

03 / 11 / 2010

THIRD QUARTER AND FIRST 9 MONTHS 2010 RESULTS

SUPPLEMENTARY DATA



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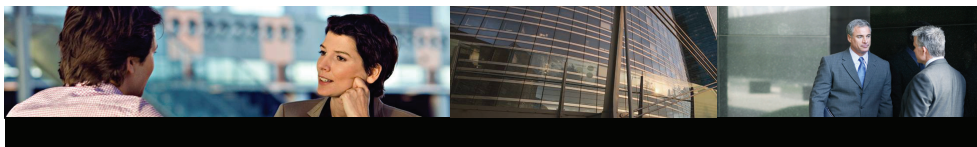
Amendment to IAS 39: reclassifications of non-derivative financial assets

- No asset reclassifications since October 1st 2008

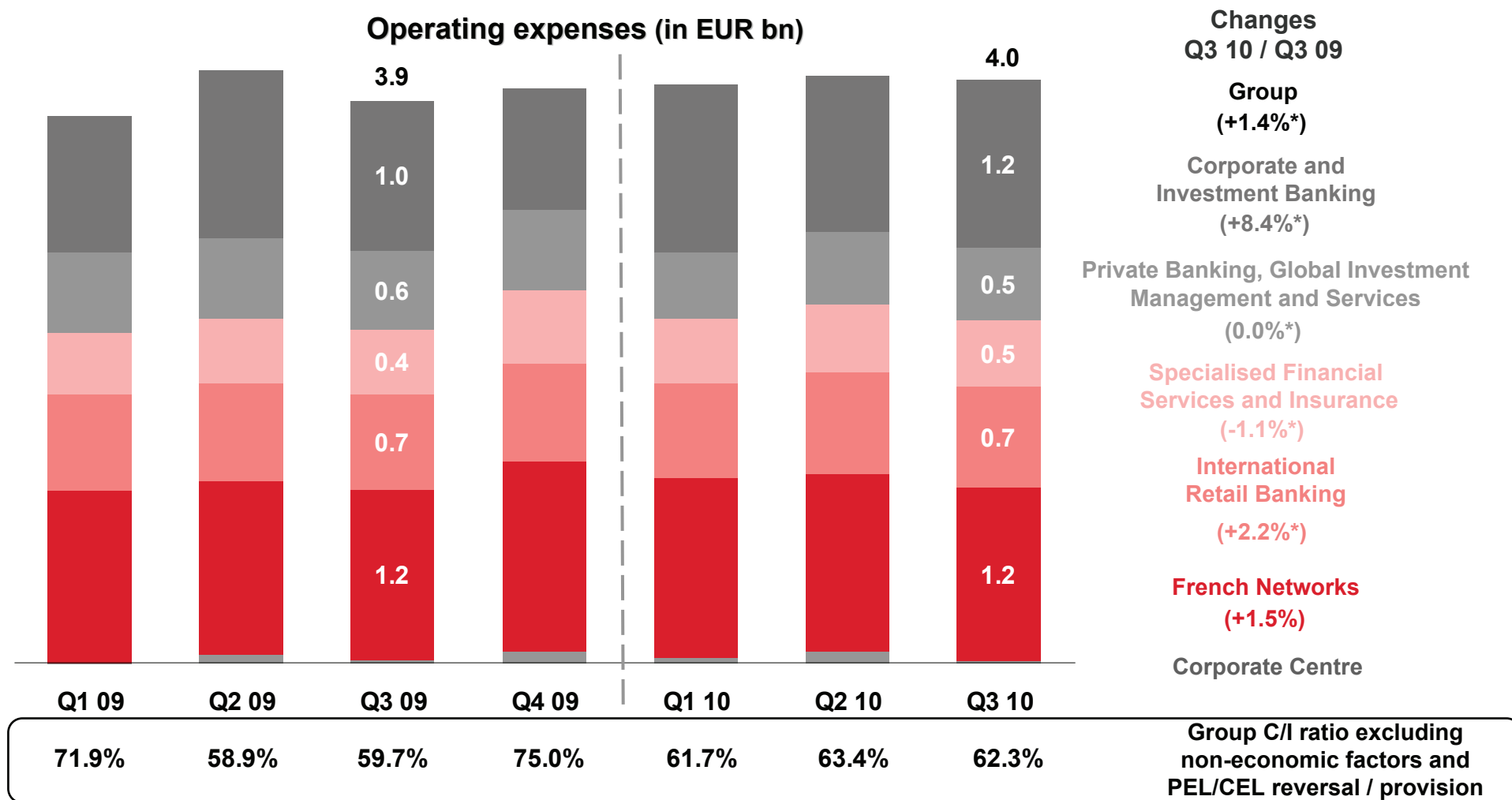
Change in fair value between transfer date and period end date (value that would have been booked if the instruments had not been reclassified)					
In EUR bn	2008	2009	Q1 10	Q2 10	Q3 10
OCI	-0.54	0.68	0.07	-0.12	-0.03
Net banking income	-1.5	-1.6	0.3	0.2	0.5
<i>For the record, provision booked to NCR</i>	0.0	-1.1	-0.2	-0.1	-0.04

In EUR bn <i>Transferred to</i>	Reclassified asset portfolio 30/09/2010	
	NBV	Fair value
Available-for-Sale	0.6	0.6
Credit Instit. Loans & Receivables	4.9	5.0
Customer Loans & Receivables	18.6	17.7
Total	24.2	23.3

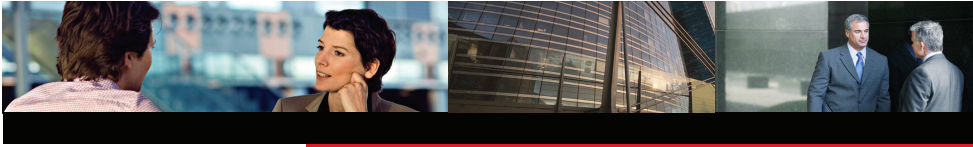
The asset reclassification on October 1st 2008 entailed a change in management direction, based on a "credit risk" approach rather than a "market risk" approach. Consequently, the negative effect on the net banking income described above that the Group would have booked if the assets had continued to be valued at market value does not take into account the measures that would have been implemented with management at market value of the corresponding assets (hedges, disposals, etc.).



Group Cost/Income ratio: 64.1% (vs. 65.3% in Q3 09)

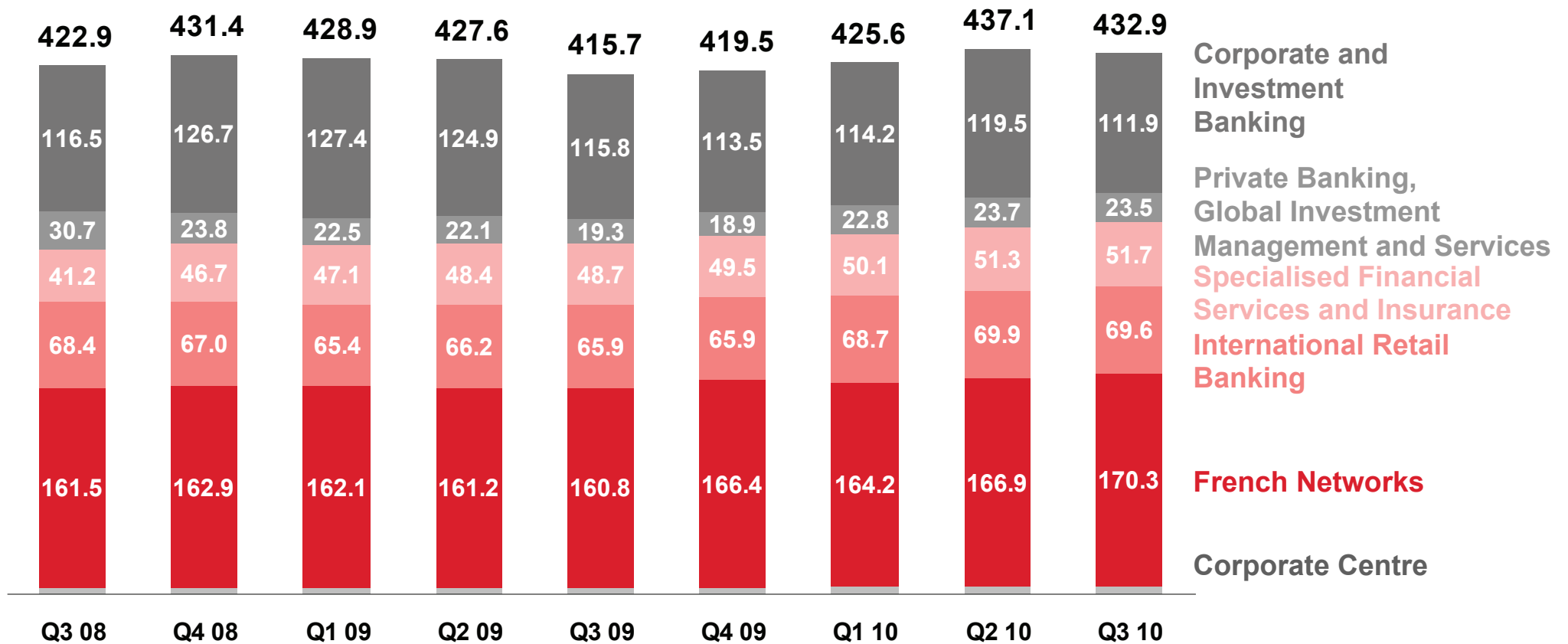


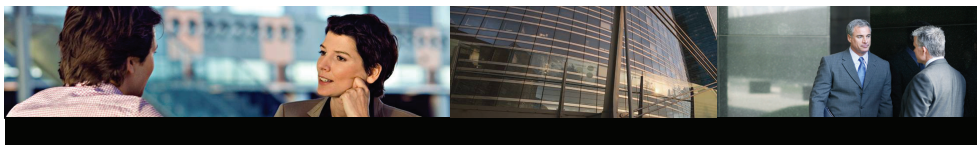
* When adjusted for changes in Group structure and at constant exchange rates, excluding Asset Management following the creation of Amundi.



