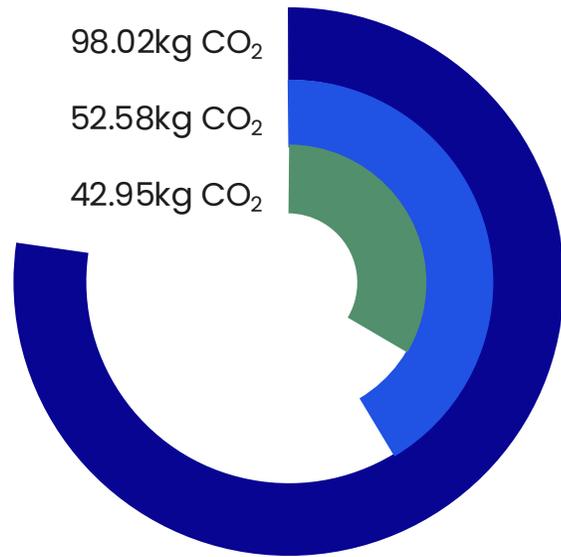


Lifecycle Thinking

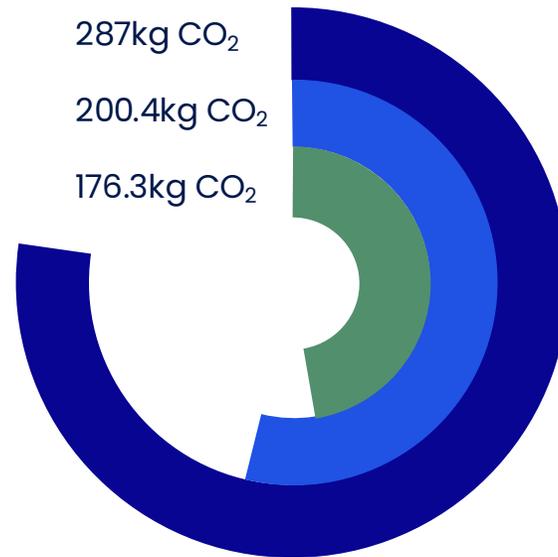
Upgrade with **carbonZERO®** and the individual IT Carbon Footprint Report



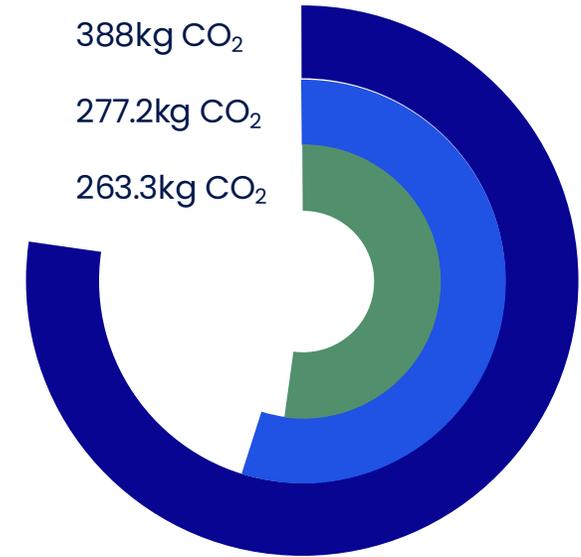
Carbon emissions for each type of usage model



Smartphone



Laptop



Desktop

- Purchase concept with no remarketing (destruction of the device at the end)
- Leasing concept - refurbishing & remarketing
- Full Device-as-a-service concept (devicenow)

Circular economy & climate change mitigation



Circular economy

Save more resources with leasing solutions that include refurbishing and remarketing for further lifecycles.

avoid



Climate action

We are reducing our carbon footprint by implementing systematic measures to avoid, reduce, or offset carbon emissions.

reduce



carbonZERO

carbonZERO allows customers to make the usage of their material handling vehicles carbon-neutral.

compensate

Sustainable: Data erasure and remarketing



409,000

Devices underwent a certified data erasure procedure in 2024.



330,000

were deleted in 2024 using the eraSURE® data erasure process.

