

PRESS RELEASE

Paris, 3 April 2014

DISCLOSURE OF 2013 QUARTERLY SERIES OF INTERNATIONAL RETAIL BANKING RESULTS BY REGION

In addition to the quarterly series published on 6 January 2014, relative to the results of the consumer credit activity, Société Générale publishes the 2013 quarterly series of the International retail banking results by region, to facilitate the comparability with the data to be disclosed in 2014. These series include the international retail banking activity and the consumer credit businesses on a proforma basis further to the transfer of Franfinance from International Retail Banking and Financial Services to French retail Banking.

These proforma quarterly series are available in Excel format on the Group Corporate website (www.societegenerale.com / Investors / 2013 Financial results).

QUARTERLY RESULTS



(en millions d'euros)

	Q1 13	Q2 13	Q3 13	Q4 13	2013
International Retail Banking					
Net banking income	1,478	1,450	1,418	1,490	5,836
Operating expenses	-869	-846	-823	-842	-3,380
Gross operating income	610	604	594	648	2,456
Net cost of risk	-377	-378	-356	-629	-1,740
Operating income	233	226	239	18	716
Net income from other assets	3	0	0	5	7
Net income from companies accounted for by the equity method	3	2	3	2	9
Impairment losses on goodwill	0	0	0	0	0
Income tax	-57	-54	-57	-6	-174
Net income	182	174	184	19	558
O.w. non controlling interests	57	65	62	-14	170
Group net income	125	108	122	33	388
C/I ratio	59%	58%	58%	57%	58%

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(en millions d'euros)

	Q1 13	Q2 13	Q3 13	Q4 13	2013
Western Europe					
Net banking income	159	166	162	163	649
Operating expenses	-80	-82	-82	-87	-331
Gross operating income	79	84	80	76	318
Net cost of risk	-54	-63	-56	-71	-245
Operating income	24	21	23	5	73
Net income from other assets	0	0	0	0	0
Net income from companies accounted for by the equity method	0	0	0	0	0
Impairment losses on goodwill	0	0	0	0	0
Income tax	-6	-5	-6	-2	-18
Net income	18	16	18	3	55
O.w. non controlling interests	0	1	1	2	4
Group net income	18	15	17	1	51
C/l ratio	50%	50%	51%	53%	51%

(en millions d'euros)

	Q1 13	Q2 13	Q3 13	Q4 13	2013
Czech Republic					
Net banking income	268	271	276	260	1,075
Operating expenses	-128	-134	-133	-136	-531
Gross operating income	140	137	143	124	544
Net cost of risk	-29	-8	-14	-14	-66
Operating income	111	129	128	110	478
Net income from other assets	0	0	1	0	0
Net income from companies accounted for by the equity method	0	0	0	0	0
Impairment losses on goodwill	0	0	0	0	0
Income tax	-27	-31	-31	-25	-114
Net income	84	98	98	84	364
O.w. non controlling interests	33	39	39	30	141
Group net income	51	59	59	54	223
C/l ratio	48%	50%	48%	52%	49%

(en millions d'euros)

	Q1 13	Q2 13	Q3 13	Q4 13	2013
Romania					
Net banking income	151	149	148	139	587
Operating expenses	-81	-77	-85	-80	-323
Gross operating income	70	71	63	59	264
Net cost of risk	-80	-71	-77	-252	-480
Operating income	-10	0	-14	-192	-216
Net income from other assets	0	0	-1	0	-1
Net income from companies accounted for by the equity method	0	0	0	0	0
Impairment losses on goodwill	0	0	0	0	0
Income tax	2	0	4	46	52
Net income	-8	0	-11	-146	-165
O.w. non controlling interests	-3	0	-5	-59	-66
Group net income	-5	0	-7	-88	-99
C/l ratio	54%	52%	57%	57%	55%

