

Communiqué de Presse

Paris, 6 May, 2008

Société Générale Consumer Finance acquies Ikar Bank in Ukraine

Société Générale Consumer Finance announces the acquisition of **Ikar Bank**, a Ukrainian entity specialized in consumer credit activities. The transaction has received the approval of the Ukrainian regulatory authorities.

Headquartered in Donetsk, **Ikar Bank**, employs 154 persons and offers consumer financing solutions through its network of 14 branches mainly in the Donetsk region. The bank will soon operate under the name of **ProstoFinance Bank** after completion of the registration process.

The acquisition of **Ikar Bank** further strengthens Société Générale Consumer Finance's position on the Ukrainian market, where it is already present through **ProstoFinance**, its subsidiary headquartered in Kiev. **ProstoFinance**, created in December 2005, is now a market leader with around 2000 employees, offering a wide range of consumer financing solutions.

The acquisition of **Ikar Bank** will complete the Société Générale Group's Specialized Financial Services offer in Ukraine, which already comprises **ALD Automotive** (Operational Car Leasing and Fleet Management) and **SG Equipment Finance** (Equipment and Vendor Finance).

Société Générale Consumer Finance is now present in 25 countries.

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 27 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 2 583 billion, Dec. 2007) and under management (EUR 434,6 billion, Dec. 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.

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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 20 000 persons and manages subsidiaries in 24 countries with over EUR 24 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.