SOCIETE GENERALE

PREMIUM REVIEW

Philippe Heim, Group CFO

PARIS, 4TH DECEMBER 2014

BUILDING TOGETHER
TEAM SPIRIT SOCIETE GENERALE

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.

Investors are advised to take into account factors of uncertainty and risk likely to impact the operations of the Group when considering the information contained in such forward-looking statements. Other than as required by applicable law, Societe Generale does not undertake any obligation to update or revise any forward-looking information or statements. Unless otherwise specified, the sources for the business rankings and market positions are internal.

The financial information presented for the nine-month period ending 30th September 2014 was reviewed by the Board of Directors on 5, November 2014 and has been prepared in accordance with IFRS as adopted in the European Union and applicable at this date. This financial information does not constitute a set of financial statements for an interim period as defined by IAS 34 "Interim Financial Reporting". Societe Generale's management intends to publish complete consolidated financial statements for the 2014 financial year.

LEVERAGING ON A DIVERSIFIED UNIVERSAL BANKING MODEL

A business model suited to the environment and ready for growth

A client focused, diversified universal banking model delivering solid recurring revenues

Activities positioned in higher growth areas and strong client segments

Strict monitoring of risks generating a sustainable decrease in cost of risk

Well on track to meet capital and balance sheet targets, even in a tighter regulatory framework

Strong balance sheet and solid results

Strong liquidity position and solid capital ratios: CET 1 ratio at 10.4%* at end-September 2014

Net banking income at EUR 17.4bn: +4.2%** vs. 9M 13

Costs under control, -0.7%** vs. 9M 13

Confirmed decrease in commercial cost of risk: -15bp at 60bp in 9M 14 (vs. 75bp in 2013)

Significant improvement of 9M 14 Group net income*** at EUR 2,823m excl. goodwill impairment, up +9.3% vs. 9M 13

The Group will leverage on its diversified business model and disciplined cost and risk management to deliver on the strategic plan

*** Fully loaded, based on CRR/CRD4 rules as published on 26th June 2013**
**** When adjusted for changes in Group structure and at constant exchange rates**
***** Excluding non-economic items, as detailed on 3rd quarter 2014 results presentation**

INTRODUCTION

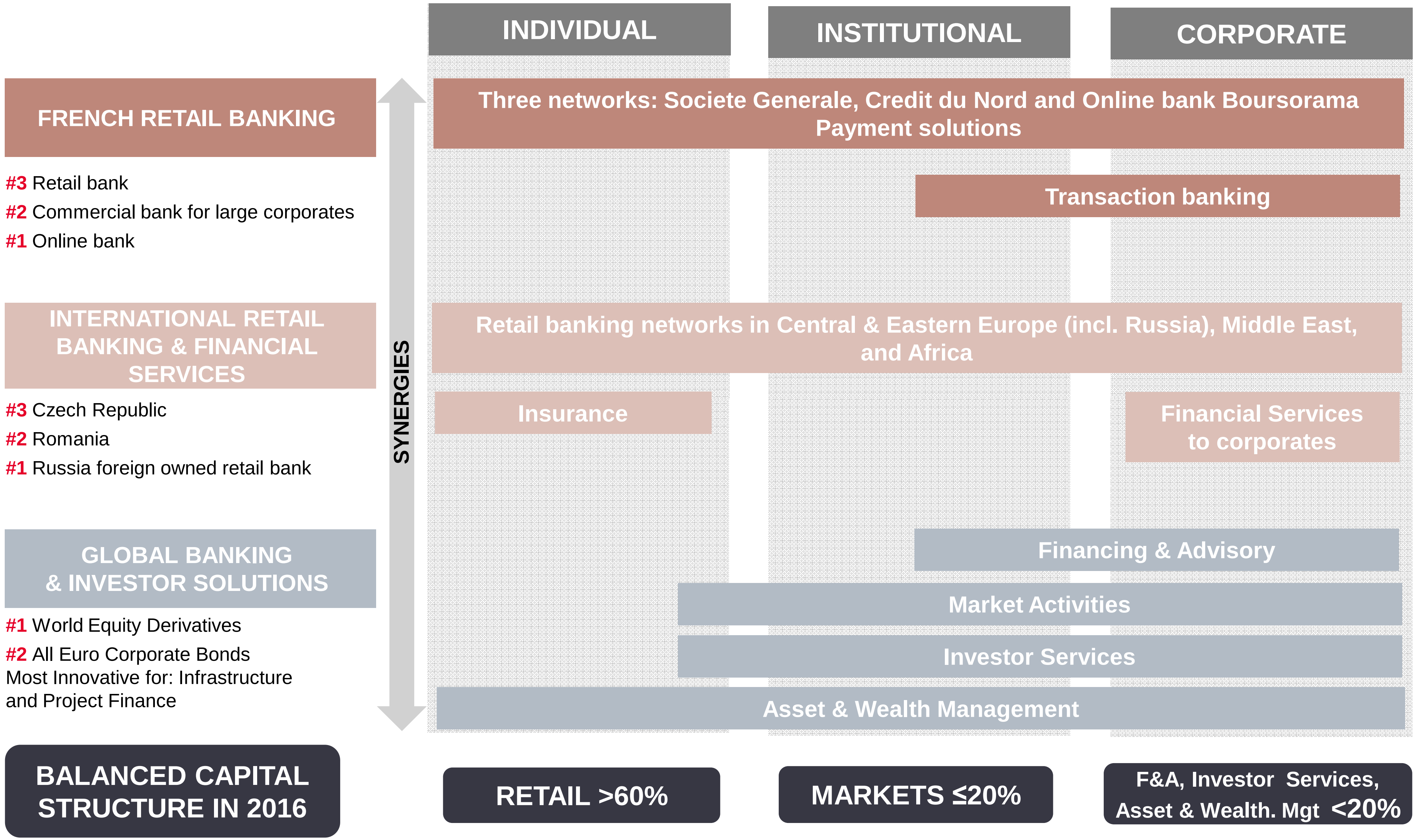
STRATEGY

CAPITAL, FUNDING AND LIQUIDITY

CONCLUSION

APPENDICES

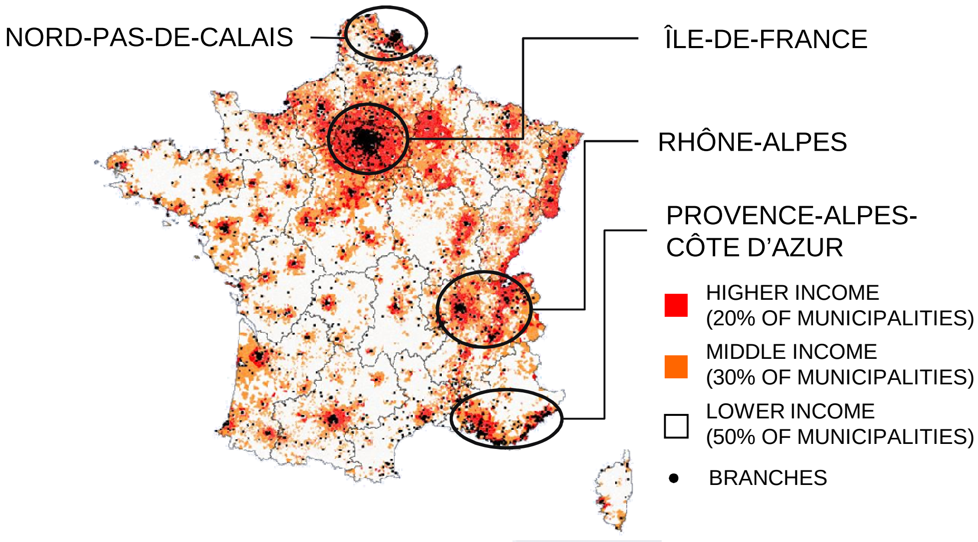
BALANCED AND SYNERGETIC UNIVERSAL BANKING MODEL



