

**Final Terms dated 30 January 2013**

**SOCIÉTÉ GÉNÉRALE SFH**  
**(Issuer)**

Issue of €1,400,000,000 Floating Rate *obligations de financement de l'habitat* due August 2021  
constituting Series 28 Tranche 1 (the **Notes**)  
under the €25,000,000,000 Euro Medium Term Note Programme

Issue Price: 100 per cent.

SOCIÉTÉ GÉNÉRALE CORPORATE & INVESTMENT BANKING  
**(the Dealer)**

## 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](http://www.amf-france.org)) and (b) the Issuer ([prospectus.socgen.com](http://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.

<b>1. Issuer:</b>	SOCIÉTÉ GÉNÉRALE SFH
<b>2. (i) Series Number:</b>	28
<b>(ii) Tranche Number:</b>	1
<b>3. Specified Currency or Currencies:</b>	Euro (€)
<b>4. Aggregate Nominal Amount of Notes:</b>	
<b>(i) Series:</b>	€1,400,000,000
<b>(ii) Tranche:</b>	€1,400,000,000
<b>5. Issue Price:</b>	100 per cent. of the Aggregate Nominal Amount
<b>6. Specified Denomination(s):</b>	€100,000
<b>7. (i) Issue Date:</b>	1 February 2013
<b>(ii) Interest Commencement Date:</b>	Issue Date
<b>8. Maturity Date:</b>	The Specified Interest Payment Date scheduled to fall on or nearest to 1 August 2021
<b>9. Interest Basis:</b>	EURIBOR 3 months + 0.53 per cent. Floating Rate <i>(further particulars specified below)</i>
<b>10. Redemption/Payment Basis:</b>	Redemption at par
<b>11. Change of Interest or Redemption/Payment Basis:</b>	Not Applicable
<b>12. Put/Call Option:</b>	Issuer Call

(further particulars specified below)

- 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 Chief Executive Officer (*Président-Directeur Général*) and each Deputy Chief Executive Officer (*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 10 December 2012 approving the quarterly issuance programme of the *obligations de financement de l'habitat* for the first quarter 2013.
- Decision of Mr. Vincent Robillard, Deputy Chief Executive Officer (*Directeur Général Délégué*) of the Issuer dated 25 January 2013 approving the issue of the Notes.

- 14. Method of distribution:** Non-syndicated

**PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE**

- 15. Fixed Rate Notes Provisions:** Not Applicable
- 16. Floating Rate Notes Provisions:** Applicable
- (i) Interest Period(s): The period from and including the Interest Commencement Date to but excluding the following Specified Interest Payment Date and thereafter each successive period from and including a Specified Interest Payment Date to but excluding the immediately following Specified Interest Payment Date.
- (ii) Specified Interest Payment Dates: 1 February, 1 May, 1 August and 1 November of each year from (and including) 1 May 2013 to (and including) 1 August 2021, all such dates being subject to adjustment in accordance with the Business Day Convention specified below.
- (iii) First Interest Payment Date: The Specified Interest Payment Date scheduled to fall on or nearest to 1 May 2013
- (iv) Interest Period Date: Specified Interest Payment Dates
- (v) Business Day Convention: Modified Following Business Day Convention

(vi)	Business Centre(s) (Condition 5(a)):	TARGET 2 and Paris
(vii)	Manner in which the Rate(s) of Interest is/are to be determined:	Screen Rate Determination, subject to further particulars specified below
(viii)	Party responsible for calculating the Rate(s) of Interest and/or Interest Amount(s) (if not the Calculation Agent):	Not Applicable
(ix)	FBF Determination:	Not Applicable
(x)	ISDA Determination:	Not Applicable
(xi)	Screen Rate Determination:	Applicable, subject to further particulars specified below
	Relevant Rate:	EURIBOR 3 months
	Relevant Time:	11 a.m. (Brussels time)
	Interest Determination Date(s):	Two (2) TARGET 2 business days prior to the start of the relevant Interest Period
	Primary Source:	Reuters Screen EURIBOR01 Page
	Reference Banks (if Primary Source is "Reference Banks"):	Not Applicable
	Relevant Financial Centre:	Euro zone
	Representative Amount:	Not Applicable
	Effective Date:	Not Applicable
	Specified Duration:	Not Applicable
(xii)	Margin(s):	+ 0.53 per cent. per annum
(xiii)	Minimum Rate of Interest:	Not Applicable
(xiv)	Maximum Rate of Interest:	Not Applicable
(xv)	Day Count Fraction:	Actual/360
(xvi)	Fall back provisions, rounding provisions, denominator and any other terms relating to the method of calculating interest on Floating Rate Notes, if different from those set out in the Conditions:	Not Applicable
<b>17.</b>	<b>Zero Coupon Notes Provisions:</b>	Not Applicable
<b>18.</b>	<b>Index-Linked Interest Notes/other variable-linked interest Notes Provisions:</b>	Not Applicable

