



GRUPE SOCIETE GENERALE

PRESS RELEASE
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ClickOptions rolls out German platform

www.clickoptions.de

Launched in Paris on May 2001, ClickOptions, an on-line simplified speculative financial product offering for individual customers, is now available in Germany - the first step in its European development.

Germany offers strong potential given the size of the market for this type of product and its household internet penetration level, one of the highest in Europe.

In Germany, ClickOptions will be rolled out in partnership with Onvista, the leading German financial site. With 2,000 customers in 15 months, ClickOptions is targeting approximately 5,000 to 6,000 customers by end 2003, split between France and Germany.

The www.clickoptions.de site is based on the same concept that underpins www.clickoptions.fr: a range of simplified, fun and innovative speculative products. The German site however has specific characteristics:

- **An extended product offer**

ClickOptions has enhanced its product range: broken down into 8 product types and 3 maturities (2, 4 and 6 weeks), it now extends to 60 underlying shares and indices. The domestic DAX index, as well as the principal German stocks (Deutsche Telekom, SAP, Siemens, etc.), have been added to the existing list. ClickOptions currently proposes a permanent offer of over 4,500 products updated with the latest stock market news.

- **It's all in the name**

The product names reflecting the type of underlying scenario, are relevant to German investors:

- "Tapéo" has been renamed "Hit Hi",
- "Finiba" has been renamed "End Lo",
- "Bornéo" has been renamed "Stay Lo" ...

- **Services tailored to meet market needs**

Analyses and Reuters data feed are available in German. A special Customer Relations team can be reached through a free of charge phone number (0800 180 21 96).

- **Opening an account**

Like French customers, German customers must open a cash account with the site and deposit a minimum of EUR 150.

CLICKOPTIONS

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A French limited liability corporation with a capital stock of EUR 15 million – 433 474 137 R.C.S Nanterre

The customer account is opened with ClickOptions in France. Bank transfers are made to a ClickOptions account held with SG Frankfurt so that the customer avoids international transfer charges. This account is reserved for trades transacted on the site.

- **Onvista: a top-tier partner**

Onvista is currently the leading independent financial site in Germany. A mini-site, integrated into the www.onvista.de site, will offer information on ClickOptions and easy access to the product quotation pages. Both partners benefit from this alliance: Onvista has an exclusive right to provide information on a new and highly innovative product, while ClickOptions benefits from Onvista's high profile, excellent reputation and expertise in derivatives.

ClickOptions product offer

The innovative and exclusive products distributed by ClickOptions are based on one simple principle: each product corresponds to a specific market scenario.

For example, an individual investor believes that the CAC will break through the 3,200 mark on September 20th 2002. On the ClickOptions site, he buys the corresponding product and if the scenario materialises, he receives EUR 100 for each product held. In the opposite case, he loses the amount of his initial investment (this amount is not fixed since it varies according to the degree of risk attached to the scenario). The investor therefore knows from the outset what he stands to gain (always EUR 100) or lose (the amount invested), and the timeframe (between 2 and 6 weeks).

ClickOptions, a wholly-owned subsidiary of Société Générale, is an investment company registered with the Conseil des Marchés Financiers (French Financial Markets Council) and the Banque de France. Its products are approved by the COB (French Securities and Exchange Commission). ClickOptions employs 20 people. Customers carry out on average 1,000 transactions per day, with 6,000 options sold on July 2nd. www.clickoptions.fr

Société Générale is one of the leading banks in the euro zone. The Group employs 80,000 people worldwide in three core businesses:

- *Retail Banking: 13.4 million customers in France and abroad;*
- *Asset Management and Private Banking: with EUR 298 billion in assets under management at the end of 2001, the Group is the 3rd largest euro-zone bank in asset management;*
- *Corporate and Investment Banking: SG is the 4th largest player in the euro zone by net banking income, and is the global leader in equity and index derivatives. This capability is recognised by the benchmark international publication, Risk Magazine, which named SG "Equity Derivatives House of the Year" in 2000 and 2001.*

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