

Press Release

Paris, 5 September 2008

Société Générale enters leasing market in Croatia

Société Générale is starting a universal leasing activity in Croatia with the creation of SG Leasing d.o.o., based in Zagreb. SG Leasing, a joint venture between Splitska Banka and SG Equipment Finance, will distribute a wide range of leasing products to customers from large corporates to SME. The development of this new company will rely on the strong local presence of Splitska Banka and on SG Equipment Finance's expertise in coordinating the sales financing programmes of its international customers, manufacturers of capital equipment.

Croatia has 4.4 million inhabitants and is a candidate to join the European Union in 2010; it offers strong growth potential for leasing activities.

Acquired in 2006 by Société Générale, Splitska Banka is a universal bank with close to 1,400 employees. It is the fourth largest retail banking network nationwide with around 115 branches and 500,000 clients. Thanks to SG Leasing, Splitska Banka will expand its product range offered to clients.

SG Equipment Finance is a European leader in equipment and vendor finance and manages more than EUR 22 billion assets worldwide. With this new subsidiary, SG Equipment Finance strengthens its presence in South Eastern Europe, proposing products and services to its principal partners and clients in Croatia, and is now present in 24 countries with more than 100 branches.

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

SG Equipment Finance

SG Equipment Finance is the international equipment and vendor finance specialist of Société Générale Group. SG Equipment Finance is a leading player in Europe; it employs 2,200 people serving more than 170,000 customers in 24 countries in the world. SG Equipment Finance manages more than EUR 22 billion assets.

www.sgef.com

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