

GROUP  
2011 IDENTITY  
CARD

**OUR BUSINESSES**  
**OUR COMMITMENTS**

BUILDING TOGETHER  
TEAM SPIRIT  SOCIETE  
GENERALE



IT'S BECAUSE WE ARE A STRONG-PERFORMING FINANCIAL GROUP WITH SOLID FOUNDATIONS THAT WE CAN SUPPORT OUR CUSTOMERS' PROJECTS EVERY DAY.

## KEY FIGURES

A leading player in financial services in France, Europe and around the world

**33**

million customers in 85 countries

**157,000\***

employees of 120 nationalities

A universal bank based on diversified businesses and a balanced model

**100%**

customer focused

SERVING individual and professional customers, businesses, corporates and financial institutions

Solid performances

**26.4**

billion euros in net banking income

**3.9**

billion euros in Group net income

LONG-TERM RATINGS

Moody's  
Fitch  
Standard & Poor's

Aa2  
A+  
A+

Data as of 31/12/2010

\* Including Société Marseillaise de Crédit

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BANKING IS FIRST AND FOREMOST A SERVICE-ORIENTED PROFESSION, AND THE QUALITY OF OUR RELATIONSHIP WITH CUSTOMERS IS AT THE HEART OF OUR SERVICES. THAT'S THE MESSAGE BEHIND OUR NEW GROUP SIGNATURE "BUILDING TEAM SPIRIT TOGETHER".



Left to right: SÉVERIN CABANNES, Deputy CEO, JEAN-FRANÇOIS SAMMARCELLI, Deputy CEO and Head of Retail Banking in France, FRÉDÉRIC OUDÉA, Chairman and CEO, BERNARDO SANCHEZ INCERA, Deputy CEO.

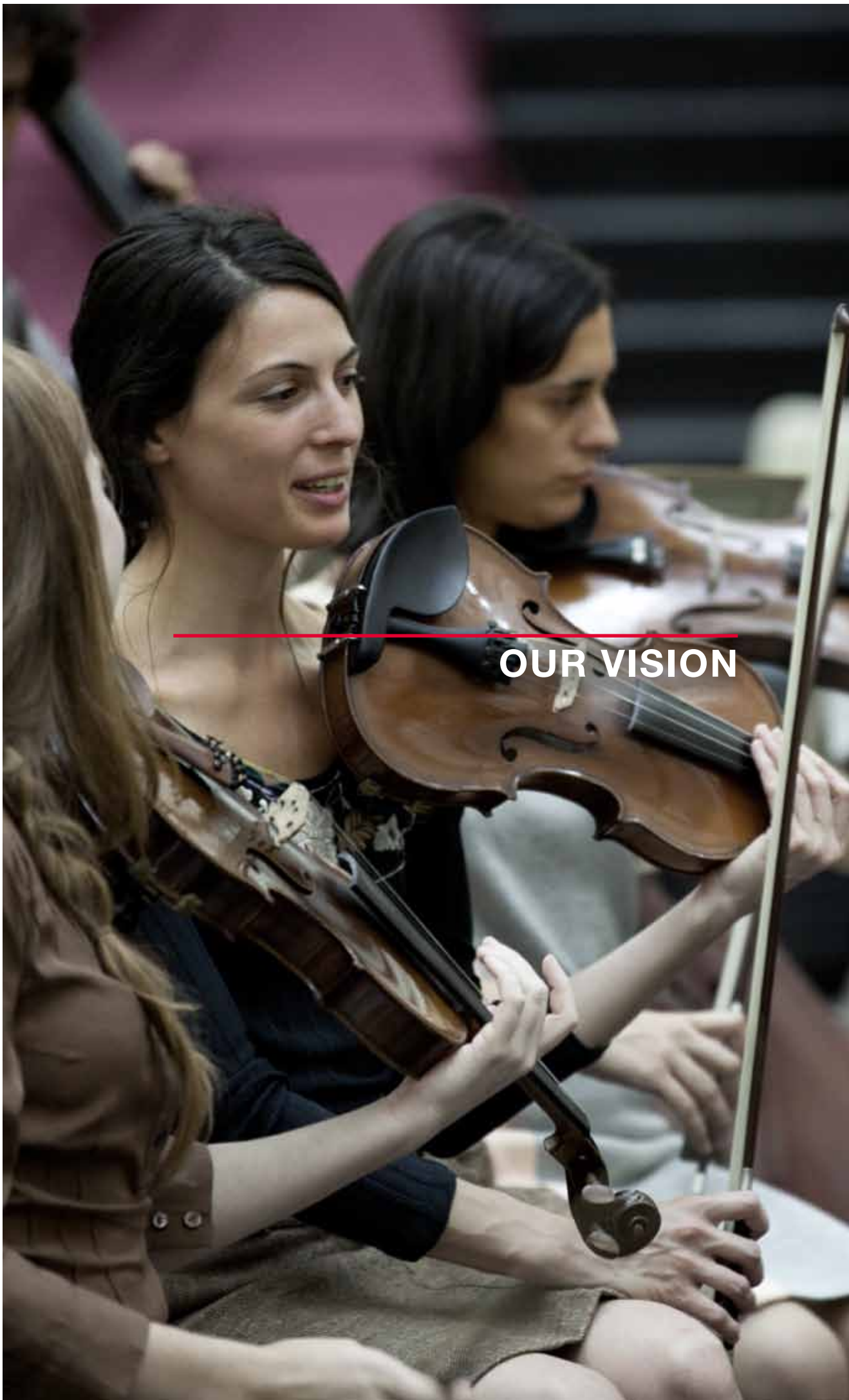
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"Building team spirit together" is more than a promise. It is a commitment to focusing all of our expertise and energy on earning our customers' trust so that they see us as part of their team.

