

Press release

Paris, London 11 December 2007

Société Générale Corporate & Investment Banking reinforces its Middle East Fixed Income Distribution Team

Société Générale Corporate & Investment Banking today announced two appointments within its Fixed Income, Currencies and Commodities Division to boost Middle Eastern sales coverage while further developing specialist finance products for Islamic investors.

Vikrant Bhansali joins as Managing Director, Regional Head of Fixed Income Distribution for the Middle East and Product Head of Islamic Finance. Based in London, Vikrant will report to Frédéric Desclaux, Head of Fixed Income Distribution & Trading. In the role, Vikrant will expand the bank's fixed income sales coverage in the Middle East region. Vikrant will also work closely with the bank's Capital Raising & Financing division to package and promote dedicated Shariah-compliant fixed income/loan issuance products to its Islamic investor base.

Fathi Al-Tarouti also joins the team in London as Vice President, Financial Institutions Distribution for the Middle East, with primary focus on Saudi Arabia. Fathi reports to Vikrant.

Biographies:

Vikrant joins Société Générale Corporate & Investment Banking from Morgan Stanley in London, where he worked as Executive Director of Fixed Income coverage for Middle Eastern clients for two years. Prior to that, Vikrant held roles for Citigroup, HSBC and Arthur Andersen & Co. (now Accenture). Vikrant holds degrees in Law, Commerce and Accountancy from Calcutta and Rajasthan Universities, India, and is a CFA Charter holder.

Fathi Al-Tarouti joins from Arab National Bank where he worked as Head of Fixed Income since 2004. In the role he managed the bank's portfolios in structured notes, callable agencies and mortgage-backed securities, while handling the overall hedging of bank loans and securities. Prior to joining Arab National Bank, Fathi worked for seven years at Saudi American Bank. Fathi graduated from KFUPM in Saudi Arabia with a Bachelor of Science in Electrical Engineering and is a CFA Charter holder.

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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 27,6 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 2 585 billion, Sept 2007) and under management (EUR 450,1 billion, Sept 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 Corporate & Investment Banking

A leading player present in over 45 countries across Europe, the Americas and Asia-Pacific, Société Générale Corporate & Investment Banking ranks third in the euro zone in terms of NBI. It is the bank of reference for:

- **Euro capital markets.** A top 5 player across euro debt capital markets (bonds, securitisation, loans), and a leader in French Equity Capital Markets with European reach.
- **Derivatives.** A world leader in equity derivatives, and with forefront positions in many interest rate, credit, foreign exchange and commodities derivatives.
- **Structured finance.** A worldwide leader in export, project and structured commodity finance with global expertise in energy, infrastructure, real estate and media & telecom finance.

Tailoring solutions in terms of capital raising, financing, risk management and investment, Société Générale Corporate & Investment Banking combines expertise, innovation and advisory skills coupled with quality of execution to both issuers and investors clients across debt and equity.

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