SOCIETE GENERALE

First Supplement dated 27 September 2024
(the "Supplement")

pursuant to Article 23(1) of Regulation (EU) 2017/1129
(the "**Prospectus Regulation**")

to the

REGISTRATION DOCUMENT

of

SOCIETE GENERALE

dated

29 April 2024

(the "**Registration Document**")

REASON FOR THE SUPPLEMENT

The reason for this Supplement is the publication of the interim financial statements of Société Générale Group as at 30 June 2024 on the website of Société Générale on 2 August 2024 which is a significant new factor in relation to the information included in the Registration Document (No. 1 to No. 6 and No. 8 to No. 16 of this Supplement).

Furthermore, on the occasion of this Supplement, the Registration Document is amended to update the information on the share capital of Société Générale in view of the completion of the capital increase of Société Générale on 23 September 2024 (No. 7 of this Supplement).

SPECIFIC CHANGES TO THE REGISTRATION DOCUMENT

Set out below are the changes made to the Registration Document.

1. Amendments to section "1.1 Risk related to the macroeconomic, geopolitical, market and regulatory environments"

(a) The text of the section "1.1.1 Risks related to the global economy, financial markets, geopolitical tensions and the market environment" on pages 1–3 shall be deemed to be deleted and replaced by the following:

"

As a global financial institution, the Group's activities are sensitive to changes in financial markets and economic conditions in Europe, the United States and elsewhere around the world. The Group generates 40% of its business in France (in terms of net banking income for the financial year ended 31 December 2023), 38% in Europe, 8% in the Americas and 14% in the rest of the world. The Group could face significant worsening of market and economic conditions in particular resulting from crises affecting capital or credit markets, liquidity constraints, regional or global recessions and fluctuations in commodity prices, notably oil and natural gas. Other factors could explain such deteriorations, such as variations in currency exchange rates or interest rates, inflation or deflation, rating downgrades, restructuring or defaults of sovereign or private debt, or adverse geopolitical events (including acts of terrorism and military conflicts). In addition, the emergence of new pandemics such as Covid-19 cannot be ruled out. Such events, which can develop quickly and whose effects may not have been anticipated and hedged, could affect the Group's operating environment for short or extended periods.

The economic and financial environment is exposed to intensifying geopolitical risks. The war in Ukraine, which began in February 2022, has sparked deep tensions between Russia and Western countries, impacting global growth, energy and raw materials prices, as well as the humanitarian situation. This has also prompted a large number of countries, particularly in Europe and the United States, to impose economic and financial sanctions on Russia. The war between Israel and Hamas, which began in October 2023, could have similar impacts or contribute to existing ones. Ongoing tensions around the Red Sea could potentially affect gas and oil supplies, prices and delivery times.

2024 is also marked by a large number of elections in France, Europe and the rest of the world, with the US presidential election scheduled for November. Following the European and legislative elections in June and July 2024, political uncertainties in France could be a source of further financial tensions. In the medium term, the fragmentation of the European political landscape could disrupt the coordination of policies linked to defense, ecological transition, the banking union and capital markets.

In Asia, relations between the US and China, China and Taiwan and China and the European Union are fraught with geopolitical and trade tensions, the relocation of production and the risk of technological fractures.

The environment of higher interest rates and weak economic growth could have an impact on the valuation of equities, and interest rate-sensitive sectors such as real estate are adjusting, notably in Europe. The US Federal Reserve (Fed) and the European Central Bank ("**ECB**") are expected to maintain tight monetary conditions, even though the ECB has already begun its rate-cutting cycle, which should be followed by the Fed in the near future, as inflation recedes.

These risks and uncertainties could generate strong volatility on the financial markets and a significant drop in the price of certain financial assets, potentially leading to payment defaults, with consequences that are difficult to anticipate for the Group.

Considering the ensuing uncertainty, both in terms of duration and scale, these disruptions could have a significant impact on the activity and profitability of certain Group counterparties in 2024.

In the longer term, the energy transition to a "low-carbon economy" could adversely affect fossil energy producers, energy-intensive sectors of activity and the countries that depend on them.

With the ALD/LeasePlan merger in 2023, the automotive sector represents a major exposure for the Group. It is currently undergoing major strategic transformations, including environmental (growing share of electric vehicles), technological, as well as competitive (arrival of Asian manufacturers in Europe on the electric vehicles market) consequences.

In addition, capital markets (including foreign exchange activity) and securities trading activities in emerging markets may be more volatile than those in developed markets and may also be vulnerable to certain specific risks such as political instability and currency volatility.

Therefore, the afore-mentioned elements and developments could have a material adverse effect on the Group's activity, business, cost of risk, financial position and results. Accordingly, Group's results are therefore exposed to the economic, financial, political and geopolitical conditions of the main markets in which the Group operates.

"

(b) The text of the section "1.1.2 Risks related to the implementation of the Group's strategic and financial targets" on pages 3–4 shall be deemed to be deleted and replaced by the following:

"

To achieve its strategic plan, the Group has set the following financial targets:

- a robust Common Equity Tier 1 ("**CET1**") ratio of 13% in 2026 after the implementation of Basel IV;
- average annual revenue growth of between 0% and 2% over the 2022–2026 period;
- an improved operating efficiency, with a cost-to-income ratio lower than 60% in 2026 and return on tangible equity (ROTE) of between 9% and 10% in 2026;
- a distribution rate between 40% and 50% of reported net income (after reduction of interest on deeply subordinated notes and undated subordinated notes, restated from non-cash items that have no impact on the CET 1 ratio), applicable from 2023.

In addition, the Group has indicated interim financial targets for 2024 that are consistent with the targets for 2026:

- a solid CET1 ratio of around 13% in 2024;
- revenue growth of at least 5% in 2024 compared with 2023;
- an improved operating efficiency, with a cost-to-income ratio below 71% in 2024 and ROTE rising to over 6% in 2024;
- a healthy asset portfolio, with a controlled cost of risk of between 25 and 30 basis points in 2024.

Furthermore, the achievement of the Group's on-going strategic milestones is within schedule:

- The Group's "Vision 2025" project involves a review of the network of branches resulting from the merger of Crédit du Nord and Societe Generale. Although this project has been designed to achieve controlled execution, the merger could have a short-term material adverse effect on the Group's business, financial position and costs. The project could lead to some staff departures, requiring their replacement and training efforts that could potentially generate additional costs. The merger could also lead to the departure of some of the Group's clients, resulting in loss of revenue;

- Mobility and Leasing Services will leverage the full integration of LeasePlan by ALD to be a world leader in the mobility ecosystem. However, 2024 will be an intermediate period, with the implementation of gradual integrations. From 2025 onwards, the new entity will make the transition to the target business model, including the implementation and stabilisation of IT and operational processes. If the integration plan is not carried out as expected or within the planned schedule, this could have adverse effects on ALD, particularly by generating additional costs, which could have a negative impact on the Group's activities and results.

