

## Press Release

Paris, 19 July 2006

### **Société Générale Consumer Finance sets up new subsidiary in Bulgaria**

Société Générale Consumer Finance announces the launch of **CrediBul**, a new subsidiary specialized in the field of consumer finance in Bulgaria.

**CrediBul**, headquartered in Sofia, will provide financing products tailored to Bulgarian market in point of sale financing and non-affected credits. These financing solutions will be distributed through a network of partners across Bulgaria.

With a population of 8 million inhabitants, increasing consumption and a low level of household debt, Bulgaria offers considerable potential for the development of consumer finance activities.

The creation of **CrediBul** is in line with the development strategy of Société Générale Consumer Finance, reinforcing its presence in Central and Eastern Europe. **CrediBul** will complement the network of operating entities in the region : in Hungary, the Czech Republic, Romania, Poland, Russia, Ukraine, and now in Bulgaria.

This new « ex nihilo » creation enables Société Générale Consumer Finance to reinforce the international share of its activities in Europe and confirms the will of the Group to pursue the development of consumer finance activity abroad.

The geographical coverage of Société Générale Consumer Finance now extends to 16 countries.

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### **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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### **Société Générale Consumer Finance**

Société Générale Consumer Finance manages the international consumer finance activities of the Group. It employs more than 10 500 persons and manages subsidiaries in 16 countries and around EUR 14 bn outstanding. It provides financing solutions to individuals through various distribution channels :

- Point of sale financing
- Financing in car dealerships
- Direct financing

Société Générale Consumer Finance regularly ranks among the main players on the local markets where it operates : in France, Italy, Germany, Morocco and Russia for example.