



The General
Inspection,
the core of the
Bank's Activities
worldwide



RETAIL BANKING, SPECIALIZED FINANCING AND INSURANCE – PRIVATE BANKING, GLOBAL INVESTMENT MANAGEMENT & SERVICES – CORPORATE AND INVESTMENT BANKING



SOCIETE GENERALE,

THE RELATIONSHIP



Our global banking strategy is based on three pillars, which constitute the foundation for our relations with our clients: the networks in France, our international networks, and the Corporate and Investment Banking.

These activities are supported by two complementary businesses – on the one hand, Specialised Financing & Insurance and on the other hand, Private Banking, Global Investment Management & Services – which enable us to provide a comprehensive range of services to our clients.

All our employees share a common objective: to make Societe Generale a leader in banking, close to its clients, offering its shareholders sustainable, low-risk growth.

In other words, **joining Societe Generale means joining** “a bank where client comes first, a bank that is a reference on its markets, recognized for the quality and commitment of its teams”. Join us to build the career that you strive for!

A FEW KEY FIGURES

- 157,000 employees in 83 countries*
- € 21.7 billion in net banking profits
- 7.13% of the Group's capital is owned by employees and former employees
- Close to 12,000 new permanent hires throughout the world
- Basel II Tier 1 ratio: 10.7%
- The best bank in Central and Eastern Europe as per **Euromoney**
- The best export finance arranger for the 8th consecutive year according to Trade Finance, **the worldwide leader** for derivatives.

FOCUSED BANK



* All of the figures presented in this document relate to 2009.



THE GENERAL INSPECTION: IN A FEW WORDS

Within the Group's Periodic Control Department, the Generale Inspection conducts audit and advisory missions worldwide on behalf of Societe Generale Senior Management.

The General Inspection is a young, highly feminized and international team, of 130 inspectors, with around 30 new recruits hired each year.

AS AN INSPECTOR,
YOU WILL BENEFIT FROM
**A FULL TRAINING
PROGRAMME, ATTRACTIVE
COMPENSATION,**
AND PARTICIPATION IN
A BROAD SPECTRUM
OF MISSIONS. YOUR
RESPONSIBILITIES WILL
GROW OVER TIME.
THANKS TO YOUR BROAD
KNOWLEDGE OF
THE BANKING BUSINESS
AND ITS TECHNIQUES,
AND BASED ON YOUR
PROFESSIONAL AND
MANAGEMENT SKILLS,
YOU WILL BECOME PART OF
**A TEAM OF HIGH-LEVEL
MANAGERS IN THE GROUP.**

JOIN THE GENERAL INSPECTION'S 2011 GRADUATE PROGRAMME

YOUR PROFILE

- You have a degree from an engineering or business school or have completed post-graduate studies with a specialized Master.
- You have just started your career or you are a recent graduate with some experience (or just about to graduate).
- You have excellent analytical skills. You know how to pull the key data from a mass of information. You have a great sense of responsibility, you are enthusiastic and open-minded.

OUR OFFER

- To introduce you to the various businesses of an international Group through various missions in France and abroad.
- To provide you with recognized methodologies, train you on the fundamental concepts shared within the financial services industry (financial analysis, market finance, risk management, etc.) and support the development of your management skills.
- To rapidly entrust you with responsibility on your areas of work and the management of a team.

THE GENERAL INSPECTION: THREE KEY ROLES

1. TO CONDUCT INTERNAL AUDIT AND ADVISORY MISSIONS

In its audit and advisory missions, the General Inspection evaluates all the aspects of the Group's organization, operations and business. Based on the challenges identified, the resulting analyses can relate to a number of aspects:

- The development strategy (commercial policy, choice of investments, profitability, competitive positioning, etc.),
- The degree of risk control (credit and market risks, risks related to quality and business security, ethical risks, etc.),
- The organization and management of human resources,
- Information systems and IT project management,
- The quality of administrative and accounting management (audit of procedures and compliance with prudential regulations).



Each mission, which constitutes a true “management audit”, results in a written report submitted to Senior Management that includes a clear, detailed and independent assessment of the various aspects of the business involved and the actions of its senior managers.

2. TO PARTICIPATE IN THE GROUP'S STRATEGIC PROJECTS

The General Inspection is also frequently involved in studying major strategic projects for Societe Generale Group:

- Evaluation of potential acquisitions in France or abroad,
- Preliminary studies for the implementation of major projects,
- Internal restructuring...



THE GENERAL INSPECTION: LEADING BY EXAMPLE

Among the missions conducted:

- The evaluation of business lines or entities within the Corporate and Investment Banking: marketing and financing activities related to commodities, fixed income activities, and interest rate products,
- Audit of the retail banking business in France (Societe Generale and Crédit du Nord networks) and worldwide (Russia, Georgia, Algeria, etc.),
- Audit of the private banking business (Switzerland and Monaco),
- Audit of specialized financial services subsidiaries (consumer credit in Brazil and Italy) or missions of a transversal nature (scoring tools, anti-money laundering structure for retail banking abroad, etc.),
- Study of the bank's transversal departments (Human Resources, Finance, IT, etc.),
- Participation in transversal missions with a strong strategic impact (restructuring, acquisitions, etc.).

