

Paris, 3 May 2005

PRESS RELEASE

Société Générale's individual customers can access "i-Transfert", an international fund transfer service by telephone

Société Générale's current account holders can now use "i-Transfert" to send money from France to one of the 20 participating countries (see list below).

Customers can make international fund transfers 24 hours a day, 7 days a week, by calling a voice server.

Key features of "i-Transfert":

Transfers available	2 types of international transfers can be made: <ul style="list-style-type: none">▪ A transfer to an account held by a Société Générale subsidiary;▪ A cash transfer made available to the recipient at any subsidiary branch on proof of identity.
Recipients	Up to 4 recipients can be named.
Number of transactions	2 transactions per month and per recipient.

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A French corporation (Société
Anonyme) with share capital
EUR 542 691 448,75
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GROUP

i-Transfert is a **simple**, **cost-effective**, and **secure** way of sending money abroad:

- **Simple**: customers call a voice server to make the transfer. The call can be made from France or abroad.
- **Cost-effective**: a single fee applies to the transaction (including foreign exchange commission):
 - €10¹ for an account-to-account transfer;
 - €20¹ for a transfer of cash for collection in any of the subsidiary's branches.
- **Secure**: Société Générale and its subsidiaries manage the transfer in full and will process the transaction within the following timeframe:
 - 2 working days for an account-to-account transfer;
 - 3 working days for a transfer of cash for collection in any of the subsidiary's branches.

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 more than 16 million retail 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 1,115 billion) and under management (EUR 315 billion, December 2004).

- 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.

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¹ Excluding call charges.

Appendix:

Société Générale subsidiaries participating in the i-Transfert service

AFRICA:

- Algeria: SGA - Société Générale Algérie
- Benin: SGBBE - Société Générale de Banques au Bénin
- Burkina Faso: SGBB - Société Générale de Banques au Burkina
- Cameroon: SGBC - Société Générale de Banques au Cameroun
- Côte d'Ivoire(1): SGBCI - Société Générale de Banques en Côte d'Ivoire
- Egypt: NSGB - National Société Générale Bank SAE
- Ghana: SSB - SSB Bank
- Guinea: SGBG - Société Générale de Banques en Guinée
- Equatorial Guinea: SGBGE - Société Générale de Banques en Guinée Equatoriale
- Morocco (2): SGMB - Société Générale Marocaine de Banques
- Senegal: SSSBS - Société Générale de Banques au Sénégal
- Chad: SGTB - Société Générale Tchadienne de Banque
- Tunisia (2): UIB - Union Internationale de Banques

EUROPE:

- Bulgaria: SGEXP - SG Expressbank
- Romania(3): BRD - Banque Roumaine pour Développement
- Russia: BSGV - Banque Société Générale Vostok
- Serbia Montenegro: SGYB - Société Générale Yugoslav Bank

MIDDLE EAST:

- Jordan: SGBJ - Société Générale de Banque-Jordanie
- Lebanon: SGBL - Société Générale de Banque au Liban SALL

INDIAN OCEAN:

- Madagascar: BFV-SG - BFV-Société Générale

(1) Cash transfers can only be collected at the Agence du Plateau branch in Abidjan.

(2) Funds are credited to an account within 3 working days.

(3) Only transfers to an account held by the subsidiary are permitted.



GROUPE