CORPORATE SOCIAL RESPONSIBILITY

INTEGRATING OUR CSR GOALS IN OUR BUSINESS DEVELOPMENT

28.11.2017
OUR LONG TERM VISION: COMMITTED TO POSITIVE TRANSFORMATIONS

TRUSTED PARTNER

FULLY DIGITALISED BANK FOR A BETTER CUSTOMER EXPERIENCE

OPEN BANKING PLATFORM AND ARCHITECTURE

A WINNER IN THE RACE FOR LEADERSHIP IN EUROPE

DELIVER SUPERIOR, PROFITABLE AND SUSTAINABLE GROWTH
1

CSR VISION
GROUP COMMITMENTS TOWARDS STAKEHOLDERS

General Principles

- Respect human and socio-economic rights and respect the environment
- Comply with business-related laws, regulations and standards
- Encourage diversity and respect individual privacy

A longstanding adherence and support to international initiatives

- Wolfsberg Group
- UNEP Finance Initiative
- UN Global Compact
- Equator Principles

2000 2001 2003 2007

 OWN OPERATIONS

Suppliers
Employees
Clients
Regulators and Supervisors
Shareholders and Investors
Public, Civil Society

IMPACT OF BUSINESSES

Societe Generale is part of the main ESG indices

- Euronext vigeotiris
  World 120
  Europe 120
  Eurozone 120
  France 20

- Stoxx ESG Leaders Indices
  Global ESG Leaders
  Global ESG Environmental Leaders
  Global ESG Social Leaders
  Global ESG Governance Leaders
  Europe ESG Leaders 50
  Euro STOXX ESG Leaders 50

- MSCI
  Low Carbon Leaders Index

- FTSE4Good
  FTSE4Good Index
  FTSE4Good Europe Index

- Dow Jones Sustainability Indexes
  DJSI World
  DJSI Europe
STAKEHOLDERS’ EXPECTATIONS EMBEDDED IN GROUP STRATEGY

Takeaways from the materiality survey performed with our stakeholders in Q2 17

ENQUIRIES WITH STAKEHOLDERS

- Client panels from Retail and Wholesale banking, consumer associations
- Investors, Board Members
- Teams, union representatives
- Suppliers
- Associations, NGOs
- Media, Academics

TO DEFINE A MATERIALITY MATRIX AND CLASSIFY GROUP PRIORITIES

1. Client satisfaction and protection
2. Climate change
3. Responsible employer
4. Governance, culture and conduct, including ESG risk management
5. Contribution to the development of Africa
6. Social trends and innovation
7. Sustainable development projects
8. Local support to SMEs/SEE
9. Access to financial and banking services
10. Development of collaborative practices
11. Human rights
12. Education pedagogy and advisory
13. Dialogue and transparency
14. Responsible innovation

Subject to audit review
INTEGRATING OUR CSR GOALS IN OUR BUSINESS DEVELOPMENT

A TRUSTED PARTNER COMMITTED TO POSITIVE TRANSFORMATIONS

LISTENING TO OUR STAKEHOLDERS’ EXPECTATIONS AND INTEGRATING ESG RISKS

IN OUR BUSINESS DEVELOPMENT GOALS...

<table>
<thead>
<tr>
<th>CLIMATE CHANGE</th>
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<tbody>
<tr>
<td>Engage in the fight against global warming</td>
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<tr>
<th>OFFERS IN LINE WITH SOCIAL TRENDS</th>
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<tr>
<td>Develop impact-based business with a focus on inclusion and sustainability</td>
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<th>AFRICA</th>
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<tr>
<td>Contribute to the sustainable development of Africa</td>
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IN THE WAY WE CONDUCT BUSINESS...

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<tr>
<th>CLIENT SATISFACTION AND PROTECTION</th>
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<tr>
<td>Stand by our clients to provide the right service at the right moment, offering safety and protection to their interests &amp; assets</td>
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<tr>
<th>CULTURE, CONDUCT AND GOVERNANCE</th>
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<tr>
<td>Share a governance and culture of integrity centred on clients’ interests and protection</td>
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<th>RESPONSIBLE EMPLOYER</th>
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<tr>
<td>Include, grow, engage our people</td>
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ESG: Environmental, Social and Governance
PIONEERING IN SUSTAINABLE AND POSITIVE IMPACT FINANCE

OUR CONVictions

- We believe that integrating positive impact criteria in financing and investment solutions generates long-term outperformance for all stakeholders. We are a founding member of the UNEP “Positive Impact Finance Initiative”.
- For the past years, the growth of sustainable investment has outpaced that of the rest of the market. Client needs are growing exponentially; we have the solutions to meet them.
- Our staff is extremely motivated to prove the positive role they play, individually and collectively, in the economy.

