

Clichy, 14 October 2004

ALD Automotive now present in Switzerland

ALD Automotive is now established in Switzerland and has set up offices in Zürich.

ALD Automotive Switzerland now offers solutions to corporate customers in every area of operational leasing and fleet management with a full range of added-value services in this country.

CONTACT

Aline Fleuret

tel +33 1 56 76 18 01

fax +33 1 56 76 13 79

aline.fleuret@ald.socgen.com

In addition, ALD Automotive Switzerland signed an agreement with Business Partner, Ford Financial Switzerland's leasing arm, on a pioneering new outsourcing contract. Under the agreement, ALD Automotive has successfully won the contract to support Ford, Volvo and Mazda by providing operational leases through their dealer networks in Switzerland.

Ford Financial will retain the Business Partner Sales and Marketing activities and ALD Automotive will provide operational lease infrastructure services to Ford Motor Company's brands. ALD Automotive will fund and manage the existing 1,300 Business Partner fleet and customers will continue to be maintained within a branded environment with Business Partner.

Thanks to this move, ALD Automotive now offers solutions to corporate customers in 22 countries. ALD Automotive is in a unique position to meet the needs of each customer whatever its location by providing consistently high levels of service across all countries.

Société Générale Group

Société Générale is one of the largest financial services groups in the euro-zone. The Group employs 88,000 people worldwide in three key businesses:

- Retail Banking & Financial Services: Société Générale serves more than 15 million retail customers worldwide.
- Asset Management, Private Banking & Securities Services: Société Générale is one of the largest banks in the euro-zone in terms of assets under custody (approximately USD 1300 billion) and under management (EUR 311 billion, June 2004).
- Corporate & Investment Banking: SG CIB ranks among the leading banks worldwide in euro capital markets, derivatives and structured finance.

Société Générale is included in the four major socially responsible investment indexes. www.socgen.com

ALD Automotive

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

- Operates in 22 countries throughout Europe and Northern Africa
- Employs 3,000 persons dedicated to customer satisfaction
- Manages 545,000 vehicles

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

ALD International

15, allée de l'Europe – 92588 Clichy cedex - France

tel. +33 (0)1 56 76 18 00 – fax +33 (0)1 56 76 13 79 – www.aldautomotive.com