

Press Release

Paris, 28 June 2010

Societe Generale launches an innovative solution for paying by mobile phone in Africa

Societe Generale, leader in Africa with a longstanding historical presence and close to 2,6 million clients, launches a new banking service of payment by mobile phone in Africa, designed as a universal payment method open to the largest number of people and in particular to those without a bank account.

Societe Generale de Banques au Sénégal (SGBS), a subsidiary of the Societe Generale group, and the number one bank in the country, initiates the launch of this service with *Yoban'tel*, a simple, quick and reliable solution for payments by mobile phone. Anyone with a mobile phone can use *Yoban'tel*, whether or not they have a bank account and regardless of their network operator. The service operates in prepaid mode with the security of a banking transaction.

To ensure optimal development of *Yoban'tel*, SGBS has signed partnerships with several players on the Senegalese market:

- Crédit Mutuel du Sénégal, the leading microfinance institution, for registration and cash management;
- Canal+ Horizons Sénégal, for the payment of subscriptions directly by mobile phone;
- Mobile operator Tigo which will distribute the service in its points of sale, with the possibility of purchasing additional telephone minutes (top-up).

The American company Obopay is providing the technical solution based on its expertise in processing transactions by mobile phone.

Yoban'tel's launch in Senegal is the first step towards the full-scale deployment throughout the continent of a universal payment service accessible to all - including those without a bank account - before becoming the solution for payment by mobile phone for Societe Generale group worldwide.

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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 3,246 billion, March 2010) and under management (EUR 164 billion excluding Amundi, March 2010).
- 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.

www.societegenerale.com