

IDENTITY CARD
2014



SERVING OUR CUSTOMERS AND THE ECONOMY

BUILDING TOGETHER
TEAM SPIRIT  SOCIÉTÉ
GÉNÉRALE

KEY FIGURES

OUR AMBITION

To be THE relationship-focused bank, a reference in its markets, close to clients, chosen for the quality and commitment of its teams.

OUR VALUES

- Team spirit
- Innovation
- Commitment
- Responsibility

Our universal banking model*

FRENCH RETAIL BANKING



SOCIÉTÉ
GÉNÉRALE

Crédit du Nord



Boursorama
Banque

INTERNATIONAL RETAIL BANKING & FINANCIAL SERVICES

GLOBAL BANKING AND INVESTOR SOLUTIONS

32
MILLION CLIENTS
WORLDWIDE

GROUP NET
INCOME
€2.175
billion

148,300
employees in 76 countries


€22.8
BILLION IN NET
BANKING INCOME

* Figures as at 31 December 2013



“ ”

Look to our roots to better plan our future

FRÉDÉRIC OUDÉA

CHAIRMAN AND CHIEF EXECUTIVE OFFICER



For Societe Generale, 2013 was a year of profound change. We definitely turned a page by adapting our balance sheet and our financing structure. We put in place a simplified organisational structure refocused around our core businesses, which encourages synergies between them and strengthens our universal banking model. Our figures show that this transformational impetus is working. All of our core businesses posted solid

performances in 2013 despite a difficult environment.

2014 is a special year for Societe Generale because it marks our 150th anniversary. The 2014-2016 period will be a new phase of development for the bank. The factors that differentiate us, such as our relationship-focused model, our values and our ability to innovate, will help us becoming the relationship bank of reference, close to its clients and chosen for the quality of its teams. ■

French Retail Banking

The French Retail Banking networks form a competitive system with three differentiated, complementary brands that lead the markets for all digital services in France: Societe Generale, a renowned full-service bank; Crédit du Nord, a group of regional banks; and Boursorama, a major player in online banking.

In a difficult macroeconomic environment, French Retail Banking delivered a solid commercial performance in 2013. Deposit inflows went up 14% in the business customer segment and up 6.3% among individuals. Growth in regulated savings accounts was especially sharp (up 25% for "Livret A" passbook and sustainable development saving accounts). The French Networks continued to actively support the economy by assisting their clients with the financing of their projects. Against a backdrop of weak economic growth, outstanding loans went down slightly to 78.3 billion euros for commercial and business clients and to 95.1 billion euros for individuals. The average loan/deposit ratio was 113%, an 11-point improvement over the course of a year.

11

million individual customers



When it comes to French Retail Banking, the Group's ambition is to be THE bank for customer satisfaction and to consolidate its standing as a reference for businesses, while staying at the forefront of the digital transformation. ■

“

Intensify the innovation focus
by capitalising as a leader
in digital banking

”

+ 9.5%

growth in
balance sheet deposits

500,000

Boursorama clients:
target surpassed



International Retail Banking & Financial Services

2 013 was marked by the creation of the International Retail Banking & Financial Services division, which encompasses International Retail Banking, Specialised Financial Services and Insurance. This new core business operates in the Europe, Middle East and Africa (EMEA) region, in synergy with the entire Societe Generale Group.

International Retail Banking posted a solid performance in 2013, with a sharp increase in outstanding deposits (+11.4%) and a modest increase in outstanding loans (+1.3%). These figures reflect mixed trends from one country to the next. In Europe, where the economic and competitive climate was challenging, the entities maintained their dynamic sales performance and managed to increase deposits. In Africa and the Mediterranean Basin, revenues rose slightly. Lastly, recovery continues in Russia, where the Group confirmed its long-term strategy by strengthening its commitment to its subsidiary, Rosbank, in which it now has a 99.4% stake*.

