

BEING A
REGISTERED
SHAREHOLDER

Updated on 09/07/2012

DEVELOPPONS ENSEMBLE L'ESPRIT D'EQUIPE



SOCIETE GENERALE
Securities Services

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WHAT ARE THE VARIOUS WAYS OF HOLDING SECURITIES?

In pure registered form

Your securities and identity are registered in your name at SOCIETE GENERALE, enabling the bank to establish direct personal contact with you.

Your SOCIETE GENERALE shares are registered in a securities account at Société Générale Securities Services.

With this form of shareholding, you are exempted from paying handling charges as well as certain day-to-day management fees such as:

- fees connected with dividend payment,
- fees connected with share transactions (increase in capital, etc.).

As externally administered registered shares

Your shares remain registered with your financial intermediary, who takes care of both custody and management.

In this case, management of your securities is assimilated to that of "shares in bearer form", enabling you to bring all your shares together in a single portfolio.

Your intermediary must inform Société Générale Securities Services of the conversion of your securities to externally administered registered shares. This form of holding enables SOCIETE GENERALE, both to identify you and to establish direct, personal contact with you.

In bearer form

This is the most common method of holding shares.

In this method, purchase and day-to-day management of your securities are entrusted to the financial intermediary of your choice.

Your name is not recorded on the SOCIETE GENERALE register.

WHAT ARE THE ADVANTAGES OF SHARE REGISTRATION?

You will save money on management fees

SOCIETE GENERALE covers the full cost of account management fees.

The only fees you would have to pay (which would also be payable if your securities were in bearer form) are the brokerage fees and stock exchange tax pertaining to transactions (purchase or sale) carried out at your request. These fees are negotiated with SOCIETE GENERALE.

On 09/07/2012, transaction fees applying to transactions on pure registered shares are as follows:

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- 0,3% of the gross amount of the transaction

The minimum amount of the transaction fees is 8 euros

* Fees including tax.

You will receive a named invitation to General Meetings

You will be invited to Ordinary and/or Extraordinary General Meetings, and you will directly and automatically receive a full Notice of Meeting two to three weeks prior to the date of the meeting. This document includes all the paperwork necessary to cast your vote (request forms for admission card, proxy and postal vote).

Procedures for participation in the meeting will be simplified: Given that you are registered on the lists of SOCIETE GENERALE, the request for an admission card to participate in a General Meeting will not be necessary - you will simply be asked to show personal identification on the day. The shareblocking certificate is not necessary.

You get double voting rights at General Meetings

You can obtain this right for shares that have been pure registered for a certain number of years, if this clause appears in the SOCIETE GENERALE statutes.

You have access to personalized information

You directly receive information about all financial operations (capital increase, bond issues, etc.) and in case of subscription to these operations, no management fees will be charged.

You will be invited to various shareholder meetings held in your region, and will receive all the information intended for shareholders promptly.

You will also have access to the NOMINET website at the following address:

www.nominet.socgen.com as well as to the NOMILIA telephone service, by dialling + 33 (0)2 51 85 67 89 (Phone number without tax surcharge, invoicing depending on your operator contract and the country from which you are calling from), exclusively reserved for pure registered shareholders for the monitoring and management of their securities.

HOW TO HAVE YOUR SECURITIES REGISTERED?

By transferring your bearer shares to pure registered shares

If you already own "bearer" shares, and wish to transfer them to pure registered shares, you should ask your financial intermediary to proceed with this operation.

The time taken to register your shares as pure registered essentially depends on how quickly your financial intermediary executes the transfer instruction you have given.

Registration in a registered account will be final only once the transfer of your securities is effective. At this point, you will receive a notice of registration of your

securities in a pure registered account from Societe General Securities Services.

By opening a pure registered account

The opening of a pure registered share account is tied to a Stock Exchange purchase that you are to carry out directly - in writing or by fax - with Société Générale Securities Services:

**Société Générale Securities Services
Service Nominatif SOCIETE
GENERALE**

SGSS/GIS/RSP/BSE

**32 rue du champ de tir - BP 81236
44312 Nantes Cedex 3 - FRANCE**

Fax : +33 (0) 2 51 85 53 42

SOCIETE GENERALE STANDS BY YOU FOR THE MANAGEMENT OF YOUR PURE REGISTERED SHARES

Société Générale Securities Services is responsible for management of the pure registered SOCIETE GENERALE shares belonging to its shareholders. Each pure registered shareholder is therefore entitled to a personalized monitoring service, and Société Générale Securities Services will send out various documents to this effect in the course of the year.

Notice of transaction in registered share account

After each operation entailing the entry or exit of securities (purchase and/or sale of securities, reinvestment of securities issuing from payment of a dividend in shares, conversion to bearer shares, etc.) you will receive a 'notice of operation' showing the details of the operation carried out and the balance of your securities account.

As soon as there is cash payment of a dividend (or interest for bonds), Société Générale Securities Services either sends you a cheque for the amount of the dividend or makes a wire transfer into your bank account, if you have already provided us with your banking references (RIB).

Account statement

In January, you will receive an account statement showing, by security category, the quantity of pure registered shares held on 31 December of the previous year.

On request, you can also be informed of the amount to be reported if you have to file an ISF (Wealth Tax) return. This statement will be sent to you during the second half of the month.

Tax return

In February, a Tax Return (IFU) will also be sent out to you. This statement shows the amounts to be reported to the Tax Office for the previous year.

EFFICIENT AND SECURE ONLINE SERVICES

Société Générale Securities Services provides you with online services that will enable you to access your accounts 24/7:

- Nominet, the internet website (www.nominet.socgen.com) The quickest and simplest way of processing your transactions.
 - Nomilia, our Customer relationship Service, available on +33 (0)2 51 85 67 89 (Phone number without tax surcharge, invoicing depending on your operator contract and the country from which you are calling from). Our operators are at your disposal from Monday to Friday, from 8.30am to 6pm French time.
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This document should be sent to your financial intermediary

IMPORTANT! Please keep the history of the documents relating to the management of your shares before transfer. This will be helpful in determining the tax treatment of your possible future transactions.

I, the undersigned (*Last name, first name*) _____

Address _____

Zip code _____

City _____

Holder of account #: _____
open in your books,

request that you transfer: _____ shares of the company:
SOCIETE GENERALE (FR0000130809)

to Société Générale Securities Services, to pure register (Euroclear member no. 42 account type 009).

Société Générale Securities Services
Service Nominatif SOCIETE GENERALE
SGSS/GIS/RSP/BSE
32 rue du champ de tir – BP 81236
44312 Nantes CEDEX 03
FRANCE

Date : _____

Signature :

contacts

www.nominet.socgen.com

Tél.: +33 (0)2 51 85 67 89

(Phone number without tax surcharge, invoicing depending on your operator contract and the country from which you are calling from)

Courrier : Société Générale Securities Services

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32, rue du champ de tir – BP 81236

44312 Nantes Cedex 3

France