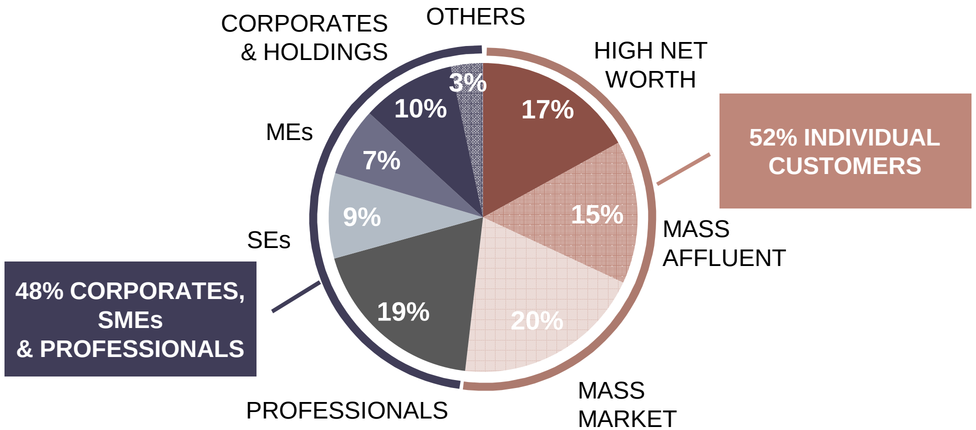
PRESENCE IN WEALTHIEST AND HIGHER GROWTH REGIONS

- France among the best banking markets in Europe
  - **Low household and corporate indebtedness**
  - **Financing reaching the economy**
  - **Low cost of risk notably due to sound housing loan origination**
- Group focus on four regions generating more than 50% of French GDP
- Well balanced between individual and corporate clients
  - **Geared towards affluent clients, professionals and SMEs**
- Ready for the digital shift
  - **Leader in internet and mobile banking in France, Boursorama on track to reach 600,000 online customers in France by end-2014**

Average household income and Group branch network



French Retail Banking 2013 NBI(1)



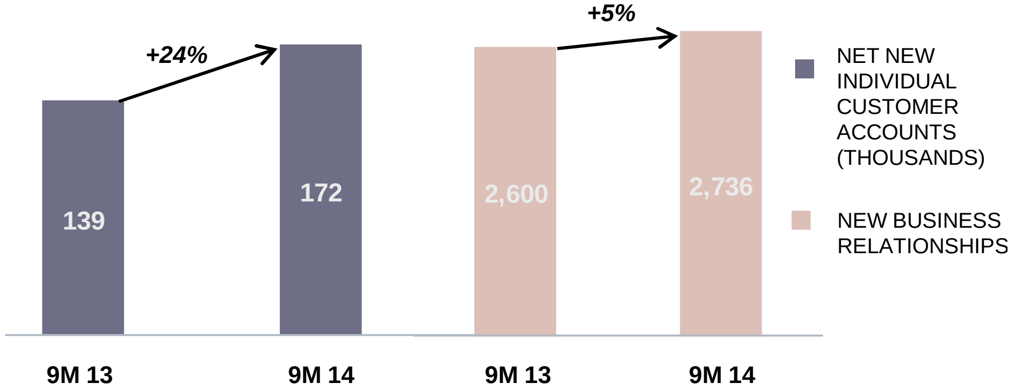
(1) Source: management data

GOOD COMMERCIAL DYNAMISM

- Growth of customer franchises on all three networks
- Steady deposit growth (+5.5% vs. 9M 13) and stabilisation in loan outstandings vs. Q2 14
  - **Positive momentum in loan origination: production up +6.0% in loans to business customers vs. 9M 13**
- Resilient net banking income in a difficult environment
  - **Net interest income: +0.1% (1) vs. 9M 13, despite historically low interest rate environment**

Contribution to Group net income: EUR +964m, +9.0%(1) vs. 9M 13

Net new individual customer accounts and new business relationships



French Retail Banking results

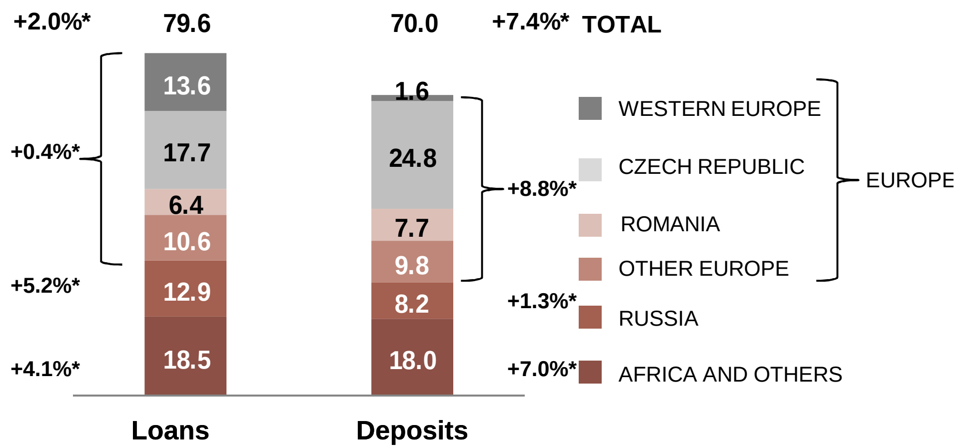
In EUR m	Q3 13	Q3 14	Change		9M 13	9M 14	Change	
Net banking income	**2,086**	**2,019**	**-3.2%**	**-1.2%(1)**	**6,276**	**6,158**	**-1.9%**	**-1.1%(1)**
Operating expenses	(1,316)	(1,304)	-0.9%		(3,973)	(3,921)	-1.3%	
Gross operating income	**770**	**715**	**-7.1%**	**-1.5%(1)**	**2,303**	**2,237**	**-2.9%**	**-0.7%(1)**
Net cost of risk	(293)	(237)	-19.2%		(912)	(738)	-19.1%	
Operating income	477	478	+0.3%		1,391	1,499	+7.8%	
Group net income	**314**	**305**	**-2.7%**	**+5.3%(1)**	**910**	**964**	**+5.9%**	**+9.0%(1)**
C/I ratio (1)	62.5%	62.6%			63.0%	62.9%		

(1) Excluding PEL/CEL
NB. Figures restated to include Franfinance, transferred to French retail Banking as from 1st Jan. 2014

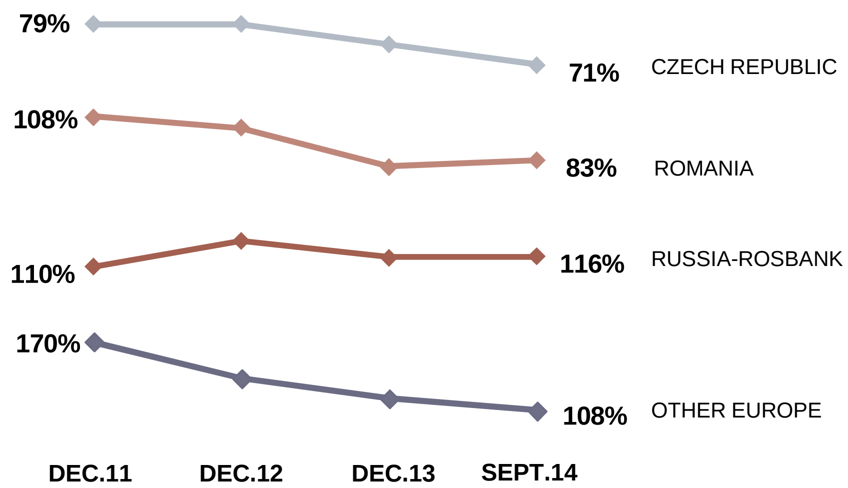
CAPTURING GROWTH

- International Retail Banking: leading franchises in growing geographies
  - **Second largest bank by presence in CEE[(1)]**
  - **Top three global banking group in Africa**
- Positive commercial momentum
  - **Dynamic deposit collection: +7.4%* vs. Sept. 13**
- Progress towards a more self funded model
  - **International Retail Banking: EUR 10bn additional deposits collected between 2010 and 2013**
  - **L/D ratio down -5 points vs. Sept.13 to 109%**