Change in book outstandings

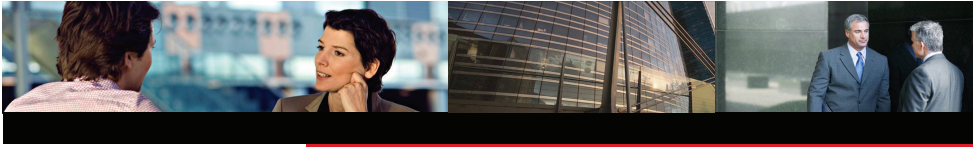
End of period in EUR bn



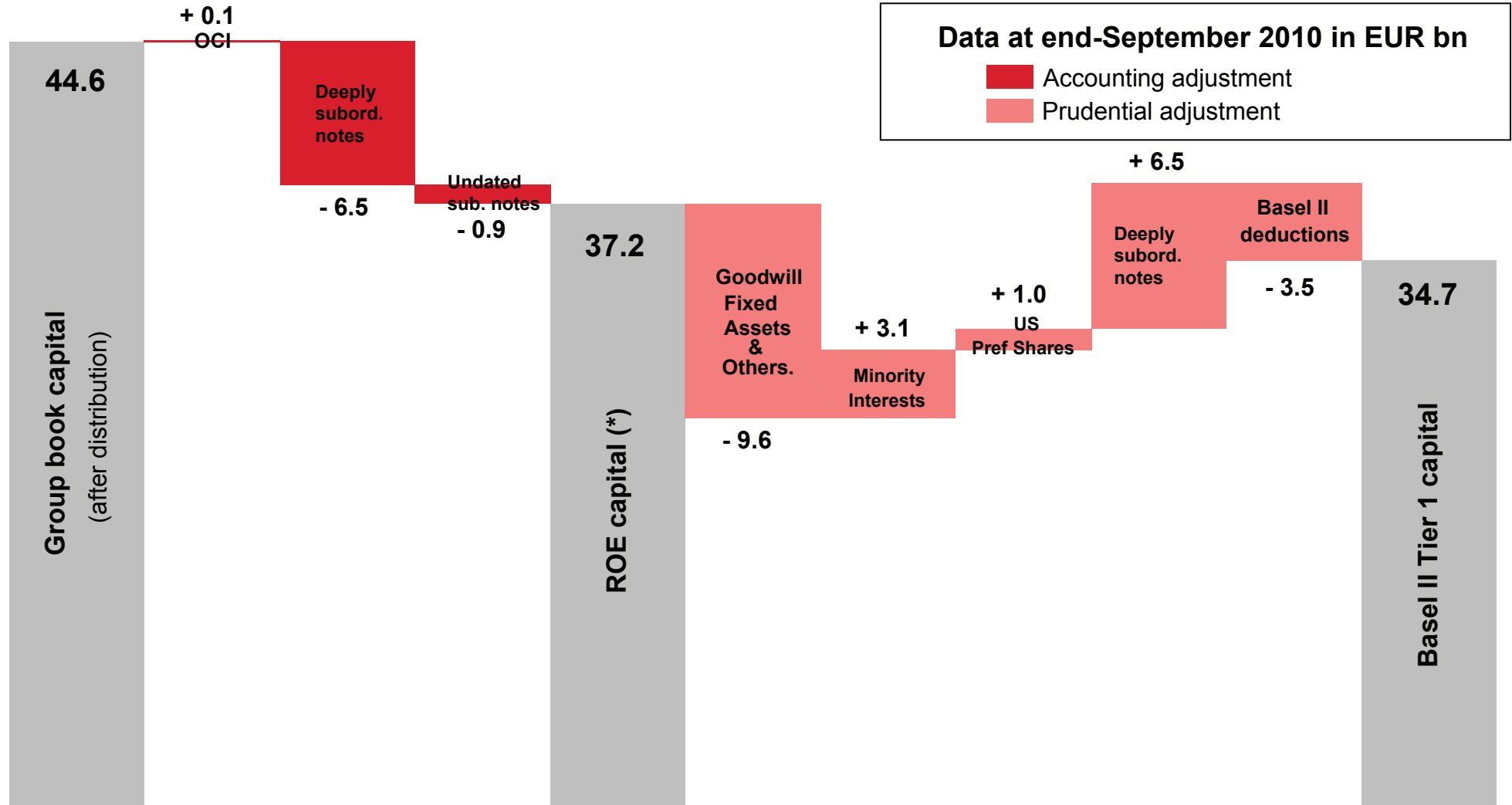


Basel II risk-weighted assets at end-September 2010 (in EUR bn)

	Credit	Market	Operational	Total
French Networks	78.9	0.1	2.9	81.9
International Retail Banking	67.5	0.3	3.6	71.3
Specialised Financial Services & Insurance	38.8	0.0	2.2	41.0
Private Banking, Global Investment Management and Services	11.4	0.5	2.9	14.8
Corporate & Investment Banking	70.3	14.9	30.3	115.5
Corporate Centre	3.4	0.1	4.9	8.4
Group total	270.3	15.9	46.8	333.0



Calculation of ROE Capital and the Tier 1 ratio



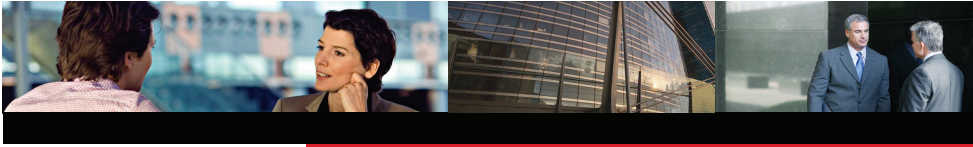
(*) Data at the end of the period; ROE is calculated based on the average capital at the end of the period



Results - French Networks

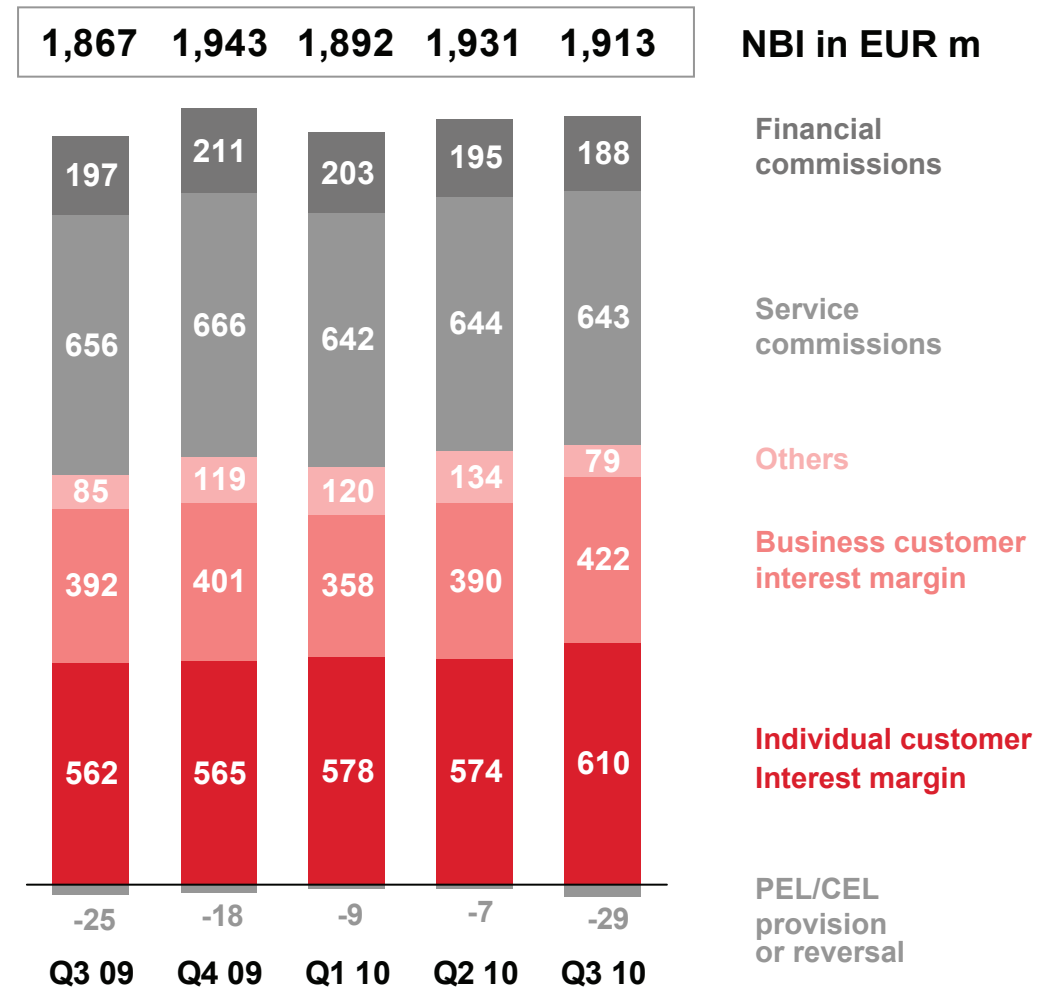
In EUR m	Q3 09	Q3 10	Change Q3/Q3	9M 09	9M 10	Change 9M/9M
Net banking income	1,867	1,913	+2.5% +2.6%(a)	5,523	5,736	+3.9% +5.0%(a)
Operating expenses	(1,181)	(1,199)	+1.5%	(3,585)	(3,680)	+2.6%
Gross operating income	686	714	+4.1% +4.5%(a)	1,938	2,056	+6.1% +9.5%(a)
Net allocation to provisions	(220)	(197)	-10.5%	(664)	(645)	-2.9%
Operating income	466	517	+10.9% +11.2%(a)	1,274	1,411	+10.8% +16.0%(a)
Group net income	296	340	+14.9% +15.2%(a)	810	931	+14.9% +20.6%(a)
ROE (after tax)	19.0%	22.0%		17.5%	19.3%	
C/I ratio	63.3%	62.7%		64.9%	64.2%	
C/I ratio (a)	62.4%	61.7%		65.1%	63.7%	

