

YOUR LOCAL PARTNER

| Chad |

Do you want to expand your business? Are you looking for the right partner to support you? Societe Generale Tchad is the partner you are looking for when doing business in Chad. Societe Generale Tchad will work with you to achieve your business objectives, including your international trade transactions.

| ABOUT THE COUNTRY

After two difficult years, Chad is finally preparing to return to growth. Thanks to the rescheduling of its foreign debt, the rise in its exports and the return of global and regional growth, the country of Toumaï intends to make room for foreign investors in the key sectors of its economy (agriculture, services and infrastructure).

Chad's demographics (young population), surface, geography (cultivable lands, freshwater sources), energy resources (sun, wind) and traditional economical industries (farming and agriculture) are considerable assets that convinced many international investors at the Paris Roundtable in September 2017.

IDENTITY CARD

Capital: N'djamena

Area: 1,284,000 sq. km

Population: 14.5 million

Local currency: CFA franc (XAF)

GDP/Capita: \$799/hab

PPP/Capita: \$2,433/hab

Growth rate: -0.6%

Inflation rate (average): 0.2%

Budget balance/GDP: 1.7%

Current account/GDP: -2%

External deficit/GDP: 17.58%

Rating: -

Economic sectors (as % of GDP):

Agriculture 50.1%, Services 35.1%, Industry 14.8%

Export partners:

United States 59%, India 16%, Japan 11%

Import partners:

France 18%, China 16%, Cameroon 14%

Time zone: UTC/GMT +1 h

Language(s): Arabic, French

For more information:

www.import-export.societegenerale.fr

| SOCIETE GENERALE TCHAD



In constant expansion, Societe Generale Tchad has established itself over time as a reference bank, with nearly 17% market share in credit and 19.48% in deposits.

In 2017, nearly 57,000 customers trusted Societe Generale Tchad, for a total loan outstanding of about XAF 121 billion.

Its membership in one of the world's largest banking networks and the expertise of its employees have made Societe Generale Tchad a natural ally of local and multinational companies.

With strong international expertise and a deep knowledge of the markets, Societe Generale Tchad's staff participate in the success of thousands of individual and corporate clients daily.

Record-keeping of the Treasury's receipts underlines the Government and taxpayers great confidence in the durability and the professionalism of the bank.

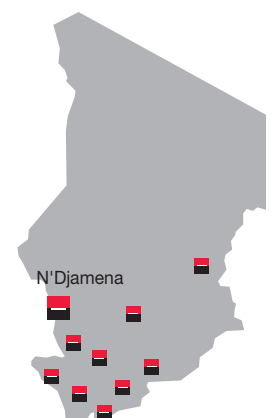
18 BRANCHES

35 ATM

57,000 CLIENTS with

2,000 CORPORATES

221 EMPLOYEES



YOUR CONTACTS:

Alain KIMATO - alain.kimato@socgen.com

Abdel Aziz MAHAMAT - abdelaziz.mahamat@socgen.com

www.societegenerale.td

| SOCIETE GENERALE TCHAD PRODUCTS AND SERVICES

DAILY BANKING

- › CURRENT ACCOUNT
- › DOMESTIC MEANS OF PAYMENT: transfers, commercial papers, cheques
- › ELECTRONIC PAYMENT SERVICES: payroll cards, Visa and Visa Gold cards, electronic payment terminals, ATMs
- › INTERNATIONAL SERVICES: received and issued transfers, import/export documentary credit and collection, received and issued international guarantees, forex transactions
- › ELECTRONIC BANKING AND CASH MANAGEMENT
 - SOGECASH WEB, integration of domestic accounts in the multi-country subscription of your group
 - End of day MT940, MT942 statements
 - Fundraising
 - Collection of funds

SAVINGS AND INVESTMENTS

- › TERM DEPOSITS

FINANCING SOLUTIONS

- › FUNDING THE OPERATING CYCLE: overdraft facilities, loan facilities, credit discounts, short-term loans, deposits, financial guarantees
- › INVESTMENT FINANCING: medium- and long-term loans
- › INVESTMENT BANKING: structured finance, project finance

STAFF BENEFITS

- › STAFF CONVENTIONS: preferential rates on loans, attractive conditions on products and services for staff of client companies
- › PAYROLL CARDS

| WHAT TO KNOW

STARTING A BUSINESS IN CHAD?

Anyone of any nationality wishing to exercise a professional activity in Chad can choose, depending on the best fit for the activity in question, from the business forms listed in the OHADA Uniform Act Relating to Commercial Companies and Economic Interest Groups (general partnerships, limited partnerships, limited liability companies and public limited companies, economic interest groups).

INVESTMENT CODE?

The National Investment Charter of the Republic of Chad is a legal framework that aims to create a climate conducive to investment and business creation.

It is a reflection of the country's commitment to improving the institutional, tax and financial ramifications of the private sector in order to foster growth and diversify the country's economy through a clearer definition of the role of the State and the harmonious development of the private sector.

Societe Generale Tchad is there to help, so ask advice from your direct contact on how to accomplish your international projects.



YOUR DIRECT CONTACTS AT SOCIETE GENERALE TCHAD: Alain KIMATO (Head of Large Corporates Market) - alain.kimato@socgen.com & Abdel Aziz MAHAMAT (Head of SME Market) - abdelaziz.mahamat@socgen.com
Head Office: 2-6 du commandant Galyam Negal BP 461 N'Djamena; Internet: www.societegenerale.td