International Retail Banking
Q3 2014 Loan and deposit outstandings breakdown
(in EUR bn – change vs. September 13, in %*)



International Retail Banking loan to deposit ratio



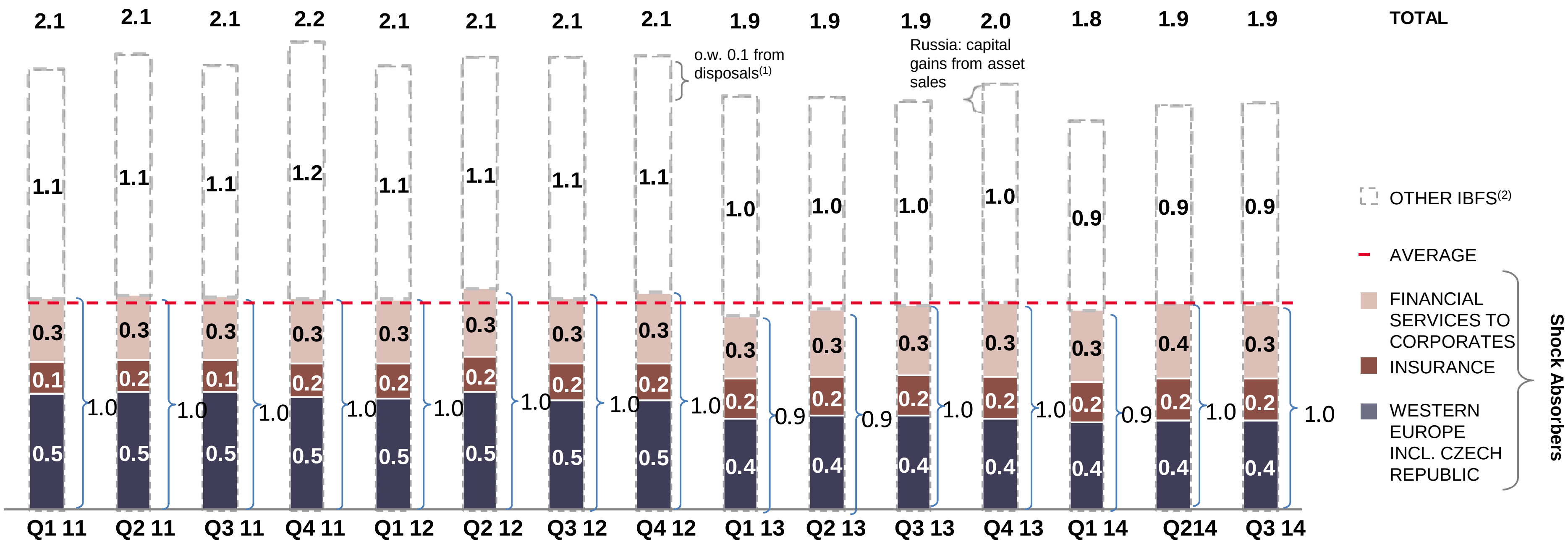
* When adjusted for changes in Group structure and at constant exchange rates

(1) Central & Eastern Europe: Poland, Czech Republic, Slovakia, Hungary, Romania, Bulgaria, Slovenia, Croatia, Albania, Bosnia-Herzegovina, Macedonia, Montenegro, Serbia

DIVERSIFIED BUSINESS MIX OFFERING A RECURRENT REVENUE BASE

- Long-time leading franchises generating stability
  - **Steady revenues over time from Insurance, Financial Services to corporates, and Western Europe including the Czech Republic**

Net banking income (in EUR bn)



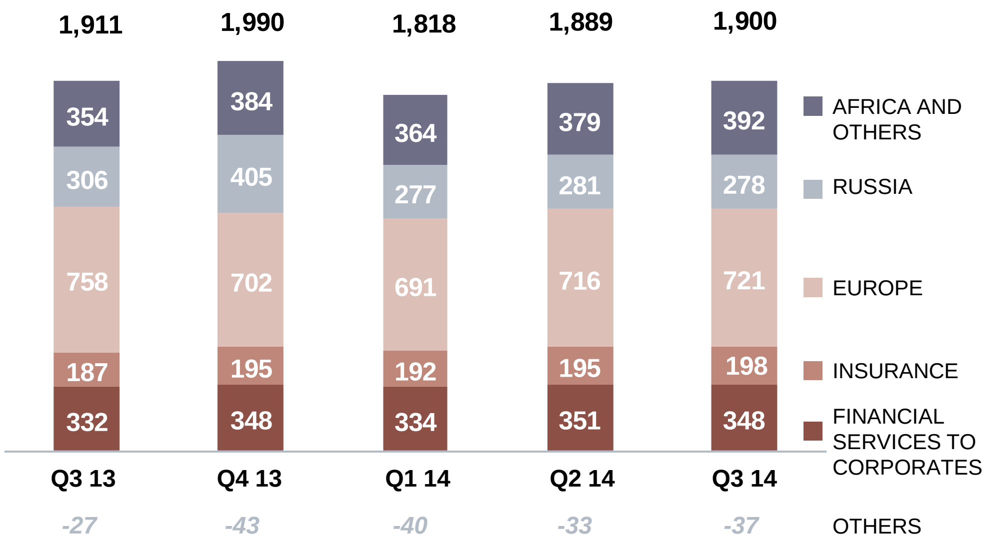
(1) Stakes in Geniki sold in Q4 12 and NSGB in Q1 13
(2) o/w. Russia, Romania, other Europe, Africa, Asia, Med. Basin and overseas

DELIVERING SUSTAINABLE PROFITABILITY

- Revenues up +2.4%* vs. 9M 13
  - **Improved trends in International Retail Banking despite lower interest rate environment, +1.0%***
  - **Insurance: continued increase by +6.1%***
  - **Financial Services to corporates: up +10.4%***
- Group net income excl. goodwill up
  - **International Retail Banking: increased contribution, breakeven in Russia**
  - **Insurance: solid dynamics +4.8%*, at EUR 245m**
  - **Financial Services to corporates: high level of contribution maintained (+22.5%*) at EUR 317m**

Contribution to Group net income: EUR 855m excl. goodwill impairment, up +9.5% vs. 9M 13

Contribution to NBI (in EUR m)



