



IBM Global Financing

IBM Global Financing in 5 minutes

IBM Global Financing – Value Proposition

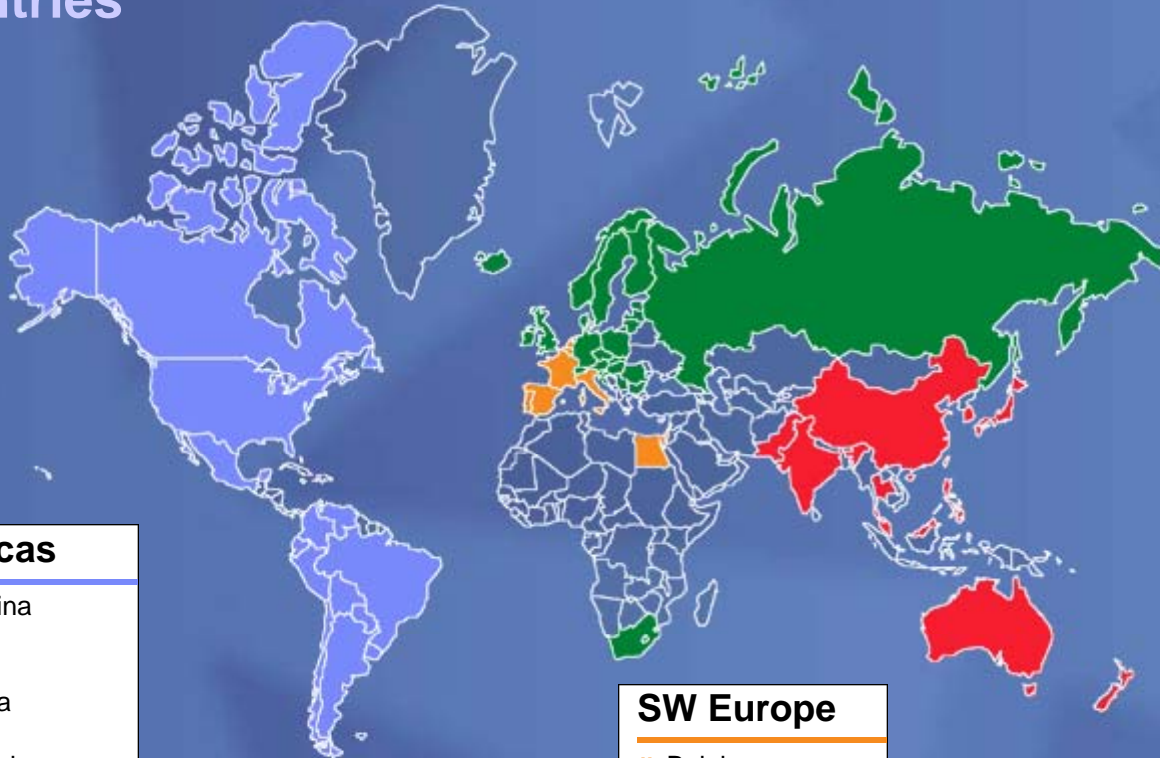


Who we are

How we help our clients

What differentiates us from our competitors

IBM Global Financing is the world's largest technology financier with an asset base of nearly \$34 billion, and over 125,000 clients in more than 50 countries



Americas

- » Argentina
- » Bolivia
- » Brazil
- » Canada
- » Chile
- » Colombia
- » Ecuador
- » Mexico
- » Paraguay
- » Peru
- » Uruguay
- » USA
- » Venezuela

SW Europe

- » Belgium
- » France
- » Israel
- » Italy
- » Luxembourg
- » Netherlands
- » Portugal
- » Spain

NE Europe

- » Austria
- » Bulgaria
- » Croatia
- » Czech Republic
- » Denmark
- » Estonia
- » Finland
- » Germany
- » Hungary
- » Iceland
- » Ireland
- » Latvia
- » Lithuania
- » Norway
- » Poland
- » Romania
- » Russia
- » Serbia
- » Slovakia
- » Slovenia
- » South Africa
- » Sweden
- » Switzerland
- » UK

