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PRESS RELEASE

Société Générale extends e-Carte Bleue offer to corporate clients

Following the launch of e-Carte Bleue for individual clients, self-employed professionals and tradespersons (over 45,000 subscriptions in March 2005), Société Générale will extend **this offer to all corporate clients holding the "Affaires Visa Card" contract.**

E-Carte Bleue offers clients of Bleu Visa Affaires or Visa Gold Affaires the convenient opportunity to use single-use e-numbers for their on-line purchases. Instead of keying in their bank card number, clients are given single-use e-numbers, notified to them in real time by Société Générale at each payment.

By choosing e-Carte Bleue, companies enable their employees to authenticate their identity when paying online. They can conduct secure internet purchases linked to professional expenses and cut administrative costs of specific transactions (plane tickets, car reservations, newspaper subscriptions, etc.).

Companies can sign up for the e-Carte Bleue service for any or all their employees holding an Affaires Visa card.

As the first bank to launch e-Carte Bleue in France (April 2002), **Société Générale is now the only bank to offer e-Carte Bleue to all its clients: individuals, professional and companies.**

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.

www.socgen.com

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GROUP

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e-carte Bleue

e-Carte Bleue is an optional extra service for holders of Bleue Visa Affaires or Visa Gold Affaires card that allows cardholders to use an e-number instead of their real card number when making on-line purchases. The e-Carte Bleue corporate service is only available to employees of companies with an Affaires Visa card contract. To apply, complete the subscription form on the company services website www.entreprises.societegenerale.fr

Subscription to e-Carte Bleue is free for Affaires Visa cardholders. A fee of EUR 0.50 is charged every time an e-number is used.

Visa Affaires Carte Bleue™ Société Générale

Employees of large, small and mid-sized companies and associations can use Visa Affaires Carte Bleue to debit professional expenses to company or personal accounts, while enjoying a wide range of insurance and other services, including free choice of personal code, a service exclusive to Société Générale. The card is accepted across the whole global Visa network which currently includes 21 million businesses.

Visa Gold Affaires card™ Société Générale

The Visa Gold Affaires card offers all the functionality of Visa Affaires Carte Bleue plus extra benefits such as payment ceilings and more extensive insurance coverage.