International Retail Banking and Financial Services results

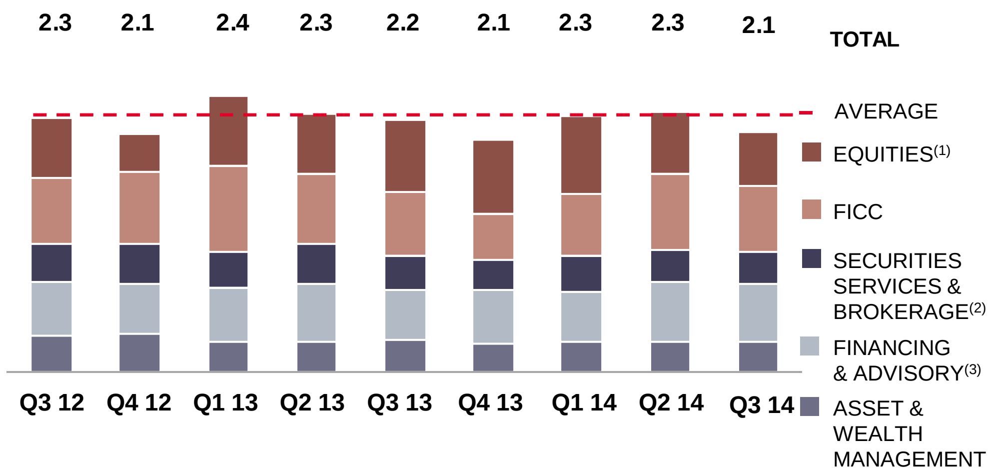
In EUR m	Q3 13	Q3 14	Change		9M 13	9M 14	Change	
Net banking income	**1,911**	**1,900**	**-0.6%**	**+2.4%***	**5,772**	**5,607**	**-2.9%**	**+2.4%***
Operating expenses	(1,065)	(1,068)	+0.3%	+3.3%*	(3,273)	(3,187)	-2.6%	+2.4%*
Gross operating income	**845**	**832**	**-1.6%**	**+1.2%***	**2,499**	**2,420**	**-3.2%**	**+2.5%***
Net cost of risk	(383)	(378)	-1.3%	+0.9%*	(1,198)	(1,068)	-10.9%	-7.8%*
Operating income	462	454	-1.8%	+1.4%*	1,300	1,352	+4.0%	+12.4%*
GNI excl. goodwill impairment.	**282**	**296**	**+4.9%**	**+6.1%***	**781**	**855**	**+9.5%**	**+17.0%***
Impairment losses on goodwill	-	-	-	-	0	(525)	NM	NM*
Group net income	**282**	**296**	**+4.9%**	**+6.1%***	**781**	**330**	**-57.7%**	**-54.8%***
C/I ratio	55.7%	56.2%			56.7%	56.8%		

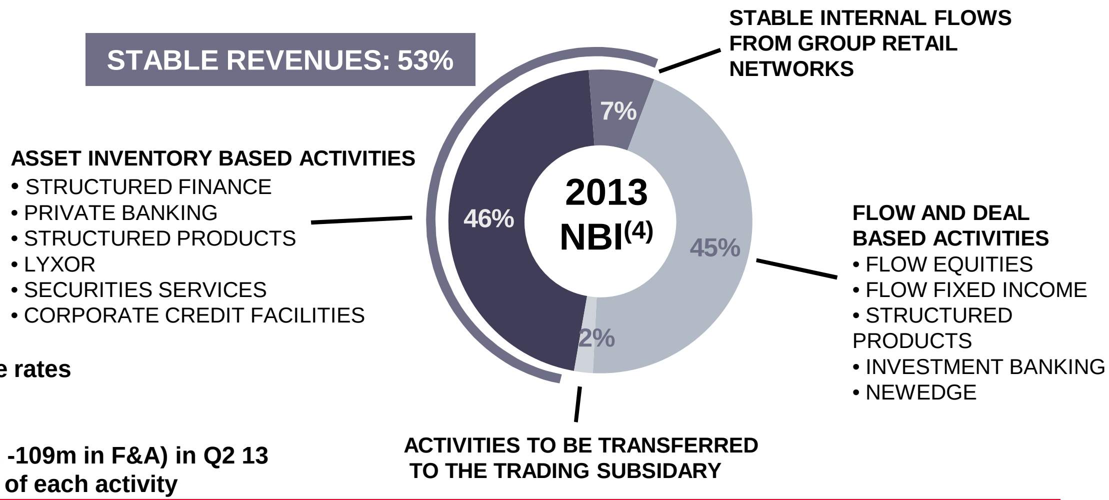
* **When adjusted for changes in Group structure and at constant exchange rates**

SUSTAINABLE REVENUE BASE FROM CLIENT ORIENTED ACTIVITIES

- Business mix geared towards recurrent revenue activities
  - **Stable revenue level over time**
  - **More than 50% of revenues generated by asset inventory based activities or internal flows from Group retail networks**
  - **Non client-related revenues limited to 2% of total revenues**
- Ongoing business development to fuel future growth
  - **Deepen client footprint**
  - **Commit capital and liquidity to grow Financing & Advisory**
  - **Extend leadership in Equity Derivatives and selected Fixed Income areas**
  - **Develop Private Banking in Europe**

Net banking income(1,2,3) (in EUR bn)



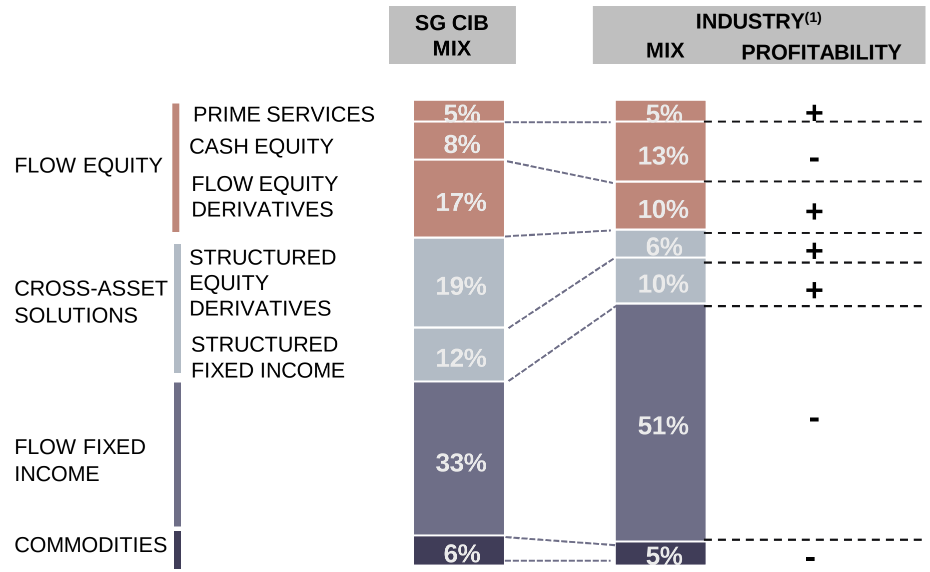


* When adjusted for changes in Group structure and at constant exchange rates
(1) Excluding recovery on Lehman claim (EUR +98m in Equities) in Q2 13
(2) Proforma with Newedge's revenues at 100%
(3) Excluding net discount on loan sales in 2012 and loss on tax claim (EUR -109m in F&A) in Q2 13
(4) Management information, allocation based on dominant revenue profile of each activity

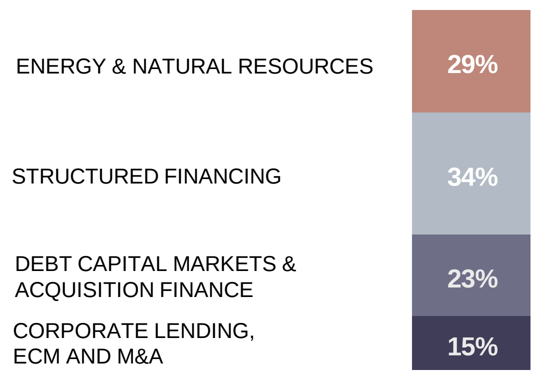
FOCUS ON GLOBAL MARKETS AND FINANCING & ADVISORY

- Global Markets unique business mix
  - **Flow Equity: leading position in Flow Equity Derivatives, right-sized in Cash Equity**
  - **Cross-Asset Solutions: a unique cross-asset presence with leadership in worldwide Structured Equity Derivatives (14% of market share) and growing Structured Fixed Income**
  - **Flow Fixed Income and Commodities: adequate focused presence**
- Financing and Advisory specific areas of expertise benefiting from structural tailwinds
  - **Energy and Natural Resources: leading worldwide franchise, fully integrated set-up from financing to hedging**
  - **Structured Financing: leading positions on export, asset and project finance**
  - **Debt Capital Markets and Acquisition Finance: competitive credit origination platform in Europe to accompany growing disintermediation**