Asia Pacific

- » Australia
- » China
- » Hong Kong
- » India
- » Japan
- » Korea
- » Malaysia
- » New Zealand
- » Philippines
- » Singapore
- » Taiwan
- » Thailand

Agenda

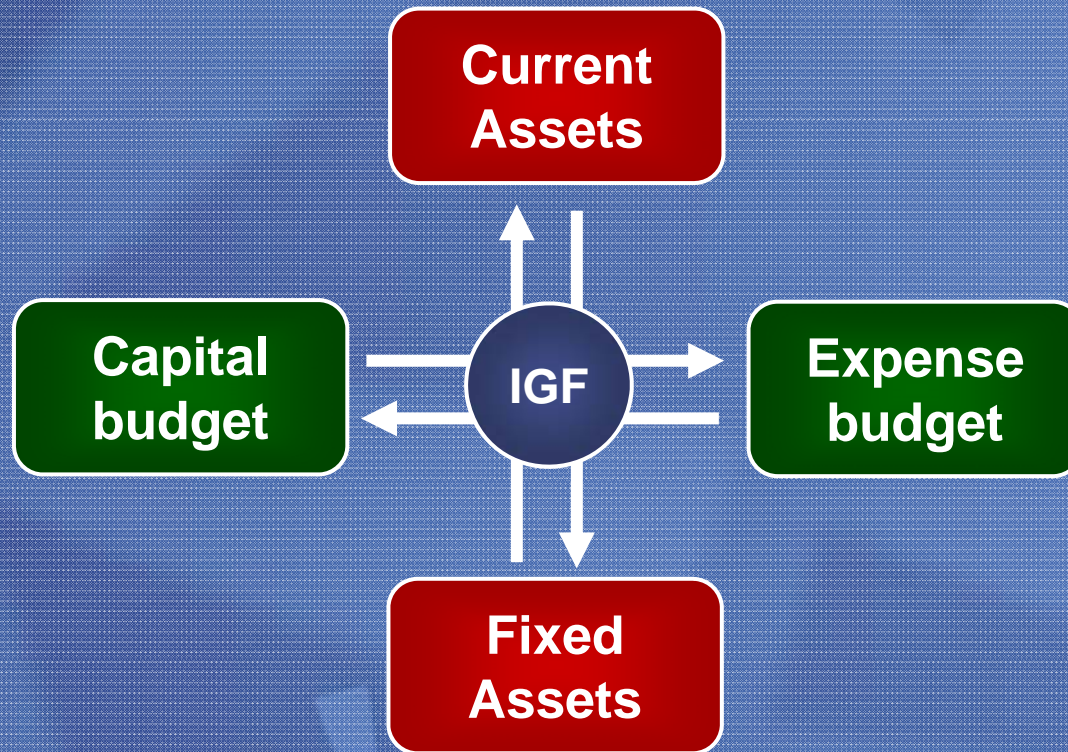
Who we are



How we help our clients

What differentiates us from our competitors

We help our clients manage liquidity and risk while enabling them to make the investments they need to support business success.



We do this for organizations of all sizes from small businesses to global corporations

For organizations who invest in technology to run their operations, to enable growth, or to support transformation, we can...