Close to 100 missions per year covering all of the Group's businesses.

3. TO PROPOSE ADDED VALUE RECOMMENDATIONS TO TOP MANAGEMENT

By providing information to senior management, the role of the General Inspection is key:

- Evaluations of risk control within the company,
- Operational recommendations related to short, medium and long-term activities.

For the success of these missions, **we are therefore seeking talent** that is able to thoroughly grasp the subjects analyzed in order to devise independent judgments, propose strategic orientations and operational recommendations, and that is also capable of delivering strong written and oral arguments.

THE GENERAL INSPECTION:

OPEN THE DOOR TO A BRIGHT

The experience you will acquire in the General Inspection will open the door to exceptional career opportunities

FIRST CLASS TRAINING THROUGHOUT YOUR CAREER

Improved technical knowledge and acquisition of field experience.

Training on strategic diagnosis and the development of management skills (including participation in a seminar dedicated to top managers and organized by a world renowned university).

Support in preparing for professional qualifications (e.g. CFA).

INITIAL TRAINING (six months)

- Introduction to the Group and its businesses.
- Specialized training (financial analysis, risk and credit institution management, audit techniques, etc.).
- Participation in missions (flexible workload, mentorship by experienced inspectors).

DEPUTY INSPECTOR (three years)

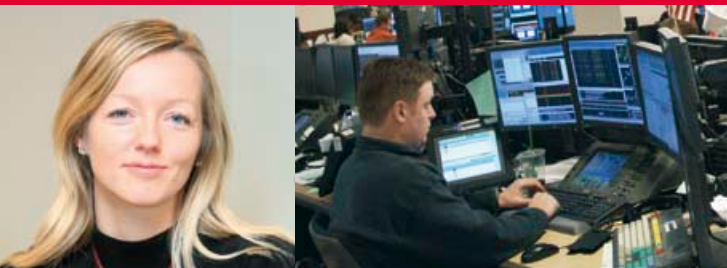
- Specialized seminars (financial markets, financial management, human resource management, etc.).
- Behavioural seminars (interview techniques, management, etc.).
- Participation in missions (as a team member and a first experience as a project leader).

INSPECTOR (three years)

- Training on strategic analysis.
- Development of management skills (managing employees, ad hoc seminars).
- Preparation for professional qualifications (optional).
- Participation in missions (as a project leader or deputy).



FUTURE



A PROFESSIONAL PROGRAMME DESIGNED FOR THE RAPID ACQUISITION OF RESPONSIBILITIES

- Management of missions starting in the third year.
- Management of teams (setting of objectives, supervision of tasks and evaluation).
- Regular meetings with executives and specialists (traders, fund managers, risk controllers, asset managers, IT managers, etc.).
- Presentation of conclusions and recommendations to senior executives.

JOINING A POOL OF HIGH-POTENTIAL MANAGERS

- Detailed knowledge of all of the Group's businesses.
- Acquisition and progressive broadening of technical skills.
- Acquisition of recognized methodologies and management skills.

ACCESS TO HIGH-LEVEL RESPONSIBILITY

Examples of jobs held by inspectors after completing the programme:

- Corporate or Private Commercial Director within Societe Generale and Cr dit du Nord networks,
- Member of the Group's Strategic Department,
- Derivative Product Structuring Engineer in Hong Kong,
- Private Banking Business Manager,
- Business Manager within the structured financing group in SG CIB's Maritime Financing Department,
- Cabinet Director for the Group's Americas Manager,
- Interest Rate Product Representative in London,
- Market Risk Controller at Societe Generale New York.

Close to one third of the bank's current Management Committee members are former inspectors.

THE GENERAL INSPECTION:

RECRUITMENT PROCESS



1st step:

**ONLINE
REGISTRATION UNTIL**
7 January 2011

■ Applicants are invited to register on the Societe Generale careers and recruitment site. Based on the application file submitted, successful candidates will be invited to proceed to step two of the recruitment process.

2nd step:

**WRITTEN
EXAM ON**
29 January 2011

■ Applicants will be invited to sit a two part written exam (in France or abroad): the creation of an executive summary and a quantitative analysis in either French or English.

This written exam does not require preparation, mathematics skills or specific banking knowledge.

Its objective is to evaluate the applicant's analytical skills and their ability to pull key data from massive information, which are essential to successfully manage future missions.



3rd step:

ASSESSMENT CENTRE
(aptitude tests and individual interview with a recruitment consultant)

in mid-March
2011

■ This round is composed of an interview with a recruitment consultant to define the applicant's motivations and qualities for this programme based on a behavioural aptitude test.

4th step:

PANEL INTERVIEW
end March –
end April 2011

■ Before a jury composed of Societe Generale Group executives, the applicant will present his or her conclusions on a business case, then answer the jury's questions.

Results will be announced at the
end of April 2011




Visit

inspection.societegenerale.com

for more information on the General Inspection
(practical details and testimonials) and to apply
online imperatively

BEFORE 7th January 2011, 12:00PM GMT

Please address any query to:

recrutement.inspection@socgen.com

