

# LETTER TO SHAREHOLDERS

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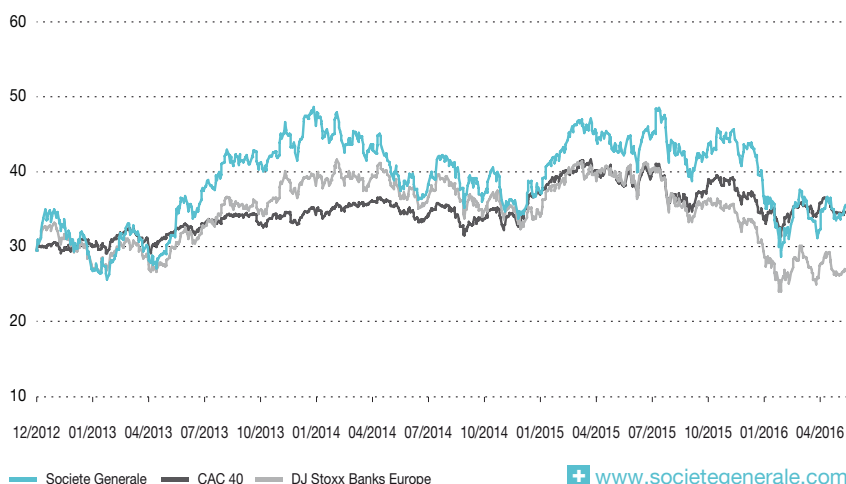
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## The share

Closing price of a single Societe Generale share at 24/05/2016: €36.66



## Analyst ratings

Barclays	➔	Buy	48.00
Citi	➔	Buy	45.00
HSBC	➔	Buy	43.00
Morgan Stanley	➔	Neutral	46.90
Goldman Sachs	➔	Neutral	43.00
Exane	➔	Neutral	39.00
Natixis	➔	Neutral	37.60

**Bloomberg consensus at 24/05/2016:**  
**47% buy,**  
**47% neutral,**  
**6% sell.**

**Average target price:**  
**€42.00.**

Selection of market opinions and target prices for Societe Generale shares taken from the most recent research.

## Diary

### 3 August 2016

Publication of the second quarter and first semester 2016 results

### 3 November 2016

Publication of the third quarter and nine month 2016 results

### 18 November 2016

Meeting with shareholders in Paris, France

### 18 and 19 November 2016

Actionaria exposition, Paris, France

### 12 December 2016

Meeting with shareholders in Strasbourg, France

## How to contact us



The "Shareholders" app for Smartphones and tablet computers



The corporate website:  
[www.societegenerale.com/en/my-shareholders-area](http://www.societegenerale.com/en/my-shareholders-area)



The e-mail address: [societegenerale@relations-actionnaires.com](mailto:societegenerale@relations-actionnaires.com)



On Twitter: @SocieteGenerale



On the phone:  
 +33 142 145 216 from abroad  
 0 800 850 820 from landlines in France (free call)

Société Générale  
 DFIN/INV, Relations actionnaires individuels  
 189, rue d'Aubervilliers - 75886 PARIS CEDEX 18



## Ready to act to support entrepreneurs

**Created by entrepreneurs for entrepreneurs, Societe Generale is a bank committed to entrepreneurial development.**

Societe Generale offers Small-and-Medium-sized Enterprises (SMEs) and professionals the full range of its expertise to provide support at the key moments in their development.

Through the Societe Generale Entrepreneurs programme, the Bank is reinforcing its range of services for regionally-based entrepreneurs, offering SMEs, as well as their senior managers, a comprehensive range of specialised services and solutions. Societe Generale is the first bank

to offer such an integrated platform to regional businesses, coordinated around centres located in France's major towns and cities, bringing together expertise from retail banking, private banking and corporate and investment banking.

One of the ways the Bank keeps in contact with the entrepreneur community is on social media, with @SGEntrepreneurs, a Twitter account and LinkedIn page offering expert views on the issues facing businesses.

