

CONFORMED COPY

Final Terms dated 17 December 2012

**SOCIÉTÉ GÉNÉRALE SFH
(Issuer)**

Issue of €1,500,000,000 1.000 per cent. *obligations de financement de l'habitat* due 19 December 2017
constituting Series 26 Tranche 1 (the **Notes**)
under the €25,000,000,000 Euro Medium Term Note Programme

Issue Price: 99.617 per cent.

BANCO BILBAO VIZCAYA ARGENTARIA, S.A.

DANSKE BANK

DZ BANK AG

ING

SANTANDER GLOBAL BANKING & MARKETS

SOCIETE GENERALE CORPORATE & INVESTMENT BANKING

(the **Joint-Lead Managers**)

PART A – CONTRACTUAL TERMS

Terms used herein shall be deemed to be defined as such for the purposes of the terms and conditions (the **Conditions**) set forth in the Base Prospectus dated 27 April 2012 which received visa n°12-188 from the *Autorité des marchés financiers* (the **AMF**) on 27 April 2012 and the supplements to the Base Prospectus respectively dated 23 July 2012, 19 September 2012, 5 October 2012, 30 October 2012 and 14 November 2012, which respectively received visa no. 12-375 on 23 July 2012, visa no. 12-453 on 19 September 2012, visa no. 12-475 on 5 October 2012, visa no. 12-528 on 30 October 2012 and visa no.12-554 on 14 November 2012, which together constitute a base prospectus for the purposes of Directive 2003/71/EC of the European Parliament and of the Council dated 4 November 2003, as amended by Directive 2010/73/EU of 24 November 2010 (the **Prospectus Directive**).

This document constitutes the Final Terms of the Notes described herein for the purposes of article 5.4 of the Prospectus Directive and must be read in conjunction with the Base Prospectus as so supplemented. Full information on the Issuer and the Notes is only available on the basis of the combination of these Final Terms and the Base Prospectus as so supplemented. The Base Prospectus, the supplements to the Base Prospectus and these Final Terms are available for viewing on the websites of (a) the AMF (www.amf-france.org) and (b) the Issuer (prospectus.socgen.com) and during normal business hours at the registered office of the Issuer and at the specified office of the Paying Agent(s) where copies may be obtained.

1. Issuer:	SOCIÉTÉ GÉNÉRALE SFH
2. (i) Series Number:	26
(ii) Tranche Number:	1
3. Specified Currency or Currencies:	Euro (€)
4. Aggregate Nominal Amount of Notes:	
(i) Series:	€1,500,000,000
(ii) Tranche:	€1,500,000,000
5. Issue Price:	99.617 per cent. of the Aggregate Nominal Amount
6. Specified Denomination(s):	€100,000
7. (i) Issue Date:	19 December 2012
(ii) Interest Commencement Date:	Issue Date
8. Maturity Date:	19 December 2017
9. Interest Basis:	1.000 per cent. Fixed Rate <i>(further particulars specified below)</i>
10. Redemption/Payment Basis:	Redemption at par
11. Change of Interest or Redemption/Payment Basis:	Not Applicable
12. Put/Call Option:	Not Applicable

13. (i) **Status of the Notes:** *obligations de financement de l'habitat*
- (ii) **Date of corporate authorisations for issuance of Notes obtained:** Decision of the Board of Directors (*Conseil d'administration*) dated 22 March 2012 (i) approving the issuance programme of the *obligations de financement de l'habitat* for the period beginning on 1 April 2012 and ending on 31 March 2013 and (ii) granting authority to the Chairman and CEO (*Président-Directeur Général*) and each Deputy CEO (*Directeur Général Délégué*) of the Issuer, acting jointly or separately, to decide the issue of *obligations de financement de l'habitat* from time to time.
- Decision of the Board of Directors (*Conseil d'administration*) of the Issuer dated 19 September 2012 approving the quarterly issuance programme of the *obligations de financement de l'habitat* for the fourth quarter 2012.
- Decision of Mr. Stéphane Landon, Chairman and CEO (*Président Directeur Général*) of the Issuer dated 7 December 2012 approving the issue of the Notes.

