SOCIETE GENERALE BANK & TRUST

BY YOUR SIDE IN EVERY FIELD

BUILDING TOGETHER

TEAM SPIRIT SOCIETE GENERALE

SOCIETE GENERALE BANK & TRUST (SGBT), THE ADVANTAGES OF A MULTI-SPECIALIST BANK OF INTERNATIONAL DIMENSIONS

EUR 925.2* M
IN NET BANKING INCOME

EUR 269.4* M
IN NET INCOME

EUR 50.7* BN
IN TOTAL ASSETS

EUR 2.6* BN
IN SHAREHOLDERS' EQUITY

1,075
EMPLOYEES

7th LARGEST
BANKING EMPLOYER

13
NATIONALITIES

35
SPOKEN LANGUAGES

Data as of 31/12/2011
*** Consolidated data**

LUXEMBOURG, A MAJOR FINANCIAL CENTRE LOCATED AT THE HEART OF EUROPE

AS AN INTERNATIONAL FINANCIAL MARKETPLACE, THE GRAND DUCHY OF LUXEMBOURG IS LOCATED AT A STRATEGIC POSITION IN THE HEART OF EUROPE.

The success of the financial centre is founded on the social and political stability of the Grand Duchy, leading local and international financial expertise and a multilingual and multinational labour market.

Luxembourg owes its reputation and growth to a favourable legal environment with an international focus that complies with European directives and that is continuously updated.

Rigorous control systems and the active presence of its regulatory authorities all contribute to ensuring the security of investors.

These multiple advantages make Luxembourg the second largest investment fund centre in the world after the United States and the leading private banking centre in the eurozone.

143
CREDIT INSTITUTIONS

FROM **25**
DIFFERENT COUNTRIES

EUR **800** BN
IN ASSETS

3,875 UCIS

SGBT, A WHOLLY-OWNED SUBSIDIARY OF SOCIETE GENERALE

WE OFFER YOU THE BENEFITS OF OUR MULTI-SPECIALIST BANKING SKILLS IN TANDEM WITH THE EXPERTISE OF THE SOCIETE GENERALE GROUP, ONE OF THE LEADING FINANCIAL SERVICES GROUPS IN EUROPE.

Present since 1893, we are the oldest foreign banking institution in the Grand Duchy.

Since we first opened our doors, we have contributed to the development of Luxembourg's industry and have thus been able to play a role in the emergence of the financial marketplace.

Drawing on our considerable experience, we have developed all the capabilities of a multi-specialist bank, offering services to business customers, institutional investors (Securities Services) and high net worth individuals (Private Banking) via our highly active trading room.

“ Our identity:
Team spirit ”

SGBT, A GROWTH MODEL

THANKS TO THE EXPERTISE AND COMMITMENT OF OUR TEAMS, WE CAN PURSUE OUR POLICY OF COMMERCIAL DEVELOPMENT ACROSS OUR BUSINESS LINES.

In an environment that was rife with uncertainty, we once again confirmed our solid earnings capacity in 2011.

In harmony with Societe Generale Group, which is implementing the Ambition SG 2015 transformation programme, we continued our initiatives to enhance customer satisfaction, improve human resources management and automate processes.

We benefit from the same Standard & Poor's rating as Societe Generale (short term: A-1 and long term: A with a stable outlook) owing to our important role within the Societe Generale Group and our financial solidity.

"No.2 in the overall ranking of Luxembourg banks in 2011"
(Source: KPMG / Luxemburger Wort)

DIVERSITY, A KEY FEATURE OF OUR RECRUITMENT POLICY

IN LINE WITH OUR DIFFERENT BUSINESSES AND THE INTERNATIONAL BACKDROP IN WHICH WE OPERATE, OUR EMPLOYEES DEFINE THEMSELVES THROUGH THEIR CULTURAL AND PROFESSIONAL DIVERSITY.

The commitment of our employees, their skills and their enthusiasm are the cornerstone of our good results, enabling us to respond to the tasks we face on a daily basis.

Working with the Ministry for Equal Opportunity since 2011, SGBT has introduced a series of positive measures in three crucial areas: gender equality in treatment at work (recruiting, training, and compensation), decision-making (professional promotion) and equality in reconciling professional and private life.

