

PRESS RELEASE

Paris, April 17th 2015

LAUNCH OF A NEW PANAFRICAN MOBILE BANKING OFFERING

Societe Generale today announces the launch of a new mobile banking offering that it will gradually roll out across Africa. The first country will have access to it before the end of 2015, as part of the first stage in the new Pan-African multi-channel offering developed to meet the specific needs of African clients: geographically remote, provision of banking facilities in the least populated regions, lack of digital services, etc.

Developed with the support of IBM and Monitise, this new offering will be hosted on a secure cloud infrastructure.

Available for smartphones in three languages via the App Store and Android Market*, the user interface will be perfectly adapted to the specific needs of African clients and will offer the latest standards in ergonomics and user experience.

In addition to the now traditional services of account consulting, bank transfers and secure messaging systems that favour proximity between bank adviser and client, the application will also feature specific services, such as invoice payment, and information on the location of branches and ATMs.

Societe Generale is recognised as a cutting edge player in digital services, and enjoys solid experience in the area of mobile banking, its mobile banking app in France having been ranked the best all-in-one bank app worldwide**.

"Societe Generale enjoys a unique positioning, allowing it to offer clients the benefits of an international bank and the proximity of a local bank. Digital technology has profoundly transformed the basis of the client relationship and we see this as a great opportunity to increase our clients' satisfaction, and offer access to bank services while enhancing operational efficiency," says Alexandre Maymat, Head of Africa/Asia/ Mediterranean and Overseas regions at Societe Generale's International Banking and Financial Services arm.

Present in 18 African countries, the Group accompanies local economies and serves more than three million clients, including 150,000 businesses.

* iPhone, iPod touch and iTunes are registered brands of Apple Inc. in the US and other countries. App Store is a service provided by Apple Inc. Android is a registered brand of Google Inc.

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*** May 2014 ranking by MyPrivateBanking Research.*

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 148,000 employees, based in 76 countries, we accompany 30 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: FTSE4Good (Global and Europe), Euronext Vigeo (Global, Europe, Eurozone and France), ESI Excellence (Europe) from Ethibel and 4 of the STOXX ESG Leaders indices.

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