

Press release

Paris, June 12, 2007

Sogecap opens branches in Greece and Bulgaria

Sogecap, the life assurance subsidiary of Société Générale group, pursues its international development by opening branches in two new countries: Greece and Bulgaria.

Sogecap, which recently received approval for this development, will begin operating in these two countries at the end of June 2007. Its role will be to design and manage life insurance and savings products. These products will be marketed by Société Générale group's local retail banking networks and specialised financial services: **Geniki Bank** and **HellasFinance** in Athens, **Société Générale Expressbank** and **CrediBul** in Sofia.

With this move, the Group confirms its ambition to develop synergies between different business lines abroad.

Société Générale Insurance - Société Générale group's life insurance business line - is now operational in 10 countries: in the Mediterranean region (Lebanon, Egypt and Morocco), the EU (Germany, Luxembourg, Czech Republic and now Bulgaria and Greece) and in China.

Société Générale

Société Générale is one of the largest financial services groups in the euro-zone. The Group employs 120,000 people worldwide in three key businesses:

- Retail Banking & Financial Services: Société Générale serves more than 22,8 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 2 448 billion, March 2007) and under management (EUR 441,4 billion, March 2007).
- 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.

www.socgen.com

Sogecap

Sogecap, the life insurance subsidiary of Société Générale, employs 872 people of which 402 are outside of France. The company ranks #4 among banks providing insurance products and #5 among life insurers. In 2006, the turnover for Sogecap was 9,681 million euros (+ 21%). Sogecap manages approximately 60 billion euros outstandings.

www.sogecap.com

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