"A dedicated recruitment site at: www.sgbt.lu"

WE OFFER OUR EXPERTISE TOGETHER WITH THAT OF THE SOCIETE GENERALE GROUP TO SUPPORT YOU IN ALL OF YOUR PLANS.

PRIVATE BANKING

YOUR GLOBAL PARTNER IN WEALTH MANAGEMENT

Because you are unique, we design solutions tailored to your specific needs and offer our experience and full range of financial products.

ALMOST
10,000
ACCOUNTS

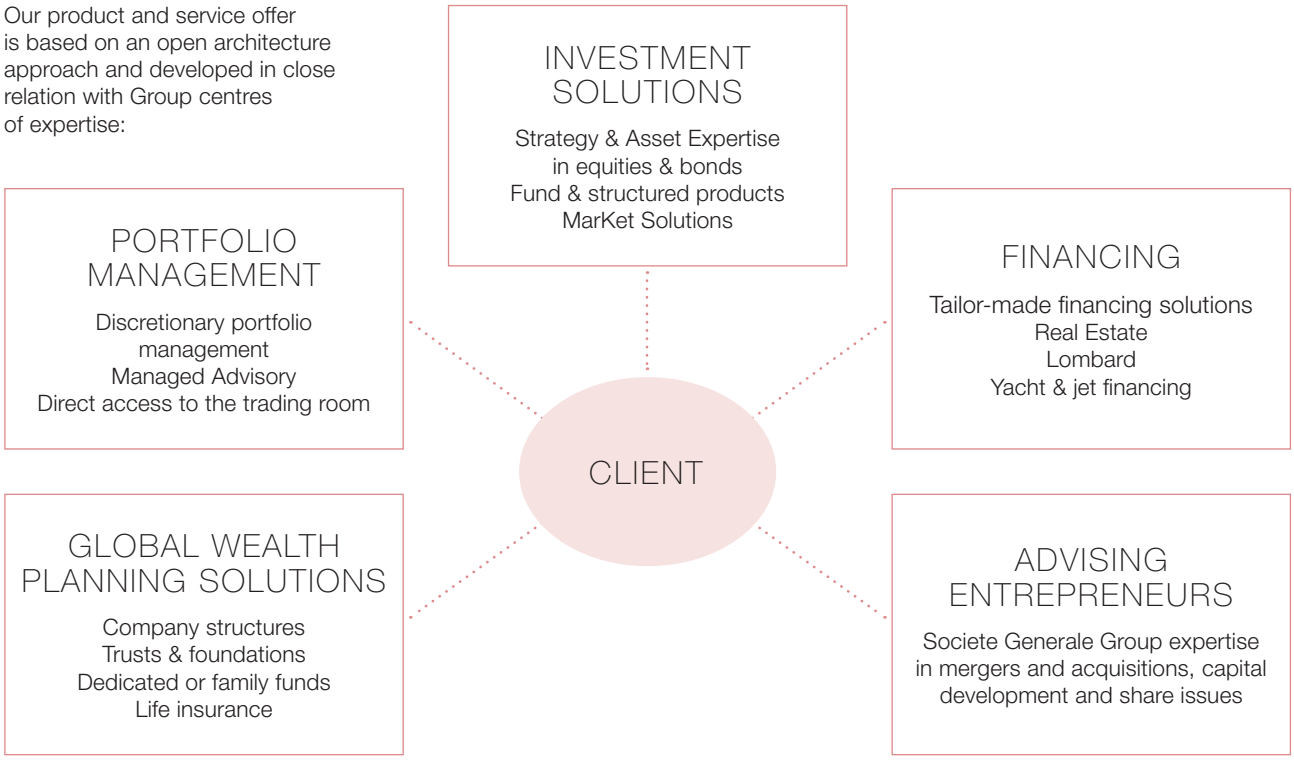
EUR **13** BN
IN ASSETS UNDER ADMINISTRATION IN LUXEMBOURG

Through the Societe Generale Private Banking network, our wealth management business line, we offer you a full range of services and skills focused on the development of solutions which are not only comprehensive, but also varied.

