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INFORMATION PRESSE

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Online Banking: More than 600,000 users (+52%) and over 41 million connections (+81%) in 2002

Through its remote banking channels (voice servers, telephone advisory platforms, Internet, minitel, mobile telephone messaging services, WAP and I-mode), Société Générale generated **128 million customer contacts in 2002, up 34% on 2001.**

The number of contacts on an annual basis increased by 26% for the voice server/mobile messaging channels (Vocalia and Messalia) and by 46% for minitel and Internet (Logitel and Logitel Net).

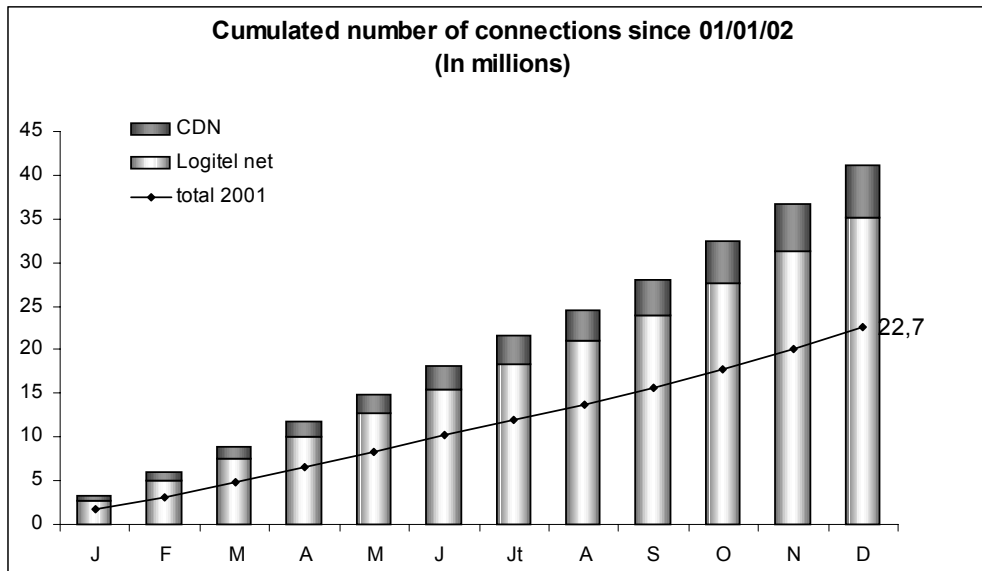
The Logitel Net website (particuliers.societegenerale.fr) recorded **675,571 users year-on-year, i.e. an increase of 52% in relation to 2001.**

The online banking websites Logitel Net (particuliers.societegenerale.fr) and Credit-du-nord.fr recorded **a total of 41 million connections year-on-year (versus 22.7 million in 2001), i.e. an increase of 81%.**

Online banking	Number of connections since 01/01/2002
Logitel Net (particuliers.societegenerale.fr)	35,183,951
Credit-du-nord.fr	5,910,804
Total	41,094,755



GRUPE



Telephone banking offer

At 31/12/02, **Vocalia**, a service from Société Générale which enables users to consult and manage their accounts over the phone, had recorded **40.7 million calls from 1,627,000 different users**.

At 31/12/02, **Messalia**, Société Générale's mobile messaging service (SMS), recorded a total of **436,729 subscribers**.

Some 43.4 million SMS messages were sent in 2002, i.e. an increase of 127%.

Société Générale Group

The Société Générale Group is one of the largest banks in the eurozone. The Group employs 80,000 people worldwide in three key businesses:

- Retail Banking : Société Générale serves 13,4 million retail customers worldwide.

- Asset Management & Private Banking : Société Générale ranks third in the eurozone in terms of assets under management (EUR 298 billion in 2001).

- Corporate & Investment Banking : SG is the third largest bank in the eurozone based on net banking income.

Société Générale is included in the four major socially responsible investment indexes. www.socgen.com



GROUPE

BANQUE DE DETAIL – GESTION D'ACTIFS – BANQUE DE FINANCEMENT & D'INVESTISSEMENT