

A BANK SERVING ITS CLIENTS AND THE ECONOMY

OUR AMBITION

TO BE THE RELATIONSHIP-FOCUSED BANK, A REFERENCE IN ITS MARKETS, CLOSE TO ITS CLIENTS AND CHOSEN FOR THE QUALITY AND COMMITMENT OF ITS TEAMS

OUR VALUES

TEAM SPIRIT
INNOVATION
RESPONSIBILITY
COMMITMENT

31 million clients⁽²⁾: individuals, professionals, companies & financial institutions




145 700 members of staff⁽¹⁾
123 different nationalities
67 countries



€ 25.3 bn NET BANKING INCOME

€ 3.9 bn GROUP NET INCOME

3 **COMPLEMENTARY CORE BUSINESSES**

FRENCH RETAIL BANKING
The strength of three brands: Societe Generale, Crédit du Nord and Boursorama

INTERNATIONAL RETAIL BANKING AND FINANCIAL SERVICES
Solid and recognised positions in its diverse markets

GLOBAL BANKING AND INVESTOR SOLUTIONS
Integrated and tailored solutions at the hub of economic flows between issuers and investors


(1) Rounded figure. Headcount at end of 2016, excluding temporary staff. (2) Excluding insurance policyholders.

AN INNOVATIVE AND DIGITAL BANK

OPEN INNOVATION

Le Plateau: a dedicated workspace for start-ups at The Dunes in France

- Partnerships with leading French Tech players
- Partnership with the FinTech Innovation Lab in the United Kingdom
- Catalyst accelerator programme in India
- Innovation Lab in Senegal



Mobile devices are the **1st** point of entry for clients of Societe Generale in France

1st European bank to integrate Facebook Messenger in its app

DIGITAL MATURITY

3rd company overall & **1st** bank
eCAC40 2016 Awards Les Échos

A RESPONSIBLE AND COMMITTED BANK

CLIMATE

No more new dedicated coal financing anywhere in the world*

€ 10 bn in financing for the renewable energy sector by 2020

SOCIAL

867 non-profit projects sponsored by the Societe Generale Foundation

in **29** countries with funds of over **€ 21.2 M**

HUMAN RESOURCES

16,283 staff recruited on permanent contracts in 2016

26.2 hours of training per staff member

RANKED IN THE TOP QUARTILE OF BANKS FOR CSR BY ROBECOSAM IN 2016



* This decision is in effect as of 1 January 2017.