In order to live up to this commitment, we have made customer satisfaction our priority and launched Ambition SG 2015, a transformation programme covering all of our activities and employees. All of Societe Generale's 157,000 employees are united in a single ambition: becoming the relationship bank of reference, recognised for its expertise, close to its customers and chosen for the quality and commitment of its teams. We are making this ambition a reality through a series of projects which will change the way we operate and develop cross-business cooperation within the Group. Improving our operating performance will increase our quality of service, and thereby strengthen customer satisfaction.

That's why we are consolidating our universal banking model, which is based on three pillars -Retail Banking in France, International Retail Banking and Corporate and Investment Banking- backed by the two business lines which work hand in hand with them – Specialised Financial Services and Insurance and Global Investment Management and Services. We are transforming the Group in order to create the relationship bank of tomorrow, a flexible, efficient, open and responsible organisation. A European leader that proves its commitment to its customers every day.

FRÉDÉRIC OUDÉA  
Chairman and CEO



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## OUR VISION

# IN A CHANGING WORLD, WE AIM TO BE A BANK AT THE HEART OF THE REAL ECONOMY AND A DRIVING FORCE IN OUR CUSTOMERS' DEVELOPMENT.

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**Our role as bankers is to support the economy,** a mission which has become increasingly important with the economic crisis and against a backdrop of changing regulations.

**We live in a world of both risks and opportunities.** Our job is to help economic players manage the risks they face while seizing opportunities.

**Prosperity is impossible without a stable, secure and efficient financial system.** We are part of that and we are changing our model in order to fully assume our responsibilities as a partner in economic development.

**Consumers' behaviours are changing radically, with a sharp increase in demand for transparent, fair business.**

We meet our customers' reasonable expectations by developing new means of financing and payment solutions around the world.

**In both mature and emerging economies, young people aspire to a freer, more prosperous existence.** We are here to help the next generation turn their dreams into reality and ultimately create more value early in life.



## Retail Banking in France

**40,000**  
employees

**3,200**  
branches

**500,000**  
business and professional customers

**10.7**  
million individual customers

**19.1**  
billion euros in housing loans generated in 2010

**+9,5%** growth in deposits  
(excluding SMC) in 2010

**+3,6%** increase in outstanding investment loans  
in the business customer segment in 2010,  
as compared to 2009 (excluding SMC)

The Societe Generale Group includes three complementary retail banks in France: Societe Generale, Crédit du Nord and Boursorama. They meet the needs of a wide variety of customers, whether they're looking for a major nationwide bank, a brand with strong regional ties or an exclusively online offer. All three brands are part of the French Networks, and they share best practices and simplify their processes in order to offer optimal quality of service, satisfy all of their customers and make Societe Generale "THE relationship-focused bank, a reference on its markets."

## SOCIETE GENERALE'S THREE RETAIL BANKS MEET THE NEEDS OF A WIDE RANGE OF INDIVIDUAL, PROFESSIONAL AND BUSINESS CUSTOMERS.