The creation of the Bernstein joint venture with AllianceBernstein in cash and equity research was finalised on 2 April 2024, and the capital impact is estimated at less than 10 basis points on the closing date. This transaction is fully aligned with the strategic priorities of the Group's Global Banking and Investor Solutions franchise.

In addition, Societe Generale and Brookfield Asset Management announced on 11 September 2023 a strategic partnership to originate and distribute private debt investments.

The conclusion of final agreements on these strategic transactions depends on several stakeholders and, accordingly, is subject to a degree of uncertainty (legal terms, delays in the integration process of LeasePlan or in the merger of the Credit du Nord agencies). More generally, any major difficulties encountered in implementing the main levers for executing the strategic plan, notably in simplifying business portfolios, allocating and using capital efficiently, improving operating efficiency and managing risks to the highest standards, could potentially weigh on Societe Generale's share price.

Societe Generale has placed Environmental, Social and Governance (ESG) at the heart of its strategy in order to contribute to positive transformations in the environment and the development of local regions. In this respect, the Group has made new commitments such as:

- an 80% reduction in upstream Oil & Gas exposure by 2030 vs. 2019, with a 50% reduction by 2025;

- a EUR 1 billion transition investment fund with a focus on energy transition solutions and nature-based and impact-based projects supporting the UN's Sustainable Development Goals.

In addition, on 5 April 2024, the Group announced a plan to reorganize its head office in France in order to simplify its operations and structurally improve its operating efficiency. Consultation with employee representative bodies took place in the second quarter of 2024, and the implementation of these organizational changes is expected to result in around 900 job cuts at head office without forced departures (i.e., around 5% of head office headcount). This project is fully in line with the Group's operating efficiency objective, with expected gross savings of EUR 1.7 billion by 2026.

Failure to comply with these commitments, and those that the Group may make in the future, could create legal and reputation risk. Furthermore, the rollout of these commitments may have an impact on the Group's business model. The Group's failure to achieve the strategic and financial targets disclosed to the market could have an adverse effect on its business, its results and the value of its financial instruments. Lastly, the Group's failure to make specific commitments, particularly in the event of changes in market practices, could also generate reputation and strategic risks.

"

(c) The text of the section "1.1.3 Risks related to the supervisory and regulatory environment of the Group" on pages 4–6 shall be deemed to be deleted and replaced by the following:

"The Group is governed by the laws of the jurisdictions in which it operates. This includes French, European and US legislation as well as other local laws in light of the Group's cross-border activities, among other factors. The application of existing laws and the implementation of future legislation require significant resources that could affect the Group's performance. In addition, possible failure to compliance with laws could lead to fines, damage to the Group's reputation and public image, the suspension of its operations and, in extreme cases, the withdrawal of operating licences.

Among the laws that could have a significant influence on the Group:

- several regulatory changes are still likely to significantly alter the framework for Market activities: (i) the strengthening of transparency conditions related to the implementation of the new requirements and investor protection measures (review of MiFID II/MiFIR, whose final versions were published in the EU's Official Journal in March 2024, IDD, ELTIF (European Long-Term Investment Fund Regulation)), (ii) the implementation of the fundamental review of the trading book, or FRTB, which may significantly increase requirements applicable to European banks, (iii) possible relocations of clearing activities could be requested, despite the European Commission's decision of 8 February 2022 to extend the equivalence granted to UK central counterparties until 30 June 2025, (iv) the European Commission's proposal to amend the regulation on benchmarks (European Parliament and EU Council, Regulation (EU) No. 2016/1011, 8 June 2016) with possible changes in scope and charges and (v) the review of the Market Abuse (EU) n°596/2014 of 16 April 2014) and Prospectus ((EU) 2017/1129 of 14 June 2017) regulations, as part of the Listing Act, which will come into force in 2024;

- the adoption of new obligations as part of the review of the EMIR regulation (EMIR 3.0); in particular, the information requirements for European financial actors towards their customers, the equity options regime and the calibration of requirements for active account funding in a European Union central counterparty;

- the implementation of the new directive on credit agreements for consumers (Directive (EU) 2023/2225, 18 October 2023), which strengthens consumer protection;

- the Retail Investment Strategy (RIS) presented by the European Commission on 24 May 2023, aimed at prioritisng the interests of retail investors and strengthening their confidence in the EU Capital Markets Union, including measures to regulate commission retrocessions in the case of non-advised transactions and to introduce a value-for-money test for investment products;

- the Commission's proposal of 28 June 2023 for a regulation on the establishment of the digital euro, accompanying the initiatives taken by the ECB in this field;

- the signature by the Presidents of the European Parliament and the European Council, on 21 May 2024, of the Regulation on Artificial Intelligence (AI Act), which establishes rules on artificial intelligence systems applicable in all economic sectors and incorporates a risk-based approach. This regulation will be fully applicable 24 months after its entry into force on 1 August 2024. As an exception, six months after its entry into force, the prohibition of prohibited artificial intelligence systems will become applicable, and 12 months after its entry into force, the obligations for general-purpose artificial intelligence will come into force;

- the proposed Financial Data Access (FIDA) regulation which, in conjunction with the proposed Payment Services Directive (PSD3) and the proposed Payment Services Regulation (PSR), aims to (i) tackle the risk of fraud and improve customer choice and confidence in payments, (ii) improve the functioning of the Open Banking and Open Finance sectors, (iii) increase harmonization of the implementation and execution of payments and the regulation of e-money, and (iv) improve access to payment systems and bank accounts for non-banking Payment Service Providers (PSPs);

- the strengthening of data quality and protection requirements and a future strengthening of cyber-resilience requirements in relation to the adoption by the Council on 28 November 2022 of the European Directive and regulation package on digital operational resilience for the financial sector (DORA). Added to this is the transposition of the NIS 2 Directive (Network and Information Security Directive, published in the Official Journal of the EU on 27 December 2022) expected before 18 October 2024, which extends the scope of application of the initial NIS Directive;

- the implementation of European regulatory frameworks related to due diligence under the so-called "CS3D" Directive proposal (Corporate Sustainability Due Diligence Directive), as well as to sustainable finance including the regulation on European green bonds, with an increase in non-financial reporting obligations, particularly under the CSRD Directive (Corporate Sustainability Reporting Directive), enhanced inclusion of environmental, social and governance issues in risk management activities and the inclusion of such risks in the supervisory review and assessment process (Supervisory Review and Evaluation Process, or SREP);

