

NEWS FLASH

Paris, 2 April 2013

SUSTAINABLE DEVELOPMENT WEEK: SOCIETE GENERALE'S COMMITMENTS

On the occasion of France's Sustainable Development Week (1-7 April 2013), Societe Generale gives an overview of its commitments in sustainable development and corporate social responsibility (CSR).

"We are aware of our responsibility to serve the economy and promote development, and we incorporate sustainable development considerations both into our long-term strategy and into the day-to-day operation of our banking business. We have undertaken commitments, trained our staff and implemented internal systems designed to include social, societal and environmental criteria in our various activities, everywhere the Group is present. We are determined to be a benchmark in the industry, particularly for our customers, by rallying all our employees around sustainable development. Sustainable development has become a key issue for the world and for us as well. We are committed to making continuous improvements, drawing on best practices in the banking profession and in other sectors of the economy," explains Séverin Cabannes, Group Deputy Chief Executive Officer.

Societe Generale's CSR strategy is organised around **five axes**:

1. Development of responsible financing

This axis is particularly relevant for the Group's financing and advisory activities. Key achievements include:

- The publication in 2011 of its "Environmental and Social General Guidelines". In addition to this broad framework, a number of policies have been drawn up on sensitive sectors (such as oil and gas, mining, and coal-fired power plants) and on certain transverse issue such as biodiversity. **From a practical standpoint, the credit analysis and approval process implemented by the bank examines how our customers manage the social and environmental impact of their projects or activities.**
- **Development of green financing:** in 2012, nearly EUR 1 billion of green loans were issued, primarily to finance renewable energy and public transport projects.
- **The "Responsible Credit" initiative for our individual customers:** this aims to harmonise the support offered to individual customers over the life of their loans (consumer and real estate loans), from the approval of the loan to its repayment, including in difficult periods.

This continuous improvement approach is being rolled out groupwide: to this end, Societe Generale Consumer Finance has developed the "Crédit Réussi" (successful loan) charter. The charter is based on six commitments to customers and applies to all the entity's subsidiaries abroad.

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2. Deployment of a responsible, solidarity-based banking offer

- The solidarity-based banking offer is designed to assist all customers (individual, professional and corporate) with their donations to recognised charities. Overall, with its three products “Services d'épargne solidaire” (solidarity savings services), “Cartes Collection caritatives” (charity bank card collection) and “Programme de fidélisation Filigrane” (Filigrane loyalty programme) EUR 1.3 million of charitable donations were made in 2012, up 14% from 2011.
- With more than EUR 85 million in credit authorisations, Societe Generale is a major player in microfinance. Outside France, the Group works with some thirty microfinance institutions. In France, the Group is a partner of the ADIE (French association for the right to economic initiative) and also offers personal microloans supported by the Crésus and Restaurants du Coeur associations.

3. Enhancement of our responsible employer approach

This approach is rooted in **promotion of diversity** (gender equality, equal opportunity, employment of disabled persons) and the **development of the skills and employability of Group personnel** (new professional evaluation system, development of high-potential individuals). It also encourages employees to take part in community initiatives aimed at supporting professional integration.

4. Exemplary management of our environmental impact and purchases

After cutting our CO₂ emissions by 20% per occupant¹ and achieving carbon neutrality in 2012 (excluding Rosbank), our new aim is to reduce emissions by 26%¹ by 2015. To this end, the Group has established an internal carbon tax used to fund in-house environmental efficiency projects.

The Purchasing Division has been developing a long-term, proactive CSR approach since 2006. The various economic, social and environmental areas of corporate social responsibility are at the heart of the division's purchasing policies and the buyers' business. The purchasing teams are trained in this approach, which includes a CSR evaluation of suppliers, use of companies that employ disabled workers and commitments to SMEs.

5. Enhancement of our role in society

The Societe Generale Corporate Foundation for Solidarity works to promote professional integration through two initiatives: helping young adults enter the workforce and combating illiteracy. Adding together the Foundation's actions to all the Group's local initiatives, Societe Generale dedicated over EUR 9 million to solidarity-based actions in 2012.

In the interest of furthering its involvement in society, Societe Generale encourages its employees to participate in sponsorship initiatives set up by the Group and also engages in dialogue with all stakeholders.

¹ Reference year: 2007

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.

More than 154,000 employees, based in 76 countries, accompany 32 million clients throughout the world on a daily basis. Societe Generale's 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.

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