



2010 IDENTITY CARD



OVERVIEW



Societe Generale's universal bank model proved its robustness in 2009, a year of unprecedented economic and financial turmoil. Satisfactory commercial performance across all of our businesses enabled the Group to absorb the negative impacts of the crisis.

Our universal banking strategy will continue in 2010, with our constant endeavours to make Societe Generale even more robust, reactive and innovative. As bankers, we will continue to lead the way in financing the economy, developing ever closer relations with our clients and society as a whole.

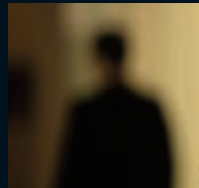
To move forward, I have set up a new management team. We have restructured our businesses so that they work together more smoothly and, as such, better meet the needs of each of our clients. This is our top priority.

“ Better meet the needs of each of our clients. This is our top priority ”


Frédéric Oudéa - Chairman-Chief Executive Officer

STANDING

BY EACH ONE OF OUR CLIENTS



Séverin Cabannes, Jean-François Sammarcelli and Bernardo Sanchez Incera, Deputy Chief Executive Officers

We are working to become more successful, more flexible and more innovative... to be the best advisors for our clients. In line with Societe Generale targets, we strive to fulfil our role in serving the economy 

Standing by each of our clients

All of our employees across all of our businesses are ready to take on this challenge: offer solutions to deal with the crisis, support our clients in all of their plans and provide services that boost our added value. Thanks to the commitment of the talented women and men at Societe Generale, to their capacity for innovation and to their entrepreneurial spirit, we can give our clients the robust, efficient and reactive service they need on the long-term basis.

Acting as a citizen bank

This same long-term strategy also applies to our commitments to our employees and society as a whole. We help our employees build their future within the Group through career and personal development programmes. We are convinced that companies also have a major role to play in society and we try and play our role through our corporate and social responsibility policy.

THE GROUP IN 2010

157,000

employees of 128 nationalities

32

million customers

62%

of employees outside France

83

countries

OUR BUSINESS

- Retail Banking, Specialised Financing & Insurance
- Private Banking, Global Investment Management & Services
- Corporate and Investment Banking

■ EUR 678 million in net banking income in 2009

■ Basel II Tier 1 Ratio: 10.7% at 31/12/2009

GLOBAL FIRST-CLASS FINANCIAL RATINGS

■ A+ for Standard & Poor's, Aa2 for Moody's, A+ for Fitch

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RETAIL BANKING, SPECIALISED FINANCING & INSURANCE

FRANCE's three networks: Societe Generale, Credit du Nord and Boursorama

- 3,000 branches ■ Nearly 40,000 employees
- 10 million individual, professional and business customers
- Deposits up by 5.3% in 2009

INTERNATIONAL RETAIL BANKING

- 3,800 branches in 37 countries
- More than 61,000 employees
- 13 million clients, a 16-fold increase in 12 years
- Deposits up by 5.4% in 2009

- Account management, online banking, loans, savings and investments, business cycle financing, investment finance, international transactions.

- Vendor and equipment finance, operational vehicle leasing and fleet management, IT asset leasing and management, consumer loans, insurance loans, life insurance and other risk insurance.

SPECIALISED FINANCING AND INSURANCE

- 30,000 employees in 46 countries
- EUR 8.8 billion in gross life insurance premium inflows
- More than 790,000 vehicles under vehicle leasing and fleet management



PRIVATE BANKING,

GLOBAL INVESTMENT MANAGEMENT & SERVICES

- **8,000** employees in 26 countries
- **4 businesses to serve investors**
 - Ranking among the leading private banks with EUR 75 billion in assets under management
 - Major player in asset management with EUR 670 billion managed by Amundi (25% participation) and USD 110 billion managed by TCW
 - No. 6 custodian worldwide and No. 2 in Europe with EUR 3,000 billion in assets under custody
 - World leader in derivative brokerage with Newedge (50% participation)

- Asset management for institutionals, distributors, businesses and individuals.
- International financial and investment engineering solutions for global expertise in structured products, hedge funds, mutual funds, private equity funds and wealth management services.
- A full range of innovative securities services: clearing, lending and borrowing, custody and depository services.
- Clearing and execution services for futures on financial and commodities products as well as for OTC interest rate, interest rate and foreign exchange, equity and commodities contracts.



CORPORATE AND INVESTMENT BANKING

- Debt or equity capital raising.
- Classic or structured finance.
- Risk management.
- Global advisory services (mergers and acquisitions, debt, capital and assets and liabilities management).
- Investment advice and opportunities.
- Made-to-measure risk management solutions.
- Innovative market analysis through our Cross Asset Research.

■ Nearly **11,000** employees in 33 countries serving companies, financial institutions and investors in Europe, Asia and the Americas.

■ 3 areas of expertise

- Investment banking: One of the leaders in debt and equity capital markets.
- Global finance: **best** Export Finance **Arranger** and **Best** Commodity Finance **Bank**.
- Global markets: **Number one** in equity derivatives **worldwide**, and with leading positions in fixed income, commodities and research.



OUR COMMITMENTS

PROMOTING THE DIVERSITY AND DEVELOPMENT OF OUR TALENTS

■ **128** nationalities

■ Nearly **12,000** employees recruited on permanent contracts in 2009

■ Nearly **2,000** disabled workers worldwide

■ Social responsibility: **N°1** socially responsible CAC 40 company in terms of diversity according to Capitalcom - Riskmetrics 2009

PROMOTING SOCIAL RESPONSIBILITY: IN ALL OUR BUSINESS

■ **35** microfinance institutions supported in 15 countries

■ More than USD **4.3** billion in financing for renewable energy and infrastructure projects throughout the world

■ Major player in the carbon market with **8% market share** and **680m tonnes of CO₂** traded

■ Awarded for its socially responsible investment research by Thomson Reuters Extel in 2008 and 2009

PROMOTING SOLIDARITY

■ Initiatives to support professional integration through the Société Générale Foundation

■ Initiatives to support underprivileged youths, education and assistance for the disabled

■ In fighting AIDS

PROMOTING SPORTS AND CULTURE

■ Long term partnership in rugby

■ Partnership in golf

■ Partnership with the French federation for sport for the disabled

■ Patron & sponsor of music and contemporary art