(a) Excluding the EUR -29m PEL/CEL provision in Q3 10 vs. the EUR -25m provision in Q3 09

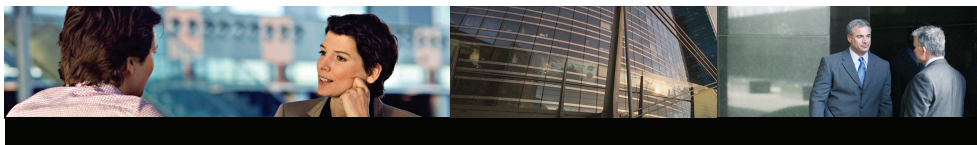


Change in net banking income

- **NBI: +2.6%^(a) vs. Q3 09**
- **Commissions: -2.7% vs. Q3 09**
 - ▶ Financial commissions: -4.9% vs. Q3 09
 - ▶ Service commissions: -2.0% vs. Q3 09
- **Interest margin: +7.0%^(a) vs. Q3 09**
 - ▶ Average deposit outstandings: +11.5% vs. Q3 09
 - ▶ Average loan outstandings: +4.1% vs. Q3 09
 - ▶ Gross interest margin: 2.44% (stable vs. Q2 10)

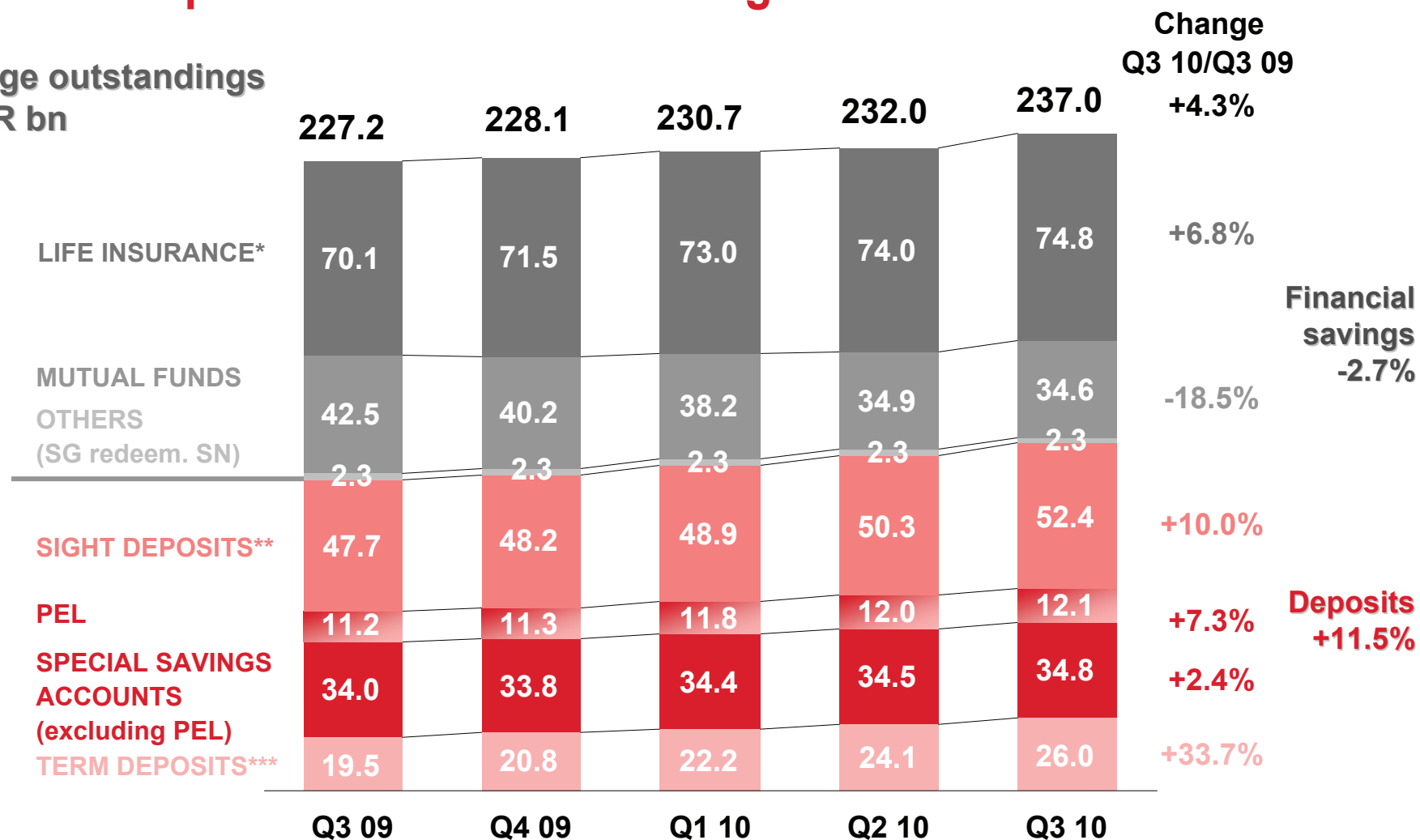


(a) Excluding the EUR -29m PEL/CEL provision in Q3 10 vs. the EUR -25m provision in Q3 09



Customer deposits and financial savings

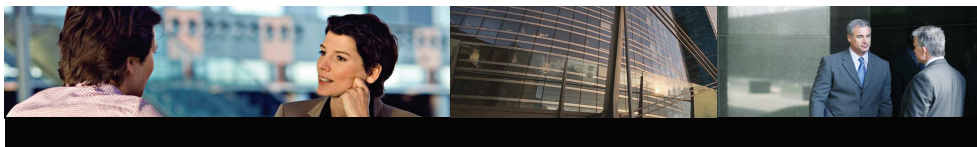
Average outstandings
In EUR bn



* Mathematical reserves

** Including deposits from Financial Institutions and currency deposits

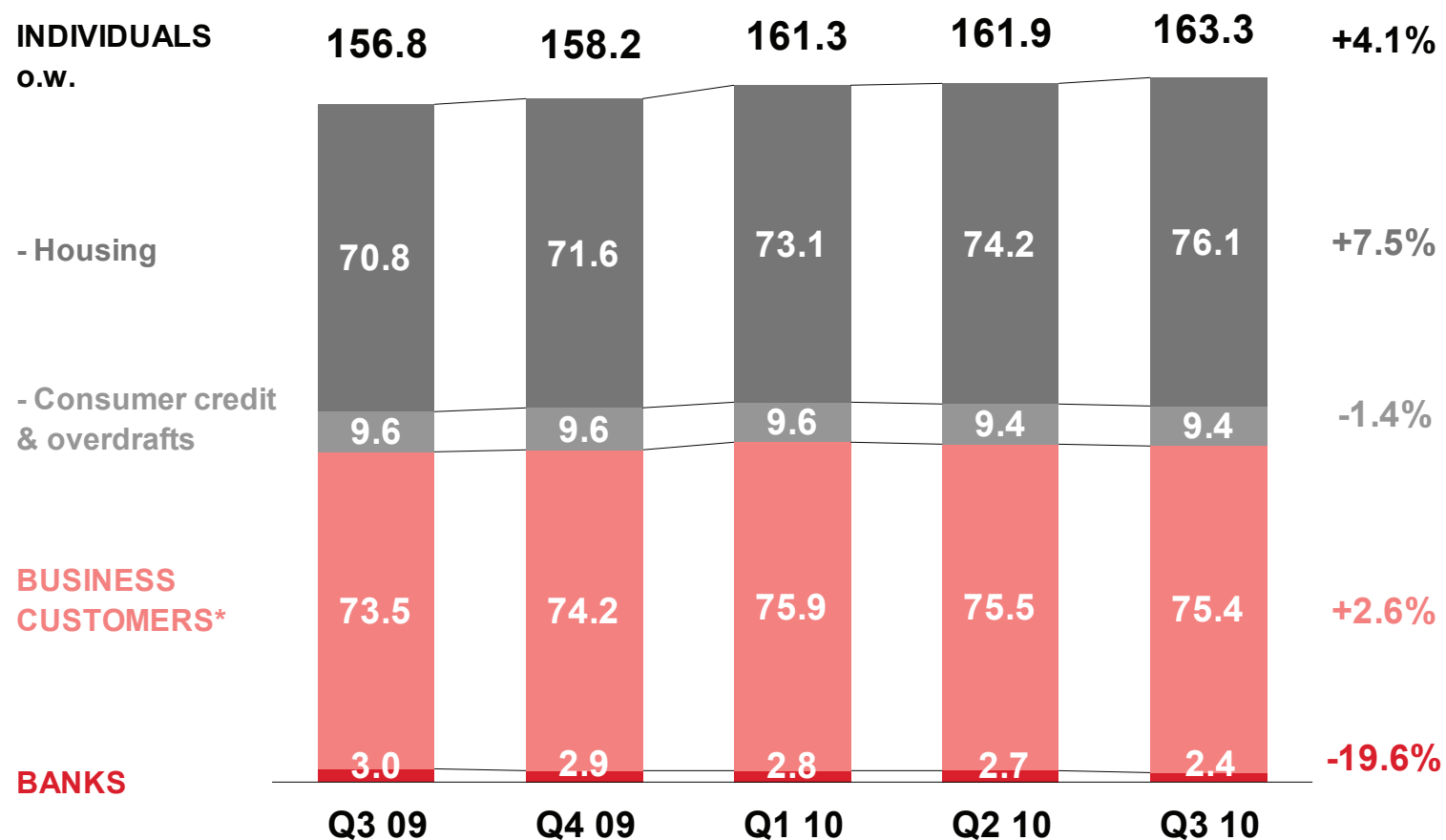
*** Including deposits from Financial Institutions and medium-term notes



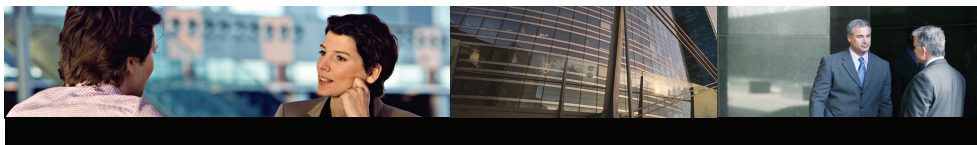
Loan outstandings

Average outstandings
in EUR bn

Change
Q3 10/Q3 09



* In descending order: SMEs, self-employed professionals, local authorities, corporates, NPOs
Including foreign currency loans