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

**PROVISIONS RELATING TO REDEMPTION**

**20. Call Option:** Applicable

(i) Optional Redemption Date(s): Each TARGET 2 and Paris business day, subject to the Notice period

(ii) Optional Redemption Amount(s) of each Note and method, if any, of calculation of such amount(s): Call option at any time at the Issuer's option for any amount in a multiple of € 100,000 at an amount equal to € 100,000 per Note of € 100,000 Specified Denomination

(iii) If redeemable in part:

(a) Minimum Redemption Amount: € 100,000 Specified Denomination

(b) Maximum Redemption Amount: Not Applicable

(iv) Option Exercise Date(s) Each TARGET 2 and Paris business day, subject to the Notice period

(v) Notice period: Not less than 6 Business Days prior to the relevant Optional Redemption Date

**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**

<b>purposes of Condition 7(g):</b>	TARGET 2 and Paris
<b>Adjusted Payment Date (Condition 7(g)) :</b>	The next following business day unless it would thereby fall into the next calendar month, in which case such date shall be brought forward to the immediately preceding business day
<b>27. Talons for future Coupons or Receipts to be attached to Definitive Materialised Notes (and dates on which such Talons mature):</b>	Not Applicable
<b>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:</b>	Not Applicable
<b>29. Details relating to Instalment Notes: amount of each instalment, date on which each payment is to be made:</b>	Not Applicable
<b>30. Redenomination, renominatisation and reconventioning provisions:</b>	Not Applicable
<b>31. Consolidation provisions:</b>	Not Applicable
<b>32. Masse (Condition 10):</b>	Applicable  The initial Representative (" <i>Représentant de la Masse</i> ") 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.
<b>33. Other final terms:</b>	Not Applicable
<b>DISTRIBUTION</b>	
<b>34. (i) If syndicated, names of Managers:</b>	Not Applicable
<b>(ii) Stabilising Manager(s) (if any):</b>	Not Applicable
<b>35. If non-syndicated, name of Dealer:</b>	Société Générale
<b>36. Additional selling restrictions:</b>	Not Applicable
<b>37. U.S. selling restrictions:</b>	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

The Dealer 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 of 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: Vincent Robillard, Deputy Chief Executive Officer (*Directeur Général Délégué*)

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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 1 February 2013.
- (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: € 5,800
- (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](http://www.amf-france.org)) and (b) the Issuer ([prospectus.socgen.com](http://prospectus.socgen.com)). These Final Terms will be published on the websites of (a) the AMF ([www.amf-france.org](http://www.amf-france.org)) and (b) the Issuer ([prospectus.socgen.com](http://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. OPERATIONAL INFORMATION

ISIN Code:	FR0011404789
Common Code:	088162692
Depositories:	
(i) Euroclear France to act as Central Depository	Yes
(ii) Common Depository for Euroclear Bank and Clearstream Banking, <i>société anonyme</i>	No
Any clearing system(s) other than Euroclear Bank S.A./N.V. and Clearstream Banking, <i>société anonyme</i> and the relevant identification number(s):	Not Applicable
Delivery:	Delivery against payment
Name and address of Paying Agents:	<b>Fiscal Agent and Principal Paying Agent:</b> <b>Société Générale</b> BP 81236 32, rue du Champ de Tir 44312 Nantes Cedex 3 France  <b>Luxembourg Paying Agent:</b> <b>Société Générale Bank &amp; Trust</b> 11, avenue Emile Reuter L-2420 Luxembourg Luxembourg
Names and addresses of additional Paying Agent(s) (if any):	Not Applicable