CODE OF CONDUCT AS A CORNERSTONE TO OUR ESG APPROACH

- Code of Conduct as a cornerstone to our ESG approach
- 12 public policies governing sensitive activities
- ESG screening of counterparties and dedicated transactions to ensure adequate identification, evaluation, prevention / remediation of ESG risks

commitments deeply rooted in the organisation

FROM FINANCING TO INVESTING, A FULL RANGE OF EXPERTISE AND SOLUTIONS

A consolidated Sustainable and Positive Impact Finance offering

- New Positive Impact Financing x3.5 in 4 years at end-2016
- Commitment to double the Project Financing in the Renewable Energy Sector and mobilising up to EUR 10bn by 2020
- #1 Exel 2015 and 2016 for SRI/Sustainable Development Research
- Lyxor ETFs matching 4 Sustainable Development Goals: Water, Renewable energy, Climate change and Gender Equality
- EUR 200m invested by clients in a range of structured notes by which the Bank commits to maintain on its books a positive impact financing amount equivalent to 100% of the face value of these products (at November 2017)

FINANCING

- Positive Impact Structured Financing
- Renewable Project Finance
  - Impact Loans
  - Partnerships with Supra

INVESTING

- ESG Research
- ESG Advisory
- Securitisation
- Green and Social Bonds
- ESG Indices and Baskets
- ESG Funds and ETFs
- Securities Services
- ESG Tools
- Positive Impact Notes
- Green Deposits
A RESPONSIBLE COMPANY
ACCELERATING CULTURAL TRANSFORMATION

4 GROUP VALUES

- Team Spirit
- Innovation
- Responsibility
- Commitment

A LEADERSHIP MODEL

- Guiding our management and individual behaviours
- Managing promotions
- Forming part of appraisal process for all staff

A CODE OF CONDUCT

- Available in 22 languages
- To define our commitments and business principles

MOVING AHEAD WITH THE CULTURE AND CONDUCT PROGRAMME

- Accelerate our cultural transformation
- Ensure the highest standards of quality of service, integrity and behaviour
- Build upon our culture as a differentiating factor and a competitive advantage

Complete information and Code of conduct available on the Societe Generale Group corporate website
CLEAR COMMITMENTS TOWARDS OUR STAKEHOLDERS
EXCERPTS FROM THE GROUP CODE OF CONDUCT

OWN OPERATIONS

Suppliers
- All parties’ interests are considered, transparently

Employees
- Attention to working conditions, health and safety, privacy, dialogue, development, and no discrimination

Clients
- Continuous improvement of quality of service, appropriateness of service provided, advice, information, data protection and confidentiality

Regulators and Supervisors
- Full cooperation with supervisory bodies, transparency and accuracy of information

Shareholders and Investors
- Profitability of investments and longevity of business, accurate, full and transparent information

Public, Civil Society
- Respect for culture and environment in the countries where we are active, contribution to social and economic development

IMPACT OF BUSINESSES

Complete information and Code of conduct available on the Societe Generale Group corporate website
The Group’s organisation is based on 17 Business Units and 10 Service Units reporting directly to General Management.
ENSURING CLOSE SUPERVISION AND QUICKER BUSINESS DECISIONS

BOARD OF DIRECTORS

GENERAL MANAGEMENT
Prepares and supervises implementation of strategy determined by the Board

GROUP STRATEGIC COMMITTEE
- Implementation of Group strategy

GROUP CROSS-FUNCTIONAL SUPERVISION

CLIENT COMMITTEES
Large exposure, French corporate accounts, European corporate accounts, mid-size accounts

STEERING COMMITTEES
MONTHLY RESULTS, CORISQ, CCCIG, CSR, COM-CO, COFI, COPRO, CPS, CSAE

GROUP MANAGEMENT COMMITTEE (CODIR)