## Appointments - Directors



### Juan Maria Nin Genova

A Spanish national, Juan Maria Nin Genova is a Lawyer and an Economist who started his career as Programme Director with the Spanish Ministry for Relations with the European Communities. He was appointed Chief Executive Officer at Santander Central Hispano from 1980 to 2002, before becoming Deputy Advisor at Banco Sabadell until 2007. In June 2007, he was appointed Chief Executive Officer of La Caixa, while also serving as Vice-President of Criteria until 2014. From July 2011 until 2014, he served as Vice-Chairman and Deputy Advisor at Caixabank.

He was elected for four years by the General Meeting with 98.63% of the votes and sits on the Board as a Director.



### Emmanuel Roman

A French national, Emmanuel Roman began his career with Goldman Sachs in 1987 where he held key positions in equity derivatives, including Co-Head of Worldwide Equity Derivatives (1996), Partner (1998), Co-Head of Worldwide Global Securities Services (2001) and Co-Head of European Equities (2003). In 2005 he joined GLG Partners LP as Deputy Chief Operating Officer. In 2010, after GLG Partners was taken over by the hedge fund Man Group Plc, he was named Chief Operating Officer for the Group. In 2011, Emmanuel was appointed to the Board of Directors and named Chairman of Man Group Plc before being appointed Chief Executive Officer in February 2013.

He was elected for four years by the General Meeting with 99.14% of the votes and sits on the Board as a Director.



**On 18 May 2016, 620 shareholders attended Societe Generale’s Annual General Meeting in Paris-La Défense. Chaired by Lorenzo Bini Smaghi, quorum was established at 56.97%, compared to 54.66% in 2015.**

Lorenzo Bini Smaghi opened the meeting by explaining the Group’s new corporate governance, introduced last year. Under the new structure, the position of Chairman of the Board of Directors, held by Lorenzo Bini Smaghi, has been separated from that of Chief Executive Officer, held by Frédéric Oudéa. The meeting provided the occasion to explain the Group’s strategy, the challenges it faces and its growth prospects. Séverin Cabannes and Bernardo

Sanchez Incera, Deputy Chief Executive Officers respectively, spoke about the Group’s results for 2015 and the French Retail Banking transformation plan. Jean-Bernard Lévy, Chairman of the Compensation Committee, explained the Group’s policy in this area.

To be able to better meet our shareholders’ expectations, before the meeting Societe Generale asked over 5,000 shareholders to complete an online survey.

All the resolutions proposed by the Board were adopted, including the renewal of Nathalie Rachou’s term as a Director and the appointment of two new Directors, Juan Maria Nin Genova and Emmanuel Roman. The cash dividend per share for 2015 was set at €2, up from €1.20 in 2014. The detachment of the dividend was set at 25 May and the dividend was paid as of 27 May.

## “Robust performance and a business model that creates value.”

The business environment was uncertain in 2015, marked by geopolitical tensions, limited economic growth, continued accommodative monetary policies from central banks, very low or negative interest rates and ongoing regulatory uncertainties. In these challenging conditions, the resilience of the Group’s business model has been confirmed once again.

Societe Generale has a solid balance sheet in terms of capital ratios, liquidity and the quality of our assets.

### **A diversified model adapted to new challenges**

Our business model, with its focus on a diverse range of activities, geographical presence and sources of revenue, is well-

suited to this environment. The Group’s three core businesses each generate around one-third of its revenues. French Retail Banking has three complementary brands: Societe Generale, Crédit du Nord and Boursorama. In 2015 these three brands showed very strong commercial activity and opened 300,000 new accounts. Boursorama

continued its expansion, and had over 800,000 customers at the end of March 2016.

Our second core business, International Retail Banking and Financial Services, is our main growth driver and its profitability is improving. Societe Generale is benefiting in particular from dynamic markets in Africa and Central and Eastern Europe, as well as from the development of financial services.

Our third core business, Global Banking and Investor Solutions, will continue its transformation and pursue its efforts to reduce costs, enhance risk management and adjust its business model. We already have one of the best performances in Europe in these activities, are well positioned in relation to our competitors and can further increase our market share.

