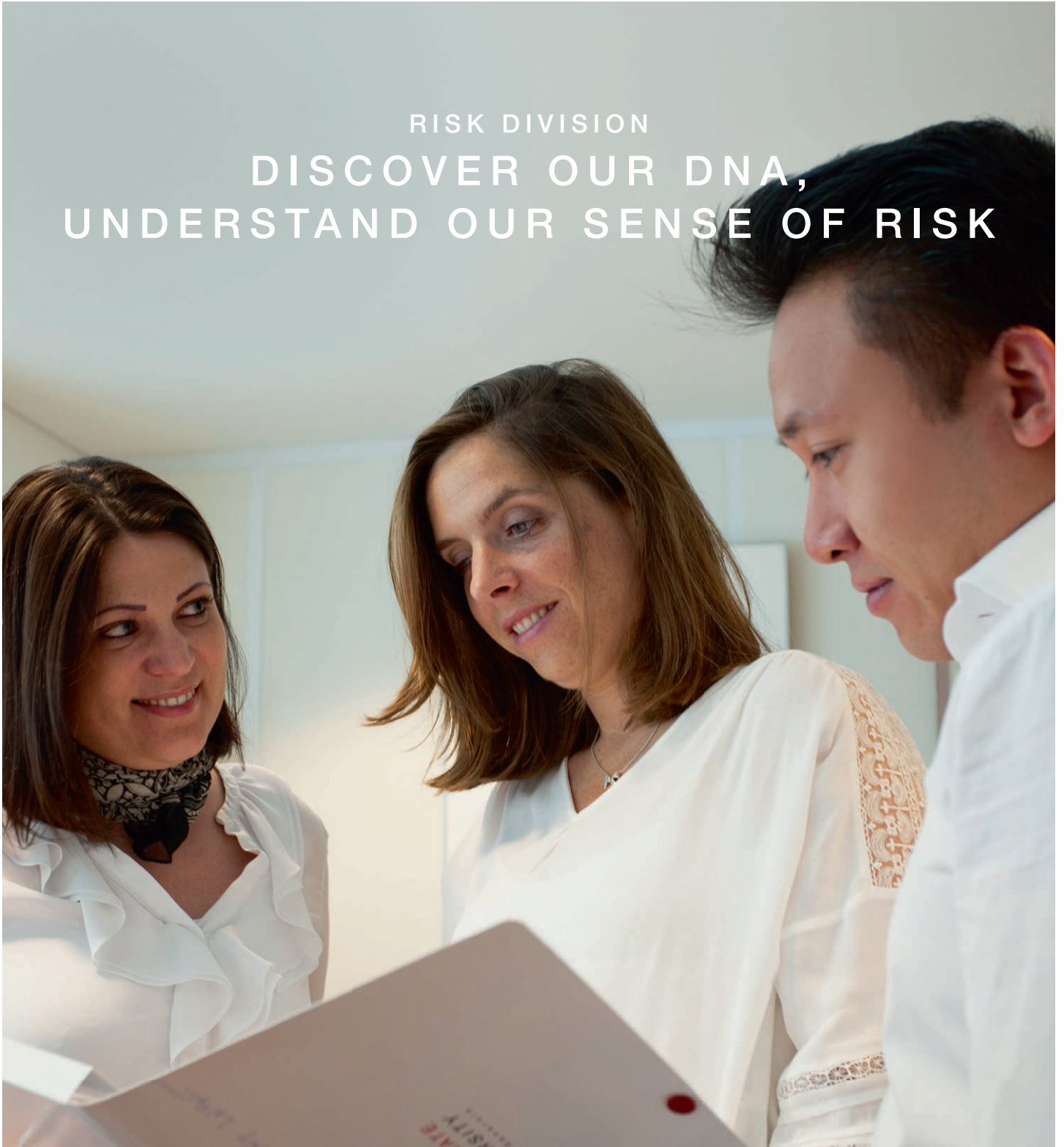


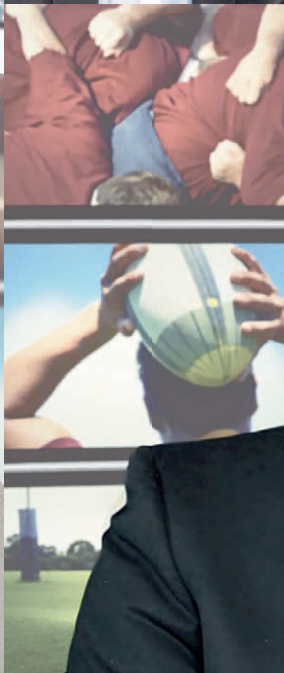


RISK DIVISION  
DISCOVER OUR DNA,  
UNDERSTAND OUR SENSE OF RISK





**A BANKER IS  
SOMEONE WHO  
KNOWS HOW  
TO TAKE RISKS**





# THE RISK DIVISION



**Risk stands at the heart** of Societe Generale's **activity.**

The Risk Division's main mission is to help **develop** the Group's **activities and profitability** by implementing its risk appetite.

The Risk Division is **a stimulating environment,** regulated by the current economic context.

It is also **a partnership** which our employees foster every day **with the business lines,** in order to move forward by leveraging **recognized expertise** beyond the Group's frontiers.

Joining us means becoming part of **a community of excellence** and opening the door to **new personal development opportunities.**

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*The Risk Division is a dynamic structure which opens out to all of Societe Generale's business lines. Its transverse missions place it at the heart of the Group's strategy, in contact with all the business partners, and its recognized expertise makes it a genuine gateway towards the bank's business lines.*

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## 1/ **AN INTELLECTUALLY FASCINATING PROFESSION**

What makes our job so interesting is the diversity of the subjects on which we are called to work. They involve issues lying at the core of the Group's business lines and, in a wider sense, of the current economic context. These issues are complex, often new and they require "unravelling". To achieve this we have to demonstrate a high degree of open-mindedness and adaptability, in order to take up the intellectual challenge every day.

## 2/ **A KEY PARTNER FOR THE BUSINESS**

Our teams are independent, but they work closely with the Group's business lines and management teams. Together we build up our risk appetite, and we validate operations in accordance with this policy. This implies having an intimate knowledge of the bank's business lines, strong analytical capabilities, but also the right relational skills to create a constructive dialogue. Every day we play our part in sharing and spreading the Risk Culture.