GROUP CROSS-FUNCTIONAL SUPERVISION

CLIENT COMMITTEES
Large exposure, French corporate accounts, European corporate accounts, mid-size accounts

STEERING COMMITTEES
MONTHLY RESULTS, CORISQ, CCCIG, CSR, COM-CO, COFI, COPRO, CPS, CSAE

GROUP MANAGEMENT COMMITTEE (CODIR)

COMMUNICATION AND DIALOGUE ON GROUP’S STRATEGY AND MATTERS OF GENERAL INTEREST

STRAteGIC STEERING COMMITTEE BU / SU

Strategic and operational supervision
- Markets and clients
- Transformation and innovation projects
- Human resources
- Mid-term financial trajectory and targets

3

CSR IN ACTION
As a relationship bank driven by our clients’ trust, client satisfaction and protection are key to sustainable business growth and integrated in our business through:

- Suitability, Advice, Cost-effectiveness, Co-development of products
- Security and data protection: quality of security tools for our clients, and transparent data protection
- Strong Compliance culture to suit clients’ best interests
- Facilitating the exercise of shareholders’ rights
- Quality of ombudsman and client claim analyses

OUR CONVICTIONS

SOCIETE GENERALE IN ACTION

- Omni-channel banking: branch, digital, mobile offers suited to domestic requirements, client experience and segmentation, innovation in systems and security
- Net Promoter Scoring and client surveys regularly followed up at senior management level for continuous improvement
- Remuneration policy involving risk management and client satisfaction criteria
- Strengthened organisation of Security and data protection by the creation of a new Group Security Office and Group Data Protection Office
- Development of financial education and sharing of best practice
Wholesale banking, retail banking in France and a growing part of international retail banking are subject to Net Promoter Scoring

- Best Private Bank in Western Europe 2017
  (Private Banker International, November 2017)

- Best Investment Bank in France
- Best Bank in Macedonia, Slovenia, Moldova
- Best Bank in Côte d’Ivoire
  (Euromoney awards, July 2017)

- Client Service of the Year: Société Générale and ALD
  (Service Client de l’Année, Viseo Customer Insights, November 2017)

- Launch of specialised digital platforms for SMEs: “MyHedge” and “MyCash”, open hedging and treasury management
- Launch of an ESG portfolio analysis and voting platform for institutional clients of Securities Services
- Innovation to reinforce digital security – e.g. first Visa card worldwide with crypto-dynamic security code to secure digital card payments in 2016
- A strict timing policy regarding handling of client claims in digital banking
- Financial education programmes in France and in 5 other countries, in cooperation with public authorities
The UN COP21 (Paris 2015) aims at “holding the increase in the global average temperature to well below 2°C above pre-industrial levels” and targets a net zero anthropogenic GHG emissions on a global level in the second half of the century.

The world economy is shifting towards a low carbon model. “Finance flows” are expected to be “consistent with a pathway towards low GHG emission and climate resilient development”.

Societe Generale is committed to support its clients in this change, while adapting its own operations to this requirement.

Commitment to align the carbon footprint of the portfolio with the 2°C scenario formally included in the Group’s Risk Appetite; Risk Committee on climate-related risks early 2017; and a stress-test on climate change presented to the Board in August 2017.

Proactive push on Renewable Energy and low carbon projects and activities. No new financing of coal-powered electric plants, coal mining or associated infrastructure. A cap on coal in the energy mix of power sector portfolio: limited to 19% by end-2020.

Own operations: Commitment to reduce Societe Generale’s own carbon footprint by -20% by 2020 vs. 2014.
CLIMATE CHANGE
ENGAGED IN THE FIGHT AGAINST GLOBAL WARMING

MONITORING OF THE CARBON FOOTPRINT OF THE BALANCE SHEET

- Implemented methodology to calculate the Carbon footprint of the balance sheet

- Carbon footprint of the Balance Sheet (EAD at 31.12.2016)

  - Processing Industries: 7%
  - Manufacturing Industries: 2%
  - Energy: 39%
  - Transport: 14%
  - Other: 37%

Renewable energy represents 32% of the energy mix of the power sector portfolio financed by Societe Generale at 31.12.2016