In Luxembourg, you can count on solutions tailored to your profile and your needs:

- close to 70 staff dedicated to client relationship management staffed by multilingual teams organised by country desk
- some 30 specialists in wealth planning and fiduciary services
- an extensive team of experts in portfolio management and investment solutions staffed by more than 25 employees

Our product and service offer is based on an open architecture approach and developed in close relation with Group centres of expertise:



MARKET ACTIVITIES

ACCESS TO ALL THE FINANCIAL MARKETS AND TO A FULL RANGE OF INVESTMENT SOLUTIONS

Our trading room is particularly active in providing services to business customers, institutional investors and private clients. It houses part of the MarKet Solutions centre of expertise used by all Societe Generale Private Banking entities worldwide.

MarKet Solutions offers the expertise of 150 financial specialists, providing sourcing, technical advice, execution and follow-up of cross-asset market solutions.

Operating from numerous financial marketplaces, such as Paris, London, Geneva, Monaco and Singapore, MarKet Solutions experts continuously analyse markets to detect, identify and provide the best solutions. Our worldwide platform gives access to a rich investment universe: we act on traditional assets and listed instruments (bonds, equities, futures), derivatives solutions (listed & OTC, cross assets), structured products, forex and money market.

We also cater to well-informed and active clients, who are granted direct and dedicated access to our trading floors as well as exclusive services fitting their specific needs.

MarKet Solutions' expertise in the development of investment solutions is recognised on a global scale: in 2012, Societe Generale Private Banking was named Best Private Bank for its Structured Products offer in Western Europe for the 8th year in a row as well as Best Private Bank Worldwide for its Structured Products offer (2005, 2006, 2007, 2009, 2010, 2011) and for its Derivatives offer (2010).

> "Voted Best Private Bank for Structured Products in Luxembourg (Euromoney 2012)"

SERVICES FOR CORPORATE CLIENTS

AN INNOVATIVE AND DIVERSIFIED OFFERING, FROM DAILY CASH MANAGEMENT TO THE IMPLEMENTATION OF STRUCTURED FINANCING SOLUTIONS

Having started out as a commercial bank, we have the experience to help your business grow, whether locally or internationally, at each stage of its development.

Our customised offering covers the largest possible range of business requirements, from daily cash management to the implementation of structured financing solutions and fixed-income investment supports guaranteed by our specialised Luxembourg subsidiaries (Société Générale Lettres de Gage and SG Issuer).

- commercial banking
- financial engineering
- cash management (domestic and international)

ABOUT
3,600
THIRD PARTIES

EUR **13.6** BN
IN COMMITMENTS

IN ADDITION TO OUR ABILITY TO OFFER LOCAL ASSISTANCE, WE ALSO WORK AS A TEAM WITH THE SOCIETE GENERALE GROUP'S INTERNATIONAL NETWORK:

CORPORATE & INVESTMENT BANKING

Societe Generale Corporate & Investment Banking (SG CIB) offers you bespoke financial solutions combining innovation, advisory services and high execution quality in three areas of expertise: investment banking, financing and market activities.

GLOBAL TRANSACTION BANKING (GTB)

In an ever-changing competitive environment, reliable and efficient cash management is a major factor in the success of your commercial transactions.

GTB has therefore designed domestic and international solutions for corporations and institutional investors to improve their payment methods, monitor their accounts, manage their transactions remotely and pool their cash. Drawing on a global network in more than 50 countries, we can provide solutions to a wide variety of your requirements.

SECURITIES SERVICES

A COMPREHENSIVE RANGE OF SECURITIES SERVICES

Societe Generale Securities Services (SGSS) is Societe Generale's securities services business line.
Established in 28 locations with around 4,000 employees, we provide a full range of securities services that are adapted to the latest financial markets and regulatory trends:

- clearing services
- custody and trustee services
- retail custody services
- liquidity management
- fund administration and asset servicing
- fund distribution services
- global issuer services

Our main goal is the satisfaction of our clients by offering them tailor made services that draw on a strong and technically innovative environment.

SGSS is the 7th largest worldwide global custodian and the 2nd largest in Europe with EUR 3,358 billion in assets under custody.
SGSS provides custody & trustee services for 3,403 funds and the valuation of 4,229 funds, representing assets under administration of EUR 429 billion.
SGSS manages and calculates the current value of 35,000 complex product positions. SGSS also ranks among the European leaders in stock option management.
(Data as of 31/03/2012)

SGSS is a major securities services provider in Luxembourg, with more than 485 funds under management representing EUR 78 billion in assets.