- the implementation of the requirements of the French “Green Industry” law (*Loi Industrie verte*) (no. 2023-973 of 23 October 2023), which aims to green up existing industries;

- new obligations arising from the Basel Committee's proposed reform of banking regulations (the final text of Basel 3, also called Basel 4). This reform will be implemented in the European legislative corpus CRR (Regulation (EU) no. 575/2013) which, with a few exceptions, will become applicable on 1 January 2025, and CRD (Directive 2013/36/EU), which should be transposed into the applicable law of Member States no later than 18 months after its entry into force, i.e., by mid-2025;

- the European Commission's initiative, published on 18 April 2023, aiming to strengthen the framework for bank crisis management and deposit insurance (CMDI). This proposal, which was adopted in April 2924 by the plenary session of the European Parliament, could lead to wider use of the guarantee and resolution funds and thus increase the likelihood of having to bail out these funds in the future;

- in 2023, the “Interest Rate Risk in the Banking Book” (IRRBB) guidelines published by the European Banking Authority in October 2022 have applied:

  - since 30 June 2023 for the IRRBB part,
  - since 31 December 2023 for the "Credit Spread Risk arising from non-trading Book Activities" (CSRBB) section, requiring banks to calculate and manage the impact of a change in Credit Spread on the Bank's values and revenues;

  - for supervisory outlier tests (SOTs), which include a measurement and monitoring of the sensitivity of the Net Interest Income in value and revenue streams and became mandatory on a quarterly basis from 30 June 2024 - a requirement already implemented by the Group since 2023,
  - for the production of new detailed reports on IRRBB and CSRBB risks, produced and sent to the regulator (ITS and STE) since 31 December 2023.

- new obligations arising from a package of proposed measures announced by the European Commission on 20 July 2021 aiming to strengthen the European supervisory framework around anti-money laundering and combating the financing of terrorism (AML-CFT), as well as the creation of a new European agency to fight money laundering which will be based in Frankfurt and start operating from summer 2025;

- the adoption of Regulation (EU) 2023/886 of 13 March 2024, making instant euro payments fully available in the EU and EEA countries, which will come into force on 9 January 2025. Among other things, this regulation excludes the screening of instant transfers in euros against European sanction lists, in order to limit the number of rejections, and provides for checks to be carried out at least once every calendar day after any new financial restrictive measure comes into force.

The Group is also subject to complex tax rules in the countries where it operates. Changes in applicable tax rules, uncertainty regarding the interpretation of certain evolutions or their effects may have a negative impact on the Group’s business, financial position and costs.

Moreover, as an international bank that handles transactions with US persons, denominated in US dollars, or involving US financial institutions, the Group is subject to US regulations relating in particular to compliance with economic sanctions, the fight against corruption and market abuse. More generally, in the context of agreements with US and French authorities, the Group largely implemented, through a dedicated programme and a specific organisation, corrective actions to address identified deficiencies and strengthen its compliance programme. In the event of a failure to comply with relevant US regulations, or a breach of the Group’s commitments under these agreements, the Group could be exposed to the risk of (i) administrative sanctions, including fines, suspension of access to US markets, and even withdrawals of banking licences, (ii) criminal proceedings, and (iii) damage to its reputation.

Changes in the regulatory framework in each of the countries in which the Group operates could impact the financial and economic environment in these countries which could have a negative effect the Group’s businesses, financial position and costs."

2. Amendments to section "1.2 Credit and counterparty risks"

(a) The text of the section "1.2.1 Credit, counterparty and concentration risk" on pages 9–10 shall be deemed to be deleted and replaced by the following:

"

The Group is exposed to credit, counterparty and concentration risks. The Group may therefore incur losses in the event of default by one or more counterparties, particularly if the Group encounters legal or other difficulties in enforcing the collateral allocated to its exposures or if the value of this collateral is not sufficient to fully recover the exposure in the event of default. Despite the vigilance and monitoring measures implemented by the Group to limit the concentration effects of its credit portfolio exposure, it is possible that counterparty defaults could be amplified within the same economic sector or region of the world due to the interdependence of these counterparties.

At 31 December 2023, the Group's exposure at default (EAD, excluding counterparty risk) was EUR 1,026 billion, with the following breakdown by type of counterparty: 32% on sovereigns, 30% on corporates, 21% on retail customers and 4% on credit institutions and similar. Risk-weighted assets (RWA) for credit risk totalled EUR 304 billion.

Regarding counterparty risks resulting from market transactions (excluding CVA), at the end of December 2023, the exposure value (EAD) was EUR 129 billion, mainly to corporates (39%) and credit institutions and similar entities (43%) and to a lesser extent to sovereign entities (15%). Risk-weighted assets (RWA) for counterparty risk amounted to EUR 19 billion.

At 30 June 2024, the main sectors to which the Group is exposed in its corporate portfolio included the financial activities (accounting for 7.2% of the Group's total EAD exposure), utilities (2.7%), real estate (2.5%), manufacturing industries (2.4%), telecom, media and technologies (2.2%) and agriculture and food industry (1.8%).

In terms of geographical concentration, the five main countries to which the Group was exposed at 30 June 2024 were France (45% of the Group's total EAD, mainly related to Sovereigns and Retail customers), the US (14% of EAD, mainly related to corporates and sovereigns), the UK (4% of EAD, mainly related to corporates), Germany (4% of total Group EAD, mainly related to credit institutions and corporates) and the Czech Republic (5% of the Group's total EAD, mainly related to retail clients and corporates). Furthermore, the financial situation of certain counterparties could be affected by non-financial risks, macroeconomic developments, geopolitical tensions, market events and regulatory changes.

Consequently, the default of one or more significant counterparties of the Group could have a material adverse effect on the Group's business, cost of risk, results of operations and financial position.

"

(b) The text of the section "1.2.2 Risks related to the soundness of other financial institutions and market participants" on pages 10–11 shall be deemed to be deleted and replaced by the following:

"

Financial institutions and other market actors (commercial or investment banks, credit insurers, mutual funds, alternative funds, institutional clients, clearing houses, investment service providers, etc.) are important counterparties for the Group in capital or inter-bank markets. Financial services institutions and financial actors are closely interrelated as a result of trading, clearing and funding relationships. In addition, there is an important share of actors with little

or no regulation (hedge funds, for example). As a result, defaults by one or several actors in the sector or a crisis of confidence affecting one or more actors could result in market-wide liquidity scarcity or chain defaults. Developments in the financial markets, and in particular the rise in interest rates compounded by high volatility, could also weaken or even cause the default of certain financial actors similar to the defaults observed at US regional banks in 2023, thereby increasing liquidity risk and the cost of funding. The recent crisis involving certain US banks and Crédit Suisse highlighted the speed at which a liquidity crisis can develop with actors deemed fragile by the markets, who can therefore become victims of a serious and rapid loss of confidence from their investors, counterparties and/or depositors. In addition, certain financial actors could experience operational or legal difficulties in the unwinding or settlement of certain financial transactions. These risks are specifically monitored and managed.

