

PRESS RELEASE

Paris, 17 February 2014

SOCIETE GENERALE CELEBRATES 150 YEARS SERVING THE ECONOMY

...And kicks off this special anniversary year with a host of initiatives for clients and employees around entrepreneurship, innovation and team spirit

Societe Generale has made 2014 all about its 150th anniversary. Founded by a group of industrialists and financiers driven by a common entrepreneurial spirit, the bank's very name illustrated their ambition: "*Societe Generale pour favoriser le développement du commerce et de l'industrie en France*" ("**Societe Generale to support the development of trade and industry in France**"), as written into its Imperial decree, signed by Napoléon III on **4 May 1864**. With a view to modernising the economy, Societe Generale adopted the universal banking model, which at the time and ever since has been at the cutting edge of financial innovation.



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Launching the first celebrations, Frédéric Oudéa – Chairman and CEO of the Group– stated: "Our 150 years in operation have been achieved under entrepreneurial spirit, innovation and team spirit, the very DNA of Societe Generale. These historical strengths are a powerful driver of development, and have helped us remain extraordinarily steadfast during times of difficulty: few banks have made 150 years of history on their own. Our vision, centred on our client relationships, is what is guiding us through the changes taking place in our business lines. This 150th anniversary is an opportunity for us to take strength from our origins so that we can better project ourselves into the future, reinvent our business lines and build the banking relationship of tomorrow."

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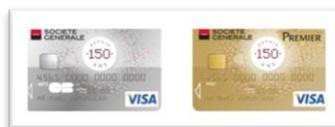


KEY MOMENTS SHARED WITH CLIENTS AND EMPLOYEES

Today, Societe Generale is kicking off its anniversary year that will bring an array of key initiatives.

The bank aims to include its clients (individuals, businesses, professionals, associations, shareholders, etc.) in this celebration through dedicated initiatives to thank them for their loyalty:

- **The "Les Chênes" awards** are organised by Retail banking in France. These awards have been extended this year to seven regions. They are designed to reward family businesses which make up the SMEs in France and acknowledge their importance in the local economic fabric (prizes to be awarded in June and September);
- **Local events are planned in branches** all over France, including a travelling exhibition and various quizzes. Client events will also be taking place in several of the Group international locations, such as Asia, Russia, the U.S. and London;
- From this month, **bank cards** are issued for individual clients designed in the theme of the anniversary, and **a 150-year collectors' card** in Visa and Visa Premier formats will be available free-of-charged from April.



Societe Generale also wants to share its 150th anniversary with its employees and their families, and to acknowledge their exceptional commitment in recent years:

- The bank is holding the Citizen Commitment Games 2014, an internal **solidarity-based sports competition**. The idea is for a friendly competition that shows solidarity through the collection of donations for international charities supported by the Group. The challenge is open to employees worldwide, and involves six sports, football, touch rugby, running, cycling, pétanque and table tennis. The finalists from each country will meet on 14 June to compete in the grand finals in Marcoussis (Essonne), the training centre of the French Rugby team, historical partner of Societe Generale.
- The Group also launches **a new edition of "Playing for Salle Pleyel"**. In 2013, this musical project brought 190 choir singers and 65 instrumentalists from Societe Generale together on stage for a production with Les Siècles orchestra, under the direction of F.X. Roth. The concert was dedicated to employees, friends, families and clients of the bank. This year, three concerts are planned: November 16 and 17 in Paris, and 18 in Lyon;
- **Societe Generale will celebrate its 150th birthday on 6 May** with all its 154,000 employees around the globe enjoying a team breakfast together.



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A leader in banking innovation and digital banking solutions, the Group **aims to give its 150th anniversary a digital dimension.**

- Societe Generale is also launching today <http://www.societegenerale.com>, **its new institutional website**. This website serves as a **user-friendly** access point to all clients, prospective clients, shareholders, investors, journalists, job candidates and employees. Designed primarily for mobiles, tablets and smartphones, with all of the latest Web 2.0 functionalities. It is educational in nature and very integrated with the social media.
- Starting May 2014, a **Digital Journey** in English and French, accessible via our institutional site, will present the history of the Group since 1864 through 50 historical - and sometimes surprising - objects.

ANCHORED IN ITS ORIGINS, LOOKING TO THE FUTURE

This year, the Group will promote its history and enhance the work of Mission Histoire, which was created in 2005 to exploit the bank's archives. Made up of historians and former employees, **Mission Histoire will publish nine booklets relaying the Group's history** by theme, such as international expansion, evolution of innovation servicing clients, brand history from the first advertisement campaigns to twitter.