Global Markets 2013 NBI (EUR 4.7bn) vs. Industry



Financing and Advisory 2013 NBI (EUR 1.8bn)



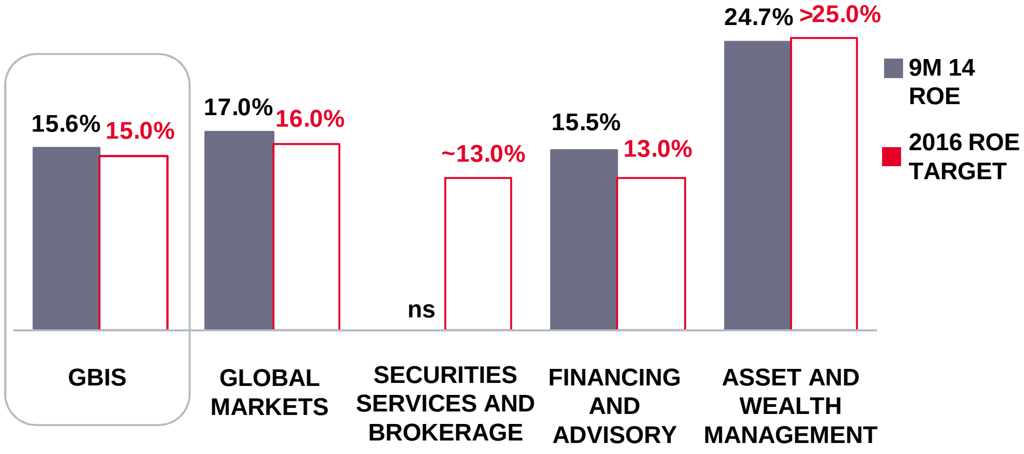
(1) Source: Oliver Wyman 2013

GOOD BUSINESS MODEL SUPPORTING SOLID PROFITABILITY

- Global Markets: NBI -5.6%[1] vs. 9M 13
  - **Resilient 9M 14 performance in a difficult market context, in line with European peers.**
  - **Solid profitability with ROE of 17.0% for 9M 14**
- Securities Services and Brokerage:
  - **Operating results in line with ongoing transformation plan to lower breakeven point, operating expenses down -5.4%* vs. 9M 13**
- Financing and Advisory: NBI +13.4% vs. 9M 13
  - **Origination volumes up +47% vs. 9M 13 in line with enhancement of commercial franchises**
  - **ROE: 15.5% for 9M 14**
- Asset and Wealth Management:
  - **Revenues in line with 9M 13 (-0.8%), strong inflows recorded by Private Banking in Europe and in ETF**

Contribution to Group net income: EUR 1,511m +8.7% vs. 9M 13

Global Banking and Investor Solutions ROE



Global Banking and Investor Solutions results

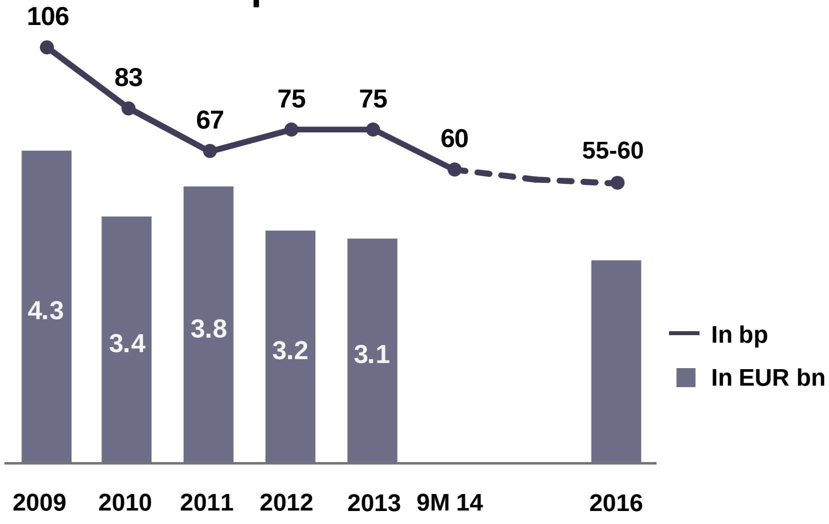
In EUR m	Q3 13	Q3 14	Change		9M 13	9M 14	Change	
Net banking income	**2,076**	**2,115**	**+1.9%**	**-5.5%***	**6,435**	**6,537**	**+1.6%**	**-3.1%***
Operating expenses	(1,421)	(1,554)	+9.4%	-2.3%*	(4,242)	(4,587)	+8.1%	-0.2%*
Gross operating income	**655**	**561**	**-14.3%**	**-13.3%***	**2,193**	**1,950**	**-11.1%**	**-9.5%***
Net cost of risk	(230)	(27)	-88.3%	-88.3%*	(486)	(53)	-89.1%	-89.0%*
Operating income	425	534	+25.8%	+28.3%*	1,707	1,897	+11.1%	+14.2%*
Net profits or losses from other assets	(0)	0	NM	NM*	5	(5)	NM	NM*
Net income from companies accounted for by the equity method	20	28	+37.1%	+30.7%*	78	72	-7.4%	-4.6%*
Group net income	**366**	**445**	**+21.5%**	**+22.8%***	**1,390**	**1,511**	**+8.7%**	**+11.3%***
C/I ratio	68.5%	73.5%			65.9%	70.2%		

* When adjusted for changes in Group structure and at constant exchange rates
(1) FICC and Equity scope, excluding recovery on Lehman claim in Q2 13

DECREASE IN GROUP COMMERCIAL COST OF RISK

- French Retail Banking
  - **Gradual downward trend maintained vs. 2013**
- International Retail Banking and Financial Services
  - **Decrease in all regions**
- Global Banking and Investors Solutions
  - **Stable at a low level**
- On track to achieve 2016 targets

Group cost of risk(1)



Group and businesses cost of risk

	2013	9M 14	2016 targets
RBDF	66bp	53bp	45-50bp
IBFS	150bp	124bp	~100bp
GBIS	13bp	11bp	~25bp
GROUP(1)	75bp	60bp	55-60bp

(1) Excluding legacy assets up to 2013, and provisions for disputes. Annualised

CONSOLIDATED RESULTS

- Resilient net banking income
- Operating expenses benefiting from cost reduction programme
  - **~70% of the 2013-2015 cost reduction programme already achieved**
  - **EUR 625m recurring cost savings secured at end-September 2014**
- Strong decline in cost of risk
- Operating income from businesses up +11.6%* vs. 9M 13

Group results

In EUR m	Q3 13	Q3 14	Change		9M 13	9M 14	Change	
Net banking income	**5,636**	**5,869**	***+4.1%***	***+2.2%****	**16,737**	**17,438**	***+4.2%***	***+4.2%****
Net banking income (1)	*5,978*	*5,871*	*-1.8%*	*-*	*17,849*	*17,616*	*-1.3%*	*-*
Operating expenses	(3,858)	(3,981)	*+3.2%*	*-0.4%**	(11,642)	(11,753)	*+1.0%*	*-0.7%**
Gross operating income	**1,778**	**1,888**	***+6.2%***	***+8.3%****	**5,095**	**5,685**	***+11.6%***	***+16.1%****
Net cost of risk	(1,093)	(642)	*-41.3%*	*-40.8%**	(3,005)	(2,061)	*-31.4%*	*-30.6%**
Operating income	685	1,246	*+81.9%*	*+89.2%**	2,090	3,624	*+73.4%*	*+88.4%**
Net profits or losses from other assets	(7)	(7)	*+0.0%*	*NM**	441	193	*-56.2%*	*-56.2%**
Impairment losses on goodwill	0	0	-	-	0	(525)	-	-
Reported Group net income	**534**	**836**	***+56.6%***	***+59.0%****	**1,853**	**2,181**	***+17.7%***	***+24.1%****
Group net income (1)	*758*	*838*	*+10.5%*	*-*	*2,583*	*2,298*	*-11.0%*	*-*
C/I ratio (1)	**64.5%**	**67.8%**			**65.2%**	**66.7%**		
Group ROE (after tax)	**4.3%**	**6.8%**			**5.2%**	**5.9%**		