** At 30 April 2014*

65
countries



Financial Services to corporates once again demonstrated the robustness of its business model, with earnings up 25% and very strong performances by both its full-service leasing and fleet management (with a fleet that now has more than one million vehicles) and equipment financing businesses. Finally, the Insurance business enjoyed a good year in France and internationally as it pursued its strategy of expanding its range of products and increasing penetration rates among the different distributors.

The Group's ambition for International Retail Banking & Financial Services is to maintain the momentum of its universal banking model for profitable growth by drawing on potential synergies within Societe Generale and its extensive international networks, while capitalising on its leading franchises and their recognised abilities. ■

80,000
employees

30
million individual, professional
and business customers, including
8 million insurance policyholders

No. 3 in the Czech Republic

No. 2 in Romania

No. 1 private foreign-owned banking group
in Russia

No. 1 in Cameroon, Senegal, Côte d'Ivoire

No. 4 in Morocco

No. 2 Europe & **No. 3** worldwide Rental Car

No. 1 in Equipment Finance in Europe

No. 4 Bank insurer in France

Global Banking and Investor Solutions

The Global Banking and Investor Solutions division, which has a different target market, has been the global umbrella for Corporate and Investment Banking (Societe Generale Corporate & Investment Banking), Asset Management (Lyxor, Amundi), Private Banking (Societe Generale Private Banking) Securities Services (Societe Generale Securities Services) and Brokerage (Newedge, now fully owned by Societe Generale*).

In 2013, Corporate and Investment Banking revenue grew 14%. Of particular note is the dynamic sales performance of the Equities activities and the positive results in structured financing, driven by export, infrastructure and natural resource financing.

In asset management, Lyxor's assets under management grew by €5 billion. Private Banking revenue increased 19% on strong sales notably in France; SG Private Banking also began doing business in Morocco. Securities Services increased their assets under custody by 2.8% and assets under administration by 10.8%. Brokerage kept its market share stable at 12%.



* At 07 May 2014

Our goal for Global Banking and Investor Solutions is for it to be one of the top five players in Europe, with a multi-specialist model that can meet the needs of all large corporate clients, financial institutions, sovereigns and wealthy clients. With a model that is well-adapted to changes in the regulatory and customer environments, this core business can rely on its existing strengths in equity derivatives, financing and advisory, asset management and private banking, while remaining at the forefront of the revolution in the capital markets and post-trade services. ■

 53

countries

 18,000

employees

 €8.71
billion of net banking
income in 2013

- 
- No. 1** worldwide equity derivatives
 - No. 3** worldwide funding for natural resources
 - No. 1** corporate debt issues in euros
 - No. 2** book runner project funding
in EMEA area
 - No. 1** on certificates and warrants
 - No. 3** worldwide in compensation of listed derivatives
 - No. 1** in France & **No. 2** in Europe in fund
administration (SGSS)
 - No. 1** in Private Banking in France

Our approach

■

€619 million

in new financing with positive impacts for communities, the environment or economic development were put in place by Corporate and Investment Banking in 2013

■

51

projects were rated and categorised in 2013 based on the requirements of the Equator Principles (version 2 and 3)

■

more than €80 million

in microfinancing lines of credit, including €4.5 million in France

■

€627 million

in green financing granted to businesses and €247 million to individuals worldwide in 2013

■

RESPONSIBLE FINANCE

The Group has made environmental and social (E&S) commitments and implements them consistently throughout all of its business lines.

Its concern for the economic and social impacts of its operations has led it to participate in the development of the countries where it operates by supporting the creation of businesses and financing local economies. It takes care to adopt a fair, transparent approach in its dealings with its clients.

SOLIDARITY-BASED AND ENVIRONMENTALLY AWARE PRODUCTS, SERVICES AND FINANCING

Through its range of solidarity-based products and services, Societe Generale invites its clients to join its side in the causes it supports. It aims to make banking services accessible and has developed solutions suited to the needs of its most vulnerable clients, particularly by supporting microfinance and encouraging financial inclusion. It offers green services and financing.



