

A BANK SERVING ITS CLIENTS AND THE ECONOMY

OUR AMBITION

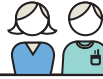
TO BE THE RELATIONSHIP-FOCUSED BANK, A REFERENCE IN ITS MARKETS, CLOSE TO ITS CLIENTS AND CHOSEN FOR THE QUALITY AND COMMITMENT OF ITS TEAMS

OUR VALUES

TEAM SPIRIT
INNOVATION
RESPONSIBILITY
COMMITMENT

31

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



A SET OF COMPLEMENTARY CORE BUSINESSES



FRENCH RETAIL BANKING

The strength of three brands: Societe Generale, Cr dit 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

145 700

members of staff⁽¹⁾
123 different nationalities
67 countries



€ 25.3 bn
NET BANKING
INCOME

€ 3.9 bn
GROUP NET
INCOME

(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  chos

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.