

NEWSFLASH

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CGA RECEIVES RENEWAL OF ISO 9001 AND ISO 14001 CERTIFICATION

CGA, Societe Generale's factoring subsidiary, has received renewal of its ISO 9001 quality certification and its 14001 environmental certification for its customer satisfaction setup and its environmental commitment, respectively.

The ISO 9001 quality certification is part of CGA's continual drive to improve its client satisfaction. As part of its commitment to client service, CGA has instigated an annual client satisfaction survey to measure its service quality objectively. The most recent survey took place in April 2012 through a sample of 500 customers. The overall satisfaction rate was significantly up, reaching a record level

The ISO 9001 norm is currently used by over 750,000 companies in 161 countries, and is the world's most-recognised quality certification. This norm looks not only at quality management systems, but also management systems in general, and is real acknowledgment of the efforts undertaken by CGA.

CGA is reaffirming its commitment to the environment via its ISO 14001 certification. This certification defines the way companies have to organise themselves to manage the impact of their activities on the environment. It sets out requirements in terms of the drawing up, implementing, maintaining and monitoring of an environmental management system.

These certifications confirm Societe Generale's desire to put its customers at the very heart of its business, whether through team motivation or the commitment of the Group's senior management. These certifications position Societe Generale as the leading benchmark player in this new form of factoring in France, a position which Societe Generale will strive to improve yet further.

SERVICE DE PRESSE
SOCIETE GENERALE
BANQUE DE DETAIL FRANCE

Joëlle ROSELLO
+33 (0)1 42 14 02 17

Sandrine BLONDIAU
+33 (0)1 42 14 83 73

Morgane SALAUN
+33(0)1 42 14 00 23

SOCIÉTÉ GÉNÉRALE
BDDF/COM
75886 PARIS CEDEX 18
SOCIETEGENERALE.COM

SOCIÉTÉ ANONYME AU CAPITAL DE 975 339 185 EUR
552 120 222 RCS PARIS

Societe Generale

Societe Generale is one of the leading financial services groups in Europe. With its diversified universal banking model, the group combines financial solidity and a sustainable growth strategy with the ambition of being the top bank for customer service, a leader in the markets, and a bank that works hand in hand with its customers, who choose the bank for the quality and the commitment of its teams.

Every day, its 157,000 employees*, present in 85 countries, work alongside more than 33 million customers across the globe. The Societe Generale teams offer advisory and other services to individual customers, companies and institutions as part of three main business lines:

- retail banking in France under the Societe Generale, Cr dit du Nord and Boursorama brands.
- international retail banking, which is present the world over including in Central and Eastern Europe, Russia, the Mediterranean basin, Sub-Saharan Africa, Asia and in French overseas territories
- corporate and investment banking with its broad range of expertise in investment banking, finance and market activities.

Societe Generale is also a major player in the businesses of specialised financial services, insurance, private banking, asset management and investor services.

Soci t  G n rale is included in the international socially-responsible investment indexes FTSE4good and ASPI. www.societegenerale.com

** including employees of Soci t  Marseillaise de Cr dit acquired in September 2010 by Cr dit du Nord*

Global Transaction Banking

Global Transaction Banking (GTB) integrates, within the Societe Generale Group, business activities such as cash management, correspondent banking, international trade finance, factoring and related currency services. These different competencies are offered to financial institutions and companies including multinational corporations as well as large- and medium-size companies that conduct business internationally.

Active in more than 50 countries across the globe, GTB teams offer bespoke and secure domestic and international solutions to optimise and manage daily financial transactions and sales operations.

The expertise of its teams is regularly recognised: in 2011, GTB was elected, for the 3rd consecutive year, "Best Eastern European Bank for Cash Management" in the "bank" and "cash management" category at the Innovation and Excellence Awards (TMI Magazine), #1 Trade Bank in France and 8th worldwide (Source: SWIFT), "Best customer service in Europe" (Euromoney FX 2011).