148,300

employees,
representing 121 nationalities
in 76 countries, work for
Societe Generale Group.
60% are not
French citizens

RESPONSIBLE EMPLOYER

Societe Generale aims to be the relationship bank, close to its clients, recognised for the quality of its teams. In accordance with its values – team spirit, innovation, commitment, responsibility – the Group therefore promotes a culture of innovative entrepreneurs who can adapt to a changing environment and tackle challenges as a team. In return, it aims to be a responsible employer, which treats its employees with fairness and respect for their diversity, giving each of them the means to grow.

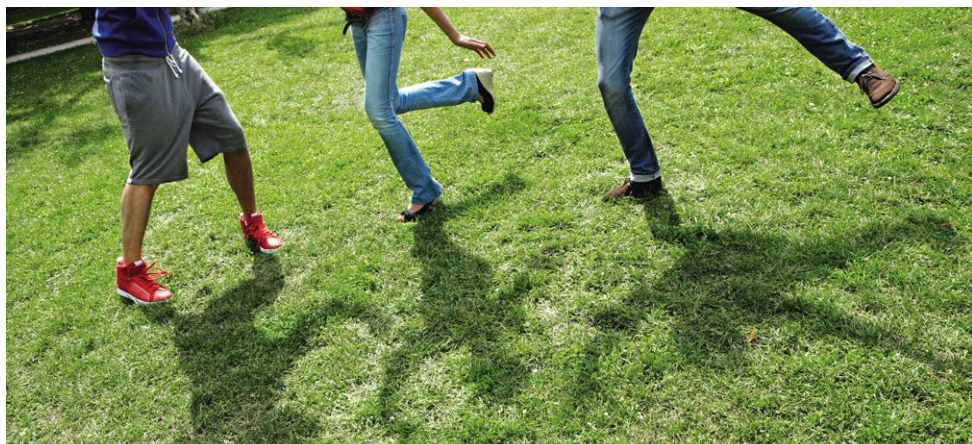
Social dialogue and mobility

In France, Societe Generale and every labour organisation it works with signed an "agreement on change in professions, skills and employment" in February 2013, which arranges a continuous social dialogue on potential future changes and developments in working life. This agreement recognises mobility as an essential tool for encouraging the constant adaptation of employee skills in the face of rapid changes in the economic regulatory and technological environment. A special skills centre, the Campus Métiers Mobilité, was created to assist employees.

DIVERSITY, DRIVER OF PERFORMANCE

Societe Generale believes diversity is a source of creativity, a way of getting closer to its customers and a means of adapting to a constantly changing environment.

Since late 2013 a Diversity Committee made up of members of the Group's Executive Committee and General Management Committee has focused on diversity issues as a central business challenge. It monitors progress made in terms of gender equality and international representation among managers in high-level jobs within the bank. It aims to meet specific short-term and middle-term goals (2015 and 2017).



more
than **1,500**

suppliers, representing
€3.4 billion in purchases,
have been invited
to undergo a CSR evaluation
conducted by EcoVadis,
an independent consultant,
since 2011

€4.7

million in purchasing
from the protected sector

ENVIRONMENT AND RESPONSIBLE PURCHASING

Societe Generale is committed to reducing its direct impacts on the environment. In particular, it is engaged in an innovative, collaborative programme to limit its greenhouse gas emissions and has set its ambitions higher since achieving carbon neutrality in 2012*. With full awareness of the economic influence of its purchases, it procures them responsibly, grades its suppliers and supports small- to medium-sized businesses and companies that employ disabled workers.

Entrepreneurial spirit and carbon programme

Societe Generale became one of the first banks to institute an “internal carbon tax” currently €10 per tonne of CO₂ emitted. The money raised from each business line is used to finance internal environmental efficiency initiatives. In 2013, of the 53 projects submitted, 28 were selected, receiving a total amount of €2.6 million.

SOCIETE GENERALE IN CIVIL SOCIETY

The Group aims to be a socially responsible company committed to civil society. It supports professional integration of excluded people and encourages the efforts and initiatives of its employees and team in that field. As a patron of the arts and a sponsor of sport, Societe Generale forges long-term partnerships that are in keeping with its values of commitment and teamwork and are particularly focused on outreach to young people.

