



GROUPE

PRESS RELEASE

Paris, 2 April 2001

UPDATE ON E-BANKING AT SOCIÉTÉ GÉNÉRALE

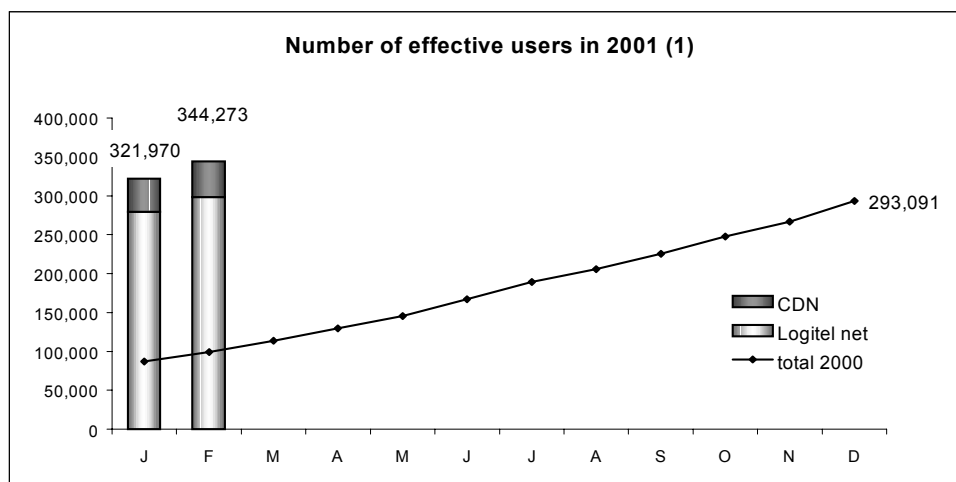
Retail banking: 6.7 million customer contacts through remote banking channels in February 2001, up by nearly 30% from February 2000.

Société Générale's retail banking division has a multi-channel distribution model based on six home banking channels. These are voice servers, remote customer advisor platforms, the internet via Logitel Net and 4 dedicated portals, SMS messages, interactive TV and WAP.

Internet

Société Générale's online banking sites, Logitel Net (societegenerale.fr) and credit-du-nord.fr, served 344,273 people in February. The total number of hits over the first two months of the year stands at 3,096,531, compared with 1,024,026 in February 2000.

Online banking	Total users at 28/2/2001(1)	Number of hits since 1/1/2000
Logitel Net (societegenerale.fr)	298,425	2,593,638
credit-du-nord.fr	45,848	502,893
Total	344,273	3,096,531



- (1) Number of sight account holders who have used the Logitel Net service at least once over 12 sliding months or who have connected to Crédit du Nord's internet services since 13 October 1999. Joint account holders are counted as a single user.

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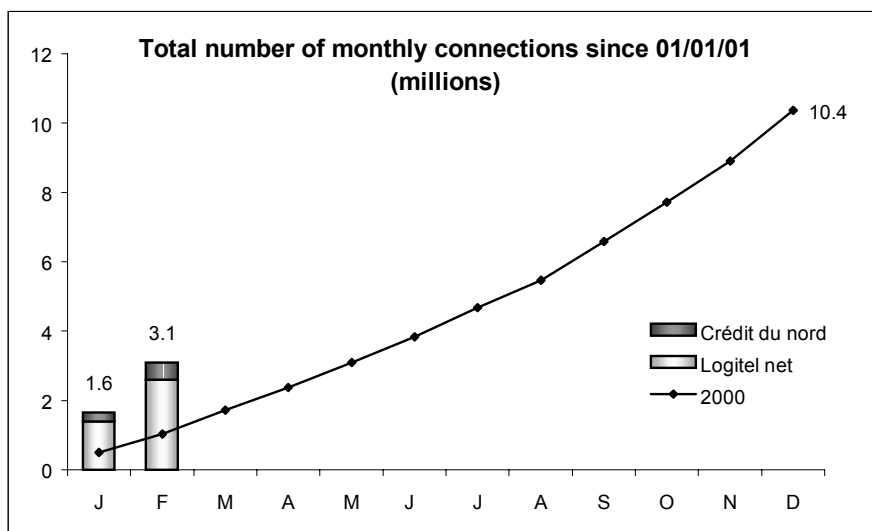
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SOCIÉTÉ GÉNÉRALE, a French corporation with capital stock of EUR 529,060,522.50 - 552 120 222 RCS PARIS

The Messalia SMS service provides account information on mobile phones. 127,800 new Messalia subscribers were added in February 2001, a 7% increase from January.



Note: There were 331,587 effective users in January 2001, which equals the number of total effective users since the service began in June 1999. We will now be evaluating the total number of individual users on a 12-month sliding scale, i.e. from March 2000 to January 2001. This change in computation method provides a clear understanding of how these services are being used.

VooNoo

VooNoo, a provider of free unlimited internet access for individuals (excluding local call charges), had 34,192 subscribers in February 2001.

VooNoo is aimed at a wide audience, whether Société Générale customers or not. It serves as a user-friendly portal. In operation since June 2000, VooNoo offers online services like search engines, e-mail, practical advice, home shopping, a mini euro site, daily editorial content, etc. It provides a direct link to the bank's web sites, particularly Logitel Net, which lets clients access and manage their bank accounts and securities portfolios.

VooNoo can be reached at <http://www.voonoo.net> and will be offering new content in April as well as nine hours of internet connection (including local call charges) free of charge, to be used before 30 June 2001, to the first 50,000 applicants. The package can be reserved on the VooNoo website or <http://www.logitelnet.socgen.com>