Paris, 30 October 2008

Société Générale reinforces its commitment to microfinance with Advans Ghana project

Société Générale Group’s Ghanaian subsidiary SG-SSB is a founding shareholder in Advans Ghana, a microfinance institution which has just started operations in Ghana. The other partners are microfinance specialist Advans SA, the International Finance Corporation (World Bank Group) and German public bank KfW.

Advans Ghana offers savings and loans products and financial services tailored to Ghanaian micro and small sized entrepreneurs. The institution plans to provide services to more than 15,000 clients over the next five years, first in Accra and then in other towns.

This offer broadens access to finance for a population that does not have wide exposure to the traditional banking system. Ghana is the third country where a Société Générale Group subsidiary has worked alongside a specialized microfinance operator in order to provide financial services to the maximum number of people.

With some forty branches in all regions of the country and more than 200,000 client accounts, SG-SSB has one of the leading retail banking networks in Ghana, employing almost 700 staff.

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 3 socially-responsible investment indexes: FTSE, ASPI and Ethibel.

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