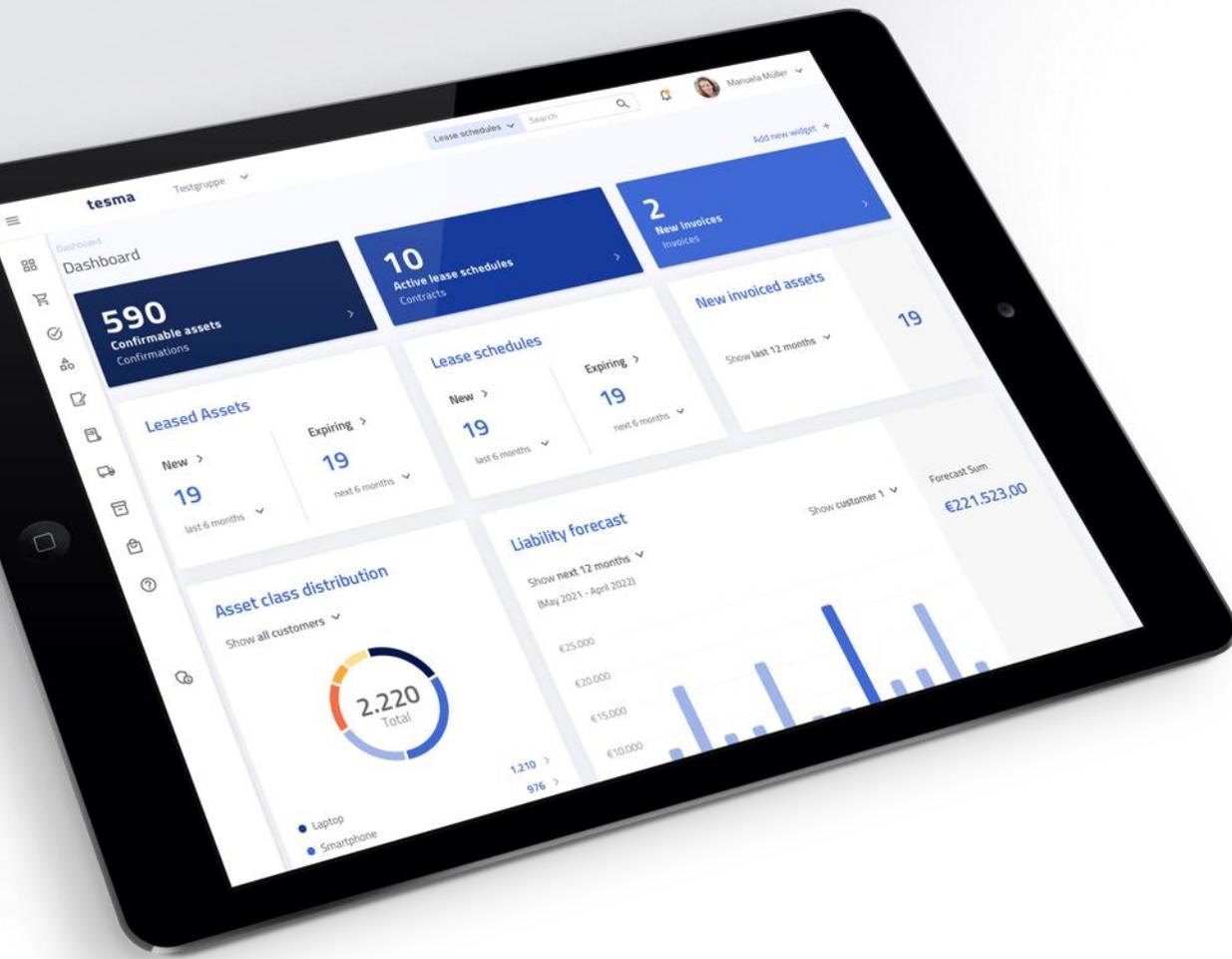


1,000,000

Remarketed IT lease returns in 2024 are part of our business model, which is geared towards resource conservation and sustainability.

