

PRESS RELEASE
REGULATED INFORMATION

Paris, 29th July 2016

THE EBA PUBLISHES THE RESULTS OF THE 2016 EUROPEAN STRESS TESTING EXERCISE

The European Banking Authority published on 29th July 2016 the results of the 2016 Europe-wide stress-testing exercise covering 51 banks in the EU.

The results confirm the resilience of Societe Generale's balance sheet and the quality of its portfolio: the transitional CET1 capital ratio closes at 11.94% at end-2018 in the baseline scenario and at 8.03% in the adverse scenario.

The detailed results of the stress testing for Societe Generale are available in excel format on the Group's Corporate website under "Pillar 3 and other prudential information", for the year 2016 at:

<https://www.societegenerale.com/en/measuring-our-performance/information-and-publications/registration-documents>

The complete results and information regarding the methodology used for the set of European banks reviewed are available on the European Banking Authority website: www.eba.europa.eu.

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Societe Generale

Societe Generale is one of the largest European financial services groups. Based on a diversified universal banking model, the Group combines financial solidity with a strategy of sustainable growth, and aims to be the reference for relationship banking, recognised on its markets, close to clients, chosen for the quality and commitment of its teams.

Societe Generale has been playing a vital role in the economy for 150 years. With more than 145,000 employees, based in 66 countries, we accompany 31 million clients throughout the world on a daily basis. Societe Generale's teams offer advice and services to individual, corporate and institutional customers in three core businesses:

- **Retail banking in France** with the Societe Generale branch network, Credit du Nord and Boursorama, offering a comprehensive range of omnichannel financial services on the leading edge of digital innovation;
- **International retail banking, insurance and financial services to corporates** with a presence in developing economies and leading specialised businesses;
- **Corporate and investment banking, private banking, asset management and securities services**, with recognised expertise, top international rankings and integrated solutions.

Societe Generale is included in the main socially responsible investment indices: DJSI (World and Europe), FTSE4Good (Global and Europe), Euronext Vigeo (Europe, Eurozone and France), ESI Excellence (Europe) from Ethibel and 4 of the STOXX ESG Leaders indices.

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