In 2015 we also continued to develop synergies between our businesses, which allows us to grow our revenues while also giving our clients full access to all of our areas of expertise.

### **The transformation is under way**

Over the past five years, we have improved the coherence of our business model, disposing of 70 activities and acquiring 27. Beyond this reorganisation of our portfolio of activities, we will continue the in-depth transformation of each of our businesses and of the Group as a whole. At the end of 2015 we announced a major transformation of French Retail Banking (*see opposite*). This includes a five-year programme with the development of an omni-channel distribution model, the optimisation of the branch network and our support functions, and the target of 2 million customers for Boursorama by 2020. International Retail Banking and Financial Services is also undertaking important transformations, with the

optimisation of all Retail Banking platforms, the harmonisation of processes, a review of organisational structures and, of course, digital initiatives. Global Banking and Investor Solutions will also change and significant transformations are under way in terms of activities, products and services. Our central functions are also evolving - efforts are being made to optimise their organisation and staff are being equipped with digital and collaborative working tools. Around fifty innovation projects are underway across our businesses. We have reviewed 600 start-ups and are constantly building relationships with the digital world.

### **A strong corporate culture**

To make this wide-sweeping transformation a success we need the support of our staff, of our teams. As such, we have put in place a "Leadership Model" based on our four shared values in the service of our clients: team spirit, innovation, responsibility and commitment. We have also begun an intensive programme to enhance compliance and conduct, because loyal and transparent behaviour towards customers and compliance with regulations are at the very centre of the relationship of trust we want to build with our customers, employees and shareholders.

### **Outlook for 2016**

Following on from the solid performance achieved in 2015, we will continue to create value for our shareholders in 2016. Despite the uncertain business environment, Societe Generale will execute the final stages of our strategic plan for 2014-2016 with dedication and discipline. The Group will pursue the major transformations that are under way in each of our business lines, drawing on our capacity to adapt.

## **Transformation of French Retail Banking: a new relationship model**

We are living in a world where digital technologies have changed society and transformed our daily lives, with the proliferation of mobile technologies, smartphones, tablets, social media, big data, an explosion in computing power with the cloud, among others examples. Societe Generale is transforming the organisation of its French Retail Banking activities to accompany its customers' changing behaviour and new expectations. 86% of contact with customers is already made electronically. The objective is to create an omni-channel distribution model that allows customers to choose when and how they contact us - using a mobile app, in a branch, via our website, etc. We aim to reduce the number of everyday transactions currently carried in our branches, so that the time spent in them is devoted to value-added activities, advising and serving customers. The Societe Generale retail banking network is set to change, with a 20% reduction in the number of branches by 2020, and a shift towards larger branches.

At the same time we are transforming our back office operations by increasing automation and digitisation. This will have two main consequences: improving the quality and security of transactions, and reducing processing costs.

# Questions from the shareholders



➤ **What are Societe Generale's growth drivers in an environment of low and even negative interest rates?**

The core business set to grow the most is International Retail Banking and Financial Services. In international retail banking, we are present in countries with higher interest rates and better growth prospects than the euro zone. We are also expanding in specialised financial services, which are experiencing strong growth levels. For example, we rank among the leaders in financial services for businesses and in vehicle leasing and fleet management. Our Global Banking and Investor Solutions activities should also grow in line with global growth. A number of players are withdrawing from these activities and we can increase our market share. There is strong demand in this area, for example in infrastructure financing.

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THE CORE BUSINESS  
SET TO GROW THE  
MOST IS INTERNATIONAL  
RETAIL BANKING AND  
FINANCIAL SERVICES

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➤ **How do you view the emergence of the high-tech financial start-ups known as FinTechs? Are they competitors or pioneers to be followed?**

We see their development as an opportunity, allowing us to transform our relationships with our clients, upgrade our operational systems and change the way we work together within the Group. We are very involved in partnerships with innovative technology start-ups. We have a pragmatic approach. We are in relation with over 600 FinTechs. In some cases, we test their

solutions while in others, we finance their growth through investment funds or by taking a direct stake in their capital.

