

Press Release

Paris, April 16, 2009

Société Générale Insurance sets up in Croatia and boosts its presence in Romania

Sogécap, the life insurance company of Société Générale Group, has been granted official approval to launch activities in **Croatia**.

Its subsidiary **Société Générale Osiguranje** d.d. is held jointly with **Splitska Banka**, Société Générale's retail banking subsidiary (Sogecap 51%, Splitska Banka 49%), which has its head office in Split. **Société Générale Osiguranje** will market a personal protection plan and savings product offer specifically designed for customers of the bank's 115 branches.

Moreover, to complete its personal insurance offer in **Romania** – where it currently has a pension fund subsidiary "BRD Fond de Pensii" – **Sogécap** has received approval from the Romanian authorities to start activities at its life insurance subsidiary, **BRD Asigurari de Viata**.

BRD Asigurari de Viata will give BRD's 2.6 million customers access to a wide range of personal protection plans and savings products at the bank's 930 branches.

Thanks to these two new insurance subsidiaries, which boost Société Générale Group's presence in Croatia and Romania, Société Générale Insurance is now present in 15 countries.

Société Générale

Société Générale is one of the largest financial services groups in the euro-zone. The Group employs 163,000 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 2 560 billion, December 2008) and under management (EUR 336 billion, December 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: FTSE4Good, ASPI and Ethibel.

www.socgen.com

PRESS SERVICE
Stéphanie CARSON-PARKER
+33 (0)1 42 14 95 77
Hélène MAZIER
+33 (0)1 58 98 72 74

Laura SCHALK
+33 (0)1 42 14 52 86
Assistant: 01 42 14 49 48
Fax: +33 (0)1 42 14 28 98

SOCIETE GENERALE
COMM/PRS
75886 PARIS CEDEX 18
www.socgen.com

Public Limited company with a capital of 725.909.055
EUROS
552 120 222 Companies Register Number PARIS

Sogécap

Sogécap is the life insurance and self-funded pensions company belonging to the Société Générale Group. It is the sixth largest Life company in France, and fourth largest bank insurance company with some million contracts to its name. In 2008, the Sogecap Group generated a turnover of 7.8 billion. Managed assets stood at more than 60 billion at the end of 2008.

www.sogecap.com

Société Générale Insurance

Société Générale Insurance, which includes all Sogecap international business, is active in the four areas of activity: loan insurance, personal and group protection products, savings and pension fund products. It is also present in fifteen countries: Morocco, Germany, Luxembourg, Greece, Portugal, Czech Republic, Bulgaria, Romania, Egypt, Lebanon, Russia, Serbia, Croatia and with a representative office in China, and, finally in India in partnership with a major local player.