In addition, the Group is also exposed to risks related to the clearing institutions and particularly to the default of one or more of their members. These exposures are significant and can be explained in particular by the increase in transactions traded through these institutions, induced in part by regulatory changes that require mandatory clearing for over-the-counter derivative instruments standardised by these clearing counterparties. For information purposes, the Group's exposure to clearing houses amounted to EUR 34.2 billion of EAD on 31 December 2023. The default of a member of a clearing institution (the Group is also exposed to the risk of default of a clearing institution, which would be a major/systemic event considered to be less likely) could generate losses for the Group. These risks are also subject to specific monitoring and supervision.

The Group is also exposed on assets held as collateral for credit or derivatives instruments, with the risk that, in the event of failure of the counterparty, some of these assets may not be sold or that their disposal price may not cover the entire exposure in credit and counterparty risks. These assets are subject to periodic monitoring and a specific management framework.

Accordingly, the financial soundness and conduct of the afore-mentioned financial institutions and market participants could have a material adverse effect on the Group's business and its results.

"

(c) The text of the section "1.2.3 Risks related to the provisioning of credit exposures" on page 10 shall be deemed to be deleted and replaced by the following:

"The Group regularly records provisions for doubtful loans in connection with its lending activities in order to anticipate the occurrence of losses. The amount of provisions is based on the most accurate assessment at the time of the recoverability of the debts in question. This assessment, based notably on multi-scenario approaches, relies on an analysis of the current and prospective situation of the borrower as well as an analysis of the value and recovery prospects of the debt, taking into account any security interests. In some cases, the provisioning method may call for the use of statistical models (loans to individual customers) or decision-support tools (loans to French retail banking business customers with less than EUR 1 million of exposure) based on the analysis of historical losses and recovery data. Since 1 January 2018, the Group has also been recording provisions on performing loans under the IFRS 9 accounting standard. This assessment is based on statistical models for assessing probabilities of default and potential losses in the event of default, which take into account prospective analysis based on regularly updated macroeconomic scenarios.

IFRS 9 accounting standard principles and provisioning models could be pro-cyclical in the event of a sharp and sudden deterioration in the environment. A deterioration of the geopolitical and macroeconomic environment could lead to a significant and/or not-fully-anticipated variation in the cost of risk and therefore in the Group's results of operations.

At 30 June 2024, the stock of provisions relating to outstanding amounts (on- and off-balance sheet) amounted to EUR 3.2 billion on performing assets and EUR 6.7 billion on assets in default. Outstanding loans in default at amortised cost (stage 3 under IFRS 9) represented EUR 16 billion, including 62.4% in France, 12.3% in Africa and the Middle East and 9.9% in Western Europe (excluding France). The gross ratio of doubtful loans on the balance sheet was 3% and the gross coverage ratio of these loans was approximately 43%. The cost of risk stood at 27 basis points in the first semester of 2024, against a cost of risk of 12 basis points in the first semester of 2023.

A significant increase in loan loss provisions, or the occurrence of loan losses in excess of its provisions, could have a material adverse effect on Group's cost of risk, results of operations and financial position."

3. Amendments to section "1.3 Market and structural risks"

(a) The text of the section "1.3.2 Volatility risks" on pages 12–14 shall be deemed to be deleted and replaced by the following:

"

In the course of its activities, the Group holds trading positions in the debt, currency, commodities and stock markets, as well as in unlisted shares, real estate assets and other types of assets including derivatives. The Group is thus exposed to "market risk". Volatility in the financial markets can have a material adverse effect on the Group's market activities. In particular:

- significant volatility over a long period of time could lead to corrections on risky financial assets (and especially on the riskiest assets);

- a sudden change in the levels of volatility and its structure, or alternative short-term sharp declines and fast rebounds in markets, could make it difficult or more costly to hedge certain structured products.

Severe market disruptions and high market volatility have occurred in recent years and may occur again in the future. Such losses may extend to a broad range of trading and hedging products, notably on derivative instruments, both vanilla and structured.

In the event that a much lower-volatility environment emerges, reflecting a generally optimistic sentiment in the markets and/or the presence of systematic volatility sellers, increased risks of correction may also develop, particularly if the main market participants have similar positions (market positions) on certain products. The volatility of the financial markets makes it difficult to predict trends and implement effective trading strategies; it also increases risk of losses from net long positions when prices decline and, conversely, from net short positions when prices rise.

Similarly, the sudden decrease in, or even the cancellation of, dividends, as experienced during the Covid-19 pandemic, and changes in the correlations of different assets of the same class, could affect the Group's performance, with many activities being sensitive to these risks. A prolonged slowdown in financial markets or reduced liquidity in financial markets could make asset disposals or position manoeuverability more difficult, leading to significant losses. In many of the Group's activity segments, a prolonged decline in financial markets, particularly asset prices, could reduce the level of activity in these markets or their liquidity. These variations could lead to significant losses if the Group were unable to quickly unwind the positions concerned, adjust the coverage of its positions, or if the assets held in collateral could not be divested, or if their selling prices did not cover the Group's entire exposure on defaulting loans or derivatives.

The assessment and management of the Group’s market risks are based on a set of risk indicators that make it possible to evaluate the potential losses incurred at various time horizons and given probability levels, by defining various scenarios for changes in market parameters impacting the Group’s positions. These scenarios are based on historical observations or are hypothetically defined. However, these risk management approaches are based on a set of assumptions and reasoning that could turn out to be inadequate in certain configurations or in the case of unexpected events, resulting in a potential underestimation of risks and a significant negative effect on the results of the Group’s market activities.

Furthermore, in the event of a deterioration of the market situation, the Group could experience a decline in the volume of transactions carried out on behalf of its customers, leading to a decrease in the revenues generated from this activity and in particular in commissions received.

In 2024, global inflation continues to decline, but at a slower pace than in 2023, and remains above the 2% threshold targeted by central banks, generating uncertainty about the speed at which central banks will be able to ease monetary policy. Central banks continue to play a decisive role in shaping financial markets, but there are still uncertainties surrounding their policies. The ECB initiated a first rate cut of 25 basis points but has not given any visibility on the pace of future rate cuts. The Fed is pursuing "higher rates for longer than expected" policy, given the resilience of the US economy while financial markets are expecting a rate cut in 2024.

