

Paris, 1st October 2004

PRESS RELEASE

Appointments

Philippe LAGET has been appointed Head of Quality, Innovation and Sustainable Development at Société Générale Group.

A graduate of ENSIMAG-INPG (National College of Information Technology and Applied Mathematics at the Grenoble "Institut National Polytechnique"), Philippe Laget (age 51) began his career in 1976 at Stéria, where he worked in the Central Telecommunications Laboratory, and subsequently went to work with Control Data Corporation.

Mr Laget joined Société Générale in 1983, where he has held a number of posts: Head of Projects within the IT Research Department, Head of Development in electronic payment systems, Deputy Head of Organisation, Manager in charge of strategic development of payment systems, Head of strategic studies within the Finance and Development Department, and subsequently Head of Strategic Studies in the retail banking arm.

Since the end of 2001, Mr Laget has held the posts of General Secretary and Head of Strategy for Groupama Bank.

Véronique CHANCE-FOURNIER has been appointed Head of Innovation within the Quality, Innovation and Sustainable Development Department

A graduate of the "Ecole de Management" in Lyon and holder of an MBA, Ms Chance-Fournier (age 46) began her career as a manager at Ernst and Young, where she specialised in reorganisations. She subsequently moved to the Banque des PME where she became Head of Organisation, and then to Natexis, where she took up the same post before becoming Head of Development and Marketing in Banking Services. Ms Chance-Fournier joined Société Générale in 2000 as Head of Marketing in cash management products for French and foreign business and banking clients.

Société Générale Group

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- Retail Banking & Financial Services : Société Générale serves more than 15 million retail customers worldwide.
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- Corporate & Investment Banking : SG CIB ranks among the leading banks worldwide in euro capital markets, derivatives and structured finance.

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