

PRESS RELEASE

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SOCIETE GENERALE DEVELOPS A COMPLETE, INTEGRATED SERVICE OFFERING FOR ENTREPRENEURS IN THE REGIONS: “SOCIETE GENERALE ENTREPRENEURS”

Societe Generale has announced plans to enhance and integrate its service offering for entrepreneurs in the regions. This complete, integrated service, known as “Societe Generale Entrepreneurs”, will be available at the Bank’s regional centres of expertise in Lyon, Lille, Marseille, Strasbourg, Bordeaux, Rennes and Ile-de-France.

The “Societe Generale Entrepreneurs” service provides the Bank’s small and mid-sized corporate clients, their directors and their shareholders with a range of dedicated services and solutions combining the Bank’s expertise in retail banking, private banking and corporate and investment banking with a view to supporting them through every key stage in their development and transfer of ownership, both on a professional and a private level. This means that entrepreneurs will benefit from the proximity of the relationship as well as having access to the know-how of a large international universal bank, enabling them to be better supported on a day-to-day basis, in their international development, their business growth and transfer of ownership, and the management of their assets.



This new arrangement builds on the success of the work already undertaken in the regions in the last few years by the Group’s various business lines for the benefit of entrepreneurs, who are at the heart of Societe Generale’s strategy.

- The retail bank, which generates almost half of its revenues from business clients, has strengthened its local sales teams by some 250 positions over the last two years, and has invested in training to enhance the expertise of the business advisors, who are also supported by experts in international business. As a result, 2015 was a record year in terms of the onboarding of new small and mid-sized business clients, up 50% compared to 2014. After a rise of over 60% in corporate finance origination in 2015, in 2016

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Societe Generale's retail banking network will have a budget of 23 billion euros available to help businesses finance their operating cycle and their investments.

- In addition, Societe Generale Mid Cap Investment Banking is set to accelerate its regional development in 2016 to provide small and medium-sized businesses with a complete range of corporate and investment banking services – mergers & acquisitions, structured finance, venture capital and the equity and debt primary market. Mergers & acquisitions experts will join the Paris, Lille, Marseille and Bordeaux offices, supplementing the well-established M&A presence in Lyon and more recent presence in Rennes. The operation will have a total of 35 bankers in the regions by the end of 2016, supported by the 90 experts based at La Défense. Societe Generale has also set up regional trading rooms in Lyon and Lille with the aim of meeting the SMEs' coverage requirements close to where they operate.
- Lastly, since the launch of the “New Private Bank” in 2014, the private bank in France has significantly expanded its regional footprint with the recruitment of an extra 220 private bankers and over 30 experts in two years, based in 80 towns (compared with 10 previously). This increased regional presence resulted in a dynamic net inflow of around 4 billion euros over the period.

“*Societe Generale Entrepreneurs* enables us to capitalise on the success of the work already undertaken by the business lines with businesses in mind and take it a stage further with this complete, integrated service offering which combines proximity, sales support and asset management advisory with international business support. Societe Generale is the first bank to offer this unique set-up with a range of dedicated services that is just as extensive in the regions, demonstrating our commitment to serving businesses in order to better support them through all the key phases of their development”, commented Laurent Goutard, Head of French Retail Banking at Societe Generale.

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: DJSI (World and Europe), FTSE4Good (Global and Europe), Euronext Vigeo (Europe, Eurozone and France), ESI Excellence (Europe) from Ethibel and 4 of the STOXX ESG Leaders indices.

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