14. **Method of distribution:** Syndicated

PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE

15. **Fixed Rate Notes Provisions:** Applicable
- (i) Rate(s) of Interest: 1.000 per cent. per annum payable annually in arrears
- (ii) Interest Payment Date(s): 19 December in each year from (and including) 19 December 2013 up to (and including) the Maturity Date (Unadjusted)
- (iii) Fixed Coupon Amount(s): €1,000 per Note of €100,000 in Specified Denomination
- (iv) Broken Amount(s): Not Applicable
- (v) Day Count Fraction: Actual/Actual (ICMA)
- (vi) Determination Dates: 19 December in each year
- (vii) Other terms relating to the method of calculating interest for Fixed Rate Notes: Not Applicable
16. **Floating Rate Notes Provisions:** Not Applicable

17. **Zero Coupon Notes Provisions:** Not Applicable

18. **Index-Linked Interest Notes/other variable-linked interest Notes Provisions:** Not Applicable

19. **Dual Currency Notes Provisions:** Not Applicable

PROVISIONS RELATING TO REDEMPTION

20. **Call Option:** Not Applicable

21. **Other Option:** Not Applicable

22. **Redemption by Instalments:** Not Applicable

23. **Final Redemption Amount of each Note:** €100,000 per Note of €100,000 Specified Denomination

24. **Early Redemption Amount:**

Early Redemption Amount(s) of each Note payable on early redemption and/or the method of calculating the same and/or any other terms (if required or if different from that set out in the Conditions):

As set out in the Conditions

GENERAL PROVISIONS APPLICABLE TO THE NOTES

25. **Form of Notes:** Dematerialised Notes

(i) Form of Dematerialised Notes: Bearer form (*au porteur*)

(ii) Registration Agent: Not Applicable

(iii) Temporary Global Certificate: Not Applicable

26. **Financial Centre(s) or other special provisions relating to payment dates for the purposes of Condition 7(g):** TARGET 2 and Paris

Adjusted Payment Date (Condition 7(g)) : The next following business day

27. **Talons for future Coupons or Receipts to be attached to Definitive Materialised Notes (and dates on which such Talons mature):** Not Applicable

28. **Details relating to Partly Paid Notes: amount of each payment comprising the Issue Price and date on which each payment is to be made and consequences (if any) of failure to pay, including any right of the Issuer to forfeit the Notes and interest due on late payment:** Not Applicable

29. **Details relating to Instalment Notes: amount of each instalment, date on which**

- each payment is to be made:** Not Applicable
- 30. Redenomination, renominatisation and reconventioning provisions:** Not Applicable
- 31. Consolidation provisions:** Not Applicable
- 32. Masse (Condition 10):** Applicable
- The initial Representative ("*Représentant de la Masse*") will be :
- SCP SIMONIN – LE MAREC – GUERRIER,
Huissiers de Justice Associés
54 rue Taitbout
75009 Paris
- The Representative will be entitled to a remuneration of Euro 500 (VAT included) per year.
- 33. Other final terms:** Not Applicable

DISTRIBUTION

- 34. (i) If syndicated, names of Managers:** **The Joint-Lead Managers**
- BANCO BILBAO VIZCAYA ARGENTARIA,
S.A.
BANCO SANTANDER, S.A.
DANSKE BANK A/S
DZ BANK AG DEUTSCHE ZENTRAL-
GENOSSENSCHAFTSBANK, FRANKFURT
AM MAIN
ING BANK N.V.
SOCIÉTÉ GÉNÉRALE
- (ii) Stabilising Manager(s) (if any): Not Applicable
- 35. If non-syndicated, name of Dealer:** Not Applicable
- 36. Additional selling restrictions:** Not Applicable
- 37. U.S. selling restrictions:** The Notes have not been and will not be registered under the Securities Act, as amended, or the securities laws of any State or jurisdiction of the United States and may not be offered or sold, directly or indirectly within the United States or to, or for the account or benefit of, U.S. persons except pursuant to an exemption from, or in a transaction not subject to the registration requirements of the Securities Act. The Notes are being offered and sold outside the United States to non U.S. persons in reliance on Regulation S. Terms used in this paragraphs have the meaning given to them by Regulation S under the Securities Act.