200
CLIENTS

EUR **199** BN
OF SECURITIES ASSETS
IN DEPOSITS
(STOCK MARKET VALUE)

AT JUNE 21, 2012:
LONG-TERM RATINGS
MOODY'S **A2**
FITCH **A+**
STANDARD & POOR'S **A**

160,000
EMPLOYEES

77
COUNTRIES

33
MILLION CUSTOMERS WORLDWIDE

9.0%
BASEL 2.5 CORE TIER ONE RATIO

EUR **25.6** BN
NET BANKING INCOME IN 2011

EUR **2.4** BN
GROUP NET INCOME

Data as of 31/12/2011

SOCIETE GENERALE BANK & TRUST (SGBT) IS A WHOLLY-OWNED SUBSIDIARY OF 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 relationship-focused bank, a leader in its markets, close to its customers, and recognised for the quality and commitment of its teams.

THE GROUP'S ACTIVITY IS BASED AROUND FIVE CORE BUSINESS LINES:

FRENCH NETWORKS

Societe Generale's retail networks in France are formed from the alliance of three complementary brands: Societe Generale, the renowned national bank; Crédit du Nord, a group of regional banks on a human scale; Boursorama Banque, a major online bank. Through the pooling of best practices and simplified processes, the three brands offer a wide range of products and services suited to the needs of a diversified base of 10.9 million individual customers and more than 550,000 business and professional customers.

INTERNATIONAL RETAIL BANKING

For more than a decade, International Retail Banking has implemented a universal banking model tailored to local conditions and requirements. International Retail Banking has continued to expand through targeted acquisitions and organic growth. Today, it holds leading positions in its regions of operation such as Central and Eastern Europe (including Russia), the Mediterranean Basin, Northern Africa, Sub-Saharan Africa and the French Overseas territories. Drawing on its range of innovative products and services and the partnership it has developed with its customers, International Retail Banking is helping to finance the economies of all the regions in which it has developed its activity.

CORPORATE & INVESTMENT BANKING

With nearly 12,000 employees in 34 countries, Societe Generale Corporate & Investment Banking (SG CIB) is present on the main financial markets in the Group's regions of operation, with extensive European coverage and representative offices in the Central and Eastern Europe, Middle East and Africa, Americas and Asia-Pacific regions. The business line offers its customers bespoke financial solutions combining innovation, advisory services and high execution quality in the three areas of expertise: investment banking, financing and market activities.

GLOBAL INVESTMENT MANAGEMENT & SERVICES

Global Investment Management and Services (GIMS) encompasses Private Banking with Societe Generale Private Banking, Asset Management with Amundi (partnership with Crédit Agricole Asset Management which began on January 1, 2010) and TWC, and lastly, Securities Services with Societe Generale Securities Services and derivatives brokerage with Newedge.

SPECIALISED FINANCIAL SERVICES AND INSURANCE

The Specialised Financial Services and Insurance Division comprises a set of specialised businesses able to meet the specific needs of business and individual customers alike in France and abroad. It offers life, non-life and personal protection insurance products (Societe Generale Insurance), vendor and equipment financing solutions for professionals (Societe Generale Equipment Finance), a wide range of consumer loans (Societe Generale Consumer Finance) as well as financing and management solutions for automobile fleets (ALD Automotive). It operates in 45 countries and is backed by the skills of 30,000 employees.

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Unless otherwise mentioned, all data is current as of end-June 2012.
Design and creation: Comquest Luxembourg Agency
Pictures: p.1 and p.2 Corbis, p.5 and p.10 Gettyimages, p.6 Masterfile, p.9 Fotolia

This document has been printed on "Cocoon Silk" paper.
Produced in France, this paper is made of 100% recycled fibres, certified FSC® Recycled and PCF (Process Chlorine Free).
It carries the EU Ecolabel and the NAPM 100% recycled certification, and is ISO 9001, ISO 9706 and ISO 14001 certified.

SGBT Luxembourg is CO_2 neutral for transport, paper and energy consumption.

BUILDING TOGETHER
TEAM SPIRIT SOCIETE GENERALE