

PRESS RELEASE

Paris, 17 July 2018

Claire Calmejane appointed Chief Innovation Officer at Societe Generale Group

Societe Generale announces today the appointment of Claire Calmejane as Chief Innovation Officer reporting to Frédéric Oudéa, Chief Executive Officer, from 3rd September 2018. She will also be a member of the Group Management Committee.

In line with Societe Generale's digital transformation acceleration, Claire Calmejane's mission will be to foster the innovation culture and identify new business developments and services for customers. She will be in charge of driving the venturing efforts in internal and external startups, identifying relevant market trends, developing partnerships with the external ecosystem, harnessing disruptive innovations, emerging technologies and data management to enable Societe Generale Group to offer its customers tomorrow's banking services.

An IT engineer with a HEC master degree, Claire Calmejane has developed solid experience in the fields of new technologies and digital transformation of financial services, particularly in the United Kingdom at Capgemini Consulting and at Lloyds Banking Group. Her expertise in fintech and open banking and her involvement with the World Economic Forum on artificial intelligence and automation issues make Claire Calmejane a recognized specialist in digital transformation in the banking sector and the ecosystem of innovation.

The recruitment of Claire Calmejane is a natural fit with the Group's "Transform to Grow" plan and Digital and Innovation strategy and will help reinforce the Group's leadership in innovation*.

* Societe Generale Group ranked 2nd in the 2017 "eCAC 40" ranking in terms of digital maturity, achieved by the magazine Enjeux Les Echos.

Biography

An IT engineer with a degree from EPITA and a HEC Master degree, Claire Calmejane began her career in 2006 in the Technology Transformation department of Capgemini Consulting, where she supported companies and especially financial institutions in their technological and digital transformation. Contributing to a study on the digital transformation of large companies led by MIT in 2011, she joined the London office of Capgemini to lead the digital center of the Financial Services sector. Recruited in 2012 by Lloyds Banking Group, as Head of Digital Delivery in the Online Services Department, she was appointed Innovation Director and set up the Innovation Labs and the Digital Academy. She was until now Risk Transformation Director at Lloyds Banking Group.

Claire Calmejane is one of the leading figures of diversity in tech in Europe. She has received several awards (Fintech 35 under 35 in 2018, Digital Leader in 2017) and regularly gives lectures on the fintech ecosystem and digital transformation at MIT, CFTE, Oxford and HEC. She is also a member of the World Economic Forum's "Future of AI and Financial Services Automation" project and support charity in their digital strategy as well as training digital champions to enable all citizens to realize their potential online.

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Societe Generale

Societe Generale is one of the leading European financial services groups. Based on a diversified and integrated banking model, the Group combines financial strength and proven expertise in innovation with a strategy of sustainable growth, aiming to be the trusted partner for its clients, committed to the positive transformations of society and the economy.

Active in the real economy for over 150 years, with a solid position in Europe and connected to the rest of the world, Societe Generale has over 147,000 members of staff in 67 countries and supports on a daily basis 31 million individual clients, businesses and institutional investors around the world by offering a wide range of advisory services and tailored financial solutions. The Group is built on three complementary core businesses:

- French Retail Banking, which encompasses the Societe Generale, Crédit du Nord and Boursorama brands. Each offers a full range of financial services with omnichannel products at the cutting edge of digital innovation;
- International Retail Banking, Insurance and Financial Services to Corporates, with networks in Africa, Russia, Central and Eastern Europe and specialised businesses that are leaders in their markets;
- Global Banking and Investor Solutions, which offers recognised expertise, key international locations and integrated solutions.

Societe Generale is included in the principal socially responsible investment indices: DJSI (World and Europe), FTSE4Good (Global and Europe), Euronext Vigeo (World, Europe and Eurozone), four of the STOXX ESG Leaders indices, and the MSCI Low Carbon Leaders Index.

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