TEFRA not Applicable

Each Manager has agreed that, except as permitted by the Dealer Agreement, it will not offer, sell or deliver the Notes, (i) as part of their distribution at any time and (ii) otherwise under 40 days after the later of the commencement of the offering or the closing date, within the United States or to, or for the account or benefit of, U.S. persons, and it will have sent to each dealer to which it sells Notes during the distribution compliance period, as defined in Regulation S under the Securities Act, a confirmation or other notice setting forth the restrictions on offers and sales of the Notes within the United States or to, or for the account or benefit of, U.S. persons.

In addition, until 40 days after the commencement of the offering of any identifiable Tranche, an offer or sale of Notes within the United States by a dealer that is not participating in the offering may violate the registration requirements of the Securities Act.1.

GENERAL

The aggregate principal amount of Notes issued has been translated into Euro at the rate of [●] per cent. producing a sum of:

Not Applicable

PURPOSE OF FINAL TERMS

These Final Terms comprise the final terms required for issue and admission to trading on Euronext Paris of the Notes described herein pursuant to the Euro 25,000,000,000 Euro Medium Term Note Programme of Société Générale SFH.

RESPONSIBILITY

The Issuer accepts responsibility for the information contained in these Final Terms.

Signed on behalf of Société Générale SFH:

By: Stephane Landon.....

Duly authorised

PART B – OTHER INFORMATION

1. LISTING AND ADMISSION TO TRADING

- (i) Listing(s): Euronext Paris
- (ii) (a) Admission to trading: Application has been made by the Issuer (or on its behalf) for the Notes to be admitted to trading on Euronext Paris with effect from 19 December 2012.
- (b) Regulated Markets or equivalent markets on which, to the knowledge of the Issuer, securities of the same class of the Notes to be admitted to trading are already admitted to trading: Not Applicable
- (iii) Estimate of total expenses related to admission to trading: € 4,000
- (iv) Additional publication of Base Prospectus and Final Terms: The Base Prospectus as so supplemented is published on the websites of (a) the AMF (www.amf-france.org) and (b) the Issuer (prospectus.socgen.com). These Final Terms will be published on the websites of (a) the AMF (www.amf-france.org) and (b) the Issuer (prospectus.socgen.com).

2. RATINGS

- Ratings: The Notes are expected to be rated
Moody's: Aaa
Fitch Ratings : AAA

Fitch Ratings is established in the European Community and is registered under European Regulation 1060/2009/EC of 16 September 2009 on credit rating agencies, as amended (the **CRA Regulation**). Fitch Ratings is included in the list of registered credit rating agencies published by the European Securities and Markets Authority on its website in accordance with the CRA Regulation.

Moody's is established in the European Community and is registered under the CRA Regulation. Moody's is included in the list of registered credit rating agencies published by the European Securities and Markets Authority on its website in accordance with the CRA Regulation.

3. SPECIFIC CONTROLLER

The Specific Controller (*contrôleur spécifique*) of the Issuer has certified that the value of the assets of the Issuer will be greater than the value of its liabilities benefiting from the *Privilège* defined in article L. 515-19 of the French Monetary and Financial Code, after settlement of this issue and of the issues which have been the subject of previous certifications.

4. INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE

Save as discussed in “Subscription and Sale”, so far as the Issuer is aware, no person involved in the offer of the Notes has a material interest in the offer.

5. YIELD

Indication of yield: 1.079 per cent. per annum.

The yield is calculated at the Issue Date on the basis of the Issue Price. It is not an indication of future yield.

6. OPERATIONAL INFORMATION

ISIN Code: FR0011374198

Common Code: 086473445

Depositories:

(i) Euroclear France to act as Central Depository Yes

(ii) Common Depository for Euroclear Bank and Clearstream Banking, *société anonyme* No

Any clearing system(s) other than Euroclear Bank S.A./N.V. and Clearstream Banking, *société anonyme* and the relevant identification number(s): Not Applicable

Delivery: Delivery against payment

Name and address of Paying Agents:

Fiscal Agent and Principal Paying Agent:

Société Générale
BP 81236

32, rue du Champ de Tir
44312 Nantes Cedex 3
France

Luxembourg Paying Agent:
Société Générale Bank & Trust
11, avenue Emile Reuter
L-2420 Luxembourg
Luxembourg

Names and addresses of additional Paying Agent(s) (if any): Not Applicable