

Communiqué de Presse

Paris, September 10, 2007

Société Générale Consumer Finance sets up in Croatia

Société Générale Consumer Finance has launched **CrediFlex**, with headquarters in Zagreb. CrediFlex will offer a wide range of financing, from consumer loans to car loans. These products will be marketed throughout the country via direct distribution channels and partnerships with specialised chains.

With a population of 4.4 million and fast-growing consumer spending, Croatia offers Société Générale Consumer Finance significant potential for development in its consumer credit activities.

The Société Générale group is already present in Croatia through Splitska Banka and ALD Automotive.

The creation of **CrediFlex** is a further step in the international development strategy of Société Générale Consumer Finance, which aims to expand its footprint in Central and Eastern Europe. This latest move reinforces its existing regional presence in Hungary, the Czech Republic, Slovakia, Romania, Poland, Russia, Ukraine, Kazakhstan, Bulgaria, Greece and Cyprus.

Société Générale Consumer Finance is now present in 23 countries.

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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 24 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 2 580 billion, June 2007) and under management (EUR 467,2 billion, June 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

Société Générale Consumer Finance

Société Générale Consumer Finance manages the international consumer finance activities of the Group. It employs more than 17 000 persons and manages subsidiaries in 23 countries with over EUR 21 bn outstanding.

It provides multi-product financing solutions to a client base of individuals and partners :

- Financing of sales, consumer goods and vehicles for retailers and manufacturers
- Direct financing solutions to individuals
- Management services to retail banking partners

Société Générale Consumer Finance subsidiaries regularly rank among the main players on the local markets where they operate : in France, Italy, Germany, Morocco, and Russia for example.