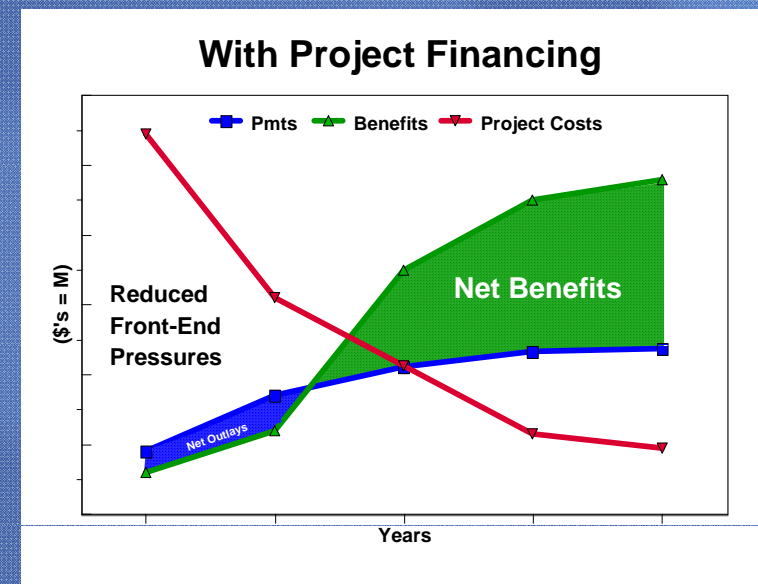
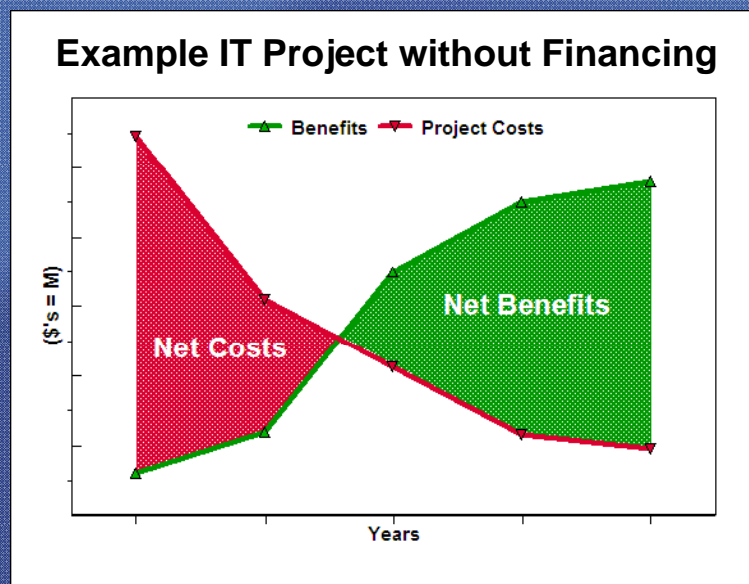
Lower the cost of technology

Help clients manage the costs of technology acquisition

Facilitate management of technology assets throughout their lifecycle

Helping clients manage the costs of technology acquisition

- Tailored capital solutions to help clients of all sizes manage cash flow and assets
- Affordable access to capital to help clients build upfront and ongoing costs of investment into existing budget structures
- For investments in IBM products and services, for selected non-IBM assets, and for combined multi-vendor solutions



Lowering technology costs, and providing better security and an improved environmental footprint

- IBM Certified Used Equipment helps clients access IBM technology and reliability at lower costs



- Asset recovery solutions return money to clients, protect data, and minimize environmental impact

Buyback

- Upfront negotiated pricing for assets in inventory
- IGF holds risk of asset value at time of resale

