

Press Release

Paris, 20 April 2010

Societe Generale: the winners of CITIZEN ACT are “inventing the bank of tomorrow” by educating children, providing rural micro-finance and setting up an online community for women

On 15 April 2010, Societe Generale rewarded three teams of students at the final of the CITIZEN ACT business game. The students were given the task of developing a corporate and environmentally responsible project on this year's theme - “Invent the bank of tomorrow”. First prize went to the Spanish team, whose project focused on teaching children about the world of banking and finance. The team from the Ivory Coast won two prizes for its entry on financing projects in rural areas. Not only did it take second prize but it also won the Public Prize – awarded for the first time this year and voted for by Societe Generale employees. Finally, the American team won third prize with their professional networking site for women.

Launched on 9 October 2009, the 4th edition of CITIZEN ACT mobilised 181 three-student teams from 120 business schools, engineering schools and universities from around the world. Over several months, the students developed practical projects in line with Societe Generale's current needs and priorities. The themes included micro-finance, green IT, the environment, solidarity, disability and education.

On 15 April, the six finalist teams were invited to present their projects to the international jury of experts, which was chaired by Catherine Janot, Deputy Head of Group Human Resources. Supported throughout by a Societe Generale staff member, they presented their vision of tomorrow's bank. The winning students will receive a grant to set up their project within the Societe Generale Group or they can use the money to take part in an eco-friendly trip.

For the 4th edition, the three winning projects of CITIZEN ACT are:

- **1st Prize** – The Spanish team “Bank Better” from ESADE Barcelona (business school) **Using education to help us better understand our world.**

The “Money Wise” project helps young citizens to better understand banking products and services. According to a survey conducted by the three students on their wiki blog, 54% of people find this type of information confusing, 93% would like training and over 55% thought that financial training should be given in schools. That is why the team proposes to get Societe Generale staff involved in teacher training. As early as primary school, children will learn about the world of banking and finance so that can better understand tomorrow's world.

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- **2nd Prize** – The Ivory Coast team “Lousha!” from the Institut National Polytechnique Houphouët-Boigny (engineering school)

Working together in the Ivory Coast to free rural populations from poverty.

In the Ivory Coast, more than one in two people live in rural areas with a poverty rate of 75%. In light of this, the students plan to use micro-finance to improve the lives of rural populations. Working in partnership, the INP-HB school and Societe Generale will raise funds. At the same time, the skills and savoir-faire of 3000 students and junior-enterprises will help to make eco-friendly projects such as developing agriculture and developing infrastructures become a reality.

- **3rd Prize** – The American team “Contribution Globale” from North Carolina State University
- A support network based on the Facebook model.**

Because 70 % of women in the world live below the poverty threshold and because only 15 women are amongst the world’s 500 richest CEOs, the students decided to give support networks a makeover. “RoseLeaf” will be the first social network in the world exclusively for women. The aim is to encourage professional women to help each other (preferential financial services, discussion groups, training, etc).

On 15 April, the finalists met with Societe Generale staff for 2 hours in the CITIZEN ACT village – a space created for the occasion. Following the meeting, staff voted for their favourite project via a special in-house web site. The Public Prize was awarded to “LouSha!”.

CITIZEN ACT – a recognised and well-known business game:

- The 1st Business Game officially recognised* in the banking world for its educational input
- 543 students from 24 different countries
- 2 new countries participated: Cameroon and Côte d’Ivoire
- The web site www.citizenact.com received 30 000 single visitors, 200 000 pages were viewed and 9 000 comments were made
- 830 members have joined the Citizen Act page on Facebook

* In July 2009, CITIZEN ACT was awarded the CEL accreditation “Technology-Enhanced Learning” by EFMD (European Foundation for management Development). The CEL accreditation acknowledges that CITIZEN ACT is an international programme which links education and the professional world in order to provide a rich and innovative educational experience to the students who participate in it. Societe Generale is the first bank to have been awarded this certification.

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Societe Generale

Societe Generale is one of the largest financial services groups in the euro-zone. The Group employs 157,000 people worldwide in three key businesses:

- Retail Banking, Specialised Financing & Insurance: Societe Generale serves 32 million individual customers worldwide.
- Private Banking, Global Investment Management & Services: Societe Generale is one of the largest banks in the euro-zone in terms of assets under custody (EUR 3,073 billion, December 2009) and under management (EUR 344 billion, December 2009).
- Corporate & Investment Banking: Societe Generale tailors solutions for its clients across sectors by capitalising on its worldwide expertise in investment banking, global finance, and global markets.

Societe Generale is included in the socially-responsible investment indexes: FTSE4Good and ASPI. In 2010, the title of SAM Sector Mover was awarded to Societe Generale.

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