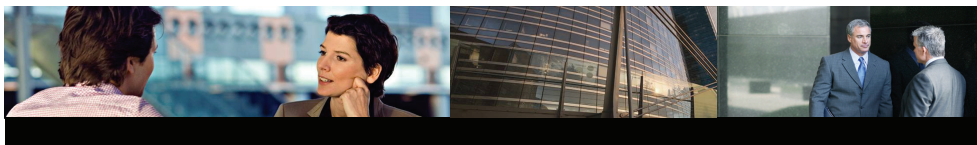
Gross interest margins*

- The interest margin is an aggregate indicator dependent on three elements:
 - ▶ Net interest income on loans
 - ▶ Structure effect, measured by the ratio of deposits to loans
 - ▶ Margin on resources: replacement rate of resources - remuneration rate of resources

as %										
<u>Interest margin</u> (12 month moving average)	Q3 08	Q4 08	Q1 09	Q2 09	Q3 09	Q4 09	Q1 10	Q2 10	Q3 10	
	2.25	2.21	2.13	2.11	2.19	2.24	2.35	2.44	2.44	

$$\text{Interest margin} = \text{Interest margin on loans} + \frac{\text{Deposits}}{\text{Loans}} \times (\text{Replacement rate of resources} - \text{Remuneration rate of resources})$$

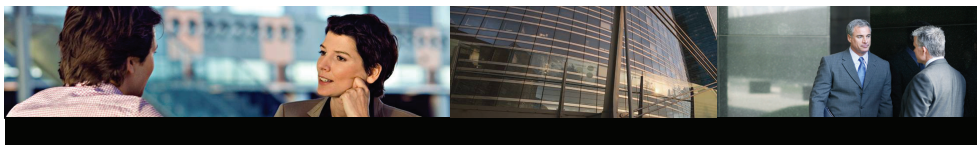
* The interest margin does not indicate the change in product or customer margins and is not the sole factor in determining the changes in net interest income



Results - International Retail Banking

In EUR m	Q3 09	Q3 10	Change Q3/Q3		9M 09	9M 10	Change 9M/9M	
Net banking income	1,174	1,250	+6.5%	+3.1%*	3,530	3,673	+4.1%	+0.6%*
Operating expenses	(657)	(695)	+5.8%	+2.2%*	(2,001)	(2,052)	+2.5%	-0.9%*
Gross operating income	517	555	+7.4%	+4.3%*	1,529	1,621	+6.0%	+2.7%*
Net allocation to provisions	(336)	(305)	-9.2%	-14.8%*	(945)	(1,005)	+6.3%	-0.2%*
Operating income	181	250	+38.1%	+44.2%*	584	616	+5.5%	+7.7%*
Net profits or losses from other assets	0	(2)	NM	NM*	11	2	-81.8%	-90.0%*
Group net income	112	149	+33.0%	+36.1%*	359	388	+8.1%	+9.3%*
C/I ratio	56.0%	55.6%			56.7%	55.9%		

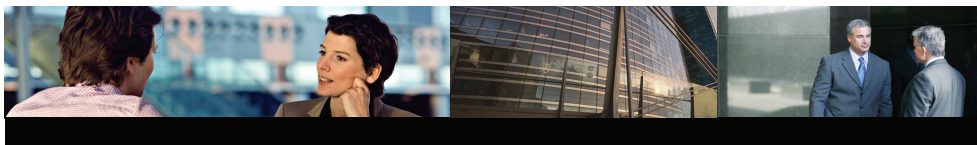
* When adjusted for changes in Group structure and at constant exchange rates



Quarterly results - International Retail Banking, by geographic zone

In EUR m	Czech Republic		Romania		Russia		Other CEE		Mediterranean Basin		Sub-sah. Africa, French territories and Others	
	Q3 09	Q3 10	Q3 09	Q3 10	Q3 09	Q3 10	Q3 09	Q3 10	Q3 09	Q3 10	Q3 09	Q3 10
Net banking income	279	290	195	190	206	224	163	161	186	224	145	161
Operating expenses	(135)	(134)	(89)	(89)	(149)	(164)	(113)	(115)	(89)	(97)	(82)	(96)
Gross operating income	144	156	106	101	57	60	50	46	97	127	63	65
Net allocation to provisions	(45)	(23)	(33)	(67)	(169)	(61)	(50)	(118)	(37)	(13)	(2)	(23)
Operating income	99	133	73	34	(112)	(1)	0	(72)	60	114	61	42
Net profits or losses from other assets	1	(1)	0	1	0	(3)	0	1	0	0	(1)	0
Group net income	49	66	35	17	(56)	(2)	7 *	(24) *	40	68	37	24
C/I ratio	48%	46%	46%	47%	72%	73%	69%	71%	48%	43%	57%	60%

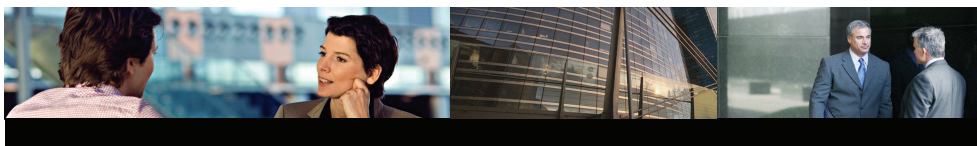
* O.w. EUR -40m for Greece in Q3 10 and EUR -9m in Q3 09

















9-month results - International Retail Banking, by geographic zone

In EUR m	Czech Republic		Romania		Russia		Other CEE		Mediterranean Basin		Sub-sah. Africa, French territories and Others	
	9M 09	9M 10	9M 09	9M 10	9M 09	9M 10	9M 09	9M 10	9M 09	9M 10	9M 09	9M 10
Net banking income	815	838	551	571	684	678	476	464	578	657	426	465
Operating expenses	(393)	(378)	(273)	(267)	(472)	(482)	(342)	(351)	(268)	(290)	(253)	(284)
Gross operating income	422	460	278	304	212	196	134	113	310	367	173	181
Net allocation to provisions	(139)	(84)	(86)	(161)	(497)	(283)	(138)	(390)	(67)	(54)	(18)	(33)
Operating income	283	376	192	143	(285)	(87)	(4)	(277)	243	313	155	148
Net profits or losses from other assets	1	(1)	0	0	0	(3)	11	1	0	0	(1)	5
Group net income	138	185	92	70	(139)	(48)	27 *	(106) *	150	191	91	96
C/I ratio	48%	45%	50%	47%	69%	71%	72%	76%	46%	44%	59%	61%

* O.w. EUR -136m for Greece in 9M 10 and EUR -25m in 9M 09

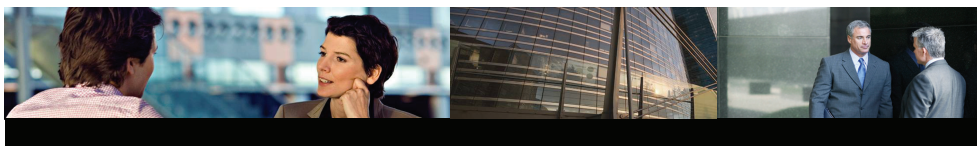


Indicators of subsidiaries

	Ownership percentage	Credit RWAs*(1)	Loans*(1)	Deposits*(1)	Loan to deposit ratio (as %)(1)	Net position*(1)	Group share of the Market capitalisation
 Czech Republic (KB)	60.4%	11,941	15,235	21,540	70.7%	1,346	3,644
 Romania (BRD)	59.4%	9,812	7,598	6,695	113.5%	667	1,192
 Greece (GBG)	54.0%	3,900	3,564	2,448	145.6%	135	41
 Croatia (SB)	100.0%	2,689	2,504	1,939	129.1%	442	-
 Slovenia (SKB)	99.7%	1,987	2,457	1,407	174.6%	248	-
 Bulgaria (SGEB)	99.7%	1,419	1,203	835	144.1%	162	-
 Serbia (SGS)	100.0%	1,412	852	443	192.3%	195	-
 Russia (Rosbank)	65.7%	8,199	6,309	6,277	100.5%	262	-
 Russia (BSGV)	100.0%	2,659	2,347	1,510	155.4%	341	-
 Russia (Delta Credit)	100.0%	439	1,166	14	NM	175	-
 Egypt (NSGB)	77.2%	5,305	4,088	6,224	65.7%	750	1,369
 Morocco (SGMA)	56.9%	5,926	5,923	5,053	117.2%	324	-
 Algeria (SGA)	100.0%	1,276	971	1,059	91.7%	176	-
 Reunion (BFCOI)	50.0%	965	1,351	725	186.3%	60	-

* Indicators at end-September 2010 - In EUR m

(1) The exposures reported relate to all of the International Retail Banking division's activities