PUSH ON RENEWABLE ENERGY AND SUSTAINABLE FINANCE

- New Positive Impact Financing x3.5 in 4 years at end-2016
- Commitment to double the Project Financing in the Renewable Energy Sector and mobilising up to EUR 10bn by 2020
- Green Bonds: #2 in Europe and #7 worldwide all currencies combined (Bloomberg, 6.11.2017).
  Co-directed 17 new sustainable bond issues in 2017
- First issuer of Positive Impact Bonds in 2015: EUR 1bn Green Bonds issued since 2015
- EUR 435m eco-loans granted in France at end-2016 to finance energy efficiency.

SOCIETE GENERALE INTERNAL CARBON TAX


  Share of savings by type, 2013-2016

  - Waste: 1%
  - Paper: 15%
  - Real Estate: 15%
  - Transport: 30%
  - IT: 39%
  - Processing Industries: 14%
  - Manufacturing Industries: 15%
  - Energy: 15%
  - Other: 12%

- Group own operation carbon footprint down -12% in 2016 vs. 2014.
RESPONSIBLE EMPLOYER
INCLUDE, GROW, ENGAGE OUR PEOPLE

OUR CONVICTIONS

- We believe that our people make our business
- Our responsibility is to foster commitment, by deploying an inclusive and ethical culture that respects individual differences, in the interests of our clients and our people
- We promote human rights, health & safety and fair working conditions, and help our people to adapt to the changing work environment. We strive to develop skills in order to foster their internal and external employability. By building trust, we offer diverse talents a chance to play a role in the organisation
- We are sensitive to the social impact of our activities and play a role in the community

SOCIETE GENERALE IN ACTION

- Encourage and support diversity and inclusion
- Foster employability via adequate training and development programmes
- Ensure fair working conditions in the Group
- Encourage work-life balance actions
- Develop employer brand attractivity, talent retention and commitment
- Support and facilitate pro-bono initiatives
RESPONSIBLE EMPLOYER
INCLUDE, GROW, ENGAGE OUR PEOPLE

LEVERAGING ON GROUP VALUES: THE LEADERSHIP MODEL

- Recruitment process, promotion process and management training aligned on the Leadership Model
- Annual appraisal aligned on Leadership Model: 93% of present people on permanent contracts appraised in 2016
- ~1300 managers’ 360° assessment based on the Leadership Model and Strategic Talents selected using alignment with the Leadership Model in 2016

TONE FROM THE TOP

Group Management Committee members’ yearly performance and compensation directly linked to collective non-financial criteria, starting 01.2018:

- Global Employee Commitment rate
- Client Satisfaction
- Group CSR rating
ENSURING FAIR WORKING CONDITIONS

- International agreement on social dialogue with UNI Global Union
- Global programme Life at Work to foster well-being at work: actions on work environment, health, new working modes, including telecommuting, collective and individual efficiency at work, benefits, management. 10,000 telecommuters in 2016 (doubled vs. 2015)
- 93% of employees with permanent contracts
- Global compensation policy including rules on benefits to be tailored locally
- Employee share ownership open to all regions
- Global whistleblowing policy in place, including for HR matters
- Specific attention to balance gender pay gaps globally. EUR 12.7m allocated in Société Générale SA in France since 2008 to balance pay gaps in equivalent positions

Targets for 2020

- Telecommuting fully deployed in the Group where possible and relevant
- Continue working on unjustified gender pay gaps
- A global agreement on health

DEVELOPING SKILLS AND EMPLOYABILITY

Training hours per capita (per annum)

<table>
<thead>
<tr>
<th>Year</th>
<th>2013</th>
<th>2014</th>
<th>2015</th>
<th>2016</th>
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<tbody>
<tr>
<td>Value</td>
<td>22.3</td>
<td>24.3</td>
<td>25.2</td>
<td>26.2</td>
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</tbody>
</table>

EUR 93 million training expenditure per year
84% of people had at least one training session in 2016

- 25,000 hirings per year
- 13,000 interns, apprentices and VIE (Volunteers for International Experience) work in the Group each year
- Each year 23,000 people change job internally and 58% positions are filled internally
- Agile Strategic Workforce Planning (SWP) focuses on skills management, forward thinking and using Artificial Intelligence. 80% of entities already using SWP have implemented action plans developing expected skills and employability of their employees
- 93% people with annual appraisal

