

PRESS RELEASE

Paris, 15 March 2012

NICOLAS CAGI NICOLAU APPOINTED HEAD OF COMMERCIAL AND MARKETING FOR SOCIETE GENERALE PRIVATE BANKING

Societe Generale Private Banking has appointed Nicolas Cagi Nicolau as Head of Commercial & Marketing. He becomes a member of the private bank's Executive Committee and reports to Jean-François Mazaud, and Patrick Folléa respectively Head and Deputy Head of Societe Generale Private Banking.

Nicolas Cagi Nicolau will be responsible for defining and implementing the private bank's commercial strategy, in coordination with the Executive Committee. He will anticipate the evolving needs of clients in order to adapt the private bank's services offering and its overall marketing approach. He will supervise the marketing and commercial activities domestically and abroad.

From January 2011, Nicolas Cagi Nicolau was Deputy Global Head of Market Solutions for Societe Generale Private Banking, with responsibility for managing market activities (fixed income, foreign exchange, equity and bonds) and for developing and promoting the structured products and derivatives offering.

Nicolas Cagi Nicolau has wide knowledge of the international private clientele. His professional skills as well as his proven qualities as a manager, will be key strengths in this role against the background of a changing financial environment where the banking industry is having to adapt constantly to the evolving needs of its clients.

Nicolas Cagi Nicolau began his career in 1995 at Societe Generale, first as an Options Trader and then Options Desk Manager.

After a range of roles in other major financial institutions, he returned to the Group in 2003, joining the structured products desk of Societe Generale Bank & Trust in Luxembourg as Deputy Head of Sales, covering both France and the UK. In 2006, he became responsible for all the structured products activity of Societe Generale Bank & Trust before being appointed as the private bank's Global Head of Structured Products Solutions in 2007, with responsibility for the development and promotion of the

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structured products offering across the private bank's international network. He was appointed Deputy Global Head of Market Solutions in January 2011.

Nicolas Cagi Nicolau holds a post-graduate degree in Banking & Finance from Dauphine University, Paris.

Societe Generale

Societe Generale is one of the largest European financial services groups. Based on a diversified universal banking model, the Group combines financial solidity with a strategy of sustainable growth, and aims to be the reference for relationship banking, recognised on its markets, close to clients, chosen for the quality and commitment of its teams.

Its 157,000 employees* based in 85 countries accompany more than 33 million clients throughout the world on a daily basis. Societe Generale' teams offer advice and services to individual, corporate and institutional customers in three core businesses:

- Retail banking in France with the Societe Generale branch network, Credit du Nord and Boursorama
- International retail banking, with a presence in Central and Eastern Europe and Russia, in the Mediterranean basin, in Sub- Saharan Africa, in Asia and in the French Overseas Territories
- Corporate and investment banking with a global expertise in investment banking, financing and global markets.

Societe Generale is also a significant player in specialised financing and insurance, private banking, asset management and securities services.

Societe Generale is included in the international socially-responsible investment indices: FTSE4good and ASPI.

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* including employees of Societe Marseillaise de Credit acquired in September 2010 by Credit du Nord

Societe Generale Private Banking

Societe Generale Private Banking, the wealth management arm of Societe Generale, is one of the leading private banks worldwide, with EUR 84.7 billion of assets under management at the end of December 2011.

With 2,800 staff in 18 countries across the globe, Societe Generale Private Banking offers wealth management solutions to entrepreneurs and High Net Worth Individuals with financial assets in excess of one million euros.

The expertise of its private banking teams in wealth planning, investment advisory and financing solutions regularly receives awards. In 2012 Societe Generale Private Banking was awarded for the 8th consecutive year 'Best Private Bank in Western Europe for its offer in Structured Products' (Euromoney).

In 2011 Societe Generale Private Banking was also named 'Best Private Bank in France' (Euromoney), 'Global Wealth Manager of the Year' (Investors Chronicle/Financial Times), and 'Best Private Bank in the Middle East' (Banker Middle East).

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