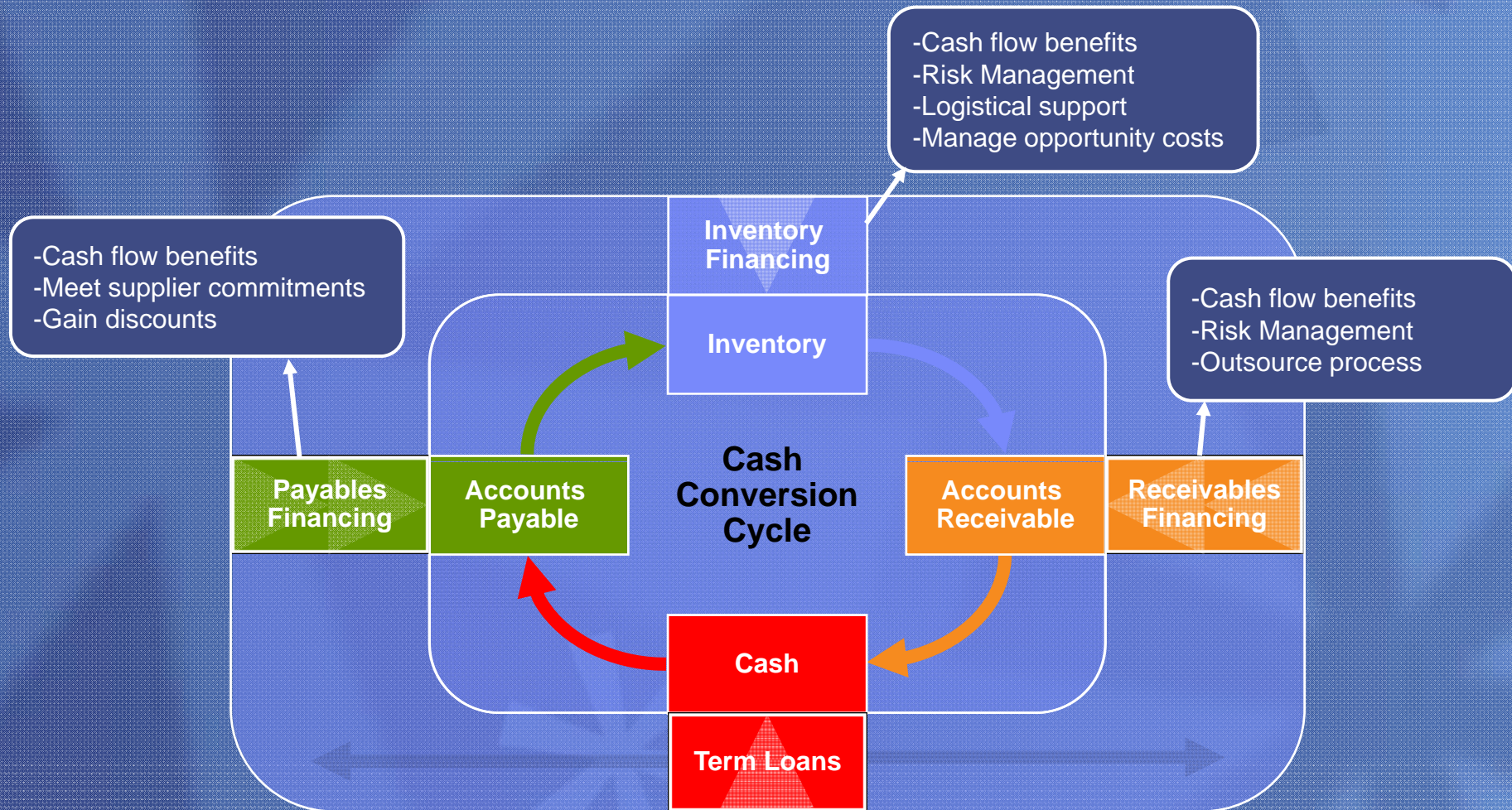
Disposal

- Negotiated pricing for non-marketable assets
- IGF disposes of assets in compliance with applicable environmental laws and regulations

Security

- Data disposal – disk overwrite
- Compliant with US DoD standards
- Provides a safe, effective way to dispose of data

Supply chain and working capital financing to enable cash management



Client financing, commercial financing, and asset recovery services to support our partners' businesses

RICOH | **IBM**

InfoPrint Solutions Company™

 **Juniper**[®]
NETWORKS



MOTOROLA

APC[®] | **MGE**[™]

Agenda

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How we help our clients



What differentiates us from our competitors

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- **Highest standards of trust, integrity and client service**
- **Global reach and experience**
- **Deep understanding of technology development and investment, and of technology market lifecycles**
- **Investment in capabilities to ensure the secure and environmentally-compliant disposal and recycling of assets**
- **Investments in global operational efficiency**

Investments in environmental and data privacy leadership



IBM Global Asset Recovery Services (GARS) Facts

- IBM processes an estimated 40,000 IBM and non-IBM machines per week across 22 centers around the world.
- IBM reused or resold almost 87% of the assets returned to its Remanufacturing Centers.
- Our operations processed over 108 million pounds of end-of-life products and product waste in 2006, and sent less than 1% of that to a landfill.
- From 2002 to 2005, IBM's asset disposition operations have taken in and reused over 1.9 million machines, and processed over 147,000 metric tons of equipment, parts and material and product waste, which represent:
 - Steel: over three times the amount used in the Eiffel Tower
 - Plastic: Over 22 railroad cars of condensed plastic
 - Paper: enough bales to span the Golden Gate Bridge 23 times
 - Non-ferrous material: equivalent to 150 18-wheeler trucks