



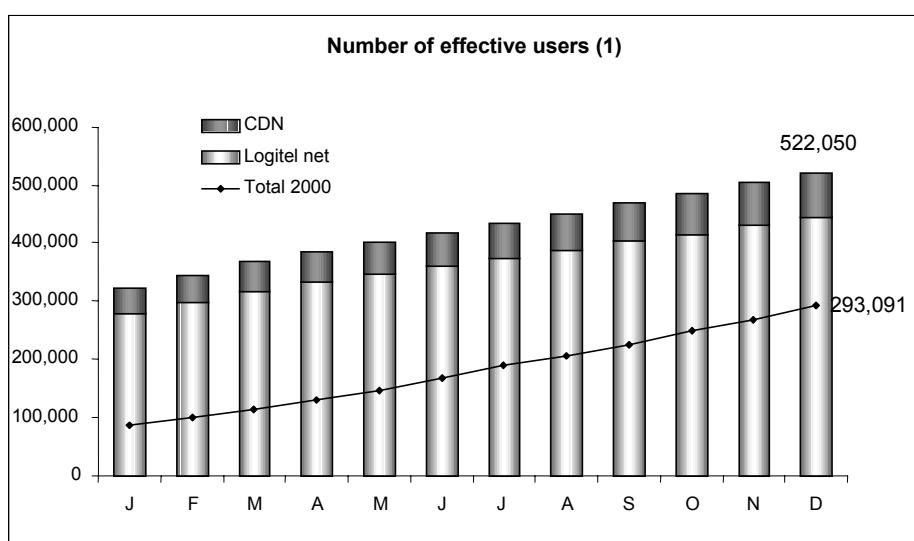
ONLINE BANKING: 2001, A SUCCESSFUL YEAR FOR SOCIÉTÉ GÉNÉRALE

Over 2001, Société Générale's remote banking channels (voice servers, call-centre platforms, internet, Minitel, SMS messages, interactive television and WAP) generated **95 million customer contacts, up 32% in relation to 2000**. 9.2 million customer contacts were registered in December alone.

A 78% increase in the number of users of the bank's online services

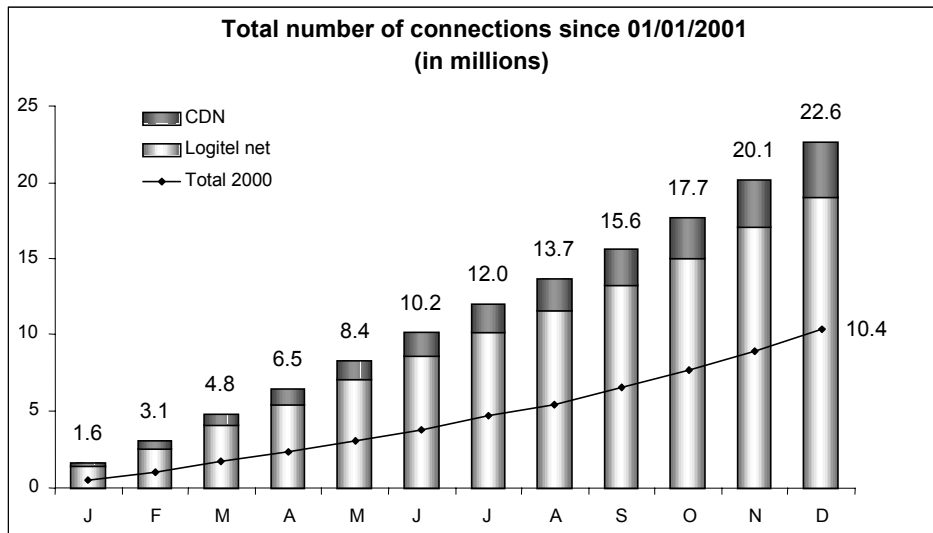
At December 31st 2001, the Logitel Net (societegenerale.fr) and credit-du-nord.fr sites registered **522,050 users** over a 12-month period, **up 78%** in one year. The total number of connections over 2001 amounted to 22.6 million (compared with 10.3 million in 2000), **an increase of 119%**.

Online banking	Total effective users at 31/12/2001(1)	Number of connections since 01/01/2001
Logitel Net (societegenerale.fr)	444,911	19,106,189
Credit-du-nord.fr	77,139	3,548,540
Total	522,050	22,654,729



(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.

Press Contact



Telephone banking

At December 31st 2001, **Messalia**, Société Générale's service that allows customers to consult their account by receiving SMS messages on their mobile phone, had **283,112 subscribers**. **20.4 million SMS messages** were sent during 2001 (including 2,615,570 in December alone), **up 189%**.

Société Générale rewarded for quality efforts made in 2001 in processing e-mails

After winning two other awards in 2001 (Logitel Net was voted Website of the Year in February and the online banking service for retail customers was awarded the Interactive Website Prize), Société Générale has just won the **QualiWeb/Stratégies 2002 banking trophy**. This award is granted to the top-performing websites in terms of online customer relations and follows a survey of 215 business-to-consumer sites tested using anonymous e-mails. The jury especially appreciated the speed of response, and the relevance and personal nature of the responses given.

The Société Générale Group is one of the leading banks in the euro zone. The Group employs over 80,000 people around the world in three key businesses:

- Retail Banking: 12 million retail customers worldwide in France and worldwide.
- Asset Management & Private Banking: Société Générale ranks third in the euro zone in terms of assets under management.
- Corporate & Investment Banking: SG is the fourth largest bank in the euro zone based on net banking income.

Société Générale is the only French bank to be included in the four major international sustainable development indices.

For more information about the Société Générale Group and to consult our press releases online, log on to www.socgen.com