

These nationwide surveys are further complemented by the annual customer satisfaction surveys carried out locally – each year, 120,000 individual customers, 14,500 professional customers and 5,000 SMEs are surveyed by Societe Generale – which focus on how customers rate the bank’s welcome and their relationship with their account managers. “Mystery Visits” are also made to Societe Generale branches which are an excellent means of gathering accurate feedback on the quality of the welcome and advice given, and of identifying areas for improvement.

These two measures are at the heart of a Quality certification programme for its branches, launched in 2013 by Societe Generale to make its resolutely customer-focused strategic orientation a reality.

At Crédit du Nord, 40,000 customers are surveyed. Each branch manager is personally responsible for improving customer satisfaction ratings, a criterion that is taken into account in their personal appraisals.

Within Societe Generale’s specialised subsidiaries, customer satisfaction is measured as close to the field as possible, with each entity adapting their surveys to their recurrent or specific needs (activity, customers, products, organisation). Each entity uses the internal or external resources and methodologies that are best suited to the level of analysis required. Each business line within Societe Generale’s Specialised Financial Services and Insurance Division has also implemented its own “Customer Satisfaction” action plan.

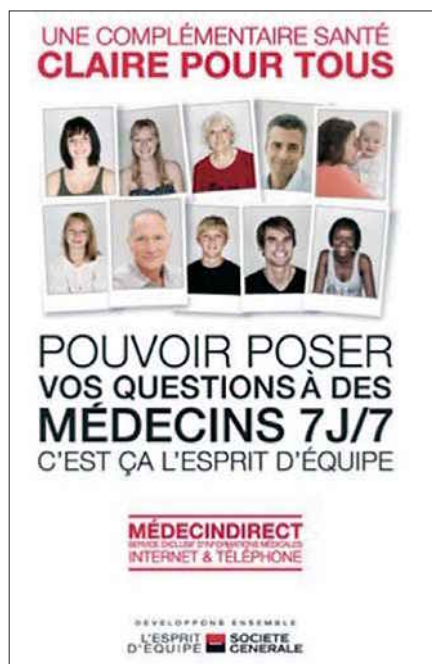
## SURVEYS

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INDIVIDUAL CUSTOMERS

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PROFESSIONAL CUSTOMERS

5,000 SMEs  
surveyed by Societe Generale

In addition to its four annual customer satisfaction surveys, Sogecap France organises an immediate survey offered since 2013 to all customers contacting the customer service department, allowing them to evaluate the service provided. It received the silver award in insurance for the quality of its health insurance services. This distinction reflects the recognition by consumers of Sogecap’s constant search for better service quality for its customers. All customers of supplemental health offerings are currently eligible for the “MedecinDirect” service, a prize-winning innovation.



This innovative medical information and advice service allows customers of Sogecap supplemental health offerings to contact physicians, through [www.medecindirect.fr](http://www.medecindirect.fr) (<https://www.medecindirect.fr>) or by phone, to obtain personalised medical advice, 24 hours a day, 7 days a week. According to “MedecinDirect”, this service ensures a reliable, quality response, eliminating the need for unnecessary appointments in more than 50% of cases.

This service makes the supplementary health offering distributed by the French networks of Societe Generale and, since October 2013, Crédit du Nord, a powerful marker in the approach to protecting customers and their families.

In Slovenia, SKB was named “Bank of the year 2013”



Similarly, awards have been presented to a number of other subsidiaries abroad:

- Societe Generale Equipment Finance has been awarded twice for the quality of its commitments with European SME customers as well as for its continuing role to finance the real economy in the United Kingdom;
- in Slovenia, SKB was named “Bank of the year 2013” for the 3<sup>rd</sup> year in a row by The Banker magazine for the quality of its management and its commercial offer, which allow the Bank to offer the solutions most suitable for the needs of its customers.

In addition, all Group employees are conscious of the importance of customer satisfaction. The Free Share Plan’s two performance conditions were fully satisfied. The first was that the Group had to generate a net profit for the 2012 financial year, and the second was that customer satisfaction had to increase between 2010 and 2013 on the three main business lines at the global level: French retail banking, international retail banking and corporate and investment banking (see chapter “Free Share Plan”).