



GROUP

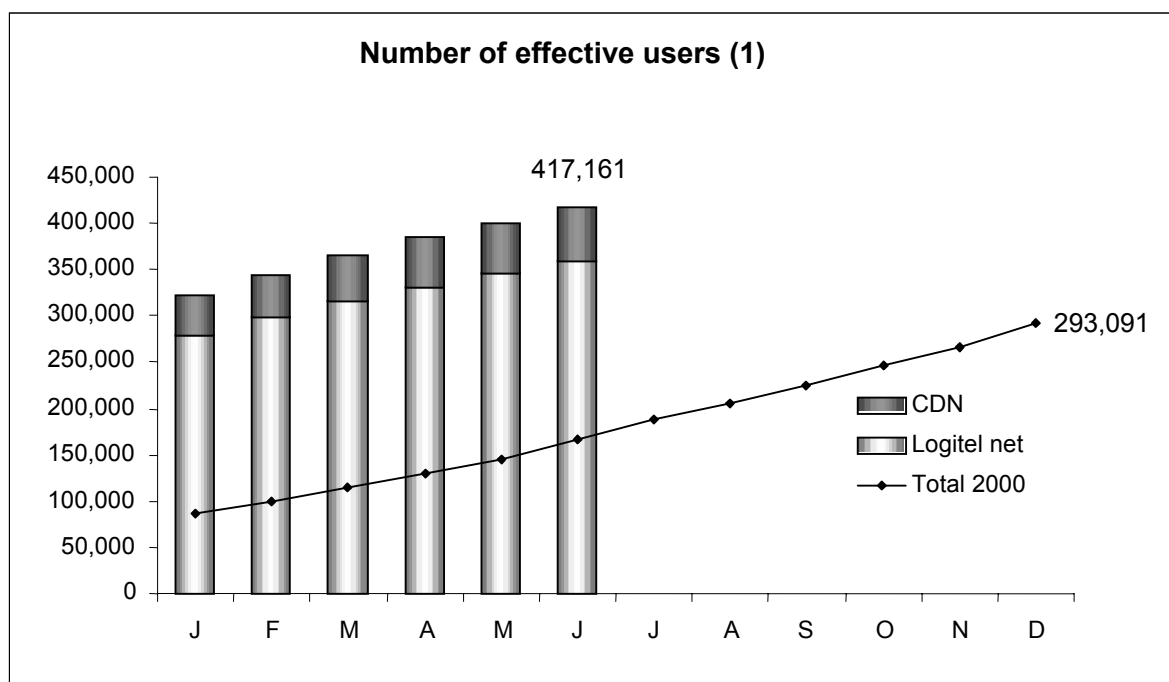
PRESS RELEASE

Paris, July 31st 2001

**ONLINE BANKING:
SOCIETE GENERALE REGISTERED
MORE THAN 10 MILLION CONNECTIONS
OVER THE FIRST HALF OF 2001**

At the end of June 2001, the Logitel Net site (societegenerale.fr) and Credit-du-nord.fr site together registered more **417,161 users, up 150%** on June 2000 (**2.5 times more users**). The total number of connections since January 1st 2001 stands at over **10 million** (compared with 3.9 million at the end of June 2000).

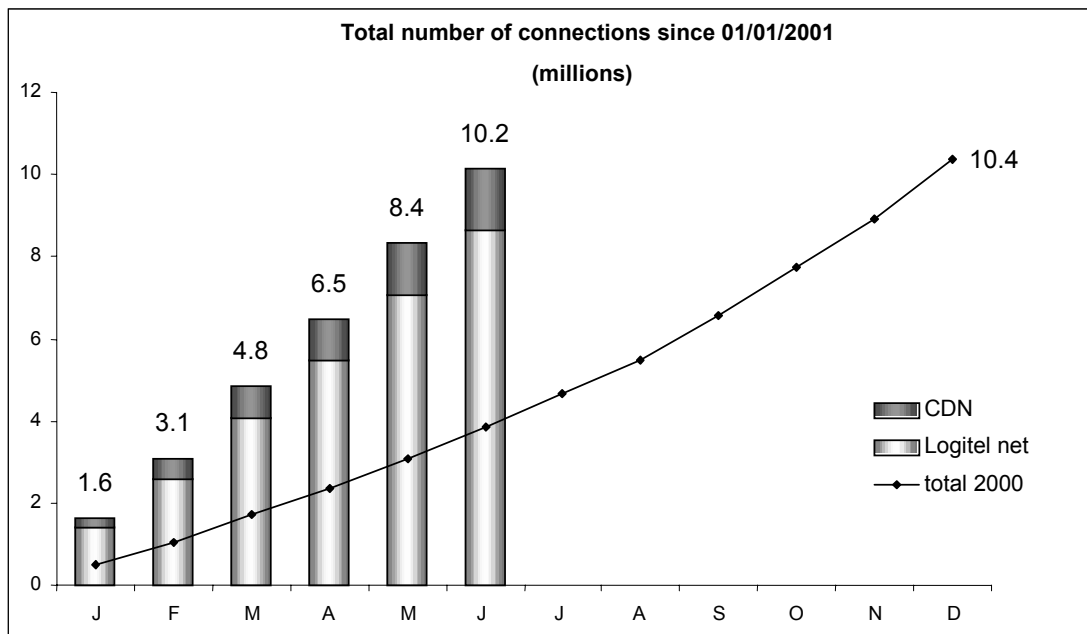
| Online banking | Total effective users at 06/30/2001 (1) | Number of connections since 01/01/2001 |
|----------------------------------|---|--|
| Logitel Net (societegenerale.fr) | 358,679 | 8,628,000 |
| Credit-du-nord.fr | 58,482 | 1,536,677 |
| Total | 417,161 | 10,164,677 |



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

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SOCIETE GENERALE – A French Corporation – Capital Stock: 538 350 777,50 EUR - 552 120 222 RCS PARIS



Messalia, the service from Société Générale that allows customers to consult their account by receiving SMS messages on their mobile phone, registered **168,000 subscribers in June** (representing **50,000 new subscribers since January 1st 2001**) with **1,540,000 messages sent**.

VooNoo celebrates its first anniversary!

Established in June 2000, VooNoo, the internet service provider from Société Générale, registered **more than 80,000 subscribers, with 675,000 hits and approximately 70,000 individual visitors** in June 2001. VooNoo subscribers, all types of internet access taken together, connect to the net between 12 and 20 times a month, spending an average of 5 hours online.

www.voonoo.net

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