2024 will also be marked by a significant number of elections around the world. The economies of developed countries will be particularly concerned, with the European elections (June 2024), the legislative elections in France (June-July 2024) and the US elections in November 2024, all of which could lead to disruptions on the equity and sovereign debt markets.

Finally, market uncertainties remain in a turbulent geopolitical context, with conflicts in the Middle East and Ukraine that could lead to a widening of conflict zones or a significant rise in commodity prices.

As a result, changes and volatility in the financial markets may cause the Group to suffer significant losses on its market activities. Such losses could have a material adverse effect on the Group’s market and trading activities, business, results of operations and financial position.
"

(b) The text of the section "1.3.4 Risks related to fluctuations in exchange rates adjustments to the carrying amount of the Group's securities portfolios, derivatives portfolios and its debt" on pages 14–15 shall be deemed to be deleted and replaced by the following:

"The carrying amount of Societe Generale's securities portfolios (excluding securities measured at amortised cost), derivatives and certain other assets, as well as its own debt recorded in its balance sheet, is adjusted at each financial statement reporting date.

Adjustments are made on the basis of changes in the fair value of the Group's assets or liabilities during the financial year, and changes are recorded either in the income statement or directly in shareholders' equity. Variations recorded in the income statement, to the extent that they are not offset by opposite variations in the value of other assets, affect the Group's consolidated results. All fair value adjustments have an impact on shareholders' equity and, consequently, on the Group's prudential ratios.

A downward adjustment in the fair value of the Group's securities and derivatives portfolios may result in a decrease in shareholders' equity and, to the extent that such an adjustment is not offset by reversals affecting the value of the Group's liabilities, the Group's prudential

capital ratios might also be lowered. Fair value adjustments are revalued for each accounting period.

As of 30 June 2024, on the assets side of the balance sheet, financial instruments valued at fair value through profit or loss, hedging derivative instruments and financial assets at market value through shareholders' equity amounted to EUR 531 billion, EUR 5 billion and EUR 92 billion, respectively. On the liabilities side, financial instruments valued at fair value through profit or loss and hedging derivative instruments amounted respectively to EUR 307 billion and EUR 113 billion on 30 June 2024.

Changes in the fair value of the Group portfolios of securities and derivative products, and its own debt, are liable to have an adverse impact on the net carrying amount of these assets and liabilities, and as a result on the Group's results, its net income and equity."

4. Amendments to section "1.4 Liquidity and funding risks"

(a) The text of the section "1.4.1 Liquidity risks" on page 15 shall be deemed to be deleted and replaced by the following:

"

For the proper conduct of its activities, the Group depends on the financial markets (money and bond markets) and on deposits collected from customers. In the event of difficulties in accessing the secured or unsecured debt markets on terms it considers acceptable, due to market conditions or factors specific to the Group, its liquidity could be impaired. In addition, if the Group is unable to maintain a satisfactory level of customer deposits collection, it would have to rely on the financial markets, which would increase its financing costs and have a negative impact on its net interest margin and results.

The Group is exposed to the risk of a variation in credit spreads: the Group's medium- and long-term financing cost is directly linked to the level of credit spreads which can fluctuate depending on general market conditions.

The variation of these spreads can also be affected by an adverse change by the rating agencies in France's sovereign debt rating or countries rating where the Group operates as well as the Group's external ratings as described below.

The Group is currently monitored by four financial rating agencies: Fitch Ratings, Moody's, R&I and Standard & Poor's. For instance, the downgrading of the Group's credit ratings, by these or other agencies, could have a significant impact on the Group's access to funding, increase its cost of financing or reduce its ability to carry out certain types of transactions or activities with customers. This could also require the Group to provide additional collateral to certain counterparties.

Material events such as severe damage to the Group's reputation, the deterioration of the economic environment following the health crisis, France's sovereign downgrading or countries downgrading where the Group operates, or more recently as a result of the crisis in Ukraine and its impact on the Group, particularly in terms of profitability and cost of risk, could increase the risk of external rating downgrades. The Group's ratings could be placed under negative watch or be subject to a downgrade. In particular, France's sovereign ratings could also be downgraded due to an increase in its debt and deficits (further increased by the Covid-19 pandemic and the response measures taken by the French government) and the inability to pass structural reforms. These elements could have a negative impact on the Group's financing costs and its access to liquidity.

As of 30 June 2024, the Group raised a total of EUR 36.3 billion of long-term funding under the 2024 financing program (of which EUR 32.9 billion for the parent company and EUR 3.4 billion for subsidiaries) comprising, at the parent company level, subordinated and deeply subordinated issues (EUR 2.7 billion), senior vanilla non-preferred unsecured issues (EUR 6.5 billion), senior vanilla preferred unsecured issues (EUR 5.7 billion), senior structured issues (EUR 15.3 billion) and secured issues (EUR 2.7 billion).

These elements could have a material adverse effect on the Group's costs of financing, business, financial position, results of operations and its access to liquidity and, in turn, its ability to meet its obligations to its counterparties.

"

(b) The text of the section "1.4.2 Risks related to a resurgence of financial crises or deteriorating economic conditions " on page 16 shall be deemed to be deleted and replaced by the following:

"

In past crises (such as the 2008 financial crisis, the eurozone sovereign debt crisis, the tensions on the financial markets linked to the Covid-19 pandemic before the intervention of the central banks) or more recently the tensions linked to geopolitical shocks and, in 2023, to the transition towards a higher interest rate regime, access to financing from European banks was intermittently restricted or subject to less favourable conditions.

If unfavourable debt market conditions were to reappear following a new systemic or Group-specific crisis, the effect on the liquidity of the European financial sector in general and on the Group in particular could be very significantly unfavourable. In this respect, the case of Crédit Suisse is illustrative of the potential consequences of a crisis affecting a systemic bank on the access to liquidity for the sector and an increase in banks' financing costs.

In recent years, central banks had taken measures to facilitate financial institutions' access to liquidity, in particular through TLTRO (Targeted Longer-Term Refinancing Operations) programmes and by implementing asset purchase policies to keep long-term interest rates at very low levels. In a context of higher inflation, central banks (notably the ECB) phased out these accommodating policies in particular with the end of the TLTRO mechanism under which the last drawdowns are maturing in 2024, the gradual withdrawal of asset-purchase policies and a rise in key interest rates.

In addition, if the Group were unable to maintain a satisfactory level of deposits from its customers, it could be forced to seek financing on the money or bond markets which could increase its financing costs.

