

PRESS RELEASE

SOCIETE GENERALE TAKES ACTION TO HELP STRENGTHEN PURCHASING POWER

Paris, December 12, 2018

Following yesterday's meeting at the President of France's Elysée Palace in Paris and in a spirit of national solidarity, Societe Generale today announces the following measures:

- _ A freeze on bank fees in 2019;
- _ A limit of €25 per month on banking incident charges for financially-fragile customers;
- _ Specific support and assistance for all customers in difficulty as a result of the recent events.

In the context of its environmental policy, the Group is also implementing specific financing measures in favour of the energy transition (electric and hybrid vehicles, clean vehicles, thermal insulation, etc.) for individual and corporate customers. These offers could notably include more advantageous prices in accordance with the principles of responsible credit and financing of the clean vehicles conversion incentive.

“In these exceptional circumstances, we want to make a contribution in our area of activity to the efforts of national solidarity to strengthen the purchasing power of French citizens in most difficulty, and to assist as best as possible any of our customers that may be experiencing difficulties because of the crisis over the recent weeks,” said Frédéric Oudéa, Chief Executive Officer of Societe Generale group.

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Societe Generale

Societe Generale is one of the leading European financial services groups. Based on a diversified and integrated banking model, the Group combines financial strength and proven expertise in innovation with a strategy of sustainable growth, aiming to be the trusted partner for its clients, committed to the positive transformations of society and the economy.

Active in the real economy for over 150 years, with a solid position in Europe and connected to the rest of the world, Societe Generale has over 147,000 members of staff in 67 countries and supports on a daily basis 31 million individual clients, businesses and institutional investors around the world by offering a wide range of advisory services and tailored financial solutions. The Group is built on three complementary core businesses:

- **French Retail Banking**, which encompasses the Societe Generale, Crédit du Nord and Boursorama brands. Each offers a full range of financial services with omnichannel products at the cutting edge of digital innovation;
- **International Retail Banking, Insurance and Financial Services to Corporates**, with networks in Africa, Russia, Central and Eastern Europe and specialised businesses that are leaders in their markets;
- **Global Banking and Investor Solutions**, which offers recognised expertise, key international locations and integrated solutions.

Societe Generale is included in the principal socially responsible investment indices: DJSI (World and Europe), FTSE4Good (Global and Europe), Euronext Vigeo (World, Europe and Eurozone), four of the STOXX ESG Leaders indices, and the MSCI Low Carbon Leaders Index.

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