

Press release

Paris, November 3rd, 2008

Société Générale Bank & Trust, Luxembourg : appointment

Frédéric Genet has been appointed Managing Director of Société Générale Bank & Trust in Luxembourg (SGBT Lux), which carries out all Société Générale Group's activities in Luxembourg. He joins SGBT Lux on 3rd November and his appointment will be approved by the board meeting which takes place on 19th November.

Frédéric Genet, 53, has a degree in Economics, specialising in Money and Financing. He joined Société Générale Group in 1978 as an inspector and went on to be Deputy Managing Director, and then Managing Director, in a number of the Group's larger French network branches. In late 1990, he became Deputy General Manager of the bank's French leasing activities and in 1991 he took up his role as Head of the Special Operations Division, focusing on large and tailor-made financing for any kind of assets on a French or cross border basis. From 1997, he was Global Head of Export Finance at Société Générale Corporate & Investment Banking. Since 2007, he had been Senior Banker in the Corporates, Institutions and Advisory Division, with responsibility for managing global relationships with French and international corporations and financial institutions.

Société Générale

Société Générale is one of the largest financial services groups in the euro-zone. The Group employs 151,000 people worldwide in three key businesses:

- Retail Banking & Financial Services: Société Générale serves more than 30 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 2 733 billion, June 2008) and under management (EUR 381.4 billion, June 2008).
- Corporate & Investment Banking: Société Générale ranks among the leading banks worldwide in euro capital markets, derivatives and structured finance.

Société Générale is included in 3 socially-responsible investment indexes: FTSE, ASPI and Ethibel.

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Global Investment Management and Services (GIMS) incorporates Société Générale Asset Management, SG Private Banking, Société Générale Securities Services, Newedge (execution and clearing of listed derivative products) and Boursorama (Direct Banking). GIMS employs 13,670 people worldwide.

Société Générale Group is the 4th largest bank in the euro zone by assets under management, with EUR 381 billion (end June 2008), and the 3rd largest by assets under custody (EUR 2,733 billion (end June 2008)).

A wholly-owned subsidiary of the Société Générale Group, **SGBT** is a multi-specialist bank established in Luxembourg:

- Corporate Banking
- Investor Services
- Private Banking and Markets Activities

In 2007, SGBT was named « Best Private Bank in Luxembourg » by the British financial magazine, *Euromoney*. SGBT also operates in Switzerland, Monaco, Singapore, Hong-Kong, Athens and Dubai and through subsidiaries and branches, most of them dedicated to the private banking under the SG Private Banking brand. Today, it employs more than 2,000 individuals.

www.sgbt.lu