9M 14 Group net income(1) at EUR 2,823m excl. goodwill impairment, up +9.3% vs. 9M 13

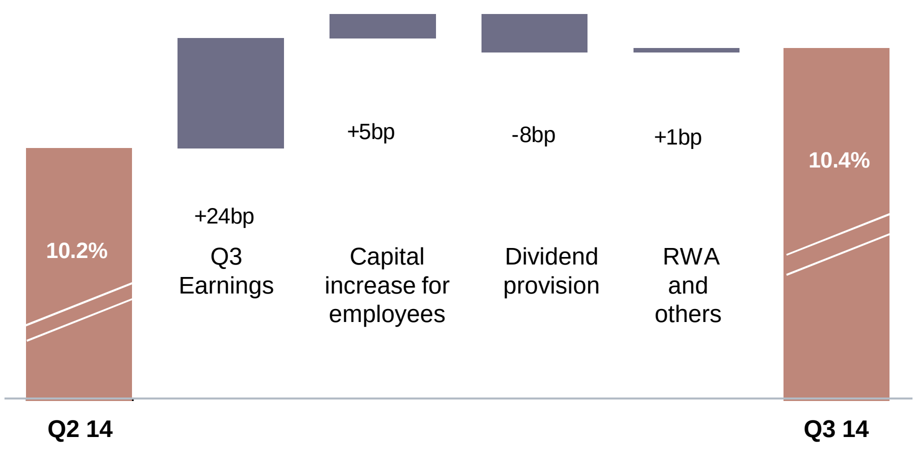
Net asset value per share at EUR 51.33, up +5.1% vs. end-September 2013

*** When adjusted for changes in Group structure and at constant exchange rates**
(1) Excluding revaluation of own financial liabilities and DVA (refer to pp. 29 and 30 of Q3 2014 Group Results - Supplement)
NB. 2013 data have been restated further to implementation of IAS 10 and 11 as from 1st Jan. 2014

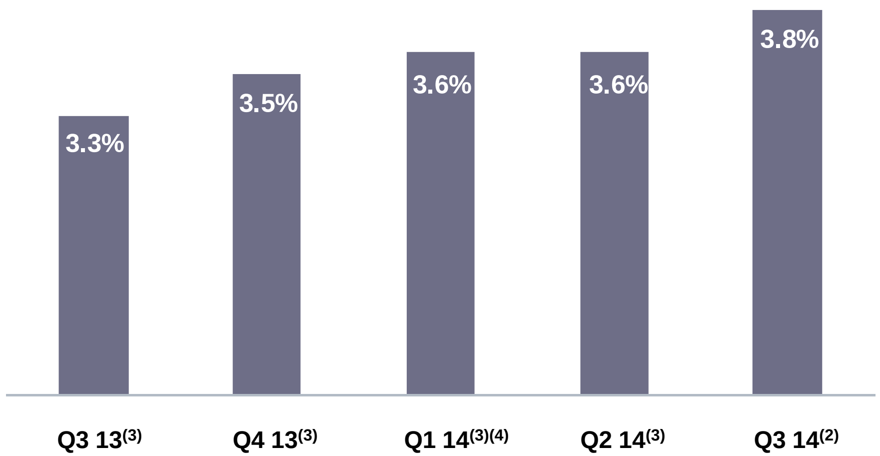
SOLID CAPITAL POSITION WITHIN THE INDUSTRY

- Fully loaded Common Equity Tier 1 ratio: 10.4%(1) at end-September, +22bp vs. Q2 14
  - **Steady capital generation**
- Tier 1 Ratio(1) at 13.0% +53bp vs. Q2 14
- Total Capital Ratio(1): 14.6%, +58bp vs. Q2 14
  - **Tier 2 issuance in September boosting Total Capital Ratio by +28bp**
- CRR Leverage ratio(2): 3.8%

Fully loaded CET1 ratio(1)



CRR fully loaded leverage ratio

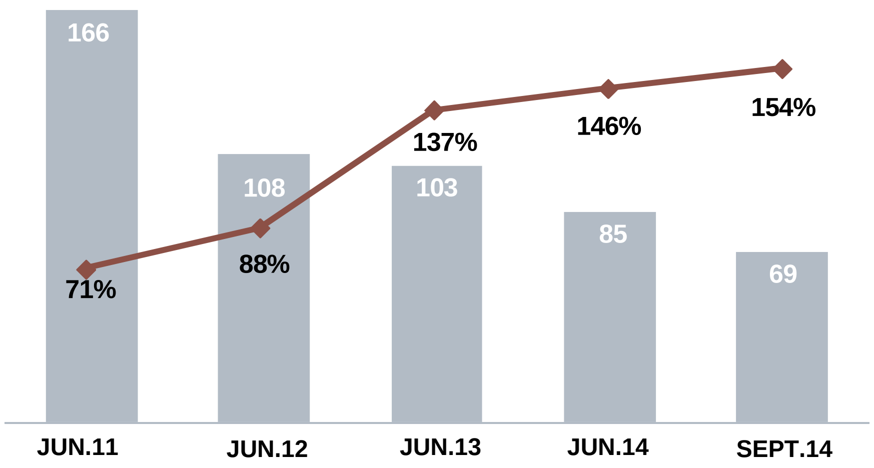


(1) Fully loaded based on CRR/CRD4 rules, including Danish compromise for insurance. Phased in CET1 ratio of 11.1%
(2) Fully loaded based on CRR rules taking into account the leverage ratio delegated act adopted in October 2014 by the European Commission
(3) Fully loaded based on former CRR rules
(4) Proforma including Additional Tier 1 debt issued in April 2014
Refer to Methodology - Q3 14 Group Results - Supplement, section 5

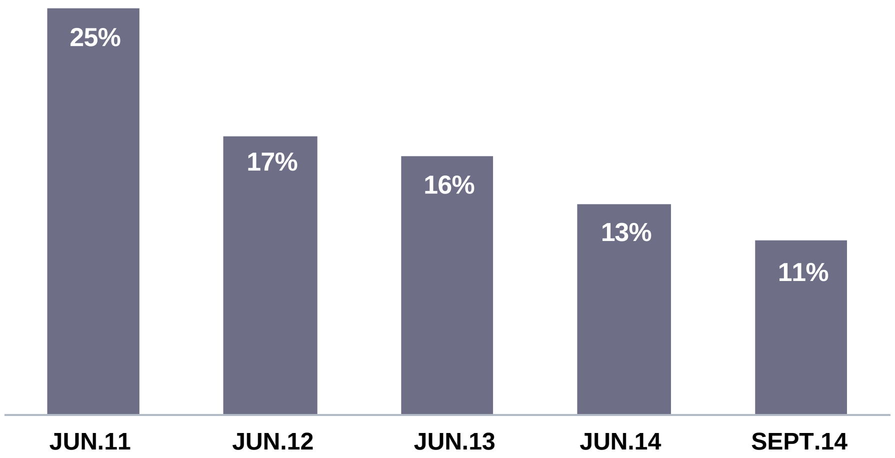
CONTINUED REINFORCEMENT OF LIQUIDITY PROFILE