➤ **Doesn't the development of digital banking dehumanise client relations?**

The potential contradiction between the development of digital technologies and personal relationships is at the very centre of the transformation of our banking model. We want to bring together the best of both worlds and, in particular, we want to ensure that all the possibilities of relationships based on information and communication that digital technologies offer allow us enhance the personal relationships we have with our customers. The two approaches complement each other in terms of renewing relationships with our clients. Digital technologies also free our staff from tasks that offer no added value, allowing them to concentrate on their advisory role.

➤ **Why are you now undertaking a major transformation of the Societe Generale network in France, with the closure of administrative centres and branches?**

While taking all the necessary support measures, we are anticipating unavoidable change. Today, we are building services and structures suited to our customers' behaviour. We are fully aware of the changes that this transformation implies for our employees. But it is by taking steps today that we will be able to continue to grow tomorrow and meet our customers' expectations. If we don't take the initiative now, it will certainly be much more difficult in five or ten years' time. We want to take action as a socially-responsible company.

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TODAY, WE ARE  
BUILDING SERVICES AND  
STRUCTURES SUITED  
TO OUR CUSTOMERS'  
BEHAVIOUR

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➤ **What are you doing to improve cybersecurity and limit the risk of computer failure?**

With the development of new technologies, the threat of cybercrime has become one of the principal operational risks facing banks. Cybercrime is not new, but it is gaining ground. We need to be extremely vigilant.

We run the risk of fraud, as well as the risk of a leak of important data or of computer failure, which do not necessarily involve fraud. To counter this kind of risk, our aim is to always be one step ahead. We have hundreds of people in the Group working constantly to detect and prevent all types of attack.

As for the risk that our IT systems fail or become unavailable, we have been fully aware of this risk for a long time. We address it mainly by measuring the resilience of our IT systems. We also measure their availability rate and have extremely rigorous requirements in this area.

➤ **Societe Generale was named in the Panama Papers affair. What can you tell us about this?**

The fight against tax fraud and evasion is a constant preoccupation for Societe Generale group and its teams around the world. Since 2009, countries and their governments have stepped up their cooperation to better organise and coordinate their efforts, and laws have changed considerably in each country. Societe Generale has taken a very proactive approach with a series of initiatives and commitments. For example, in 2010 we introduced a fiscal code of conduct that was approved by the Board of Directors. We respect the regulations, in particular anti-money laundering rules, and have significantly upgraded our compliance and control systems. Governments and the general public are right to be demanding about the

fight against tax avoidance. Societe Generale is fully committed to continuing to make an active contribution to these efforts.

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WE ALSO SET A  
GOAL OF DOUBLING  
OUR FINANCING OF  
RENEWABLE ENERGIES

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➤ **What is your policy in terms of financing coal-fired power plants?**

In 2015, we supported the initiatives taken during the COP 21 Climate Conference and made a number of commitments to reduce our financing activities for coal-fired power plants. We also set a goal of doubling our financing of renewable energies. We have announced our principles and strive to adhere to them at all times.


➤ **Why did you sell your holding in Amundi, the asset management subsidiary you set up with Crédit Agricole in 2010?**

Amundi is a great success story of the French financial sector. We did a great job with Crédit Agricole. As part of the Group's policy to reallocate capital, we decided to sell our stake while keeping in place the business agreements we had signed with Amundi and our networks. This generated capital gains and enhanced our core Tier 1 Ratio without having any impact whatsoever on our clients for the next five years.