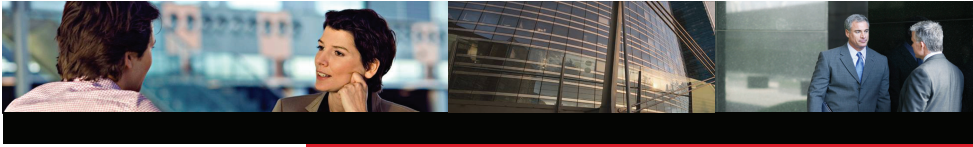


SUPPLEMENT - SPECIALISED FINANCIAL SERVICES AND INSURANCE

Results - Specialised Financial Services and Insurance

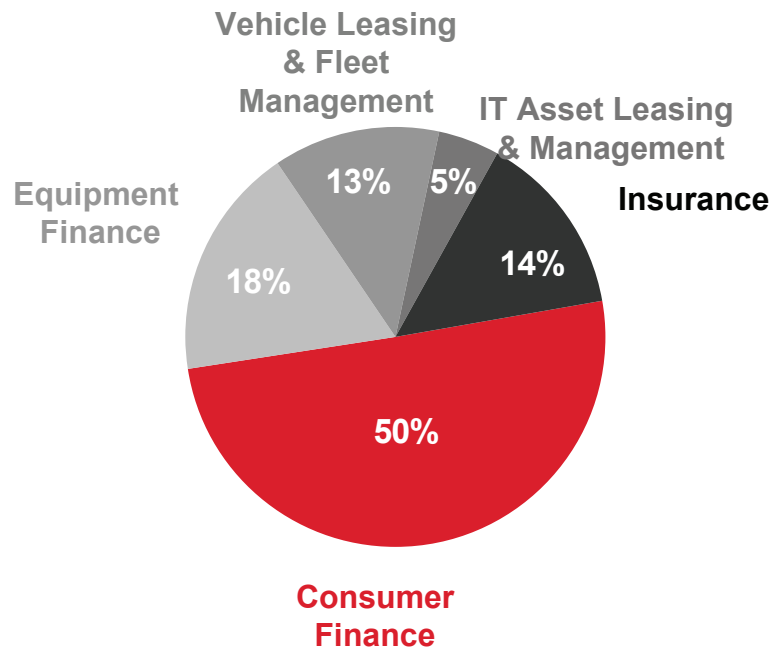
In EUR m	Q3 09	Q3 10	Change Q3/Q3		9M 09	9M 10	Change 9M/9M	
Net banking income	810	888	+9.6%	+6.3%*	2,355	2,663	+13.1%	+8.8%*
<i>o.w. Specialised Financial Services</i>	698	762	+9.2%	+5.3%*	2,021	2,281	+12.9%	+7.9%*
Operating expenses	(446)	(464)	+4.0%	-1.1%*	(1,317)	(1,376)	+4.5%	-0.6%*
Gross operating income	364	424	+16.5%	+15.5%*	1,038	1,287	+24.0%	+20.8%*
<i>o.w. Specialised Financial Services</i>	297	348	+17.2%	+15.9%*	842	1,056	+25.4%	+21.4%*
Net allocation to provisions	(338)	(299)	-11.5%	-14.2%*	(865)	(909)	+5.1%	+0.1%*
Operating income	26	125	x4.8	x5.8*	173	378	x2.2	x2.3
<i>o.w. Specialised Financial Services</i>	(41)	49	<i>NM</i>	<i>NM*</i>	(23)	147	<i>NM</i>	<i>NM*</i>
Group net income	10	87	x8.7	x11.2*	63	249	x4.0	x3.0*
C/I ratio	55.1%	52.3%			55.9%	51.7%		

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

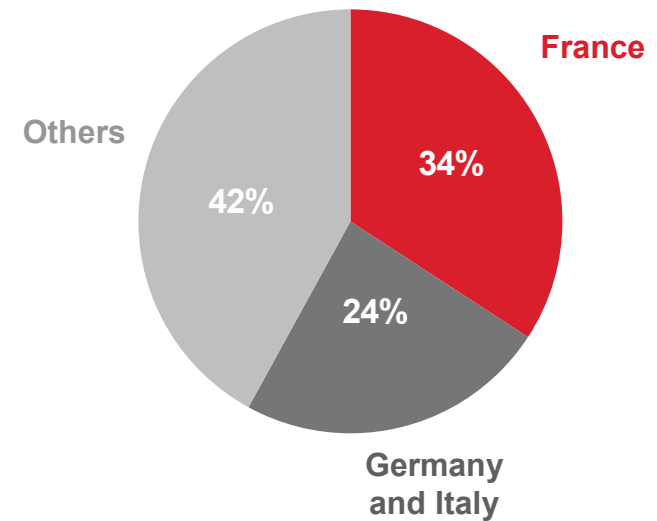


Breakdown of NBI by business and geographic zone

Q3 10 NBI by business



Q3 10 NBI by geographic zone



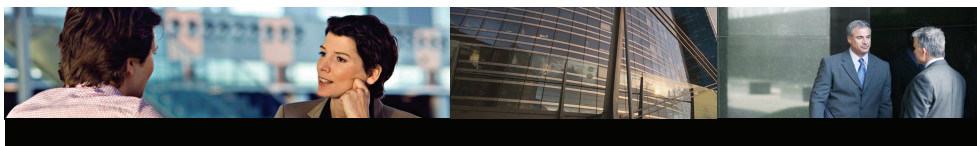


SUPPLEMENT – PRIVATE BANKING, GLOBAL INVESTMENT MANAGEMENT AND SERVICES

Results - Private Banking, Global Investment Management and Services

In EUR m	Q3 09	Q3 10	Change Q3/Q3		9M 09	9M 10	Change 9M/9M	
Net banking income	636	568	-10.7%	-3.0%*	1,894	1,664	-12.1%	-8.2%*
Operating expenses	(557)	(504)	-9.5%	0.0%*	(1,673)	(1,481)	-11.5%	-5.6%*
Gross operating income	79	64	-19.0%	-16.5%*	221	183	-17.2%	-20.7%*
Net allocation to provisions	(12)	5	NM	NM	(39)	0	-100.0%	-97.4%*
Operating income	67	69	+3.0%	-1.4%*	182	183	+0.5%	-6.6%*
Net profits or losses from other assets	(1)	0	NM	NM*	0	0	NM	NM*
Group net income	50	80	60.0%	+0.0%*	139	209	+50.4%	-10.6%*
C/I ratio	87.6%	88.7%			88.3%	89.0%		

* When adjusted for changes in Group structure and at constant exchange rates, excluding Asset Management following the creation of Amundi.



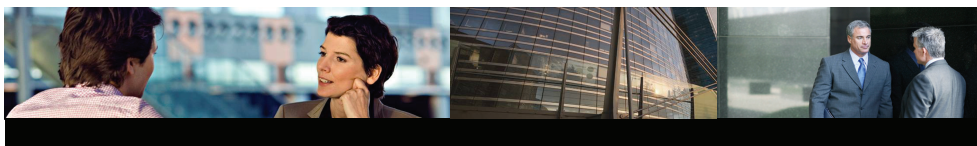
SUPPLEMENT – PRIVATE BANKING, GLOBAL INVESTMENT MANAGEMENT AND SERVICES

Quarterly income statement

In EUR m

	Private Banking			Asset Management			SG SS, Brokers			Total Private Banking, Global Investment Management and Services			
	Q3 09	Q3 10	Change	Q3 09	Q3 10	Change	Q3 09	Q3 10	Change	Q3 09	Q3 10	Change	
Net banking income	206	203	-5%*	171	109	-36%	259	256	-1%*	636	568	-11%	-3%*
Operating expenses	(131)	(147)	+7%*	(174)	(116)	-33%	(252)	(241)	-4%*	(557)	(504)	-10%	-0%*
Gross operating income	75	56	-26%*	(3)	(7)	NM	7	15	+67%*	79	64	-19%	-16%*
Net allocation to provisions	(11)	0	-100%*	0	4	NM	(1)	1	NM*	(12)	5	NM	NM
Operating income	64	56	-14%*	(3)	(3)	+0%	6	16	+100%*	67	69	+3%	-1%*
Net profits or losses from other assets	0	(1)		1	0		(2)	1		(1)	0		
Net income from companies accounted for by the equity method	0	0		0	28		0	0		0	28		
Income tax	(15)	(13)		0	1		0	(5)		(15)	(17)		
Net income before minority interests	49	42		(2)	26		4	12		51	80		
O.w. minority interests	0	0		0	0		1	0		1	0		
Group net income	49	42	-16%*	(2)	26	NM	3	12	x3.0*	50	80	60%	+0%*
Average allocated capital	443	473		355	418		525	532		1,323	1,422		

* When adjusted for changes in Group structure and at constant exchange rates, excluding Asset Management following the creation of Amundi.



