



Communiqué de Presse

Paris, January 27 2009

Société Générale, loyal to its commitment, "We stand by you", is assisting its customers affected by the storm to get back to normal daily life

Management and staff of the Société Générale branch network are deeply concerned by the extent of the human and physical damage caused by the storm of 24 January 2009 across several areas of France.

A facility to "help get back to normal daily life" has been set up in Société Générale branches, for meeting and advising their customers.

Sogessur, the damage insurance subsidiary, has taken exceptional measures in order to respond to insurance claims:

- Strengthening the "Claims Response" telephone helpline facility;
- Setting up a specific "Storm Department" e-mail address to receive and handle claims submitted by e-mail;
- Extending the claim submission deadline until the end of February, instead of 5 working days as contracted.

Moreover, on acknowledgement of the claim, Sogessur commits to:

- Meet the cost of building preservation measures;
- Waive the housing contract excess;
- Make advance compensation for major claims following specialist assessment.

Société Générale highlights that its customers enjoy specific benefits attached to their Sogessur insurance policies:

House Insurance:

- Assistance with emergency rehousing for accommodation rendered uninhabitable;
- Meeting the cost of up to 12 monthly repayments for current Société Générale mortgages, until the building is back in a habitable state.

Vehicle Insurance:

- Breakdown and recovery insured, without mileage excess;
- Availability of replacement vehicle in accordance with the terms of the contract;
- Meeting the cost of 1 to 3 monthly repayments of a current Société Générale loan for any vehicle claim for which the total cost of repair is over €1,500 (tax inclusive) or if a total write-off.

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SOCIÉTÉ GÉNÉRALE
Société Anonyme au capital de 738.409.055 EUR
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For loan customers:

Customers with a Société Générale mortgage may **reduce their monthly repayment by requesting to pay only the interest portion on the outstanding capital balance** for a period of between 3 and 12 months.

Until the end of February, Société Générale has decided to reduce the interest rate on its EXPRESSO personal loans and to waive the arrangement charges in order to facilitate access to credit for those people who have an insurance claim related to the storm of that weekend.

Société Générale

Société Générale is one of the largest financial services groups in the euro-zone. The Group employs 151,000 people worldwide in three key businesses:

- Retail Banking & Financial Services serving some 30 million individual customers in France and worldwide.
- Assets management and Investor Services, areas in which the Group is one of the leading banks of the euro area, with €2,744 billion, with some €371 billion under management at the end of September 2008.
- Corporate & Investment Banking: Société Générale Corporate & Investment Banking ranks among the leading banks worldwide in euro capital markets, derivatives and structured finance.

Société Générale is included in the 3 international sustainable development indices. the FTSE, ASPI and Ethibel.

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