### Societe Generale

Societe Generale is a multi-channel relationship bank which operates through both a dense network of 2,290 branches throughout France and high-performance remote banking channels. It has developed complete multi-channel services in order to guarantee its customers smooth and continuous service with no interruptions in real time, regardless of their point of contact (the Internet, telephone, mobile solutions and branches). The network's dynamism is proven by the 86,300 net individual accounts opened in 2010, particularly by young people, and its progress on the business market (9,900 new SME customers in three years).

### Crédit du Nord

The network formed by Crédit du Nord and its seven regional banks (Courtois, Kolb, Laydernier, Nuger, Rhône-Alpes, Tarneaud and Société

Marseillaise de Crédit) is known for its strong local ties. It includes 933 branches and 10,000 employees. Crédit du Nord's acquisition of Société Marseillaise de Crédit in late 2010 was an important step forward for the Societe Generale Group's multi-brand development strategy. In 2010, for the fourth year running, Crédit du Nord was named France's leading bank in terms of customer satisfaction for the individual and professional customer market and ranked fourth in the business market.

### Boursorama

Boursorama is France's leading online bank and a reference in its market, with 160,000 directly hosted bank accounts. It is also a major European player in brokerage and online savings (6.2 million stock market orders in 2010) and is the leading provider of online financial information in France and Germany.



## International Retail Banking

**13**  
million customers

**3,820**  
points of sale in 37 countries

**62,500**  
employees

**+5.5%**  
increase in loans in 2010  
(when adjusted for changes in Group structure  
and at constant exchange rates)

No. 1 privately-owned network  
in Russia (Rosbank)

No. 1 privately-owned network  
in Romania (BRD)

No. 2 private bank in Egypt (NSGB)

No. 3 bank in the Czech Republic (KB)

### Diversification, balanced risks and growth drivers

For over a decade, the Societe Generale Group has been pursuing an international development strategy based on three themes:

- offering innovative solutions to help increase access to banking services in emerging countries
- enriching relationships with customers to accelerate the Group's growth on high-potential markets where it has a substantial position
- diversifying its presence around the world to balance out country risks.

## AN INTERNATIONAL DEVELOPMENT STRATEGY BASED ON A BALANCED AND INNOVATIVE UNIVERSAL BANKING MODEL

### A spirit of development and leading positions

The expansion of Societe Generale's universal banking model is based around tailoring it to the local specificities of close to forty countries. Business indicators in international retail banking have proved the consistency of this strategy. The amount of outstanding loans has been multiplied by nine over the past decade, reaching 65.2 billion euros at the end of 2010.

International Retail Banking is currently a leader in Central and Eastern Europe, Russia, the Mediterranean basin, Sub-Saharan Africa, and the French overseas territories. The Group's policy of deployment in high-potential areas is also being applied in Asia, with moves into Vietnam, China and India in recent years.

### Creating a major player in Russia

The Group continued its policy of consolidation in 2011, when Rusfinance and DeltaCredit became fully-owned subsidiaries of Rosbank in January. The Rosbank and BSGV merger will be finalised in early July 2011. This consolidation is a vital step in Societe Generale's transformation process in Russia, which aims to make the Group an institution of reference in the country.

### THE GROUP LAUNCHED A MOBILE PAYMENT OFFER, YOBAN'TEL, IN AFRICA IN JUNE 2010.

This innovative service, deployed in Senegal by the Group's subsidiary Societe Generale de Banques au Sénégal (SGBS) in partnership with American company Obopay, has already attracted 40,000 customers and will soon be available in Cameroon.



# A CORPORATE AND INVESTMENT BANKING MODEL WITH A GOOD BALANCE OF BUSINESSES AND REGIONS IN ORDER TO FULLY SERVICE OUR CLIENTS.

## Corporate and Investment Banking

**12,000**  
employees

**95**  
nationalities

in **33**  
countries

SG CIB assists its clients with their major strategic operations in terms of financing, advisory services, risk coverage and investment solutions through its global leadership in its three areas of expertise:

- investment banking
- financing activities
- market activities.