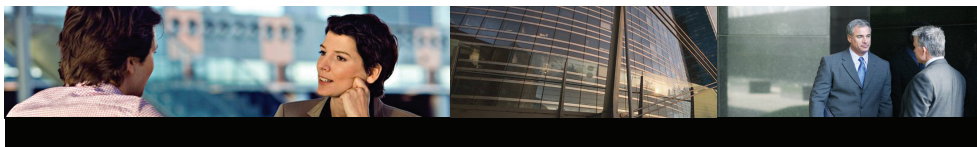
SUPPLEMENT – PRIVATE BANKING, GLOBAL INVESTMENT MANAGEMENT AND SERVICES

9-month financial statement

In EUR m

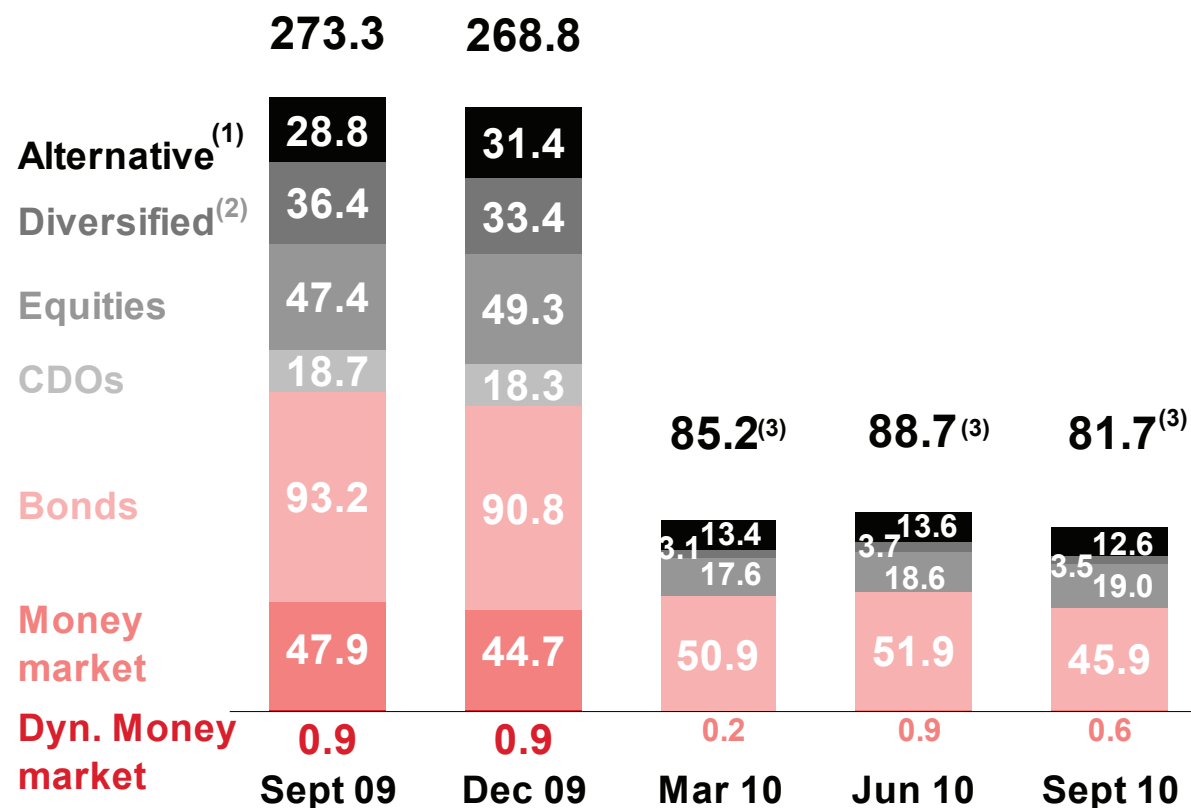
	Private Banking			Asset Management			SG SS, Brokers			Total Private Banking, Global Investment Management and Services			
	9M 09	9M 10	Change	9M 09	9M 10	Change	9M 09	9M 10	Change	9M 09	9M 10	Change	
Net banking income	625	528	-17%*	453	327	-28%	816	809	-1%*	1,894	1,664	-12%	-8%*
Operating expenses	(394)	(411)	+1%*	(477)	(343)	-28%	(802)	(727)	-9%*	(1,673)	(1,481)	-11%	-6%*
Gross operating income	231	117	-50%*	(24)	(16)	+33%	14	82	x4.8*	221	183	-17%	-21%*
Net allocation to provisions	(37)	(1)	-97%*	0	1	NM	(2)	0	-100%*	(39)	0	-100%	-97%*
Operating income	194	116	-41%*	(24)	(15)	+38%	12	82	x5.5*	182	183	+1%	-7%*
Net profits or losses from other assets	0	(1)		0	0		0	1		0	0		
Net income from companies accounted for by the equity method	0	0		0	75		0	0		0	75		
Income tax	(44)	(26)		8	5		(4)	(27)		(40)	(48)		
Net income before minority interests	150	89		(16)	65		8	56		142	210		
O.w. minority interests	0	0		2	0		1	1		3	1		
Group net income	150	89	-41%*	(18)	65	NM	7	55	x6.1*	139	209	+50%	-11%*
Average allocated capital	444	446		377	448		518	532		1,339	1,426		

* When adjusted for changes in Group structure and at constant exchange rates, excluding Asset Management following the creation of Amundi.



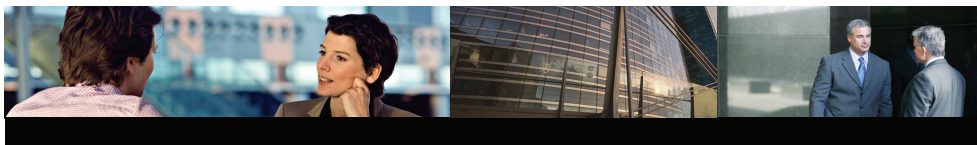
Assets under management by product type excluding Lyxor

EUR 81.7bn at September 30th 2010



Reminder: EUR 89.1bn of assets managed by Lyxor at 30/09/2010

(1) Hedge funds, private equity, real estate, active structured asset management, index-fund management
 (2) Funds combining several asset classes (bonds, equities, cash), for example risk-profiled funds
 (3) Excluding assets managed by Amundi



Results - Corporate and Investment Banking

In EUR m	Q3 09	Q3 10	Change Q3/Q3		9M 09	9M 10	Change 9M/9M	
Net banking income	2,348	1,934	-17.6%	-20.0%*	6,225	5,829	-6.4%	-8.8%*
Operating expenses	(1,037)	(1,159)	+11.8%	+8.4%*	(3,136)	(3,385)	+7.9%	+4.1%*
Gross operating income	1,311	775	- 40.9%	-42.6%*	3,089	2,444	-20.9%	-21.6%*
Net allocation to provisions	(605)	(123)	-79.7%	-80.6%*	(1,431)	(498)	-65.2%	-66.1%*
Operating income	706	652	-7.6%	-9.1%*	1,658	1,946	+17.4%	+17.5%*
Group net income	518	468	-9.7%	-8.2%*	1,225	1,419	+15.8%	+18.7%*
C/I ratio	44.2%	59.9%			50.4%	58.1%		

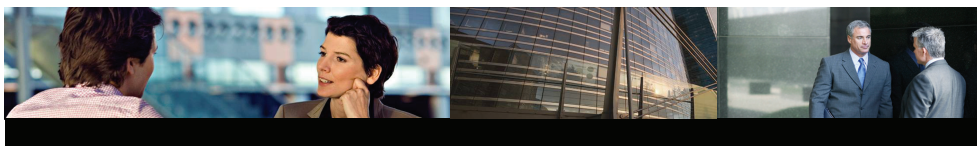
* When adjusted for changes in Group structure and at constant exchange rates



Quarterly income statement

	Core activities			Legacy assets			Total Corporate and Investment Banking			
	Q3 09	Q3 10	Change	Q3 09	Q3 10	Change	Q3 09	Q3 10	Change	
Net banking income	2,635	2,024	-23%	(287)	(90)	NM	2,348	1,934	-18%	-20%*
o.w. Financing & Advisory	642	729	+14%				642	729	+14%	+9%*
o.w. Global Markets	1,993	1,295	-35%				1,993	1,295	-35%	-37%*
Equities	1,057	639	-40%				1,057	639	-40%	
Fixed income, Currencies and Commodities	936	656	-30%				936	656	-30%	
Operating expenses	(1,026)	(1,139)	+11%	(11)	(20)	NM	(1,037)	(1,159)	+12%	+8%*
Gross operating income	1,609	885	-45%	(298)	(110)	NM	1,311	775	-41%	-43%*
Net allocation to provisions	(249)	(15)	-94%	(356)	(108)	NM	(605)	(123)	-80%	-81%*
Operating income	1,360	870	-36%	(654)	(218)	NM	706	652	-8%	-9%*
Net profits or losses from other assets	0	1		1	(1)		1	0		
Income tax	(416)	(251)		216	70		(200)	(181)		
Net income before minority interests	958	620		(438)	(149)		520	471		
O.w. minority interests	3	4		(1)	(1)		2	3		
Group net income	955	616	-35%	(437)	(148)	NM	518	468	-10%	-8%*
Average allocated capital	6,882	7,026		1,995	2,600		8,877	9,626		
C/I ratio	38.9%	56.3%		NM	NM		44.2%	59.9%		

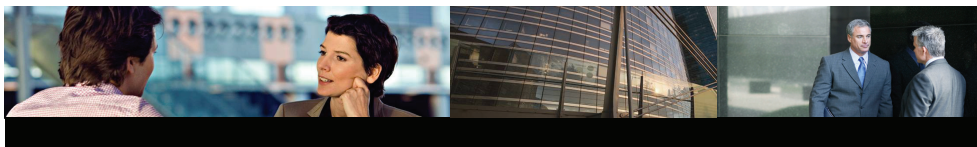
* When adjusted for changes in Group structure and at constant exchange rates



9-month income statement

	Core activities			Legacy assets			Total Corporate and Investment Banking			
	9M 09	9M 10	Change	9M 09	9M 10	Change	9M 09	9M 10	Change	
Net banking income	8,269	5,871	-29%	(2,044)	(42)	NM	6,225	5,829	-6%	-9%*
o.w. Financing & Advisory	1,881	1,987	+6%				1,881	1,987	+6%	-1%*
o.w. Global Markets	6,388	3,884	-39%				6,388	3,884	-39%	-40%*
Equities	2,738	1,782	-35%				2,738	1,782	-35%	
Fixed income, Currencies and Commodities	3,650	2,102	-42%				3,650	2,102	-42%	
Operating expenses	(3,107)	(3,339)	+7%	(29)	(46)	NM	(3,136)	(3,385)	+8%	+4%*
Gross operating income	5,162	2,532	-51%	(2,073)	(88)	NM	3,089	2,444	-21%	-22%*
Net allocation to provisions	(836)	(79)	-91%	(595)	(419)	NM	(1,431)	(498)	-65%	-66%*
Operating income	4,326	2,453	-43%	(2,668)	(507)	NM	1,658	1,946	+17%	+17%*
Net profits or losses from other assets	(1)	(2)		0	0		(1)	(2)		
Income tax	(1,334)	(689)		881	162		(453)	(527)		
Net income before minority interests	3,026	1,771		(1,788)	(345)		1,238	1,426		
O.w. minority interests	14	8		(1)	(1)		13	7		
Group net income	3,012	1,763	-41%	(1,787)	(344)	NM	1,225	1,419	+16%	+19%*
Average allocated capital	7,415	6,761		1,732	2,085		9,147	8,846		
C/I ratio	37.6%	56.9%		NM	NM		50.4%	58.1%		

