

PRESS RELEASE

London, 19 August, 2013

SOCIETE GENERALE LAUNCHES NEW INVESTMENT PRODUCTS EXCLUSIVELY FOR FINANCIAL ADVISERS

Societe Generale has, for the first time, launched a new series of investment products in conjunction with Walker Crips Structured Investments as Plan Manager, available exclusively to Independent Financial Advisers (IFAs) in the UK. The structure of these products aims to help investors spread and diversify their credit risks while aiming to exceed their investment risk and reward expectations.

The **UK Four** products are focused on a six year growth period, with investment risk diversified across four major UK institutions - Barclays Bank plc, Lloyds TSB Bank plc, Royal Bank of Scotland plc (RBS plc) and Aviva plc. The three new investment products are:

1. SG UK Kick-out Plan (UK Four)

- Aims to pay a Gross Return equivalent to 10% p.a (not compounded)
- Linked to the performance of the FTSE 100 Index
- Maximum 6 year Investment Term
- Potential for early maturity (kick-out) at the end of year 2, 3, 4 or 5
- A kick-out event occurs if, on an anniversary date, the FTSE 100 Index is equal to or greater than its start value
- Diversified Investment Risk across Barclays Bank plc, Lloyds TSB Bank plc, RBS plc, Aviva plc

2. SG UK Step Down Kick-out Plan (UK Four)

- Aims to pay a Gross Return equivalent to 7.5% p.a (not compounded)
- Linked to the performance of the FTSE 100 Index
- Maximum 6 year Investment Term
- Potential for early maturity (kick-out) at the end of year 2, 3, 4 or 5
- A kick-out event occurs if, on an anniversary date, the FTSE 100 Index is equal to or greater than the kick-out level
- Kick-out level in year 2 is equal to the FTSE 100 Index start value, then reduces each year by 5%, to 80% in year 6
- Diversified Investment Risk across Barclays Bank plc, Lloyds TSB Bank plc, RBS plc, Aviva plc

3. SG UK & US Step Down Kick-out Plan (UK Four)

- Aims to pay a Gross Return equivalent to 9.25% p.a (not compounded)
- Linked to the performance of the FTSE 100 Index and the S&P 500 Index
- Maximum 6 year Investment Term
- Potential for early maturity (kick-out) at the end of year 2, 3, 4 or 5
- A kick-out event occurs if, on an anniversary date, both the FTSE100 Index and S&P 500 Index are equal to or greater than their respective kick-out levels
- Kick-out level in year 2 is equal to the start value, then reduces each year by 5%, to 80% in year 6
- Diversified Investment Risk across Barclays Bank plc, Lloyds TSB Bank plc, RBS plc, Aviva plc

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Following the economic crisis and the qualifications gained through the Retail Distribution Review, IFAs play an important role advising their clients on risk. Research conducted by Harris Interactive Inc. on behalf of Societe Generale in July 2013 revealed that more than a third (36%) of investors use an IFA at some point when making savings and investment decisions.

Key findings from the research revealed*:

- Investors recognise that spreading risk across a portfolio is a familiar strategy and IFAs play an important role in helping them manage and assess this risk.
- When considering counterparty risk many investors relied on their 'gut feeling' making decisions based on reputation, track record, size of organisation and familiar names.
- Investors instinctively felt safer with investments that could spread counterparty risk, even if that means receiving a lower potential return.

Of the investors surveyed**, the majority have a positive outlook for the UK stock market.

- 75% of investors believe the FTSE 100 Index will be the same or higher over the next 6 years.
- Over half (59%) of investors believe less than 7% is a reasonable annual return for investing in the UK stock market.
- 3% of investors believe they could see a fall in the UK stock market of greater than 20% over the next 6 years.

*20 face-to-face depth interviews carried out by Harris Interactive Inc in May 2013

**Survey was carried out online by Harris Interactive Inc and was completed by 500 retail clients in July 2013

Zak de Mariveles, Managing Director of UK IFA Sales, Societe Generale, comments:

"The research clearly shows that counterparty risk remains a key consideration for UK retail investors and that investment products that are able to diversify credit exposure across multiple institutions are seen as an attractive proposition. At Societe Generale we have the expertise and capabilities to meet this client need"

"The UK Four products not only aim to meet the diversification needs of investors, but also provide the potential to significantly exceed investors' expectations on returns."

About the Plans

KEY DATES		KEY TERMS	
Investment Deadline	September 27 th , 2013	Plan Manager	Walker Crips Structured Investments
Strike Date	October 4 th , 2013	Securities Issuer	SG Issuer
Anniversary Dates	Year 2: October 5 th , 2015 Year 3: October 4 th , 2016 Year 4: October 4 th , 2017 Year 5: October 4 th , 2018 Year 6: October 4 th , 2019	Guarantor	Societe Generale
Early Expiry Dates	14 days after the Anniversary Date	Investment Term	Maximum 6 years
Investment End Date	October 4 th , 2019	Minimum Investment	£10,000
		Eligibility	Direct, trust, corporate, and charity investment, Stocks and Shares ISA, SIPP and SSAS
		Investment Risk to the 'UK Four'	Barclays Bank plc (25%) Lloyds TSB Bank plc (25%) RBS plc (25%) Aviva plc (25%)

For further information please refer to the Plan Brochures which are available at www.sgifa.co.uk.

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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.

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

Important information

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The Plan Manager is Walker Crips Structured Investments, a specialist division of Walker Crips Stockbrokers Ltd which is a member of the London Stock Exchange and is authorised and regulated by the Financial Conduct Authority (FCA registration no. 226344). Walker Crips Stockbrokers Ltd is a wholly owned subsidiary of the Walker Crips Group plc. As Plan Manager, the role of Walker Crips Structured Investments includes the manufacture and design of all Plan brochures, the administration of client applications, and the transaction of Societe Generale Securities for the Plan. An investment in the Plan is an agreement with Walker Crips to invest your client's money in Societe Generale Securities, and to hold them on behalf of your client in their Walker Crips account.

Although information contained herein is from sources believed to be reliable, Societe Generale makes no representation or warranty regarding the accuracy of any information.

The Plans described within this document are not suitable for everyone. Investors should not deal in these Plans unless they understand the nature and the extent of their exposure to risk. The value of the Plans can go down as well as up and can be subject to volatility due to factors such as price changes in the underlying instruments and interest rates.

Prior to any investment in these Plans, investors should make their own appraisal of the risks from a financial, legal and tax perspective, without relying exclusively on the information provided by us. We recommend that investors consult their own independent professional advisors.