PRESS RELEASE

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SOCIÉTÉ GÉNÉRALE A French corporation with share capital of EUR 550.781 598,75 552 120 222 RCS PARIS

Société Générale named 'Bank of the Year' in France and 'Best Equity Derivatives House' in Europe and the Americas by *The Banker*

Société Générale's outstanding performance over the past year was recognised by *The Banker* magazine, with the prestigious "**Bank of the Year**" in France award for 2005. Société Générale has achieved robust organic growth and executed targeted acquisitions, boosting revenues while making continued gains in operating efficiency and maintaining rigorous risk management practices. This award commends Société Générale for enhancing and promoting the banking industry in France and honours the bank's management and the staff, in France and abroad, for delivering exceptional shareholder returns.

Société Générale's international leadership in equity derivatives through its corporate and investment bank, SG CIB, was recognised again with "Equity Derivatives House of the Year" awards for both Europe and the Americas. *The Banker* particularly highlighted the bank's ability to create correlation products taking advantage of low volatility as well as hybrid and multi-asset products or innovative exotic products and to develop ALM solutions for financial institutions. The growth of the business in many areas and the acquisition of Bank of America's structured alternative investment business were also key to winning these awards.

SG CIB enjoys a long established reputation for excellence in equity derivatives and for providing innovative solutions to clients, particularly for structured products. This is the third consecutive year it has won equity derivatives house of the year award from *The Banker*. The bank has also won regular accolades from industry benchmarks in this area since 2001.



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Société Générale Group

Société Générale is one of the largest financial services groups in the euro-zone. The Group employs 92,000 people worldwide in three key businesses:

- Retail Banking & Financial Services: Société Générale serves about 18 million individual customers worldwide.
- Global Investment Management & Services: Société Générale is one of the largest banks in the euro-zone in terms of assets under custody (EUR 1,275 billion, June 2005) and under management (EUR 353 billion, June 2005).
- Corporate & Investment Banking: SG CIB ranks among the leading banks worldwide in euro capital markets, derivatives and structured finance.

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

SG Corporate & Investment Banking

SG Corporate & Investment Banking (SG CIB) is the Corporate and Investment Banking arm of the Société Générale Group. Present in over 45 countries across Europe, the Americas and Asia, SG CIB is a reference bank specialising in:

- Euro capital markets. A top ten player in debt and equity segments (bonds, securitisations, syndicated loans, equity-linked and equity issues).
- Derivatives. Among the world leaders in equity derivatives and in many interest rate, credit, foreign exchange and commodities derivatives.
- Structured finance. A worldwide leader in export, project and structured commodity finance.
 Combining innovation and quality of execution, SG CIB provides corporates, financial institutions and investors with value-added integrated financial solutions. www.sgcib.com