

NEWS FLASH

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INTERNATIONAL MICROFINANCE COMMITMENTS OF NEARLY EUR 80M MAKE SOCIETE GENERALE ONE OF THE MOST INVOLVED FRENCH GROUPS

Societe Generale's international network has supported microfinance for nearly ten years and has chosen to focus its microfinance activities in those countries in which the Group provides universal banking products and services. It works with around thirty microfinance institutions (MFIs), primarily through refinancing, but also through minority investments in their share capital. These MFIs open access to banking products and services to people who are excluded from the traditional banking industry, which in turn foster local economic growth.

Societe Generale provided MFIs with a total of nearly €80m, with over half allocated to North Africa and the Middle East, slightly less than one-third to Sub-Saharan Africa and nearly 10% to Eastern Europe.

In 2012, the Group continued to develop its microfinance businesses. Its Serbian subsidiary, Societe Generale Srbija, entered into a partnership with the financial institution AgroInvest, which has been active in Montenegro since 1999 and in Serbia since 2001. AgroInvest is the Serbian subsidiary of the VisionFund International network*. AgroInvest has over ten years' experience in microfinance and has a strong presence in rural areas. In six months of partnership, over 1,200 entrepreneurs have been financed. These loans are mainly used for agricultural activities but also for start-ups, craftsmen and service-related activities.

Five Societe Generale subsidiaries have invested in the capital of microfinance institutions in Sub-Saharan Africa as founding shareholders. The Group is also one of the founding shareholders of MicroCred, a microfinance holding company created in 2005 by the French NGO PlanetFinance which manages six MFIs in Africa and China.

For more information about Corporate and Social Responsibility (CSR) at Societe Generale:
<http://csr.societegenerale.com/home-page>

** VisionFund is a network of microfinance institutions focused on helping poor children around the world achieve a better quality of life. VisionFund is part of the organisation World Vision International.*

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.

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BUILDING TOGETHER
TEAM SPIRIT  SOCIETE
GENERALE

Around 160,000 employees, based in 77 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, 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 socially-responsible investment indices FTSE4Good and ASPI.

For more information, you can follow us on twitter @societegenerale or visit our website www.societegenerale.com.