The Group's regulatory short-term liquidity coverage ratio (LCR) stood at 152% at 30 June 2024 (end of period) and liquidity reserves amounted to EUR 326 billion at 30 June 2024.

Accordingly, the Group's access to financing and the cost of this financing could be negatively affected in the event of a resurgence of financial crises or deteriorating economic conditions which could have a material adverse effect on the Group's results of operation and its financial position.

"

5. Amendments to section "1.5 Extra-financial risks (including operational risks) and model risks"

(a) The text of the second paragraph of section "1.5.5 Reputation risks" on page 19 shall be

deemed to be deleted and replaced by the following:

"The Group's reputation for financial strength and integrity is critical to its ability to foster loyalty and develop its relationships with clients and other counterparties in a highly competitive environment. Any reputational damage could result in loss of activity with its customers or a loss of confidence on the part of its stakeholders. As in the case of the banking crisis at the beginning of 2023, a material damage to the Group's reputation could result in increased difficulty in raising capital."

(b) In the section "1.5.7 Model risk" in the last paragraph of the list on page 20 in the fifth row, the text "in specific interest rate scenarios" shall be deemed to be deleted and replaced by "under expected future interest rate conditions".

(c) In the section "1.5.7 Model risk" in the second last paragraph on page 20 in the second row, the term "Haussmann project" shall be deemed to be deleted and replaced by "evolution".

6. Amendments to section "1.6 Risks related to long-term leasing activities"

The second paragraph of this section on page 21 shall be deemed to be deleted and replaced by the following wording:

"

Regarding mobility, the used vehicle market continues its normalization started in 2023, although it remained at high levels in the first semester of 2024. This situation reflects a high sustained demand for Internal Combustion Engine vehicles while the weakness of the used market for electric vehicles continues. The Group, which has a funded fleet of 2.7 million vehicles at the end of the first semester of 2024, recorded earnings from the sale of used vehicles of EUR 1,569 per used vehicle sold over the period, before impact of reductions in impairment costs and LeasePlan's purchase price allocation (in accordance with IFRS 3 Business Combinations). The Used Car Sales result amounts to EUR 177.7 million in the first semester of 2024.

Ayvens also specifically monitors residual value for Electric Vehicle, whose future sale in the specific used vehicle market could also involve uncertainties related to the level of demand, the level of prices, or rapid technological change.

"

7. Amendments to section "4.1 Information about Societe Generale"

On page 25, the third paragraph of this section shall be deemed to be deleted and replaced by the following:

"The share capital stands at EUR 1,000,395,971.25 and comprises 800,316,777 shares with a nominal value of EUR 1.25 per share."

8. Amendments to section "4.2 Business overview and organisational structure"

(a) On page 26 in the third paragraph of the list of sets of businesses, the name "International Retail, Mobility and Leasing Services" is modified as follows: "Mobility, International Retail Banking and Financial Services".

(b) On page 26, the last three paragraphs of this section are deleted and replaced by the following:

"The principal markets in which the Group is operating are France, other European Union countries and the United States. The list setting out significant new products or services set out in section "Significant New Products or Services" on pages 56–63 of the English 2024 Universal Registration Document of Societe Generale of 11 March 2024 (the "**English 2024 Universal Registration Document**") and on pages 30–31 of the Second Amendment to the English 2024 Universal Registration Document is hereby incorporated by reference into this Registration Document (please see "5 INFORMATION INCORPORATED BY REFERENCE").

Societe Generale finances its activities using the usual sources of funding of the Societe Generale Group (i.e., equity, issuances of debt securities and amounts due to customers, in particular deposits). Further information on the funding structure of the Societe Generale Group is set out in section "Group Debt Policy" on page 36 of the Second Amendment to the English 2024 Universal Registration Document which is hereby incorporated by reference into this Registration Document (please see "5 INFORMATION INCORPORATED BY REFERENCE").

Societe Generale is the parent company of the Societe Generale Group. The organisational structure of the Societe Generale Group set out in section "Societe Generale's main activities" on page 29 of the Second Amendment to the English 2024 Universal Registration Document is hereby incorporated by reference into this Registration Document (please see "5 INFORMATION INCORPORATED BY REFERENCE")."

9. Amendments to section "4.6 Legal and arbitration proceedings"

The text of this section on page 29 shall be deemed to be deleted and replaced by the following wording:

"The information about the legal and arbitration proceedings of Societe Generale is set out in section "Note 9 – Information on risks and litigation" on pages 165–169 of the Second Amendment to the English 2024 Universal Registration Document which is hereby incorporated by reference into this Registration Document (please see "5 INFORMATION INCORPORATED BY REFERENCE")."

10. Amendments to section "4.7 Documents available"

On page 30, the following bullet point shall be added at the end of the list as follows:

"

- the unaudited consolidated interim financial statements of the Societe Generale Group for as at 30 June 2024 are included in the Second Amendment to the English 2024 Universal Registration Document (available on the following website: q2-2024-Financial-statements_EN.pdf (societegenerale.com)).

"

11. Amendments to section "4.8 Financial information on Societe Generale"

The text of this section on page 30 shall be deemed to be deleted and replaced by the following wording:

"The financial information contained in this Registration Document is based on the audited consolidated financial statements of Societe Generale Group relating to the fiscal year ended 31 December 2023 prepared in accordance with the International Financial Reporting Standards ("**IFRS**") and the audited consolidated financial statements of Societe Generale Group relating to the fiscal year ended 31 December 2022 prepared in accordance with the

IFRS as well as the unaudited interim financial statements of Societe Generale Group as at 30 June 2024.

The consolidated financial statements of Societe Generale Group relating to the fiscal year ended 31 December 2023 and the consolidated financial statements of Societe Generale Group relating to the fiscal year ended 31 December 2022 as well as the unaudited consolidated interim financial statements of Societe Generale Group as at 30 June 2024 are hereby incorporated by reference into this Registration Document (please see "5 INFORMATION INCORPORATED BY REFERENCE")."

12. Amendments to section "4.9 Audit of the financial information"

On page 30, the following sentence shall be added at the end of the section:

"The consolidated interim financial statements of Societe Generale Group as at 30 June 2024 have not been audited."

13. Amendments to section "4.10 Significant changes in the financial position of Societe Generale Group"

The text of this section on page 30 shall be deemed to be deleted and replaced by the following wording:

"There has been no significant change in the financial position of Societe Generale Group since 30 June 2024."

14. Amendments to section "4.11 Trend information"

The text in this section shall be deemed to be deleted and replaced by the following wording:

"The global environment is characterized by a gradual slowdown in the United States and weak growth prospects in the rest of the world. This is due to the tightening of economic policies in developed countries, probably for the next two years, and the weaker capacity of emerging market economies to bounce back.

