

Clichy, 11 October 2006

ALD Automotive and Nordea Finance reinforce their cooperation by extending their partnership to the Baltics.

Nordea Finance has transferred its fleet management operations in Estonia, Latvia and Lithuania to ALD Automotive. And in doing so has become a minority shareholder in the ALD Automotive companies in these countries.

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The portfolios, representing a total of 400 contracts, will be transferred in the near future to the ALD Automotive entities.

This move follows the agreement signed beginning 2006 whereby ALD Automotive and Nordea Finance established a joint venture and created NF Fleet, a fleet management company operating in Denmark, Finland, Sweden and Norway. Operational since 1 January 2006, NF Fleet today manages over 9000 contracts.

Kaupo Luhaäär, head of Baltic operations in Nordea Finance, says that “the NF Fleet customers are extremely satisfied with their cooperation with ALD Automotive in the Nordic countries and I am certain that this will also be the case for the Baltic countries ». He adds that “the demand for fleet management services is increasing rapidly in the region and that teaming up with a successful partner like ALD means that this demand can be met in the best possible way”.

Tim Albertsen – Senior Vice President, ALD International – states that « this cooperation is a continuation of ALD Automotive’s global strategy to enter into partnerships with strong local partners ».

ALD International is currently developing its operational leasing and fleet management operations in 34 countries across the globe.

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.

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ALD Automotive

ALD Automotive is the operational leasing and fleet management business line of the Société Générale Group. ALD Automotive is one of the largest providers in Europe and a company of reference on its market:

- Operates now in **34 countries**,
- Employs **3,200 persons**,
- Manages over **626 900 vehicles** (June 2006)

Combining professionalism and quality of services provides companies with value-added integrated solutions at both national and international levels.

ALD International

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Nordea Finance

The Nordea Finance Companies belong to the Nordea Group and provide a comprehensive range of finance services in the Nordic countries, in the Baltic countries and in Poland. The finance companies are specialised in leasing, hire purchase and factoring. Value-added services supporting the customers' sales and management services complement the financing alternatives available.