

Press Release

Paris, November 30, 2007

Société Générale Consumer Finance extends its consumer credit activities to Turkey

Société Générale Consumer Finance pursues its international development by setting up in Turkey, where it is developing its activities under the name of **CrediVer**.

CrediVer, via SG Istanbul (a subsidiary of Société Générale group created in 1989), will offer a wide range of consumer credit products adapted to the needs of Turkish customers.

CrediVer will rely on the international expertise of Société Générale Consumer Finance, as well as on the existing Société Générale group structures in Turkey, to take advantage of local synergies and ensure the rapid development of its activities in this market.

With a population of 72.9 million and strongly growing consumption, Turkey presents a market with major development potential for the activities of Société Générale Consumer Finance.

The arrival of Société Générale Consumer Finance in Turkey, through **CrediVer**, considerably boosts the presence of Société Générale in the Turkish market, where the group is now able to respond to the personal finance needs of the population.

Société Générale Consumer Finance is now present in 24 countries.

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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 Consumer Finance

Société Générale Consumer Finance manages the international consumer finance activities of the Group. It employs more than 17 000 persons and manages subsidiaries in 24 countries with over EUR 22 bn outstanding.

It provides multi-product financing solutions to a client base of individuals and partners :

- Financing of sales, consumer goods and vehicles for retailers and manufacturers
- Direct financing solutions to individuals
- Management services to retail banking partners

Société Générale Consumer Finance subsidiaries regularly rank among the main players on the local markets where they operate : in France, Italy, Germany, Morocco, and Russia for example.