

PRESS RELEASE

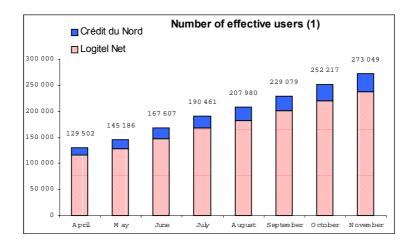
Paris, 20 December 2000

SOCIÉTÉ GÉNÉRALE E-BANKING UPDATE

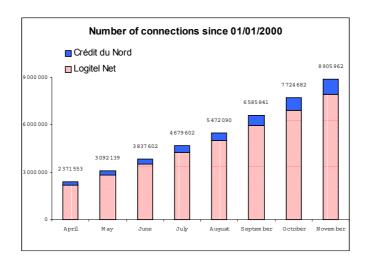
Retail banking: a further 20,800 users in November.

At 30 November, there were 273,049 effective users of the Société Générale group's two online banking sites: Logitel Net (societegenerale.fr) and Credit-du-nord.fr. The total number of connections during the first eleven months of the year stood at 8,905,962.

On line banking	Number of effective users at 30/11/00(1)	Number of connections since 01/01/00
Logitel Net (Societegenerale.fr)	237,004	7,923,475
Credit-du-nord.fr	36,045	982,487
Total	273,049	8,905,962



(1) Number of current account holders who have used the Logitel Net service at least once since 4 June 1999 or who have used Crédit du Nord's internet services since 13 October 1999. Couples who hold joint accounts are considered to represent one user.



Fimatex

Over the first eleven months of the year, Fimatex filed over 3.65 million orders, with 93,024 accounts opened at 30 November (60,913 accounts in France).

e-brokerage	Number of accounts at 30/11/00	Stockmarket orders filed since 01/01/00
Fimatex	93,024	3,652, 307

The internet for Société Générale individual customers

Société Générale also acts as a free ISP with its VooNoo service.

During November 2000, VooNoo registered 3,584 new subscribers, bringing the total number of subscribers to 25,381, up 32% versus October.

85% of users are Société Générale customers.