- Funding structure* reinforced by sustained deposit collection, L/D ratio at 100% at end-September 14
- 2014 long term funding programme completed at good market conditions
  - **Average spread of MS Euribor 6M+41bp(1) and average maturity of 5.4 years (excl. subordinated debt)(1)**
- Short term funding down sharply at 11% of funded balance sheet*
- Strong liquidity position
  - **LCR > 100% under CRR/CRD4 rules**
  - **Liquid asset buffer(2) at EUR 144bn covering 154% of short term needs at end-September(3)**

Short term wholesale resources (in EUR bn)* and short term needs coverage (%)*

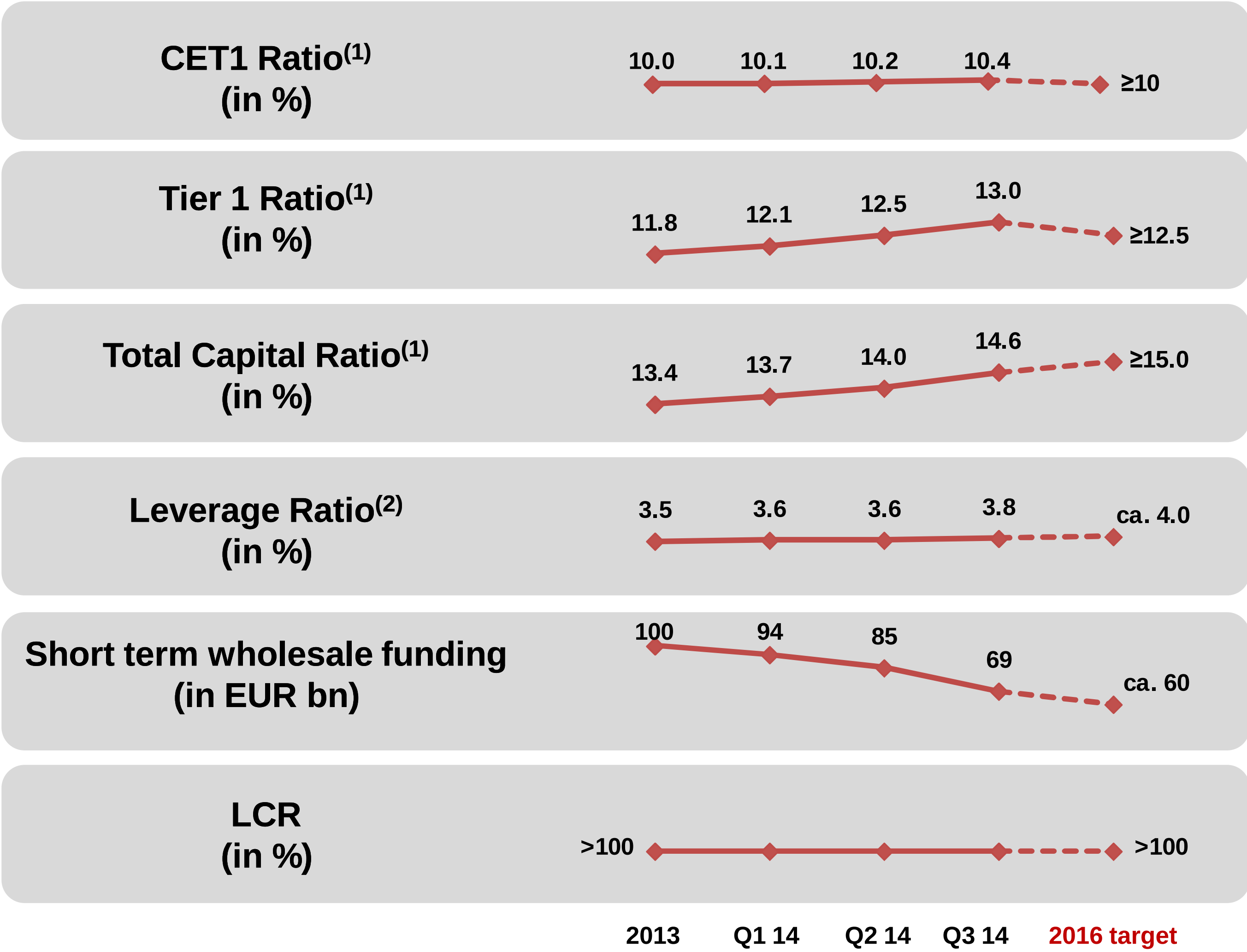


Share of short term wholesale funding in the funded balance sheet*



(1) As of 27th October 2014
(2) Unencumbered, net of haircuts
(3) Including LT debt maturing within 1 year (EUR 25bn)
* Refer to Methodology - Q3 14 Group Results - Supplement, section 7
NB. Historical data not restated for changes in Group structure or other regulatory changes

BALANCE SHEET METRICS WILL BE FURTHER IMPROVED



(1) Fully loaded based on CRR/CRD4 rules, including Danish compromise for insurance. Phased in CET1 ratio of 11.1%
(2) Fully loaded based on CRR rules taking into account the leverage ratio delegated act adopted in October 2014 by the European Commission

LOSS ABSORBING CAPACITY COMPLIANCE TARGET: MANAGEABLE IMPACT

Nov. 2014 – June 2015
Brisbane G20 summit
TLAC consultation

Nov. 2015
Financial Stability Board
Final proposal

Jan. 2019
(At earliest)
Implementation of TLAC requirement

- Proposal is the expected final piece of Bank regulation and management of Too-big-to-fail
- Application expected initially on 30 Global Systemically Important Banks (including Societe Generale)

Societe Generale metrics at 30 Sept. 2014 (in % of RWA)

Common Equity Tier 1 ratio(1)	10.4%
Tier 1 ratio(1)	13.0%
Total Capital ratio(1)	14.6%
Total senior debt (EUR 32bn)	9.1%
CRR leverage ratio(2)	3.8%

Proposed TLAC Pillar 1 formula

16%-20% of RWA plus required capital buffers

• G-SIB	1%
• Capital conservation buffer	2.5%
• Contra-cyclical buffer	0%

or 6% of leverage base if leverage ratio calibrated at 3%

Expected effect on Societe Generale

Assuming TLAC at 19.5% additional TLAC required: ca. EUR 20bn

Representing less than1 year of long term funding programme

(1) Fully loaded based on CRR/CRD4 rules, including Danish compromise for insurance. Phased in CET1 ratio of 11.1%
(2) Fully loaded based on CRR rules taking into account the leverage ratio delegated act adopted in October 2014 by the European Commission

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STRATEGY

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CONCLUSION

APPENDICES

DELIVERING ON OUR STRATEGY

- Universal banking model based on three balanced complementary pillars: French Retail Banking, International Retail Banking & Financial Services, and Global Banking & Investor Solutions

- Three strategic priorities for the Group
  - **Further improve client service, maintain leadership in innovation**
  - **Capture growth through business development and increased synergies**
  - **Deliver sustainable profitability and capital generation**