Targets for 2020

- Develop new training and skills development (> 40% digital training target)
- Cover all the jobs in the Group on SWP
- Increase partnerships with universities to attract juniors and talents
**RESPONSIBLE EMPLOYER**

**INCLUDE, GROW, ENGAGE OUR PEOPLE**

### PROMOTING DIVERSITY

**Total Staff**
- 145,700 staff
- 59% female
- 41% male
- 58% non-French
- 42% non-French
- 17% > 50 years old
- 23% < 30 years old
- 123 nationalities
- 58% non-French

**Management Committee**
- 63 members
- 79% female
- 21% male
- 25% non-French

**Board**
- 14 members
- 50% female
- 50% male
- 36% non-French

Société Générale ranks 14th worldwide in the Equileap 2017 Gender Equality Global Report, (based on public information disclosed by more than 3,000 companies in 23 countries - April 2017)

### FOSTERING COMMITMENT

- 68% of people committed to their job (IPSOS employee survey, 2017)
- 84% of people are proud to work with Société Générale (IPSOS employee survey, 2017)
- 6.7% capital held by employees
- 63% of employees on permanent contracts are shareholders at 31.12.2016
- 7.3% voluntary turnover in 2016
- 11 University Chairs/Professorships financed for EUR 6m
- In 2017, 15,000 Group employees took part in a solidarity action proposed by Société Générale (vs. 12,600 in 2016) in over 40 countries
- Fondation Société Générale: EUR 20m, supporting 850 projects and 250,000 beneficiaries since 2006

### Targets for 2020

- > 40% Women among Group Strategic Talents
- Further global implementation of UN Women’s Empowerment Principles
- Further global implementation of ILO Business and Disability charter

### Targets for 2020

- Commitment score to Employee barometer > 67%
- Increase number of people involved in Citizenship actions

(1) Staff at 31st December 2016, Management Committee and Board, October 2017. Including double citizenships and staff representatives on the Board
Digital tools and technologies that are environmentally respectful and data protection contribute to the emergence of new economic models.

A large proportion of this change is supported by entrepreneurs including SMEs and social Start-ups, with a need for offers ranging from microfinance to impact investing and private banking.

Consumer expectations are growing for impact-based solutions and corporate businesses that are inclusive and address social and environmental issues.

New Mobility schemes and Sustainable Cities generate business opportunities.

Specific offers to entrepreneurs supporting business and private activities in France (SG Entrepreneur, MyHedge, MyCash).

Circular economy programmes (e.g. Equipment Finance).

Investments in new Mobility and Sustainable Cities.

Financing to or Sourcing from social businesses (including impact funds).

Development of banking inclusion in Africa (Manko, Yup)

Supporting Start-ups in France: Partnership with Bpifrance, and 150 specialised advisors to develop a dedicated offer for French Start-ups (targeting 500 projects by 2020).
SOCIAL TRENDS AND INNOVATION

FACTS AND FIGURES

SMEs and Microfinance

Societe Generale Equipment Finance

#2 in Europe and #3 worldwide for Equipment Finance and Vendor Sale Financing
SME EU Champion of the Year 2016
Leasing Life, November 2016

Other Group initiatives

Microfinance: EUR 120m
Refinanced to 37 MFIs in 2016

“Positive Sourcing Program”
Partnerships with SMEs for Group Sourcing,
32% of 2016 Sourcing in France with SMEs

Sustainable Cities and Mobility

ALD Automotive

WE PROVIDE INNOVATIVE SOLUTIONS TO DRIVE YOUR BUSINESS FORWARD

Sogeprom

Ampère e+ Building wins the Green Solutions Award in the Smart Building category at the COP 23, November 2017
Sogeprom wins 3 tender offers: “Inventons la métropole du Grand Paris», November 2017

Impact-based Solutions

EUR 1.1bn AuM in SRI
Distributed to individual customers (end-2016)

EUR 8bn deposits on Sustainable Development Deposit Savings accounts (at end-2016)

