



CORPORATE &
INVESTMENT BANKING

Press Release

Paris/ London 13 September 2005

SG CORPORATE & INVESTMENT BANKING BOOSTS ITS OFFERING IN THE AREAS OF ASSET & LIABILITIES MANAGEMENT AND CAPITAL OPTIMISATION

SG Corporate & Investment Banking (SG CIB) is further boosting its offering to Financial Institutions in the areas of asset & liabilities management and capital optimisation by gathering into one cross expertise engineering group specialists that draw upon all areas of expertise of the bank, from fixed income to equity derivatives and Financial Institutions coverage.

Headed by Christophe Pochart, this team has a European remit and will have around 10 specialists. It will focus on solving strategic issues for banks, insurance companies and pension funds. The group will propose global structured solutions whether for investment, capital structure or hedging purposes, while preserving each member's specific expertise.

SG CIB's objective is to further develop its activities with Financial Institutions. This innovative approach is in line with the bank's established principle of cooperation between experts, as exemplified by its Cross Asset approach to Research and the strategy adopted for other client segments such as Hedge Funds or Financial Sponsors.

Christophe Pochart, 36, graduated from the Institut des Actuaire Français. Throughout his career, he has set up and managed several asset & liabilities management divisions for insurance companies. He joined SG CIB in 2000 and within the equity derivatives division in particular he has supervised the pan-European insurance company Inora Life and the Insurance & Pensions Group.

For further information:

Michelle Gathercole, SG CIB Communications, tel +44 20 7676 6771
Michelle.gathercole@sgcib.com

Société Générale

Stéphanie CARSON-PARKER,
Tel 33 1 42 14 95 77
COMM/PRS
Tour Société Générale
92972 Paris - La Défense Cedex
France
Fax 33 1 42 14 28 98
Web : <http://www.sgcib.com>

Société Anonyme au capital
de EUR 542 691 448,75.

552 120 222 RCS PARIS

Société Générale Group

Société Générale is one of the largest financial services groups in the euro-zone. The Group employs 92,000 people worldwide in three key businesses:

- **Retail Banking & Financial Services:** Société Générale serves about 18 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 1,275 billion, June 2005) and under management (EUR 353 billion, June 2005).

- **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

SG Corporate & Investment Banking

SG CIB is the Corporate and Investment Banking arm of the Société Générale Group. Present in over 45 countries across Europe, the Americas and Asia, SG CIB is a reference bank specialising in:

- **Euro capital markets.** A top ten player in debt and equity segments (bonds, securitisations, syndicated loans, equity-linked and equity issues).
- **Derivatives.** Among the world leaders in equity derivatives and in many interest rate, credit, foreign exchange and commodities derivatives.
- **Structured finance.** A worldwide leader in export, project and structured commodity finance.

Combining innovation and quality of execution, SG CIB provides corporates, financial institutions and investors with value-added integrated financial solutions.

www.sgcib.com

Société Générale

Stéphanie CARSON-PARKER,
Tel 33 1 42 14 95 77
COMM/PRS
Tour Société Générale
92972 Paris - La Défense Cedex
France
Fax 33 1 42 14 28 98
Web : <http://www.sgcib.com>

Société Anonyme au capital
de EUR 556,441,448.75

552 120 222 RCS PARIS