Take a look at our technology center in Gross-Gerau





Making work simpler

A user experience that frees up time for other tasks

Intuitive user interface

Automated workflows, smart widgets

Lower process costs, fewer errors

Work is more enjoyable



Modular | Scalable | Secure

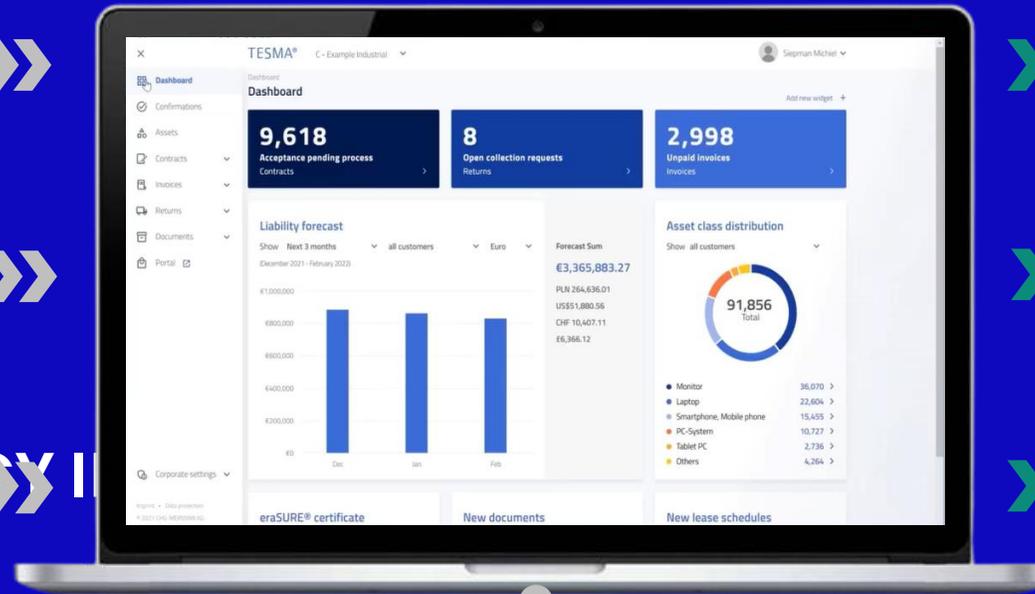
Customer data
e.g. cost center, locations



Commercial data
e.g. rental price, duration



TRANSPARENCY II
ASSET OPTION



Full transparency
commercial and technical

Reporting
smart dashboards and reports

Cost allocation
also international



"Integration-hub"