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



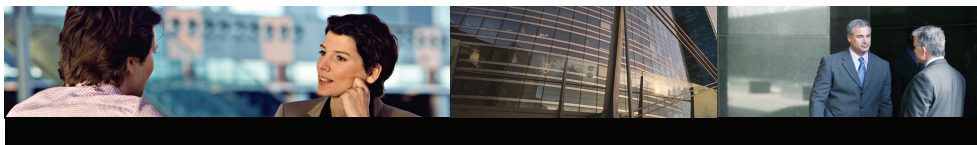
Legacy assets - Summary of exposures

In EUR bn	<i>Legacy assets disclosed in the Specific Financial Information (G7)</i>	<i>Banking Book</i>	<i>Trading Book</i>	Total
	Unhedged exposures	<i>Net exposure</i>	<i>Net exposure</i>	Net exposure
	- RMBS'	1.6	0.1	1.8
	- CMBS'	7.0	0.1	7.1
	- Other ABS'	0.3	0.0	0.3
	- CDOs of RMBS'	2.3	1.7	4.0
	- Banking & Corporate Bonds	0.0	0.4	0.5
	- Others (other CDOs, CLOs, etc.)	0.8	0.3	1.1
	Total unhedged exposure	12.0	2.7	14.7
	Exotic credit derivative portfolio cash assets		<i>Fair value of underlying assets</i>	Fair value of underlying assets
	- RMBS' (US + EUR)		0.1	0.1
	- CMBS' (US + EUR)		1.6	1.6
	- Other ABS'		0.1	0.1
	Total exotic credit derivatives		1.9	1.9
	Exposures to monolines, CDPCs & other financial institutions	<i>Fair value of hedged instruments</i>	<i>Fair value of hedged instruments</i>	Fair value of hedged instruments
	- o.w. CDOs of RMBS'	0.0	0.7	0.7
	- o.w. other CDOs	0.7	1.1	1.7
	- o.w. CLOs	4.5	2.9	7.4
	- o.w. others (inc. Structured Financing)	0.9	3.0	3.9
	Total monoline and other exposures	6.1	7.6	13.7
	<i>Legacy assets not disclosed in the Specific Financial Information (G7)</i>	<i>Banking Book</i>	<i>Trading Book</i>	Total
	Various assets	<i>Net exposure</i>	<i>Net exposure</i>	Net exposure
	- other ABS'	0.9	1.1	2.1
	- other corporates	0.9	0.9	1.8
	- other assets	0.6	0.0	0.6
	Total various assets	2.5	2.0	4.5



Legacy assets - Income statement

EUR m	Q1 09	Q2 09	Q3 09	Q4 09	Q1 10	Q2 10	Q3 10
NBI of runoff portfolios o.w.	- 1,592	- 165	- 287	- 776	- 23	71	- 90
Losses and writedowns of exotic credit derivatives	- 385	- 637	- 311	- 224	- 163	- 91	- 177
Corporate and LCDX macrohedging	21	- 81	- 130	- 67	9	- 5	- 2
Writedown of unhedged CDOs	- 116	16	- 78	- 188	- 54	- 14	23
Writedown of monolines	- 609	145	136	- 364	58	32	- 10
Writedown of RMBS'	12	- 2	- 6	- 3	8	- 9	1
Writedown of ABS portfolio sold by SGAM	- 193	62	165	29	57	52	- 2
CDPC reserves	- 257	116	14	- 43	- 36	20	1
SIV PACE writedown/reversal	15	- 22	- 18	- 8	-	-	-
Others	- 82	236	- 60	91	98	85	75
NCR of runoff portfolios o.w.	- 221	- 18	- 356	- 803	- 214	- 97	- 108
Permanent writedown of US RMBS'	- 65	- 15	- 11	- 59	- 8	4	- 36
Provisions for reclassified CDOs of RMBS'	- 58	-	- 334	- 633	- 195	- 88	- 45



League Table

Investment Banking

Debt Capital Markets (1)	2010	2009	2008
All-International Euro-denominated Bonds	#5	#4	#5
All corporate bonds in Euro	#3	#3	#4
All sovereign issues in Euro	#2	#3	#8
All Jumbo covered bonds	#6	#1	#8
Bookrunner of syndicated loans in EMEA	#3	#4	#7
Primary Debt House Overall (2)	#5	#6	#14
Rating Agency Advisory (2)	#5	#3	#12
Best Syndicate and runner-up for Best Bank for Covered Bonds (5)		X	

Equity Capital Markets	2010	2009	2008
Equity, equity related issues in France (3)	#1	#5	#2
Equity, equity related issues in Western Europe in Euros (3)	#13	#7	#7
France Equity sales (4)		#2	#1

M&A	2010	2009	2008
Financial advisor in France based on deals announced (3)	#2	#4	#10

Sources:

- (1) IFR, September 30th 2010, December 31st 2009 and 2008
- (2) Euromoney Primary Debt Poll June 2010 & 2009. Euromoney Global annual Debt Trading Poll, November 2008
- (3) Thomson Reuters September 30th 2010, December 31st 2009 and 2008
- (4) Thomson Extel Pan European Survey, June 2010, 2009 and 2008
- (5) Euroweek Covered Bonds Awards September 2009

Global Finance

Export Finance	2010	2009	2008
Best Export Finance Arranger (1)	#1	#1	#1
Global MLA of ECA-backed Trade Finance Loans (3)	#2	#2	#2
Best Global Export Finance Bank (2)		X	X

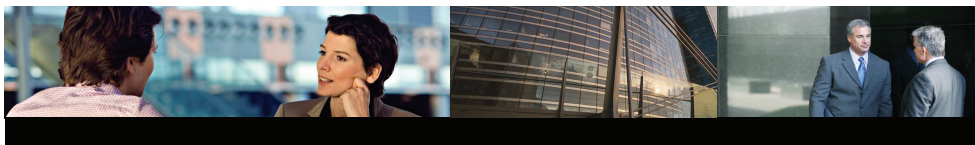
Commodities Finance	2010	2009	2008
Best Commodity Finance Bank (1)	#1	#1	#2
Best Energy Commodity Finance Bank (1)	#1	#3	#2
Best Metals Commodity Finance Bank (1)	#1	#2	#1
Energy Finance House of the year (8 & 9)	X		

Project and Asset Finance	2010	2009	2008
Advisor of the year (7)		X	
Best arrangers of project finance loans (4)		#1	#1
Best Africa Project Finance House (5)		X	

Acquisition Finance	2010	2009	2008
Bookrunner of Europe, Middle East & Africa Syndicated Loans (6)	#4	#3	#7

Sources:

- (1) Trade Finance Magazine June 2010, 2009 and 2008
- (2) Global Trade Review Magazine December 2009 and 2008
- (3) Dealogic Trade Finance league tables October 2010, December 2009 and 2008
- (4) Euroweek February 2009
- (5) Emeafinance Awards April 2009
- (6) IFR September 2010, December 2009 and 2008
- (7) PFI Awards 2009
- (8) Energy Risk Magazine January 2010
- (9) Euromoney July 2010



SUPPLEMENT CORPORATE & INVESTMENT BANKING

League Table

Global Markets			
Equity	2010	2009	2008
Equity derivatives House of the Year (1)		X	X
Global provider in Equity Derivatives (2 & 3)	#1	#1	#1
Most innovative Bank for Equity Derivatives (1)		X	
Lyxor: Best Managed Account Platform (12)	X		
Lyxor: Institutional Manager of the Year (6)		X	
Best overall investment platform: Lyxor platform (4)		X	X
Flow research (7)	#3	#3	#1
Structured Products - Research (7)		#3	#1
Fixed Income and Currencies	2010	2009	2008
Overall for debt trading market share (5)		#2	#1
Exotic Interest Rate Products (2)	#7	#2	#3
Inflation Swaps - Euro (2)	#2	#2	#2
Repurchase Agreements - Euro (3)	#1	#1	#3
FX: Overall for market share: (10)	#13	#13	#18
Commodities	2010	2009	2008
Energy derivatives House of the Year (1)		X	
Top dealer overall in commodity markets: (8)	#2	#3	#3
1. Dealer overall: Oil	#1	#1	#3
2. Dealer overall: base metals	#1	#1	#3
3. Research in Metals	#2	#2	#3
4. Structured Products (Corporates)	#2	#1	#1
5. Structured Products (Investors)	#4	#2	#1
Derivatives House of the Year (9)		X	
Oil & Products House of the Year (9)	X		
Cross Asset Research	2010	2009	2008
European Fixed Income Credit Research - Investment Grade (11)		#1	#2
1. Overall Trade Ideas (11)	#2	#1	#1
2. Overall Credit Strategy (11)	#1	#1	#1
Global Strategy (7)	#1	#1	#1
Cross Asset Research (7)	#1	#1	#1

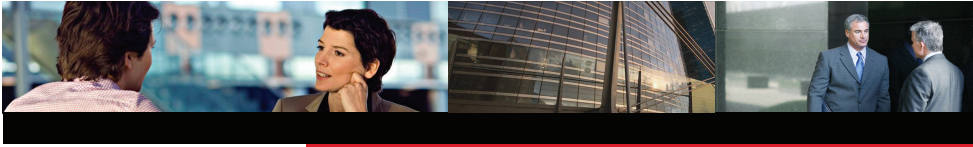
Sources:

- (1) Risk magazine January 2010; The Banker October 2009; Euromoney 2009
- (2) Risk Magazine Institutional Investors Rankings June 2010 and 2009
- (3) Risk Interdealer Rankings September 2010, 2009 and 2008
- (4) Hedge Fund Review, November 2009 and 2008
- (5) Euromoney Global Annual Debt Trading Poll, November 2009 and 2008
- (6) Alternative Investment News, Institutional Investor July 2009
- (7) Thomson Extel Pan European survey June 2010, 2009 and 2008
- (8) Energy Risk Rankings/Commodity Risk Rankings February 2010, 2009 and 2008
- (9) Energy Risk Magazine May 2010 and 2009
- (10) Euromoney, FX Poll May 2010, 2009 and 2008
- (11) Euromoney, European Fixed Income Research poll, May 2010, 2009 and 2008
- (12) HedgeWeek Awards March 2010