<i>(en millions d'euros)</i>	Q1 13	Q2 13	Q3 13	Q4 13	2013
Russia					
Net banking income	306	307	306	405	1,324
Operating expenses	-221	-217	-202	-213	-852
Gross operating income	85	90	105	192	472
Net cost of risk	-41	-61	-69	-116	-288
Operating income	44	29	35	76	184
Net income from other assets	1	0	0	5	6
Net income from companies accounted for by the equity method	0	0	0	0	0
Impairment losses on goodwill	0	0	0	0	0
Income tax	-11	-7	-9	-20	-46
Net income	34	22	27	61	144
O.w. non controlling interests	6	4	5	1	16
Group net income	28	18	22	60	128
C/I ratio	72%	71%	66%	53%	64%

<i>(en millions d'euros)</i>	Q1 13	Q2 13	Q3 13	Q4 13	2013
Other Europe					
Net banking income	164	169	172	140	645
Operating expenses	-110	-112	-111	-111	-445
Gross operating income	54	57	61	29	200
Net cost of risk	-69	-55	-50	-66	-240
Operating income	-15	2	11	-37	-40
Net income from other assets	2	0	0	0	2
Net income from companies accounted for by the equity method	0	-1	-1	-1	-3
Impairment losses on goodwill	0	0	0	0	0
Income tax	3	0	-3	9	9
Net income	-11	1	7	-29	-32
O.w. non controlling interests	1	1	1	-1	1
Group net income	-11	0	7	-28	-33
C/I ratio	67%	66%	65%	80%	69%

<i>(en millions d'euros)</i>	Q1 13	Q2 13	Q3 13	Q4 13	2013
Africa, Asia, Mediterranean basin and Overseas					
Net banking income	431	388	354	384	1,556
Operating expenses	-249	-223	-211	-216	-898
Gross operating income	182	165	143	168	658
Net cost of risk	-103	-120	-89	-110	-421
Operating income	79	46	54	58	237
Net income from other assets	0	0	0	0	0
Net income from companies accounted for by the equity method	3	3	4	2	12
Impairment losses on goodwill	0	0	0	0	0
Income tax	-19	-11	-13	-14	-57
Net income	63	37	45	46	192
O.w. non controlling interests	20	21	21	13	74
Group net income	43	16	24	34	118
C/I ratio	58%	57%	60%	56%	58%

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.

Societe Generale has been playing a vital role in the economy for 150 years. With more than 148,000 employees, based in 76 countries, we 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, offering a comprehensive range of multichannel financial services on the leading edge of digital innovation;
- **International retail banking, financial services and insurance** with a presence in emerging economies and leading specialised businesses;
- **Corporate and investment banking, private banking, asset management and securities services**, with recognised expertise, top international rankings and integrated solutions.

Societe Generale is included in the main socially responsible investment indices: Dow Jones Sustainability Index (Europe), FSTE4Good (Global and Europe), Euronext Vigeo (Global, Europe, Eurozone and France), ESI Excellence (Europe) from Ethibel and 5 of the STOXX ESG Leaders indices.

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

Societe Generale: 150 years

In 2014, Societe Generale Group celebrates its 150th anniversary with a focus on entrepreneurial spirit, innovation and team spirit. Founded by a group of industrialists and financiers, the bank's very name illustrated their ambition: "Société Générale pour favoriser le développement du commerce et de l'industrie en France" ("**Societe Generale to support the development of trade and industry in France**"), as written into the Imperial decree signed by Napoléon III on 4 May 1864.

Societe Generale has always served economic development, contributing to the financing of infrastructures that symbolised the modern world and of leading French groups. Societe Generale was among the first French banks to open branches in London and in Russia in the 1870s, before expanding into the Maghreb, New York and Africa and to set up operations in Central European countries.

Societe Generale has always been at the cutting edge of financial innovation, and takes strength from its origins to assert its banking vision for the future, reinvent its businesses to serve its clients and become the reference bank of the 21st century.