EUR 1.5bn in SRI at end-2016
Distributed by the Global Markets platforms

EUR 200m at November 2017: invested by clients in structured notes where the Bank maintains on its books a positive impact financing amount equivalent to 100% of the face value of these products
CONTRIBUTION TO THE SUSTAINABLE DEVELOPMENT OF AFRICA

OUR CONVICTIONS

- The significant and historical presence of Societe Generale in Africa gives us a responsibility and a singular role to play in supporting development and greater integration of this continent on the world stage (retail/wholesale)
- Sustainable and Positive Impact Finance will contribute to new schemes and new partnerships for infrastructure investment
- We believe that we can leverage our commercial and technical expertise, the quality of our people and combine our local network of stakeholders with the strength of our global Group to build innovative business solutions for the sustainable development of the continent

SOCIETE GENERALE IN ACTION

The Group is engaged in actions at all levels:

- Supporting financial inclusion through new banking business models e.g. Manko, YUP
- Fighting poverty and exclusion via partnerships with Microfinance institutions
- Identifying key priorities in infrastructure (including water, renewable energy, mobility)
- Providing training, talent management and social protection to local staff
- Extending local innovation hub network to foster new products, distribution and services suited to domestic markets
CONTRIBUTION TO THE SUSTAINABLE DEVELOPMENT OF AFRICA

SOCIETE GENERALE ID CARD IN AFRICA

- EUR 15.2bn credits (at end-2016)
- Present in 18 countries
- More than 11,000 employees
- 3.5m clients, o.w. 150,000 corporate clients
- In Africa for over 100 years: a strong domestic presence(1)
  #1 in Côte d’Ivoire and Guinea
  #2 in Cameroon, Equatorial Guinea, Senegal
  #3 in Benin and Chad
  #4 in Morocco
  #7 in Tunisia
  ALD leader in Morocco & Algeria with 12,000+ vehicles funded and local sourcing

FACTS AND FIGURES

- Innovation labs in Dakar, Casablanca and Tunis
- PanAfricanValley: network of 135 African managers to ‘co-build the future of Societe Generale in Africa’
- Support for African sovereign issuers and banks in raising funds (market access and hedging)
- Financing of infrastructure
- Fondation Societe Generale: >15% of global financial support have been allocated to 95 projects in 14 countries (to end-June 2017)

(1) Per total credits, except for Chad (total deposits) – 06.2017
4

KEY TAKEAWAYS
ENGAGED IN LONG-TERM VALUE CREATION FOR ALL STAKEHOLDERS: SHARED OBJECTIVES FOR THE MANAGEMENT COMMITTEE

VARIABLE COMPENSATION OF MANAGEMENT COMMITTEE MEMBERS SIGNIFICANTLY INDEXED ON COMMON GROUP TARGETS

- FINANCIAL PERFORMANCE
- CLIENT SATISFACTION AND PROTECTION
- STAFF COMMITMENT
- RESPONSIBILITY
DISCLAIMER

This presentation contains forward-looking statements relating to the targets and strategies of the Societe Generale Group.

These forward-looking statements are based on a series of assumptions, both general and specific, in particular the application of accounting principles and methods in accordance with IFRS (International Financial Reporting Standards) as adopted in the European Union, as well as the application of existing prudential regulations.

These forward-looking statements have also been developed from scenarios based on a number of economic assumptions in the context of a given competitive and regulatory environment. The Group may be unable to:
- anticipate all the risks, uncertainties or other factors likely to affect its business and to appraise their potential consequences;
- evaluate the extent to which the occurrence of a risk or a combination of risks could cause actual results to differ materially from those provided in this document and the related presentation.

Therefore, although Societe Generale believes that these statements are based on reasonable assumptions, these forward-looking statements are subject to numerous risks and uncertainties, including matters not yet known to it or its management or not currently considered material, and there can be no assurance that anticipated events will occur or that the objectives set out will actually be achieved. Important factors that could cause actual results to differ materially from the results anticipated in the forward-looking statements include, among others, overall trends in general economic activity and in Societe Generale’s markets in particular, regulatory and prudential changes, and the success of Societe Generale’s strategic, operating and financial initiatives.

More detailed information on the potential risks that could affect Societe Generale’s financial results can be found in the Registration Document filed with the French Autorité des Marchés Financiers.

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