

Communiqué de Presse

Paris, 10 July 2006

Société Générale sets up a new consumer finance subsidiary in Portugal

Société Générale announces the launch of CrediAgora, a new subsidiary specialized in the field of consumer finance on the Portuguese market.

CrediAgora is located in Sintra, close to Lisbon. It will provide financing solutions tailored to customers' needs through a large range of products in car financing and retailing sector.

With 11 million inhabitants, a high level of household consumption and frequent use of credit, Portugal offers considerable potential for consumer finance activities.

This new from-scratch creation is a further affirmation of Société Générale Group's strategy to develop its consumer finance activities abroad and to reinforce its positions in Europe in this business.

CrediAgora will compliment the Group's Specialised Financial Services set-up in Portugal adding consumer finance activity to its current offer : Operation Car Leasing and Fleet Management (ALD Automotive).

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 19,8 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 1,521 billion, March 2006) and under management (EUR 402 billion, March 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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