Q3 2010 Highlights of New Awards & Rankings

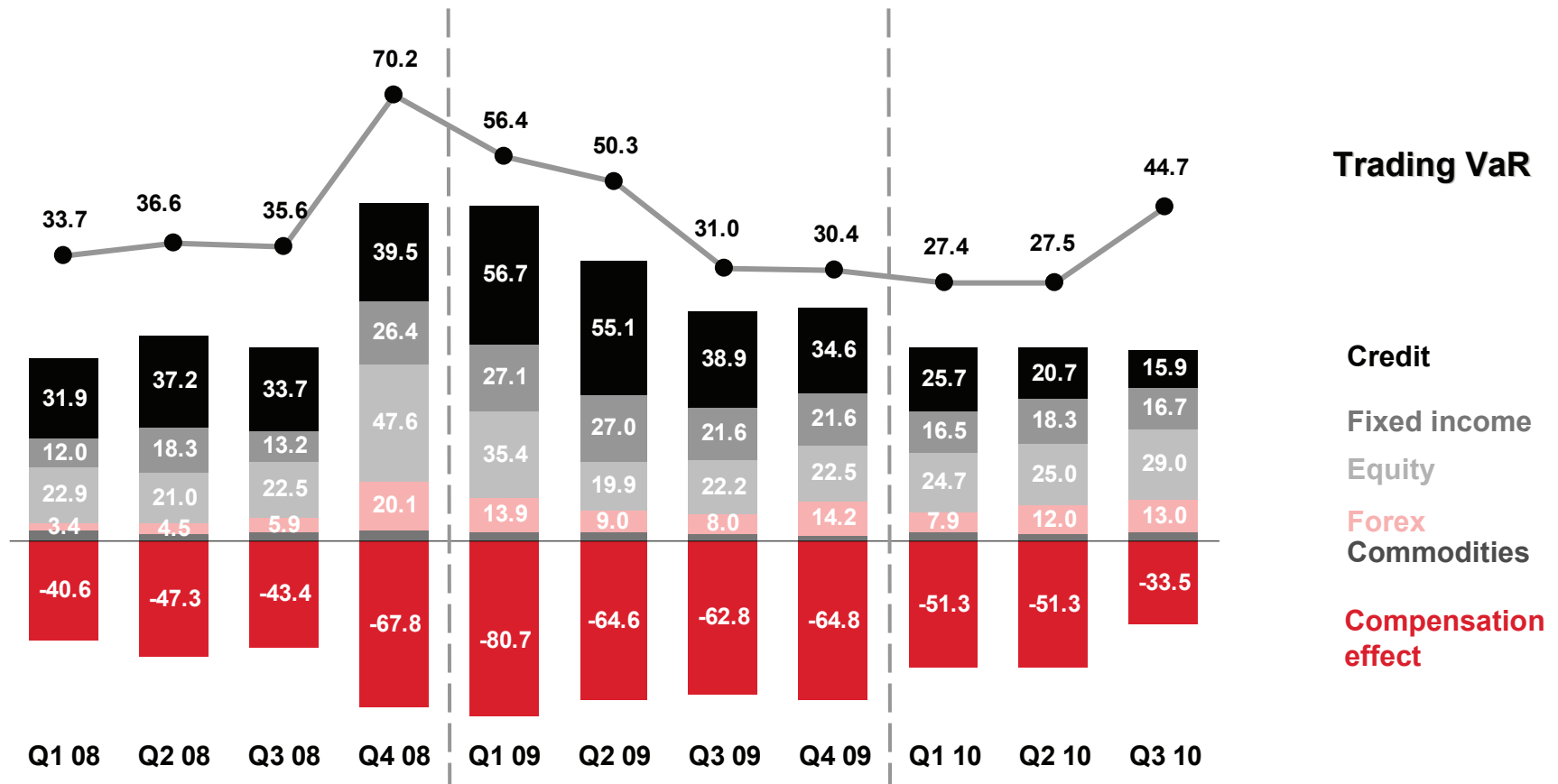


- #4 Top 20 Dealers Ranking
- #1 OTC Single-stock equity options
- #1 Equity index options
- #1 Exotic equity products
- #1 Repurchase Agreements in Euro
- #1 Forward Rate Agreements in Euro
- #1 Currency Forwards Euro/Sterling
- #1 Currency Forwards Euro/Yen

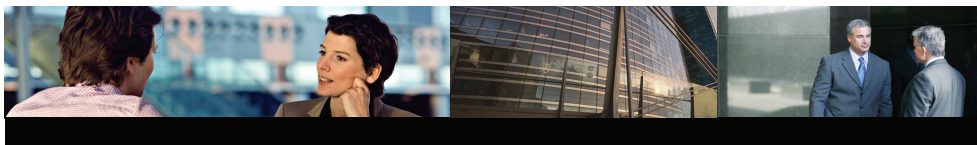


Change in trading VaR*

Quarterly average of 1-day, 99% Trading VaR (in EUR m)



* Trading VaR: measurement over one year (i.e. 250 scenarii) of the greatest risk obtained after elimination of 1% of the most unfavourable occurrences. Since 01/01/2008, the parameters for Credit VaR have excluded positions on hybrid CDOs, which are now accounted for prudentially in the banking book.



Doubtful loans* (including Credit Institutions)

	Group			
	31/12/09	31/03/10	30/06/10	30/09/10
Customer loans in EUR bn *	400.4	405.4	415.4	413.3
<i>Doubtful loans in EUR bn *</i>	<i>20.8</i>	<i>22.5</i>	<i>23.6</i>	<i>24.0</i>
<i>Collateral relating to loans written down in EUR bn *</i>	<i>3.4</i>	<i>4.1</i>	<i>4.2</i>	<i>4.5</i>
Provisionable commitments in EUR bn *	17.4	18.4	19.4	19.5
<i>Provisionable commitments / Customer loans *</i>	4.3%	4.5%	4.7%	4.7%
Specific provisions in EUR bn *	10.6	11.3	12.1	12.5
<i>Specific provisions / Provisionable commitments *</i>	61%	62%	63%	64%
Portfolio-based provisions in EUR bn *	1.2	1.3	1.2	1.2
<i>Overall provisions / Provisionable commitments *</i>	68%	69%	69%	70%

* Excluding legacy assets



Determination of number of shares used to calculate the EPS

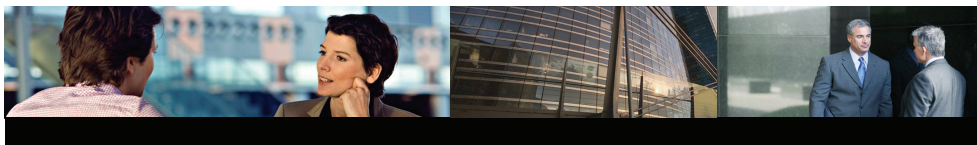
Average number of shares (thousands)	2008	2009	9M 10
Existing shares	568,782	646,234	742,041
Deductions			
Shares allocated to cover stock options awarded to staff and restricted shares awarded	9,872	11,444	11,559
Other treasury shares and share buybacks	18,631	10,301	9,605
Number of shares taken to calculate EPS*	540,279	624,489	720,877
EPS* (in EUR) (a)	3.20	0.45	3.87

* When calculating the earnings per share, the "Group net income for the period" is adjusted (decreased in the case of a profit and increased in the case of a loss) by the following elements:

- (i) the interest, net of tax, to be paid to holders of deeply subordinated notes (EUR 77 million in Q3 10 and EUR 233 in the first 9 months of 2010) and to holders of undated subordinated notes reclassified from debt to shareholders' equity (EUR 6 million in Q3 10 and EUR 18 million in the first 9 months of 2010),
- (ii) in 2009, the amount to be paid (prorata temporis) to holders of preferred shares (EUR 60 million at end-December 2009).

The earnings per share therefore equal the Group net income for the period thus adjusted divided by the average number of existing ordinary shares, excluding treasury shares and buybacks, but including the trading shares held by the Group.

(a) In accordance with IAS 33, historical data per share prior to the date of detachment of a preferential subscription right are restated by the adjustment coefficient for the transaction.



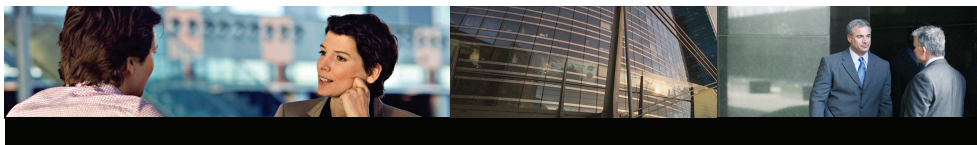
Determination of number of shares used to calculate the NAPS

Number of shares at end of period (thousands)	2008	2009	9M 10
Existing shares	580,727	739,806	746,422
Deductions			
Shares allocated to cover stock options awarded to staff and restricted shares awarded	9,743	11,976	12,285
Other treasury shares and share buybacks	10,248	8,987	9,023
Number of shares taken to calculate NAPS*	560,737	718,843	725,114
NAPS* (in EUR) (a)	49.6	48.9	53.1

* The net asset value per ordinary share equals the Group shareholders' equity, excluding (i) deeply subordinated notes (EUR 6.5 billion at end-September 2010), reclassified undated subordinated notes (EUR 0.9 billion at end-September 2010), (ii) the interest to be paid to holders of deeply subordinated notes and undated subordinated notes and (iii) the remuneration of preferred shares in 2009, determined under contractual terms, but reinstating the book value of the trading shares held by the Group.

The number of shares considered is the number of ordinary shares outstanding at September 30th 2010, excluding treasury shares and buybacks, but including the trading shares held by the Group.

(a) In accordance with IAS 33, historical data per share prior to the date of detachment of a preferential subscription right are restated by the adjustment coefficient for the transaction.



Environment

	Q3 09	Q2 10	Q3 10
Interest rates (quarterly average) %			
10-year French government bond	3.59	3.18	2.78
3-month euribor	0.87	0.69	0.87
Indices (end of period)			
CAC 40	3,795	3,443	3,643
EuroStoxx 50	2,873	2,573	2,742
Nasdaq	2,122	2,109	2,255
Currencies (quarterly average)			
EUR / USD	1.43	1.27	1.29
EUR / GBP	0.87	0.85	0.83
EUR / YEN	134	117	111
Issuance volumes in Europe *			
Primary bond issues in euros (in EUR bn)	224	181	222
Primary equity & convertibles (in USD bn)	66	36	20

* Thomson Financial database (Q3 10 extraction)



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Investor Relations

Hans VAN BEECK, Stéphane DEMON, Claire LANGEVIN, Stéphane MARTY, Ludovic WEITZ

Tel.: +33 (0) 1 42 14 47 72

E-mail: investor.relations@socgen.com - Internet: www.investor.socgen.com