

Press Release

Paris, 24 August 2006

Société Générale Consumer Finance pursues its international expansion and launches activities in Slovakia

Société Générale Consumer Finance announces the launch of **Essox**, a new subsidiary specialized in consumer finance in Slovakia.

Essox, headquartered in Bratislava, will provide a whole range of products tailored to Slovakian customers' needs. These financing solutions will be marketed across Slovakia through both "direct" channels of distribution and specialized partners (sales financing).

With a population of 5.4 million inhabitants, increasing consumption, and a low level of household debts, Slovakia offers Société Générale Consumer Finance considerable potential for development.

Jean-François Gautier, Head of Specialized Financial Services, declared : « *With **Essox**, Société Générale Consumer Finance has today an excellent platform to quickly become a major player in consumer finance in Slovakia* ».

With the creation of **Essox**, the geographical coverage of Société Générale Consumer Finance extends to 17 countries. **Essox** complements the existing set-up of Société Générale in Eastern and Central Europe: Hungary, the Czech Republic, Romania, Poland, Russia, Ukraine, Bulgaria, Greece, and now Slovakia.

Essox also strengthens Société Générale's presence in Slovakia which includes Komerční Banka Bratislava (commercial banking), ALD Automotive (operational car leasing and fleet management) and SG Equipment Finance (equipment and vendor finance).

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Société Générale

Société Générale is one of the largest financial services groups in the euro-zone. The Group employs more than 103,000 people worldwide in three key businesses:

- Retail Banking & Financial Services: Société Générale serves more than 20 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 1 516 billion, June 2006) and under management (EUR 397,2 billion, June 2006).
- 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 10 500 persons and manages subsidiaries in 17 countries and around EUR 14 bn outstanding.

It provides financing solutions to individuals through various distribution channels :

- Point of sale financing
- Financing in car dealerships
- Direct financing

Société Générale Consumer Finance regularly ranks among the main players on the local markets where it operates : in France, Italy, Germany, Morocco and Russia for example.