

PRESS RELEASE

Paris, Tuesday 23 January 2001

SOCIÉTÉ GÉNÉRALE E-BANKING UPDATE

During 2000, more than 70 million client contacts were registered by Société Générale's remote banking channels, a 31% increase against 1999. The growth was seen across all channels, in particular Logitel Net and Messalia - the SMS service launched in June 2000. Vocalia received 48.5 million calls over the year, up 16% against 1999.

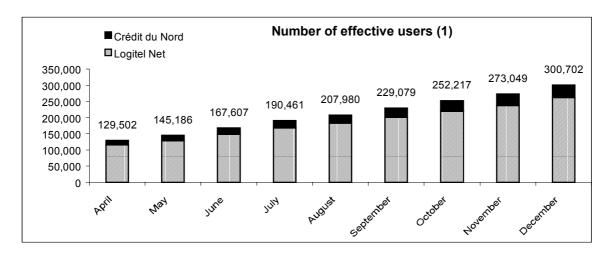
Stockmarket activities in particular contributed to the success of remote banking, with 1.9 million orders placed. The percentage of orders placed via remote channels increased from 31% in the first quarter to 54% in the last quarter of the year.

Retail banking: more than 300,000 users at 31 December 2000

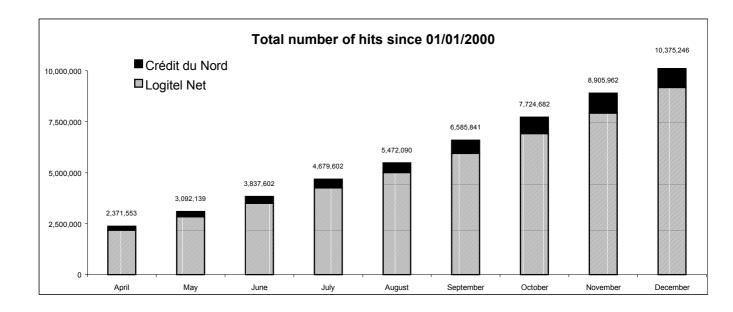
At 31 December 2000, 300,702 customers were regular users of the Société Générale group's banking websites: Logitel Net (societegenerale.fr) and credit-du-nord.fr, with 10,375,246 hits over the full year.

Online banking	Effective users at 31/12/00 (1)	Number of hits since 01/01/00
Logitel Net (societegenerale.fr)	261,886	9,180,342
credit-du-nord.fr	38,816	1,194,904
Total	300,702	10,375,246

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(1) Number of sight account holders who have used the Logitel Net service at least once since 4 June 1999 or who have connected to Crédit du Nord's internet services since 13 October 1999. Joint account holders are counted as a single user.



The internet for Société Générale's individual customers

Société Générale is also a free internet service provider with VooNoo, launched in June 2000. VooNoo acquired 3,055 new subscribers in December 2000, bringing the total number of subscribers to 28,436.

85% of subscribers are Société Générale customers, who connect to the site on average every other day.

Fimatex will announce its 2000 sales figures and key activity indicators on 6 February 2001. Annual results will be published on 18 April 2001.