Societe Generale has always been **a bank of entrepreneurs serving other entrepreneurs**, contributing to the financing of infrastructures that symbolised the modern world or accompanying the creation and development of flagship French industrial and economic groups. **A pioneering bank**, Societe Generale was among the first French banks to open branches in London, in 1871, and in Russia, before expanding into the Maghreb, New York, Latin America, Senegal and the Ivory Coast. It was also among the first to set up operations in Central European countries after the fall of the Berlin Wall. **Societe Generale was also a forerunner** in the financing of international trade, the diversification of banking products and services, specialised corporate financing, and new international financial instruments that accompanied the development of the financial markets.

Today, Societe Generale operates in 76 countries, relying on the expertise of more than 154,000 employees serving 32 million clients around the globe.

2014 will also see the Group present **its strategic and financial plan to the markets, next May 13**, with a view to positioning Societe Generale among the largest European banks of the future.



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150 YEARS OF FINANCIAL RESILIENCE

1864-1945: Creation of a universal bank

On 4 May 1864, Napoléon III signed the decree that led to the creation of Société Générale. Founded by a group of industrialists and financiers driven by a common entrepreneurial spirit, the bank had the ambition of “supporting the development of trade and industry in France”. With a view to modernising the economy, Société Générale adopted the universal banking model, which was at the cutting edge of financial innovation. Its rapid entry onto the public debt markets bolstered the Group’s growth. Further demonstrating its vitality, the bank consolidated its branch network in France and, after setting up operations in London in 1871, expanded its international businesses, beginning in Europe, Russia and North Africa. During the First World War, the bank suffered heavy human and material losses. During the interwar period, Société Générale became the leading French lending institution in terms of deposits, despite the effects of the Great Depression. During World War II, the bank experienced the hardships of the Occupation, as did its counterparts.

1945-1987: Period of expansion

Like its main competitors, Société Générale was nationalised by the law of 2 December 1945 and made a substantial contribution to post-war reconstruction. From 1945 to 1975 – France’s Glorious Thirty – the bank experienced a real boom. Thanks to the banking-sector reforms following the Debré laws enacted in 1966-67, Société Générale supported the expanding consumerist society by diversifying its savings and loan services to households. Through its specialised subsidiaries, particularly in lease financing, the bank continued to play a major role in the business world. In 1986, Société Générale boasted a network of 1,779 branches in mainland France, while international expansion also continued at a rapid pace. The bank sought out new high-growth markets, broadening its European network and expanding into Africa, the Americas, Asia and Oceania.

1987-2014: A strong foundation for the bank in the 21st century

Société Générale was privatised in June 1987. Its capital was successfully floated and made available to the Group’s employees. During this period, the Group expanded in its core businesses: Retail banking in France, International retail banking, Financial services and Insurance, Corporate and investment banking, Private banking, Asset management and Securities services. It bolstered its French network by creating Fimatex in 1995, which became Boursorama (France’s leading internet bank) and by acquiring Credit du Nord in 1997. Internationally, the bank began operations in Central and Eastern Europe through KB and BRD, and in Russia with Rosbank. Against a more difficult backdrop, characterised by the 1988 and 1999 market raids, the 2008 and 2011 crises and the 2008 Kerviel scandal, the bank reaffirmed its own identity and demonstrated its strength. Today, Société Générale has 154,000 active employees who support over 32 million customers in 76 countries.



Societe Generale

Societe Generale is one of the largest European financial services groups. Based on a diversified universal banking model, the Group combines financial solidity with a strategy of sustainable growth, and aims to be the reference for relationship banking, recognised on its markets, close to clients, chosen for the quality and commitment of its teams.

Societe Generale has been playing a vital role in the economy for 150 years. With more than 154,000 employees, based in 76 countries, we accompany 32 million clients throughout the world on a daily basis. Societe Generale's teams offer advice and services to individual, corporate and institutional customers in three core businesses:

- **Retail banking in France** with the Societe Generale branch network, Credit du Nord and Boursorama, offering a comprehensive range of multichannel financial services on the leading edge of digital innovation;
- **International retail banking, financial services and insurance** with a presence in emerging economies and leading specialised businesses;
- **Corporate and investment banking, private banking, asset management and securities services**, with recognised expertise, top international rankings and integrated solutions.

Societe Generale is included in the main socially responsible investment indices: Dow Jones Sustainability Index (Europe), FSTE4Good (Global and Europe), Euronext Vigeo (Global, Europe, Eurozone and France) and 5 of the STOXX ESG Leaders indices.

For more information, you can follow us on twitter @societegenerale or visit our website www.societegenerale.com.