# A bank serving its clients



**OUR AMBITION**  
 TO BE THE RELATIONSHIP-  
 FOCUSED BANK,  
 A REFERENCE IN ITS  
 MARKETS, CLOSE TO ITS  
 CLIENTS AND CHOSEN FOR  
 THE QUALITY AND  
 COMMITMENT OF ITS TEAMS



**31**  
 MILLION  
 CLIENTS - INDIVIDUALS,  
 PROFESSIONALS,  
 COMPANIES & FINANCIAL  
 INSTITUTIONS<sup>(1)</sup>



**OUR VALUES**  
 TEAM SPIRIT  
 INNOVATION  
 RESPONSIBILITY  
 COMMITMENT




**WINNER OF THE 2016  
 "BEST CUSTOMER SERVICE  
 AWARD" FOR THE 4<sup>TH</sup> TIME<sup>(2)</sup>**



**N°1**  
 IN CUSTOMER SATISFACTION  
 IN THE INDIVIDUAL  
 CUSTOMERS MARKET<sup>(3)</sup>




**MOST RECOMMENDED  
 RETAIL BANK IN FRANCE  
 AND 5<sup>TH</sup> IN EUROPE<sup>(4)</sup>**




**ALD FRANCE: WINNER  
 OF THE 2016 "BEST CUSTOMER  
 SERVICE AWARD" FOR THE  
 8<sup>TH</sup> CONSECUTIVE YEAR<sup>(5)</sup>**




**◆ MOST INNOVATIVE BANK  
 IN WESTERN EUROPE  
 ◆ BEST INVESTMENT BANK  
 IN FRANCE**

(1) Excluding insurance policyholders.

(2) Awarded by Viséo Conseil.

(3) CSA 2015 competitive survey conducted with the customers of 11 major French banking groups.

(4) 2015 Brand Advocacy Index, Boston Consulting Group.

(5) Awarded by Viséo Conseil.



# A responsible bank



**15,155**

EMPLOYEES HIRED ON PERMANENT CONTRACTS WORLDWIDE



**25.2**

HOURS OF TRAINING PER EMPLOYEE



**6.83%**

OF GROUP EQUITY IS HELD BY ITS EMPLOYEES



**59%**

OF GROUP EMPLOYEES ARE WOMEN



**€105**  
MILLION IN MICROFINANCE CREDIT LINES

**FIRST GLOBAL AGREEMENT ON FUNDAMENTAL RIGHTS**

On 3 June 2015, Societe Generale and UNI Global Union signed a worldwide agreement on fundamental human rights and trade union rights



In 2015, Societe Generale was ranked in the top quartile of banks for Corporate Social Responsibility by RobecoSAM, a global benchmark in extra-financial analysis

**THE FOUNDATION**



**796** PROJECTS SUPPORTED  
**€18,500,000** CONTRIBUTED TO NON-PROFIT ORGANISATIONS  
**250,000** BENEFICIARIES ACCOMPANIED

**SOCIETE GENERALE IS INCLUDED IN THE PRINCIPAL SOCIALLY RESPONSIBLE INVESTMENT INDICES**

- DJSI**  
*(World and Europe)*
- FTSE4GOOD**  
*(Global and Europe)*
- EURONEXT VIGEO**  
*(Europe, eurozone and France)*
- STOXX ESG LEADERS**  
*(4 indices)*
- ETHIBEL ESI EXCELLENCE**  
*(Europe)*

# Taking the long view...

## ...To respect the environment

The Group is making a concrete contribution to the fight against climate change. Its environmental policy took a further step forward in 2015 by reinforcing its long-standing commitments. Consistent with the progress achieved through COP 21, the Group's climate policy is in line with the 2°C target for global warming.

In a major commitment announced prior to the international climate summit in Paris, Societe Generale will double its financing for renewable energy projects by 2020. With this new objective of €10 billion in funding, the Group reaffirms its position as a key global player in financing the energy transition. At the same time, the Group will reduce the carbon footprint of its activities by ending its financing of mines and thermal power plants in high-income OECD countries. It will also contribute to the fight against deforestation through its adoption of the Soft Commodities Compact, which mobilises the banking industry to help transform agricultural commodity supply chains.

Concerning its own carbon footprint, after becoming one of the first banks to introduce an internal carbon tax in 2011, Societe Generale has committed to reducing its emissions by a further 20% from 2014 levels by 2020. Financed by the carbon tax, which is paid by every entity, an average of €3.1 million will be allocated annually to environmental efficiency initiatives.

