



PRESS RELEASE

Paris, 6 August 2002

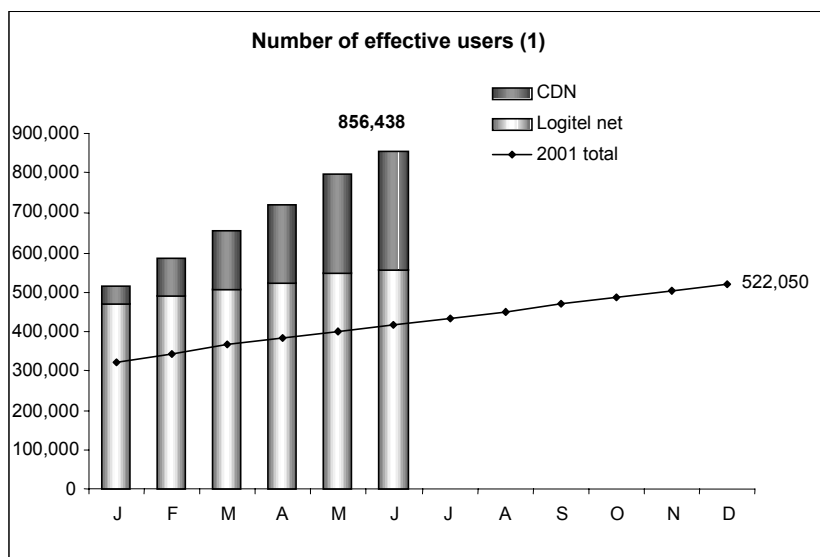
**ONLINE BANKING:
OVER 18 MILLION CONNECTIONS TO SOCIETE GENERALE
DURING THE FIRST HALF OF 2002**

Société Générale's remote banking channels (voice servers, call-centre platforms, Internet, Minitel, SMS messages, interactive television and WAP) generated **more than 68 million customer contacts (+ 31% vs first 6 months of 2001)** during the first half of 2002.

+ 105% online banking users vs first half of 2001

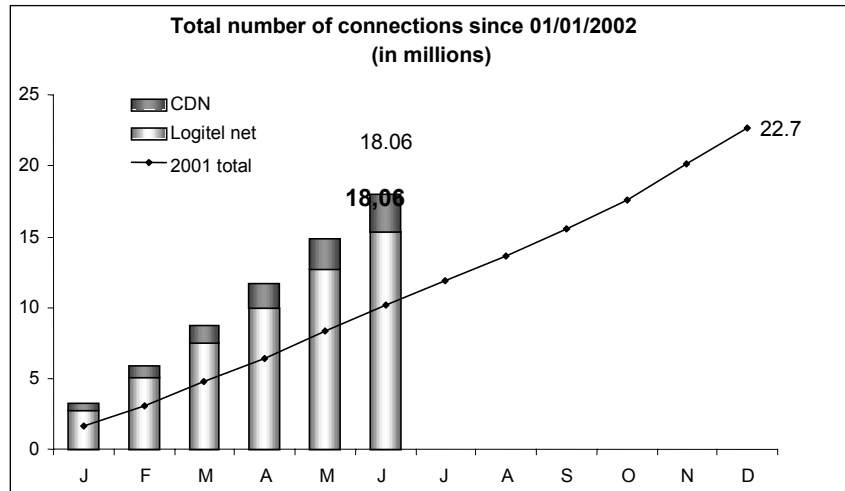
At end June 2002, the number of visitors to Logitel Net (societegenerale.fr) and Credit-du-nord.fr sites stood at **856,438**, + 105% compared with June 2001. **Overall, the total number of connections since January 1st 2002 stands at more than 18 million, against 10.1 million at end June 2001, an increase of approx. 77%.**

Online banking	Total effective users at 30/06/2002(1)	Number of connections since 01/01/2002
Logitel Net (societegenerale.fr)	557,021	15,382,08
Credit-du-nord.fr	299,417	2,678,283
Total	856,438	18,060,391



(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 since October 13, 1999. Joint account holders are counted as a single user.

Press Contact



Telephone banking: number of subscribers to Messalia up by 117%

At June 6th 2002, the number of subscribers to **Messalia**, Société Générale's service enabling customers to consult their account by receiving SMS messages on their mobile phone, stood at **360,651 (against 166,107 on 30/06/01)**.

19.4 million SMS messages were sent over the course of the first half of 2002 (including 3,674,720 in June alone), + **158% vs first half of 2001**.

Société Générale is one of the leading banks in the euro zone. The Group employs 85,000 people around the world in three key businesses:

- Retail Banking: 13.4 million customers in France and overseas,
- Asset Management and Private Banking: with a total of EUR 298 billion in assets under management at the end of 2001, the bank is the 3rd largest player in this sector in the euro zone,
- Corporate and Investment Banking: net banking income currently ranks it as the 4th largest player in the euro zone.

Société Générale is the only French bank to be listed on the world's four major sustainable development indices.

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