

PRESS RELEASE

Paris, 16 September 2014

SOCIETE GENERALE LAUNCHES NEW FINANCING SOLUTIONS TO ENCOURAGE INVESTMENT BY SMEs

Societe Generale is announcing the launch of new financing initiatives and solutions in order to encourage investment by **small-and medium-sized businesses (SMEs)** and to continue to actively participate in financing the economy. Societe Generale, a long-standing partner of businesses, reaffirms its commitments both to supporting their development and its involvement in collective efforts to stimulate the European and French economy.

On the back of the measures recently announced by the ECB to support the economy, Societe Generale group is launching, in its Societe Generale and Cr dit du Nord network of retail banks, **a special loan offer(1) aimed at encouraging investment by businesses in France**. The Group has earmarked EUR 2bn for loans for **SMEs, micro-businesses and professionals** at exceptionally low interest rates to finance their investment projects.

In addition to its bank loans, Societe Generale is regularly adapting its offer to **better meet the new needs of its business clients**. One such example was factoring, where in June 2014 the bank launched "Avance  volutive", which finances companies' invoices on a temporary basis. The bank also has leadership positions in international trade finance and disintermediation.

Societe Generale is also committed to improving the quality of its relationship with clients on a **daily basis by focusing on expertise and proximity with businesses**. The Bank has thus significantly strengthened its structure for accompanying to businesses, whether through its local network of branches (doubling the time advisors spend in their jobs to 4 years, putting in place commercial assistants) or by providing access to business experts. An in-depth overhaul of internal processes has significantly cut down the time clients have to wait for answers.

Laurent Goutard, Head of Societe Generale retail network in France, commented on the new measures taken by the Bank to support businesses and participate in the collective effort to spur growth: "In an environment characterised by a sluggish economy, Societe Generale is fully committed to supporting SMEs and micro-businesses in their ambitions to win new markets in France and abroad, in particular with the support of a whole range of innovative and attractive financing." This commitment to support businesses has been at the heart of the Group's mission for the past 150 years and is one of the cornerstones of the strategic plan unveiled in May 2014.

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Societe Generale's support for financing business in France – a few figures

- €19bn: the amount of new loans available each year in the Societe Generale network to finance businesses in France
- +10,000 business clients in France by 2016; Societe Generale aims to be the main banker for business clients
- 1,880 professionals (advisors and client relationship assistants) dedicated to businesses in the Societe Generale and Crédit du Nord networks in more than 360 business centres and branches, with 300 business-line experts and specialised advisors
- 250 Societe Generale private bankers and 100 experts operating in 8 regional centres and around 100 branches across the whole country
- Business advisors stay in position for twice as long as previously (4 years since 2008)
- Reduction in response times for loan requests: less than 5 days for 80% of applications
- 87% of business clients recommend Societe Generale

(1)Detailed conditions of the special offer available in the Societe Generale network:

Amount: €1.5bn

Launch of offer: From 17/09/14

End of the operation: End-December 2014

Target market: SMEs with sales of less than, or equal to, €50m and Professionals

Purpose of financing: Only financing of medium-term investment

Amount per investment operation: between €10,000 and €1m

Duration of loans: 3-5 years

Interest rate: exceptional conditions

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.

Societe Generale: 150 years

In 2014, Societe Generale Group celebrates its 150th anniversary with a focus on entrepreneurial spirit, innovation and team spirit. Founded by a group of industrialists and financiers, the bank's very name illustrated their ambition: "Société Générale 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 the Imperial decree signed by Napoléon III on 4 May 1864.

Societe Generale has always served economic development, contributing to the financing of infrastructures that symbolised the modern world and of leading French groups. Societe Generale was among the first French banks to open branches in London and in Russia in the 1870s, before expanding into the Maghreb, New York and Africa and to set up operations in Central European countries.

Societe Generale has always been at the cutting edge of financial innovation, and takes strength from its origins to assert its banking vision for the future, reinvent its businesses to serve its clients and become the reference bank of the 21st century.