### **2010 HONOURS**

“Equity derivatives house of the year”  
*(Risk Magazine and IFR)*

No. 5 in euro bond issues

“Best managed account platform”  
*(HedgeWeek Awards)*

“Oil and products house of the year”  
*(Energy Risk)*

No. 1 “Global Provider in Equity Derivatives”  
*(Thomson Reuters)*

“Best export finance arranger” and  
“Best Energy Finance Bank” *(Trade Finance)*

### **Global coverage and a tradition of innovation**

Societe Generale Corporate and Investment Banking (SG CIB), which brings together three areas of expertise – investment banking, financing and market activities – is present on all of the main financial markets within the Group’s footprint, with broad coverage in Europe and representation in Central and Eastern Europe, the Middle East, the Americas and the Asia-Pacific region. It offers its customers solutions which combine innovation, advisory services and quality of execution. The profession regularly recognises its performance.

### **Tailor-made solutions for issuers and investors**

SG CIB serves as an intermediary between the needs of issuers and investors on a daily basis. It offers its issuer clients (businesses, financial institutions, public issuers) tailor-made solutions

for capital raising, structured financing and hedging solutions, in addition to strategic advice and privileged market access. SG CIB offers investors advisory services and innovative solutions that meet their individual needs. The integrated business platform provides seamless access to global markets across all asset classes (equity, fixed income & currencies, commodity and alternative investments). Investors also benefit from a unique cross-asset approach to research and investment solutions. SG CIB leverages its position as the world leader in equity derivatives and its essential role in fixed income, commodities and research. It is a leading actor on the euro capital markets and, after obtaining Primary Dealer status in the US and UK in 2010, is developing offers in sterling and dollars in order to support its clients on a truly international level.



## THE COMPLEMENTARY AREAS OF EXPERTISE OF A UNIVERSAL BANK FOR INDIVIDUALS AND BUSINESSES.

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### Specialised Financial Services and Insurance

**30,000**

employees in 46 countries

**50**

billion euros in outstanding loans

**No. 1** in Europe  
and **No. 3** worldwide in equipment finance

**No. 2** in Europe  
and **No. 3** worldwide in operational  
vehicle leasings

**No. 2**  
in France, Germany and Russia  
in individual car financing

**No. 4**  
bank insurer in France  
(8.8 billion euros in gross life  
insurance inflows)

#### Specialists at our customers' service

Consumer finance, vendor  
and equipment financing,  
operational vehicle leasing and  
fleet management and insurance.

All of these services are specifically  
designed to meet our individual and  
business customers' wide range of  
financing needs. These specialised  
businesses complete the expertise  
offered by our retail banks in  
France and abroad, as well as our  
Corporate and investment bank.

The Specialised Financial Services  
and Insurance division, present  
both in France and abroad,  
develops and manages a portfolio  
of financing activities and services  
for individuals and companies.  
The division is mainly active  
in Europe, where the Group is,  
for the most part, a major player  
on its markets.

#### Societe Generale Consumer Finance

Tailor-made solutions aimed  
at helping individual customers  
purchase goods and services: cars,  
household appliances, pleasure  
boats and life services.

#### Vendor and equipment financing with Societe Generale Equipment Finance (SGEF)

Financing solutions for European  
businesses, always tailored to  
suit the customer's industry and  
country: leasing, finance leasing,  
traditional loans, and many more...  
SGEF specialises in three sectors:  
high-tech products, industrial  
equipment and transport.

#### Operational vehicle leasing and fleet management with ALD Automotive

A dedicated service for our  
business customers (SMEs, large  
corporates, multinationals) manages  
and maintains their vehicle fleets  
so that they can focus on their core  
business.

#### Insurance

A bank insurance model which  
meets all of our customers' needs  
for protection with three types of  
product: savings (individual life,  
individual and group retirement),  
personal protection insurance  
(individual and group, borrower's  
insurance) and insurance for goods  
and liabilities.



## Private Banking, Global Investment Management and Services

**8,000**

employees in 26 countries

**171**

billion euros in assets under management  
at the end of 2010

**3,362**

billion euros in assets under custody

**Best Private Bank Worldwide**  
for its offer in structured products  
(Euromoney Awards 2010)

**No.2 European custodian**

**7 five-star rated TCW funds**  
in 2010 (*Morning Star*)

The Private Banking, Global Investment Management and Services division aims to create a long-term relationship with clients by providing advice and maintaining close ties. It works in synergy with the Group's other networks and businesses.

## PARTNERS OF REFERENCE, A SOLID CUSTOMER FOCUS AND IN SYNERGY WITH THE OTHER GROUP BUSINESSES.

**Societe Generale Private Banking** is a major recognised player in wealth management with 2,800 employees in 21 countries. It provides a complete range of financial services to entrepreneurs and individuals with a financial net worth of more than one million euros.