The pace of disinflation and signs of less stress in labour markets are paving the way for the first rate-cuts in the second half of 2024 in the United States and further rate cuts in the euro area. However, interest rates will remain above what could be considered expansionary and quantitative tightening is likely to continue. On the fiscal front, tightening is looming in the eurozone with the reactivation of fiscal rules, as well as in the United States, but there is significant uncertainty with the upcoming presidential elections in the United States and after the legislative elections in France. Corporate and emerging market spreads have generally tightened and returned to near levels seen before the start of the monetary tightening cycle. In the eurozone, however, sovereign spreads widened after the European elections and, in particular, in France after the parliamentary elections.

Corporate defaults have started to rise in the United States and Europe, while solvency problems in the weakest emerging markets remain. Bond spreads could therefore be tested for both credit and eurozone sovereign bonds. Credit spreads will come under pressure from corporate bankruptcies, while eurozone spreads could suffer from the slowdown and from political uncertainty, particularly in France regarding fiscal policy after the start of the excessive deficit procedure. Greater market volatility cannot be ruled out.

Geopolitical risks remain high. Protectionist measures and industrial policies are gaining ground. The presidential elections in the United States could have a significant impact on foreign policy towards China, NATO and the Middle East. Environmental issues, both physical and transitional, could increase the volatility of the inflation and growth outlook, and weigh on already stretched public finances.

On the regulatory front, political authorities continue to adapt to the new geopolitical and economic situation.

- The deteriorating geopolitical context, marked by conflicts and protectionist policies in several regions of the world, has forced governments to take measures to ensure the resilience of their economies and financial systems. The EU has continued its policy of financial sanctions while developing reflections on its strategic autonomy with two proposals (EU Net Zero Industry Act and EU Critical Raw Materials Act) aimed at responding to the measures put in place by the United States (notably by the Infrastructure Investment and Jobs Act and the Inflation Reduction Act). The EU has also encouraged investments in infrastructure (Next Generation EU), energy (REPowerEU) and defence (European Defense Industrial Strategy). In France in particular, the Government has successfully carried out its strategic autonomy and productive investment projects by encouraging green and innovative reindustrialization as well as by proposing ways to strengthen the economic attractiveness of the Paris financial center.
- The economic environment, still marked by high interest rates and persistent, albeit declining, inflation continues to be a concern for regulators in an environment of fiscal tightening. In this context, European banks have faced new measures weighing on their profitability (exceptional tax levies by certain member countries, tightening of the ECB's reserve requirements). In France, parliamentary debates have led to consumerist legislative proposals and commitments by banks, the impacts of which remain, for the time being, under control (e.g. usury rates, bank pricing, measures to support the economy and the real estate market). Following the results of the early general elections, certain measures are likely to be the subject of further debate (e.g. taxation of market operations or savings). Tax measures on large companies, proposed by the left-wing coalition, or on share buybacks, proposed by the presidential party, could be supported by the new National Assembly. Finally, on Friday 26 July, the EU formally launched procedures for excessive public deficit targeting seven Member States, including France.
- A redefinition of political priorities is therefore underway, in a historic 2024 election year that has called more than half of the world's population to the polls. In the middle of the year, several elections have already put governments in difficulty or brought political change (legislative elections in Taiwan, legislative elections in Portugal, legislative elections in India, legislative elections in France, legislative elections in the United Kingdom), while others ensured political continuity (presidential elections in Finland, presidential, legislative, and senatorial elections in Mexico, legislative elections in the EU). In particular:
    - The recent elections of the European Parliament have only slightly changed the overall balance of power in the European Parliament, whose majority parties (EPP, S&D) maintain their influence. The weakening of the Liberals and Greens in favor of the far-right parties is nevertheless notable and may weigh on the policy priorities of the coming mandate.
    - The legislative elections in France triggered by the dissolution of the National Assembly increased the representation of the extremes in Parliament, without giving a majority to any of them nor to the presidential party's MP. This can result in political instability : to date, it is not determined whether a broad centrist coalition will have a majority in the National Assembly, allowing to the government to apply measures agreed in a coalition contract, or whether there will simply be no majority.

In the latter case, the French government will be relegated to the simple management of current affairs for at least one year until the next potential election.

- The presidential election in the United States (in November 2024) will also be an important marker. The priorities of the future administration will therefore have to be closely monitored, as they could have an impact on the competitiveness of French and European companies.

In Europe, with the renewal of institutions, level 1 texts (Commission and co-legislators) are experiencing a relative lull, to leave room for their implementation. At the same time, many level 2 texts (produced by European supervisory authorities) are under way. The legislative process has been at a standstill in Parliament since the legislative campaign. Negotiations may resume in the autumn, but new proposals from the European Commission will come later.

- The CRD6 and CRR3 proposals transposing the Basel Accords in the EU have been agreed between the co-legislators, with a planned entry into force in January 2025. It should be noted that, in view of the delay of the United States and the United Kingdom in the application of these rules, the Commission has proposed to postpone by one year the date of implementation of capital charges on market risk, "FRTB" (Fundamental Review of the Trading Book), which could otherwise have created a strong distortion of international competition between banks involved in market activities.
- Negotiations aimed at strengthening the European framework for anti-money laundering and terrorist financing were also concluded in H1 2024 with in the adoption of the regulatory framework for the future European Authority (AMLA), to be established in Frankfurt and operational by 2027-2028.
- The EC has published its proposal to reform the Crisis Management and Deposit Insurance (CMDI) with the aim of extending the European resolution framework to more small and medium-sized banks. These negotiations will continue in 2025. A broader debate on the finalization of the Banking Union could materialize during the next legislature (2024-2029) but probably not before the CMDI file is concluded (i.e., not before 2026).
- The regulatory framework for sustainability, which is now in the implementation phase, continues to be strengthened in 2024.

In addition to the climate targets already adopted, the EU taxonomy of sustainable activities has been enriched with several additional targets. Sector-specific initiatives provide elements to support banks' transition trajectory (e.g., Fit for 55 and Green Deal Industrial Plan for the Net Zero Age, including the above-mentioned NZIAs and CRMAs).

ESG risks have been an integral part of the European prudential legislative framework since 2023 and European banks will have to put in place a prudential transition plan from 2026, the content of which will be specified by the European Banking Authority. At the same time, the Group is preparing for the first publications in 2025 under the Corporate Sustainability Disclosures Directive (CSRD). European banks, such as Societe Generale Group, have also published their first green asset ratio, highlighting the issues of the availability of data related to the taxonomy criteria as well as the method of calculating the banks' alignment ratio.

