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ALD Automotive acquires ULTEA in the United States of America

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ALD Automotive is now present in the USA and affirms its goal of being a worldwide player in the fleet management business.

ALD International has reached an agreement with Heartland Financial USA to acquire its fleet leasing company, ULTEA. Heartland Financial USA had previously announced its intent to focus its resources on its core banking and consumer finance lines of business.

ULTEA is a mid-sized fleet management company marketing to the Midwest – Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, South Dakota and Wisconsin – from its Madison, Wisconsin-based head office. ULTEA, to be renamed ALD Automotive USA in the coming weeks, is managed by Keith Kreps.

Jean-Claude Renaud, Chief Executive Officer of ALD International, commented: “The acquisition of ULTEA is in line with ALD Automotive’s strategy to establish itself as a worldwide partner for our international customers, offering them operational leasing and fleet management solutions around the globe. American clients of ALD Automotive will benefit from ULTEA’s services in the United States, strengthening the overall relationship and enabling us to quickly develop commercial synergies with our new subsidiary.”

Mr. Renaud added, “I am very confident in developing commercial synergies between ULTEA and the rest of the group as many international customers of ALD Automotive are American companies. Having a US presence will unquestionably strengthen our relationship with them”.

“Many European customers are looking for a fleet management partner in the USA and ALD Automotive will be fully able to help them from now on,” he continued.

Yearly new car registrations have reached close to 17 millions units in the United States, and the corporate market is estimated to be 1.5 millions units.

Société Générale

Société Générale is one of the largest financial services groups in the euro-zone. The Group employs more than 103,000 people worldwide in three key businesses:

- Retail Banking & Financial Services: Société Générale serves more than 20 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 1,516 billion, June 2006) and under management (EUR 397,2 billion, June 2006).
- Corporate & Investment Banking: Société Générale ranks among the leading banks worldwide in euro capital markets, derivatives and structured finance.

Société Générale is included in the five major socially-responsible investment indexes.

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ALD
Automotive

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 **35 countries**,
- Employs **3,200 persons**,
- Manages over **650,300 vehicles** (September 2006)

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

www.aldautomotive.com

Heartland Financial USA

Heartland Financial USA, Inc. is a diversified financial services company providing banking, mortgage, wealth management, insurance, and consumer finance services to individuals and businesses in 43 communities in eight states -- Iowa, Illinois, Wisconsin, New Mexico, Arizona, Montana, Colorado and Massachusetts. Heartland Financial USA, Inc. is listed on the NASDAQ exchange. Its trading symbol is HTLF.