

Press Release

Paris, July, 9

Société Générale Srbija and Sogécap create a pension fund management company in Serbia

Société Générale Srbija, Société Générale group's retail bank in Serbia, and **Sogécap**, Société Générale group's life insurance and capitalisation subsidiary, have just received joint approval from the Serbian National Bank to establish a pension fund management company.

Société Générale Penzije will be jointly owned by Société Générale Srbija (51%) and Sogécap (49%). Société Générale Srbija will market the product to its clientele through a network of 89 branches.

This operation consolidates **Société Générale insurance's** international footprint, while completing Société Générale group's presence in Serbia. In addition to retail banking, the Group is present on the Serbian consumer credit (PartnerKredit) and vehicle fleet long-term leasing and management (ALD Automotive) markets.

Société Générale

Société Générale is one of the largest financial services groups in the euro-zone. The Group employs 151,000 people worldwide in three key businesses:

- Retail Banking & Financial Services: Société Générale serves some 30 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 (€2,731, March 2008) and under management (€391 billion, March 2008).
- Corporate & Investment Banking: Société Générale Corporate & Investment Banking 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 Srbija

Société Générale Srbija, a wholly-owned Société Générale subsidiary, with some 1,100 employees, operates a universal banking business covering all market segments, from conventional retail banking to investment banking. It was first established in Serbia in 1977, the country's first bank with predominantly foreign capital. Société Générale Srbija now has 235,000 individual customers and 7,500 business customers and operates a network of 89 branches.

Société Générale Insurance

Société Générale Insurance, which includes all Sogécap Group's international business, is active in four areas of business: loan insurance, individual and collective providence funds, savings and pension funds. It is now present in Serbia, alongside thirteen other countries: Luxembourg, Lebanon, Morocco, Egypt, Czech Republic, Greece, Bulgaria, Russia, Germany, Portugal, Romania, China (via a representative office) and, finally, India, in partnership with a major local player.

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Sogécap

Sogécap Group employs 1,000 people (46% of them outside France). Sogécap, Société Générale group's life insurance and capitalisation company, is France's 4th largest bank-insurance operator and 6th largest life insurance company. In 2007, Socécap group posted total sales of €8.9bn, with a net result of €215m (group share)www.Sogécap.com