

## Press Release

Paris, 27 Août 2008

### **Société Générale Consumer Finance and Banque PSA Finance conclude partnership in Russia**

**Société Générale Consumer Finance** and **Banque PSA Finance** signed a cooperation agreement in order to develop common activity in the fast growing consumer finance market in Russia.

This cooperation agreement will provide support for PEUGEOT and CITROEN network and clients financing needs. It will mainly focus on two business lines, retail and wholesale for Peugeot and Citroen brands. The retail segment targets both individual clients and corporations through credit, leasing, insurance and services. The wholesale segment provides dealers with financing for new and used vehicles and spare parts inventories.

Both business lines will be presented to clients and dealers under the brand names Citroen Finance and Peugeot Finance, and this activity will be supported by Rusfinance Bank, Société Générale Consumer Finance subsidiary based in Russia.

The operational launch of the activity took place at the end of April 2008 for wholesale financing. The retail operations have been launched this summer.

This cooperation agreement completes Société Générale group's Specialized Financial Services set-up, which already comprises Rusfinance Bank (Consumer Finance), Sogecap Life Insurance, ALD Automotive (Operational Car Leasing and Fleet Management ) and SG Equipment Finance (Equipment and Vendor Finance).

Through this cooperation agreement Banque PSA Finance continues its international development and PSA Peugeot Citroen Group reinforces its presence on the strategic Russian Automotive Market where the group is experiencing strong growth with its brands Peugeot and Citroen and is to start by 2010 local production in its newly created plant in Kaluga, in cooperation with Mitsubishi Motors Corp.

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### **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 more than 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 (EUR 2 733 billion, June 2008) and under management (EUR 381.4 billion, June 2008).
- 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.

[www.socgen.com](http://www.socgen.com)

### **Société Générale Consumer Finance**

Société Générale Consumer Finance manages the international consumer finance activities of the Group. It employs more than 20 000 persons and manages subsidiaries in 28 countries with over EUR 24 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.

### **PSA Peugeot Citroën**

With 3,428,400 vehicles sold in 2007, PSA Peugeot Citroën is a worldwide automotive group with international reach and boasts two generalist brands: Peugeot and Citroën.

The development of the PSA Peugeot Citroën Group is based on one strong principle: two brands, each with its own identity and specific values, share the same manufacturing, technological and administrative expertise.

Commercially located in 150 countries, the Group makes a third of its sales outside Western Europe and is expanding its business in high-growth markets, notably in China, South America and Russia.

<http://www.psa-peugeot-citroen.com/>

### **Banque PSA Finance**

100 % controlled by PSA PEUGEOT CITROEN Group, Banque PSA Finance is closely associated to the commercial policy of Peugeot and Citroën.

BPF supports their development in 23 countries, offering to their customers - private and corporate - a complete range of finance products and associated services, and financing vehicle stocks and spare parts for their dealer network.

with €23,5 billion of outstanding at the end of 2007, Bank PSA Finance also ranks within top French banks.

<http://www.banquepsafinance.com/>