**Asset management** with Amundi (owned by Societe Generale and Crédit Agricole, S.A.), the no. 3 player on the market in Europe and one of the top ten asset managers worldwide, and Trust Company of the West (TCW), an American subsidiary positioned on the High Alpha market which is a recognised expert in equity management and in certain US fixed income niche markets.

**Securities Services** with SGSS, the no. 2 custodian in Europe and no. 6 worldwide. SGSS offers a complete range of financial services which are carefully tailored to suit the latest developments on the financial markets and in regulations: clearing, custody and deposit services, custody services for retail customers, fund administration and asset servicing, liquidity management, transfer agency services and issuer services.

**Derivatives brokerage** with Newedge (co-owned by Societe Generale and Credit Agricole CIB), strongly present in North America (no. 1 Futures Commission Merchant), Europe and Asia and which offers a full range of innovative clearing and execution services.



## OUR RESPONSIBILITIES

BANKING IS BASED ON TRUST. WE ACT RESPONSIBLY AND IN LINE WITH OUR COMMITMENTS. BANKS CANNOT BE SUSTAINABLE IF THEY ARE NOT RESPONSIBLE.

Societe Generale is committed to the responsible management of all of its activities in order to promote sustainable growth within the company, thus creating value and constantly generating progress for all of its stakeholders.

### **A process of continual improvement**

Societe Generale has implemented several policies, collectively known as Finethic, which lay out how environmental and social issues are to be integrated into the way we carry out our activities, both at a general level and in sensitive areas like oil, gas, mining, metals, and coal-fired power plants.

### **A reference in corporate and social responsibility**

We aim to practice responsible finance in all of our businesses and in the management of our employees and resources in order to control the direct impact of our activities on our environment and society.

### **An environmental protection policy**

In 2008, Societe Generale adopted a rigorous policy on environmental protection with the implementation of a carbon neutrality process (paper consumption and use of recycled paper, choice of more energy-efficient IT and electronic equipment, waste management, optimising professional travel, etc.).

### **A sustainable company which reflects society's diversity**

Societe Generale confirms its continued commitment to all types of diversity, including professional insertion for young people and the disabled, professional equality between men and women, and more diverse hiring.



## OUR COMMITMENTS

OUR COMMITMENT TO SOCIETY IS EXPRESSED THROUGH OUR CITIZENSHIP, PATRONAGE AND SPONSORSHIP ACTIVITIES, WHICH AIM TO SPREAD EXCELLENCE.

**The Group is involved in citizenship causes** through the Societe Generale Foundation for Solidarity (support for education and professional insertion) created in 2006. It works in favour of professional insertion both by helping young people to enter the job market and by fighting illiteracy. Since its creation, the Foundation has supported 282 projects and distributed 5,945,927 euros.

**In the field of culture,** the Mécénat Musical Societe Generale association has been supporting classical music since 1987. Societe Generale's contemporary art Collection, founded in 1995, includes 300 original works and 650 lithographs, and has been an active patron of major French museums since 2004.

**In the world of sports,** Societe Generale has been a partner of French rugby since 1987, a partnership which it has continued to enhance over the years. The Group is now a worldwide sponsor of the Rugby World Cup and supports a wide range of clubs and federations around the world, always with the aim of boosting the sport's development. Societe Generale has also been sponsoring golf since 2001, thereby enabling the Group to offer a sports partnership strategy which reflects the diversity of its businesses and its employees.


## OUR PROMISE

OUR NEW SIGNATURE  
“BUILDING TEAM SPIRIT  
TOGETHER” IS MORE THAN  
A PROMISE. IT IS OUR  
COMMITMENT TO FOCUSING  
ALL OF OUR EXPERTISE AND  
ENERGY ON MEETING THE  
EXPECTATIONS OF OUR  
CUSTOMERS AND OUR  
ENVIRONMENT.

  
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A PUBLIC LIMITED COMPANY ESTABLISHED IN 1864  
WITH A CAPITAL OF EUR 933 027 038 AS AT 31/12/2010  
552 120 222 RCS PARIS

THIS BROCHURE IS AVAILABLE ON THE GROUP'S WEBSITE:  
[WWW.SOCIETEGENERALE.COM](http://WWW.SOCIETEGENERALE.COM)

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S P I R I T   G E N E R A L E