## ...To develop responsible finance

Societe Generale is one of the pioneering banks behind Positive

Impact Finance: financing that has a demonstrable positive impact on the economy, society or environment and ensures the potential negative impacts have been identified and properly managed. Strengthening its commitments in this area, Societe Generale was one of the initiators behind the "Positive Impact Manifesto", signed by 10 major European banks in October 2015 within the framework of the United Nations Environment Programme Finance Initiative (UNEP FI).

The aim is to facilitate the transition to a greener and more inclusive economy by developing new financing solutions on the financial markets. In this light, Societe Generale successfully launched the first-ever positive impact bond: a fixed-rate five-year issue of €500 million. The funds raised are allocated exclusively to projects that contribute to the fight against climate change. In total, 27 projects (14 in Europe, 12 in the Americas and one in Asia, all targeting renewable energy and public transport) were selected on the basis of strict environmental and social criteria.

## ...To support vulnerable customers

Financial inclusion provides individuals in financial difficulty with the normal use of a bank account and secure payment methods as well as caps on incidental fees. A support scheme for vulnerable customers is in place across the full network of retail banking branches in France. Run by specialised advisors who temporarily take over the customer relationship from the branch, they work together with the vulnerable customers to find solutions for the gradual settling of unpaid debt.

67% of customers supported by this scheme have been able to return to a sound financial footing. Societe Generale also assists individuals with excessive or poorly structured debt, in partnership with the Crésus non-profit network. This partnership has launched a financial education programme that sees the Bank's employees offering their expertise within a skills-based sponsorship programme.

## Funding projects to combat climate change: Deepwater Wind



SG CIB, Societe Generale's corporate and investment banking arm, was the sole underwriter and lead arranger in raising \$298 million for the construction of Block Island Wind Farm, the first offshore wind farm in the United States.

"Societe Generale's financial commitment was crucial to advancing this pathbreaking project. The Block Island Wind Farm is ushering in a new era for renewable energy in the United States."

Jeffrey Grybowski,  
CEO of Deepwater Wind

# The Societe Generale Club, follow your passions



## BECOME A MEMBER

The Societe Generale Club is open to shareholders with at least 100 bearer shares or 50 registered shares.

Join at the MY shareholder area at [societegenerale.com/en/my-shareholders-area](http://societegenerale.com/en/my-shareholders-area) or on the "Shareholders" app available on App Store and Google Play.

Membership is free and without obligation.

For information or assistance, call 0800850820 (menu option 3, then press 3 again) or send an e-mail to [societegenerale@clubdesactionnaires.com](mailto:societegenerale@clubdesactionnaires.com)

Established in 1992, the Societe Generale Club aims to strengthen shareholding by private individuals through building closer relationships with those shareholders who want to be more involved in the life of the Group.

## TAKE ADVANTAGE OF EXCLUSIVE OFFERS AND ATTEND PREMIUM CULTURAL AND SPORTING EVENTS

### More services

- Dedicated free-phone number 0800 850 820 (menu option 3)
- A dedicated space: MY shareholder area at [societegenerale.com/en/my-shareholders-area](http://societegenerale.com/en/my-shareholders-area) to join the Club and reserve your invitations

### More publications

- Subscribe to the Letter to Shareholders (five issues per year)
- Subscribe to the Club Newsletter (four issues per year)

## MORE THAN 100 EVENTS EACH YEAR ARE OFFERED TO MEMBERS THROUGH THE CLUB NEWSLETTER

### More events

- Invitations to artistic, cultural and sporting events related to the Group's cultural and sports patronage programme
- Invitations to stock market lectures and web conferences.
- Invitations to meetings with members of Societe Generale's Management and economic and market specialists at shareholder events held in Paris and throughout France

# Societe Generale Club offers

## Visit



### THE CENTRAL BRANCH

29 BD HAUSSMANN, 75009 PARIS

**Thursday 8 September, 2016 at 4:00 p.m.**

- RESERVATIONS OPEN ON: Monday, 4 July at 9:00 a.m., exclusively through the MY shareholder area.



Come and discover or rediscover the extraordinary Art *Nouveau* architecture of the central branch, from the vaults to the dome.

