

Press Release

Paris, 1 September 2008

Société Générale Consumer Finance acquires General Financing in Lithuania

Société Générale Consumer Finance announces the acquisition of **General Financing**, a Lithuanian entity specialized in consumer credit activities.

Headquartered in Vilnius, **General Financing**, offers a wide range of consumer financing solutions, from "direct" to "point-of-sales" financing. With a network of 5 branches and the partnerships with more than 350 points of sales, General Financing operates in the majors cities of Lithuania.

This acquisition completes the Société Générale Group's Specialized Financial Services offer in the Baltic States, which already comprises ALD Automotive ("Operational Car Leasing and Fleet Management" in Estonia, Latvia and Lithuania) and InservissCredit ("Consumer Finance subsidiary" in Latvia). This latest move reinforces the geographical coverage of Société Générale Consumer Finance now present in 28 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 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 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 20 000 persons and manages subsidiaries in 28 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.

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