e.g.: **servicenow** **SAP**

Unsere Referenzen

Allianz 

 GRUPO
INDUKERN

Panasonic

Miroglio
Group

gmV[®]
INNOVATING SOLUTIONS

 Stadt
Ravensburg

calligaris 


RODENSTOCK

 Coca-Cola
HBC Austria

BOIRON[®]
World Leader in Homeopathic Medicines

Atlas Copco

AQUAFIL 
synthetic fibres and polymers

 PER
La grande

 Landeshauptstadt
Düsseldorf

 BBRZREHA

 GOGGIO
PACKAGING SYSTEM

 HDIP
GERI

Wissenschaftsstadt
Darmstadt 

RIBW
OVERIJSEL

GRUPPO
AUTOTORINO
SPA

PLANSEE 

 SIAD

Market environment & competition



2. Financial Highlights 2024 & Strategy

The CHG-MERIDIAN Group in numbers: 2024



€2.83bn

Volume of lease originations
as at Dec 31, 2024

€11.73bn

Total technology portfolio financed
and managed
as at Dec 31, 2024

€124m

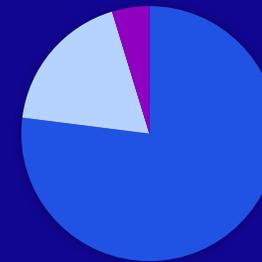
Consolidated net income

€ 175m

Pre-tax profit from ordinary activities

30

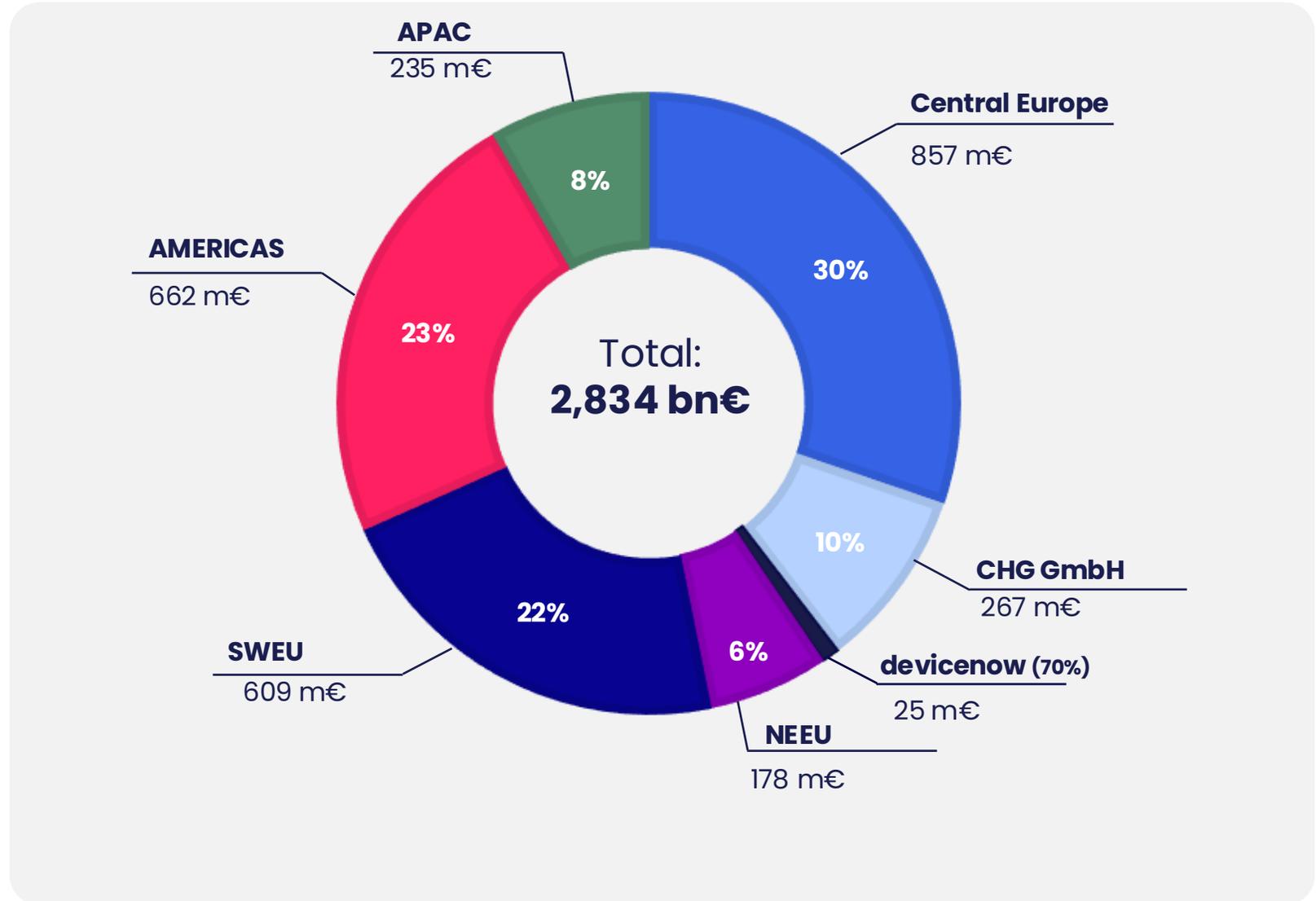
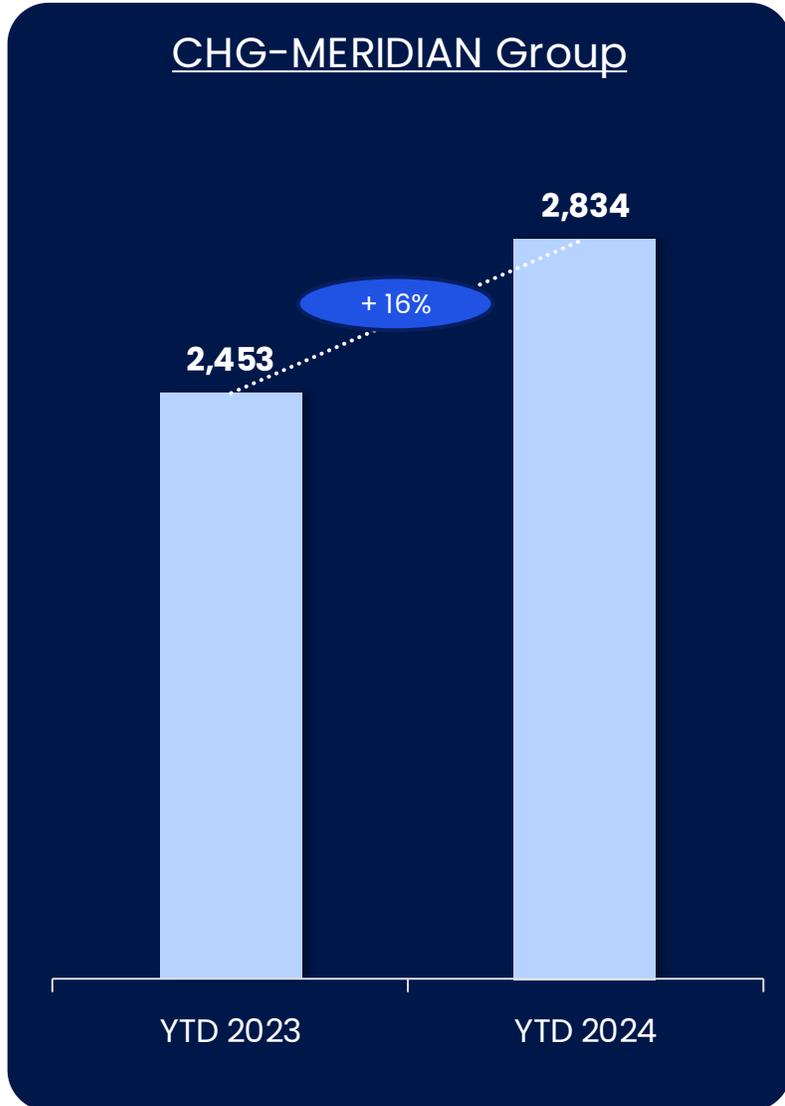
Countries with more
than 1,600 employees