Arts patronage: youth outreach

Contemporary art and classical music: Societe Generale creates connections between tomorrow's stars and audiences in both domains covered by its cultural sponsorship policy. Discovery trails to browse its Collection of Contemporary Art, displayed in the Group's premises, are organised throughout the year for young audiences.

As for classical music, the bank pursues its commitment to young artists, with notably in 2013 its first instrument-lending. The bank promotes links between its instrumentalists and amateur choirs' employees and the musicians from Les Siècles, at the occasion of a unique concert at the Salle Pleyel in June 2013.



Because we love rugby

For 26 years, Societe Generale has applied its values of team spirit and commitment by supporting the sport that embodies them best: rugby. It backs more than 450 amateur clubs in France and is an official sponsor of the French national rugby union team. It has also worked to popularise the sport internationally by sponsoring the World Cup since 2007 and supporting new forms of the game such as rugby sevens, which will become an Olympic sport starting in 2017. ■

€8.15

million was given to solidarity-based initiatives by the Group and its entities. This includes approximately €2.4 million from the Societe Generale Corporate Foundation

SOCIETE GENERALE FOUNDATION

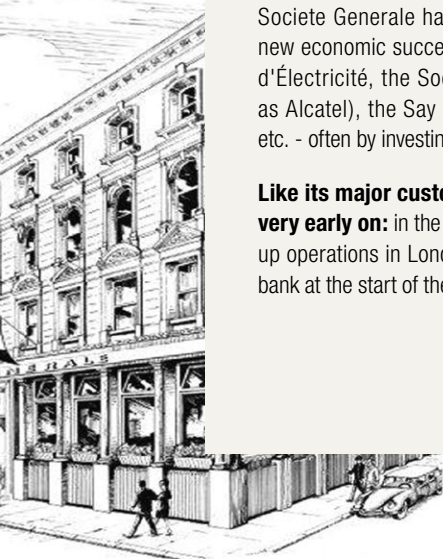
The Societe Generale Corporate Foundation for Solidarity aims to open access to the workplace for people who are marginalised or at risk of marginalisation. It does so by supporting projects likely to provide effective routes to employment. In particular, it supports non-profits that already have a relationship with Group entities. Some subsidiaries have also created their own foundations, such as the Societe Generale Institute in Brazil, the Jistota Foundation in the Czech Republic and the SG UK Charitable Trust in the UK.

CELEBRATING
150
YEARS

150 YEARS OF BANKING AND ENTREPRENEURSHIP

On 4 May 1864, Napoleon III signed the founding decree for the "General company (Societe Generale) to foster business and industrial growth in France". **The bank's founders were leading entrepreneurs driven by the ideals of progress of the 19th century.** Among them was Joseph-Eugène Schneider, founder of the ironworks empire in Le Creusot, who served as Societe Generale's first Chairman. In a France that was building a modern financial system to drive its economic growth, Societe Generale was called on to carry out "all transactions ordinarily within the domain of credit institutions, but also to facilitate the completion of major public or private works through its support, to negotiate all loans and, in short, to participate in any financial transactions that aim to increase the nation's productive forces and to expand international business relations." **From the start, it adopted a universal banking model with an international focus.** It was simultaneously a deposit, credit and business bank as well as a stock broker and wealth management adviser.





FINANCING ECONOMIC DEVELOPMENT

As a key player in the economic boom that resulted from the industrial revolution and international free trade, **over the years Societe Generale has financed infrastructure projects that stand as landmarks of a new era:** railroads, the Paris metro and the Eiffel Tower in France, as well as international projects such as the Trans-Siberian Railway and the Panama and Suez canals. Societe Generale has supported the creation and development of new economic success stories in France - the Compagnie Générale d'Électricité, the Société industrielle des téléphones (now known as Alcatel), the Say refineries, the Compagnie Générale des Eaux, etc. - often by investing in their capital.

Like its major customers, Societe Generale went international very early on: in the 1870s, it was one of the first French banks to set up operations in London and Russia, where it became a major retail bank at the start of the 20th century.



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