## Guided tour



### SOULAGES MUSEUM

SOULAGES MUSEUM, JARDIN DU FOIRAIL, AVENUE VICTOR HUGO, 12000 RODEZ

**Saturday 10 September, 2016 at 3:00 p.m.**



- RESERVATIONS OPEN ON: Monday, 4 July at 9:00 a.m., exclusively through the MY shareholder area.

Opened in May 2014, the Soulages museum in an exceptional building showcasing the outstanding work of Pierre Soulages. The museum's permanent collection boasts the world's most complete collection of the artist's paintings.

## Literary conference



## OSCAR WILDE

SOCIETE GENERALE TOWERS, LA DEFENSE

**Wednesday 6 July, 2016  
at 3.30 p.m.**

RESERVATIONS OPEN ON:  
Friday, 10 June at 9:00 a.m., exclusively through  
the MY shareholder area.

Although Oscar Wilde is now renowned worldwide, at the time he scandalised Great Britain and was thrown in prison. Wilde's plays are brilliant, but his novel *The Picture of Dorian Gray* is a must read, a superb illustration of his theory of art for art's sake. Great art...



## Visit

SOCIETE  
GENERALE  
COLLECTIONSOCIETE GENERALE TOWERS,  
LA DEFENSE**Tuesday 20 September,  
2016 at 3 p.m. and 4.15 p.m.**

## BOOK

20 YEARS OF THE SOCIETE GENERALE  
COLLECTION - 2015 Edition

RESERVATIONS OPEN ON:  
Monday, 4 July at 9:00 a.m., exclusively through  
the MY shareholder area.

An innovative approach to contemporary art with  
a selection of works from the Societe Generale  
Collection produced by a young curator.  
A beautiful hardcover book with 512 pages,  
in English and French.

## Concert



## SAINT MATTHEW PASSION



© Abbaye Chaise-Dieu

LA CHAISE-DIEU ABBEY,  
PLACE DE L'ABBAYE, 43160 LA CHAISE-DIEU**Sunday 28 August, 2016 at 2.30 p.m.**

RESERVATIONS OPEN ON:  
Monday, 20 June at 9:00 a.m., exclusively through  
the MY shareholder area.

For the past 50 years, classical music lovers and artists  
have come to this village centred around the Saint Robert  
Abbey for a festival dedicated to sacred music. Bach's  
masterpiece, Saint Matthew Passion, will be lead by Jean-  
Claude Malgoire, who heads the Namur Chamber Choir.



RESERVATIONS OPEN ON:  
Monday, 4 July at 9:00 a.m., exclusively  
through the MY shareholder area.

Societe Generale's contemporary art  
collection has been explored from many  
different angles. The new exhibition,  
entitled "Over the Walls: Visions of  
Architecture" and curated by Giovanna  
Carrer, addresses the close relationship  
between art and architecture, two  
disciplines that have always inspired each  
other. We offer an hour-long guided tour  
taking in around fifteen major works.

To sign up for these events, log onto the MY shareholder area on the website <http://www.societegenerale.com/en/my-shareholders-area>, or via the Shareholders app, available on App Store and Google Play. For assistance, please contact 0 800 850 820 (menu option 3, then 3 again), a free-phone number in France. Club members may sign up for the events listed here for a maximum of two tickets per member and per event, subject to availability.

SOCIETE GENERALE. French limited company, capital stock: €1,009,380,011.25 - REGISTERED OFFICE: 29, bd Haussmann, 75009 PARIS - 552 120 222 RCS Paris. Group Communication Division, Tours Societe Generale 75886 Paris Cedex 18 - HEAD OF PUBLISHING: Caroline Guillaumin. CREATION AND PRODUCTION: Studio Societe Generale - Legal submission date: June 2016 - ISSN: 1258-8679 - Printer: Galilote-Prenant - 94400 VITRY SUR SEINE. Under Act No78-17 on information technology, data files and civil liberties, your right to access, correct and dispute information in our files may be exercised by contacting our Individual Shareholder Relations department.