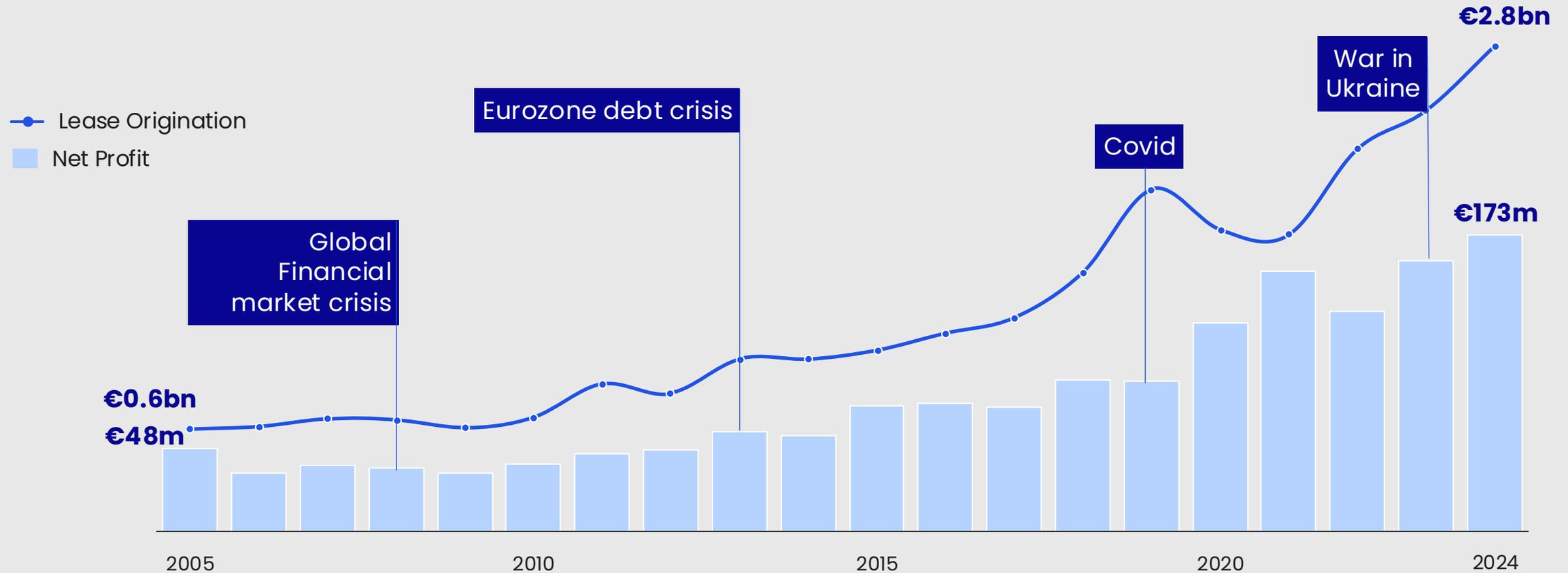
Technology Split of
Lease Origination 2024