In addition, the negotiations on the European Duty of Vigilance Directive (CS3D) have been concluded in Q1 2024 and require companies to be better responsible for their impacts in terms of human and environmental rights, probably from 2028.

While initiatives are multiplying at the international level and in other jurisdictions, the question of the interaction of the European framework with those adopted outside the EU remains more relevant than ever. The aim will be for the EU to confirm its pioneering role and avoid distortions of competition in relation to non-European or unregulated players.

- Digital transformation and innovation around financial services, which will be pursued in 2024 and by the next Commission, remain a regulatory priority.

The initiatives on payments (e.g., the EPI project and the acceleration of the diffusion of instant payments) were complemented by proposals on open finance: the review of the Payment Services Directive (PSD3), a new text on the sharing of financial data (Financial Data Access) and the European proposal on a central bank digital currency (digital euro). At the same time, discussions continue on digital identity (e-IDAS), which could complement the strong authentication of current payment systems and for which banks will be trusted intermediaries for consumers.

The December 2023 European agreement to regulate the misuse of AI preserves innovation capabilities while strengthening controls on use cases considered high-risk, including certain aspects of credit decision-making and risk management. The timetable for implementation is brief, and will require close monitoring of developments related to the EU Generative AI Pact and a continued dialogue with European authorities.

- Finally, as the institutional renewal of the EU approaches, in the post-Brexit context and the increase in financing needs induced by the challenges facing the EU, several institutions, both European and national, wish to give new impetus to the development of the Capital Markets Union (CMU).
  Several critical reforms have already been undertaken - and some of them finalized - within the framework of the CMU, with the aim of prioritizing the deepening and integration of European markets and ensuring European financial autonomy with the reviews of:
    - The Markets in Financial Instruments settlement Regulation (MIFIR);
    - The Alternative Management Directive (AIFMD) ;
    - The European Long-Term Investment Funds Regulation (ELTIF);
    - EMIR, for the establishment of a "safe, reliable and attractive" clearing system, ensuring the gradual relocation of part of the clearing of Euro products within the EU;
    - The establishment of a centralized access point for companies' financial and non-financial information (ESAP),
    - The simplification of access regimes to listing on the stock exchange (Listing Act).

The co-legislators continue to work on establishing an Investment Strategy for Retail Investors (RIS), which aims to facilitate savers' access to capital markets. The trilogues are expected to start in autumn 2024.However, the proposal has drawn strong criticism from producers and distributors of financial products, as some of its measures could in practice have many counterproductive effects on European household investment and access to financial advice.

In addition to the reforms already underway, the European and certain national authorities have engaged in intense reflection on the priorities to be given to the next European mandate to ensure, in a context of growing financing needs and geopolitical tensions, the competitiveness and strategic independence of the EU. In this context, many reports were published or are under way : Paschal Donohoe, President of the Eurogroup, made political recommendations on the future of European capital and financial markets at the request of the euro area finance ministers; Enrico Letta, former Italy prime minister, published his report to the Council on the need to overcome the blockages to European integration, particularly to the Capital Markets Union; Mario Draghi is expected to deliver in the coming weeks the report commissioned by the President of the European Commission, Ursula von der Leyen, on the future of European competitiveness. It is also in this context that France has mandated Christian Noyer, and that the Dutch authorities have mandated the central bank and the AFM to propose financial priorities to the next Commission.

The various reflections seem to agree on the need to (i) continue to work towards the harmonization of regulation and supervisory practices in the Union, (ii) integrate the notions of competitiveness, attractiveness and agility more systematically into the European legislative approach, (iii) proactively relaunch the securitization market in Europe and (iv) mobilize European savings for the financing of the economy, via pan-European long-term savings products, possibly supported by tax incentives."

15. Amendments to section "4.13 Significant changes in the financial performance of Societe Generale Group"

The text of this section on page 33 shall be deemed to be deleted and replaced by the following wording:

"There has been no significant change in the financial performance of Societe Generale Group since 30 June 2024."

16. Amendments to Section "5 INFORMATION INCORPORATED BY REFERENCE"

On page 35 of the Registration Document in section "5 INFORMATION INCORPORATED BY REFERENCE" the footnotes shall be deemed to be deleted and shall be replaced by the following:

"

5.3 Information incorporated from the interim financial statements of Societe Generale Group as at 30 June 2024****

Information	Incorporated from the following page of the interim financial statements of Société Générale Group as at 30 June 2024:	Incorporated into this Registration Document on the following pages:
Consolidated balance sheet	1 to 2	30
Consolidated income statement	3	30
Statement of net income and unrealised or deferred gains and losses	4	30
Changes in shareholder's equity	5	30
Cashflow statement	6	30
Notes to the consolidated financial statements	7 to 95	30

5.4 Information incorporated from the Second Amendment to the English Universal Registration Document of 2024 of Societe Generale*****

Information	Incorporated from the following pages of the Second Amendment to the English Universal Registration Document 2024 of Société Générale dated 2 August 2024	Incorporated into this Registration Document on the following pages:
- Societe Generale's main activities	29	26
- Significant new products or services	30–31	26
- Group debt policy	36	26
- Note 9 – Information on Risks and Litigation	165–169	29

* The non-incorporated parts of the documents are either not relevant for potential investors or are covered elsewhere in this Registration Document.

** The 2024 Universal Registration Document of Societe Generale dated 11 March 2024 has been filed with the Autorité des Marchés Financiers (AMF) and has been published on the website of Societe Generale (https://investors.societegenerale.com/en/publications-documents?theme=finance&category=document-enregistrement-universel). It can be downloaded by clicking on the following link: Universal Registration Document 2024.

*** The 2023 Universal Registration Document of Societe Generale dated 13 March 2023 has been filed with the Autorité des Marchés Financiers (AMF) and has been published on the website of Societe Generale (https://investors.societegenerale.com/en/publications-documents?theme=finance&category=document-enregistrement-universel). It can be downloaded by clicking on the following link: Universal Registration Document 2023.

**** The interim financial statements of Societe Generale Group as at 30 June 2024 have been published on the website of Societe Generale ((https://investors.societegenerale.com/en/publications-documents?theme=finance&category=document-enregistrement-universel). It can be downloaded by clicking on the following link: q2-2024-Financial-statements_EN.pdf (societegenerale.com).

***** The Second Amendment to the English Universal Registration Document 2024 of Societe Generale dated 2 August 2024 has been filed with the Autorité des Marchés Financiers (AMF) and has been published on the website of Societe Generale (https://investors.societegenerale.com/en/publications-documents?theme=finance&category=document-enregistrement-universel). It can be downloaded by clicking on the following link: 2024 URD - 2nd amendment - 02-08-2024 (societegenerale.com)

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