## 3/ **RISK EXPERTISE AT THE HEART OF BANKING**

Doing our job is a day-by-day learning curve, through which we acquire the expertise which is specific to our activities, and better understand the nature of our partners' work. Beyond the technical skills, we develop depth of perspective, decision-making ability and transversal vision. A job in the Risk Division brings training of the highest level, which can open the door to a wide range of positions within all the Group's business lines and central Divisions.



**[Click here to discover videos of our employees' testimonials](#)**

# AN INTELLECTUALLY FASCINATING PROFESSION



“Determining the best developments and the best markets ...”

**Ekaterina AUTET,**  
*International banking and financial services*



“We accompany the Group and its senior management in steering the strategy.”

**David GUILHAUMOU,**  
*International banking and financial services*

“We have to adapt to the macroeconomic context on a permanent basis.”

**Clémentine GALLES,**  
*Economic and sectorial studies*



“Intellectually it's vastly enriching: we're asked to discover new concepts all the time.”

**Christophe TARDY,**  
*Corporate and investment banking*



# A KEY PARTNER FOR THE BUSINESS

“Accompanying the business to let it develop within a controlled framework.”

**Mamadou YADE,**  
*Transverse risk assessment*



“The business and the Risk Division work together to find the best solution for the client.”

**Thibaut BACHELIER,**  
*Operational risks*



“The business needs clear, simple, quick answers.”

**Mathieu PERONA,**  
*Transverse risk assessment*



# RISK EXPERTISE AT THE HEART OF BANKING

“The Risk Division occupies a central position that gives it a cross-cutting perspective of banking functions.”

**Fatou GUIBERT,**  
*Countries, financial institutions and private banking*

“In the Risk Division, we need a genuine working methodology to be effective, and this methodology can be applied to the business lines.”

**Jean-Baptiste BAIS,**  
*Ex Risk Division, now in Private banking*



“My time in the Risk Division sharpened my skills in terms of thoroughness, technical awareness and financial analysis.”

**Nicolas PACE,**  
*Ex Risk Division, now in Global Finance (Corporate and investment banking)*





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**SOCIETE GENERALE**

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