Focused on executing our strategic plan

INTRODUCTION

STRATEGY

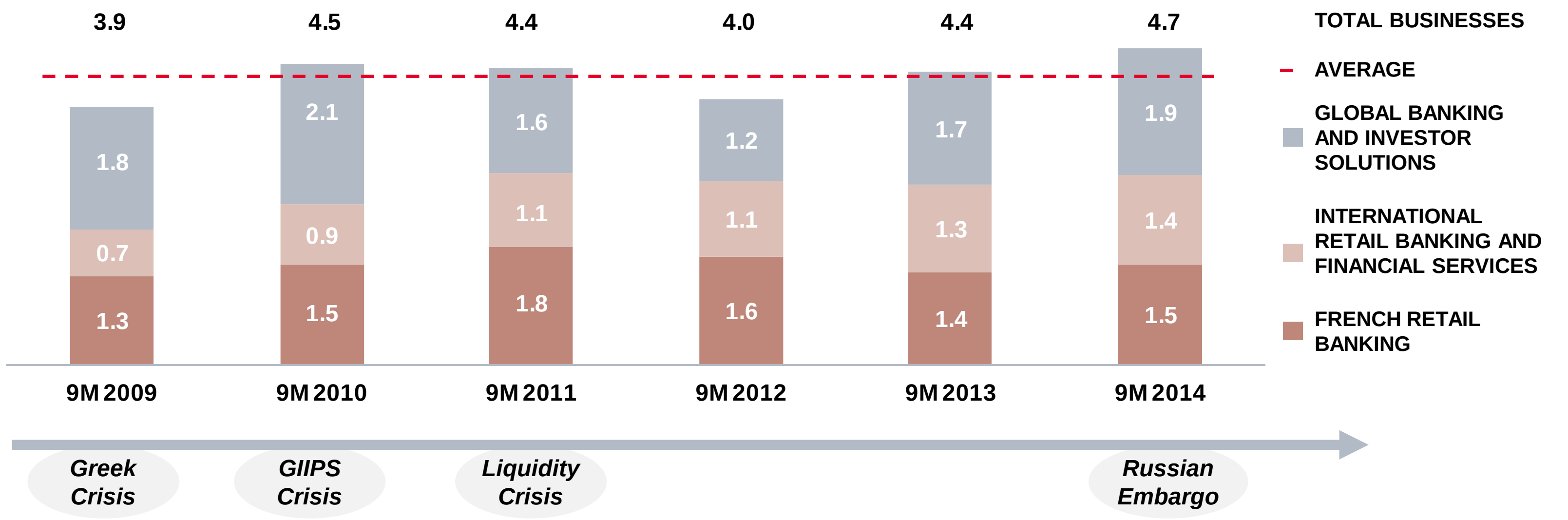
CAPITAL, FUNDING AND LIQUIDITY

CONCLUSION

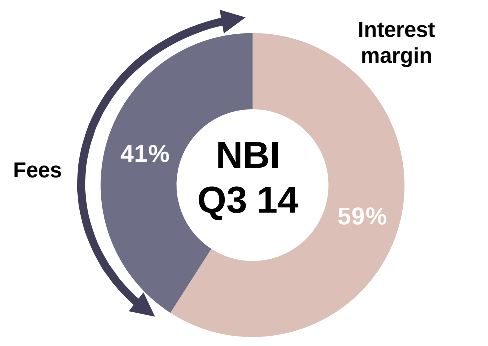
APPENDICES

ROBUST SHOCK ABSORBERS

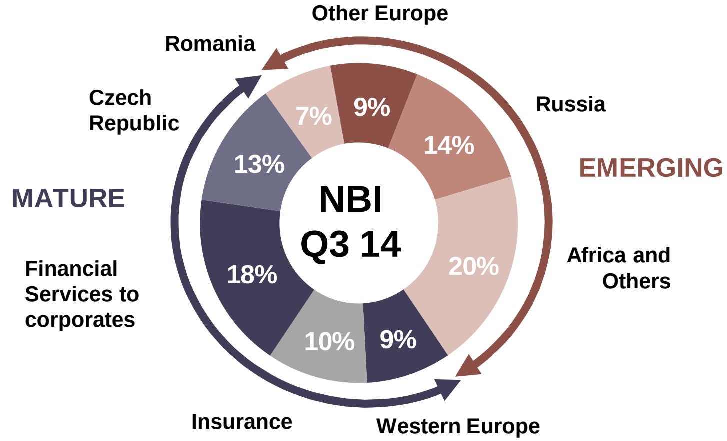
Operating Income from businesses[1] (in EUR bn)



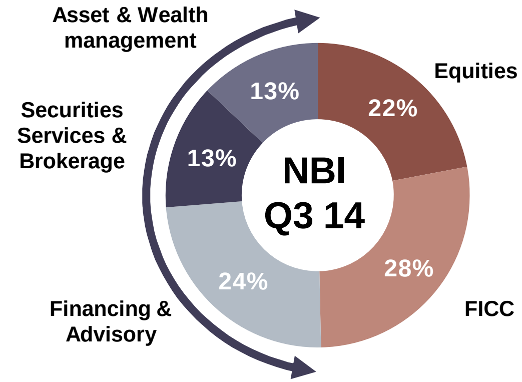
French Retail Banking



International Retail Banking and Financial Services

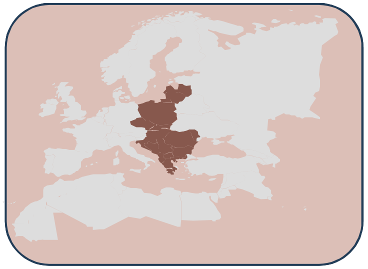


Global Banking and Investor Solutions



(1) Restated for changes in Group structure

ESTABLISHED PRESENCE IN CENTRAL AND EASTERN EUROPE

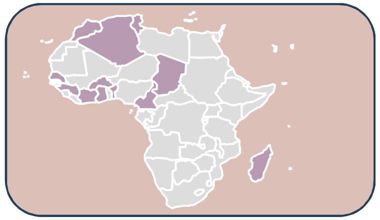


Clients	Revenues	Net income	C/I	RWA
7.4m	EUR 1,597m	EUR 181m	56.5%	EUR 28.5bn

9M 14	Revenues (In EUR m)	Cost of risk (In bp)	RWA (In EUR m)	Loans (In EUR m)	Deposits (In EUR m)	L/D Ratio	Ranking
CZECH REPUBLIC	740	30	11,276	17,681	24,768	71%	3rd[1]
ROMANIA	405	370	6,689	6,389	7,688	83%	2nd[1]
POLAND	101	15	1,729	2,248	1,326	170%	NA
CROATIA	100	122	2,345	2,129	2,559	83%	6th[1]
SLOVENIA	75	18	1,513	1,879	1,758	107%	6th[1]
BULGARIA	66	119	1,742	1,628	1,537	106%	9th[1]
SERBIA	62	251	1,636	1,222	1,092	112%	4th[1]
MONTENEGRO	16	129	327	277	291	95%	3rd[1]
FYR MACEDONIA	16	90	458	299	322	93%	4th[1]
ALBANIA	15	153	456	265	429	62%	7th[2]
MOLDAVIA	15	34	283	169	187	91%	NA

(1) Ranking based on balance sheet
(2) Ranking based on credit outstandings

AFRICA, A DRIVER FOR DEVELOPMENT



Clients	Revenues	Net income	C/I	RWA
3.3m	EUR 830m	EUR 92m	51.9%	EUR 15.8bn

9M 14	Revenues (In EUR m)	RWA (In EUR m)	Loans (In EUR m)	Deposits (In EUR m)	L/D Ratio	Ranking
MOROCCO	303	6,562	6,595	5,360	123%	4th(2)
ALGERIA	90	1,614	1,119	1,761	64%	NA
IVORY COAST	80	1,334	776	1,174	66%	1st(2)
TUNISIA	72	1,387	1,443	1,345	107%	7th(2)
SENEGAL	57	937	635	724	88%	2nd(2)
CAMEROON	57	1,023	744	742	100%	1st(2)
GHANA	47	490	224	279	80%	13th(1)
MADAGASCAR	31	276	178	276	64%	NA
BURKINA FASO	22	561	300	282	106%	4th(2)
EQUATORIAL GUINEA	21	529	168	478	35%	4th(2)
GUINEA	20	235	127	204	62%	2nd(1)
CHAD	17	276	147	149	99%	4th(2)
BENIN	13	405	173	223	78%	6th(1)

(1) Ranking based on balance sheet
(2) Ranking based on credit outstandings

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