- 69% Information Technology
- 26% Industrial Technology
- 5% Healthcare Technology

CHG-MERIDIAN Group - Lease Origination as of December 2024



Long-term growth and resilience

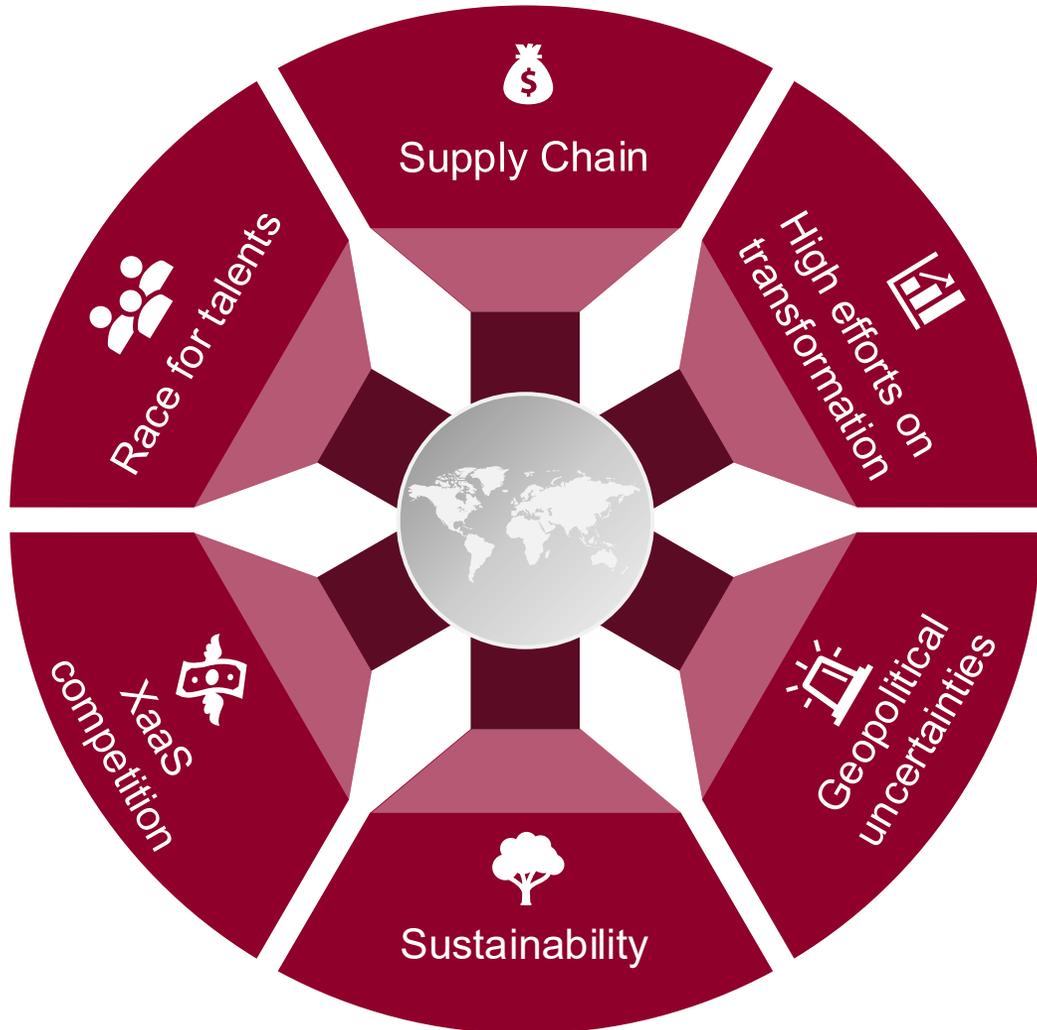


Geographies

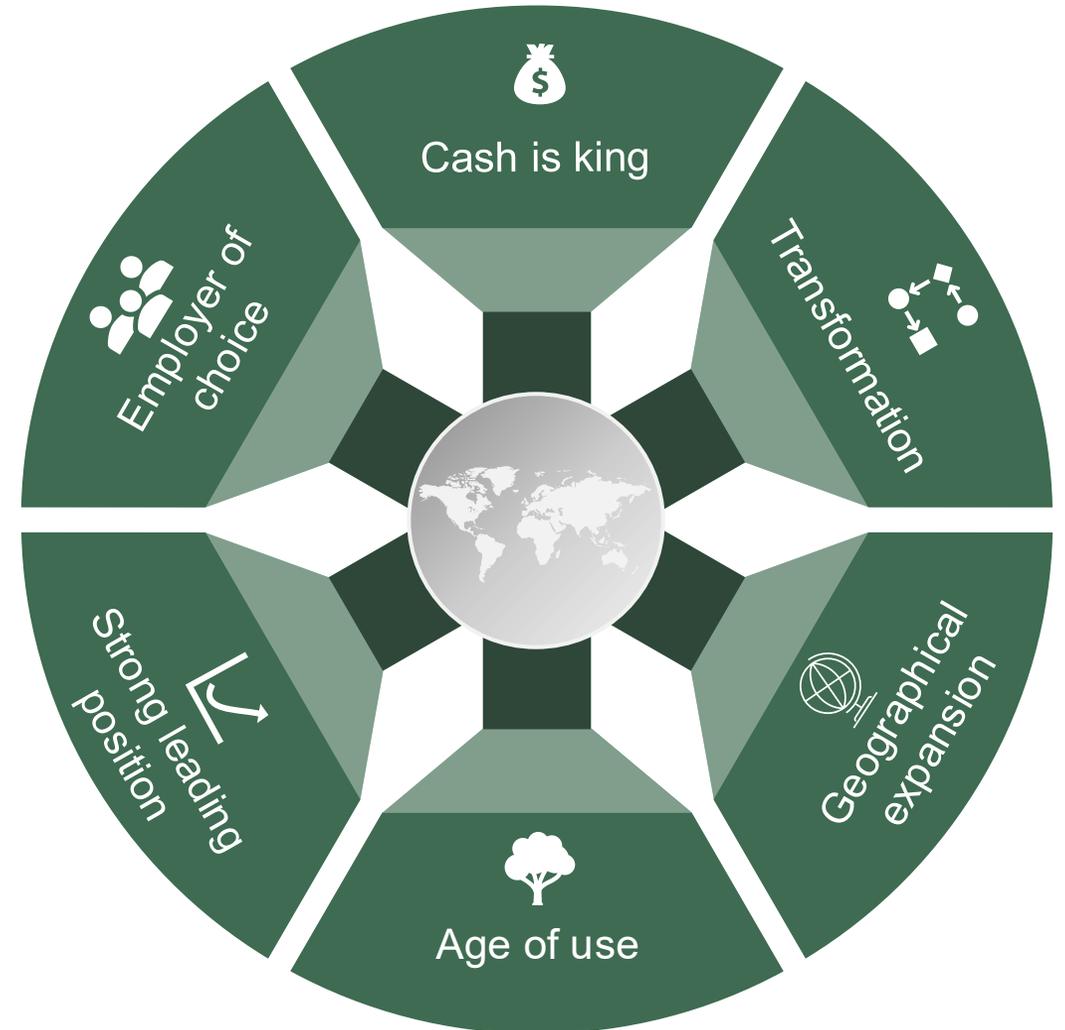


Challenges become Opportunities

Challenges

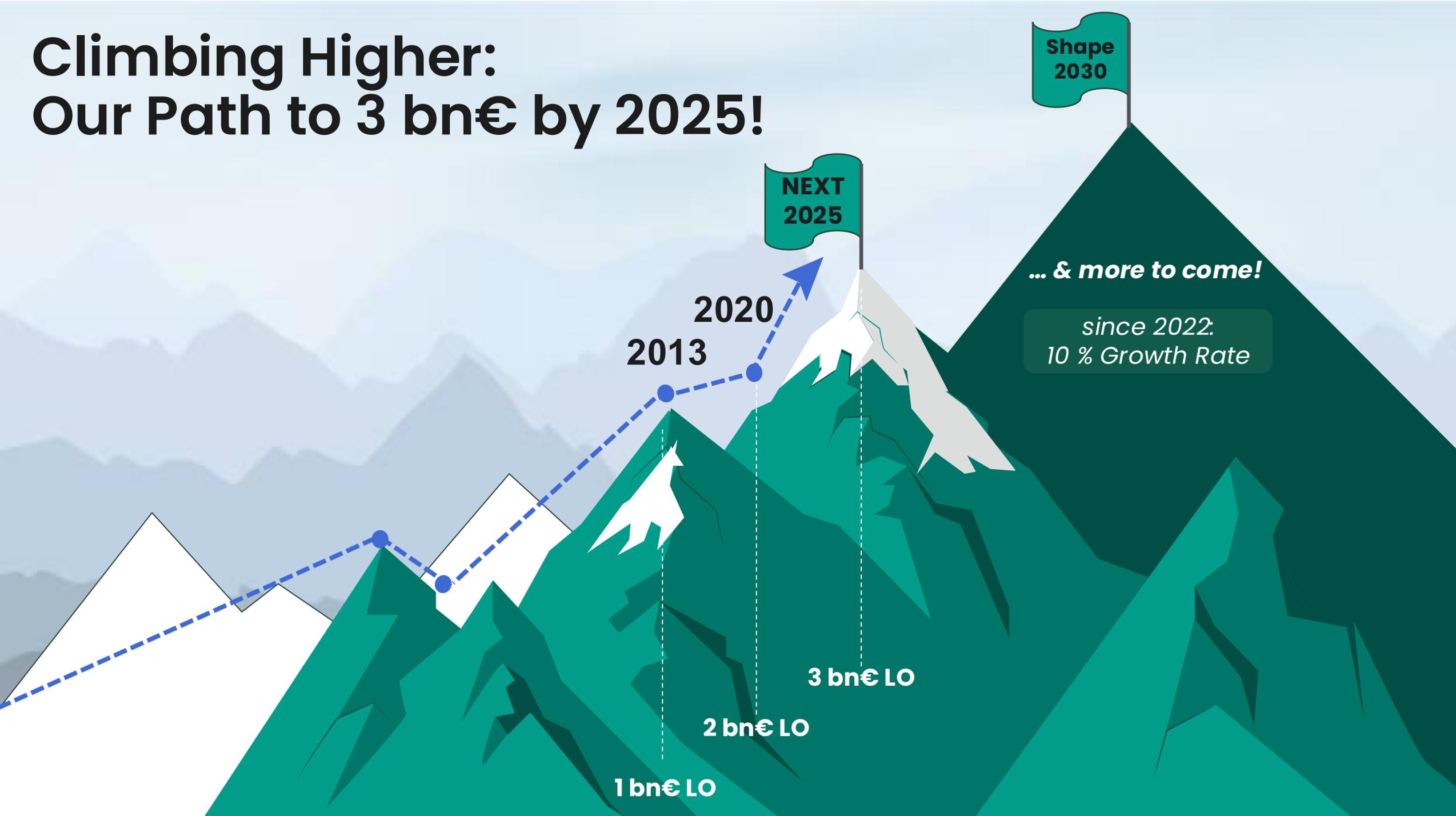


Opportunities



3. Outlook 2025 & Beyond

Climbing Higher: Our Path to 3 bn€ by 2025!



Shape
2030

NEXT
2025

2020

2013

... & more to come!

*since 2022:
10 % Growth Rate*

3 bn€ LO

2 bn€ LO

1 bn€ LO

PROFITABLE GROWTH

5 billion

EUR

Lease Origination

400 million

EUR

Net Profit

4. Financing Setup & Strategy

Funding Partners Worldwide



Funding Partners

Financial Institutions that have funded CHG business **non-recourse** (within business year 2024)



Banks
40
AG: 19

Banks

Financial Institutions that have approved **bilateral funding lines** with CHG (short-term credit-/warehouse lines and/or medium-/long-term credit lines) per year end 2024

Investors

Financial Institutions that are invested in **CHG AG's** running **syndicated loans and/or bonded loans** per year end 2024



*There are intersections within the three categories

The image features large, 3D blue letters spelling out 'GHTAG' against a solid blue background. A small red cylinder is placed on top of the letter 'H'. The letters have a slight shadow, giving them a three-dimensional appearance.

Ihre Fragen