First Supplement dated 14 August 2026
(the "Supplement")

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

to the

REGISTRATION DOCUMENT

of

SOCIETE GENERALE

dated

24 April 2026

(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 2026 on the website of Société Générale on 30 July 2026 which is a significant new factor in relation to the information included in the Registration Document (No. 1 to No. 2 and No. 4 to No. 14 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 decrease on 7 May 2026 and the capital increase of Société Générale on 23 July 2026 (No. 3 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 global macroeconomic, geopolitical, market and regulatory environments"

The text of the section "1.1.1 Risks related to the international economic, social and financial context, geopolitical tensions and the market environment " on pages 1–3 shall be deemed to be deleted and replaced by the following:

"

Given the nature of its activities, the Group is particularly exposed to changes in macroeconomic and financial conditions in its key geographic markets. For the year ended December 31, 2025, 44% of the Group's net banking income was generated in France, 35% in Europe (excluding France), 10% in the Americas and 11% in the rest of the world. This geographic concentration makes the Group particularly sensitive to a deterioration in the economic and financial environment in France and Europe, while also exposing it to shocks affecting other major economic regions.
A deterioration in the economic, financial or geopolitical environment could affect the Group through multiple transmission channels. In particular, it could reduce demand for credit, slow down customers' business activity, increase borrower defaults and provisioning requirements, impair the quality of certain assets, increase the Group's funding costs and adversely affect revenues derived from fees and market activities.
The global economic environment continues to be characterized by a high degree of uncertainty. The slowdown observed in certain major economies, notably the United States and China, could intensify. The conflict involving Iran constitutes a downside risk to global growth and an upside risk to inflation due to potential pressures on energy prices and the uncertainties it creates. In Europe, structural factors such as demographic ageing, weak productivity growth, costs associated with the energy transition and rising defence expenditures could continue to weigh on economic growth in the context of increasing fiscal constraints.

In addition, elevated levels of public debt in major developed economies could exert sustained upward pressure on long-term interest rates. Any loss of confidence in, or perceived weakening of, the credibility or independence of central banks could further increase interest-rate volatility and financial market volatility.
In a context of slower economic growth, corporate defaults could continue to increase in Europe and the United States, while vulnerabilities in the most fragile emerging economies could persist. Such developments could result in wider credit spreads, tighter financing conditions and a higher cost of risk for the Group.

In France, political instability and uncertainties surrounding fiscal trajectories could lead to a widening of sovereign risk premiums, including the spread between French and German government bond yields, with potentially adverse consequences for the funding conditions of both the Group and its customers.
Furthermore, given the valuation levels of certain financial assets, a significant market correction cannot be ruled out. Adverse developments or increased volatility in bond, equity, commodity or foreign exchange markets could affect the Group's market activities, investment banking operations, asset management businesses and, more generally, the valuation of its assets. Such developments could result in losses, reduced market liquidity and contagion effects.

Environmental risks, whether physical (including extreme weather events) or transition-related, may increase macroeconomic and financial volatility, affect inflation and growth trajectories and place additional pressure on public finances. They may also exacerbate the Group's principal risk categories, including credit, market, liquidity, operational and reputational risks.
Rapid technological developments, including in the field of artificial intelligence, may also contribute to the amplification of certain operational and fraud risks

Given its international footprint and the significance of its activities in France and Europe, the Group is exposed to the effects of rising geopolitical tensions, increasing fragmentation of the global economy and the implementation of new protectionist measures. Such developments could adversely affect the Group's customers, particularly those operating in sectors dependent on global supply chains, energy, commodities or international trade. They could also result in increased financial market volatility, higher energy or commodity prices, deteriorating financing conditions, wider credit spreads or lower transaction volumes.
Certain sector exposures may amplify the Group's sensitivity to the macroeconomic environment. In this respect, the Group has exposure to the automotive sector, notably following the merger between ALD and LeasePlan, which resulted in the creation of Ayvens. The sector is undergoing significant structural transformations, including energy transition, technological changes and increasing competition, which could adversely affect the value of related assets and the Group's financial performance under adverse market conditions.

In addition, uncertainties relating to economic cooperation and financial stability could increase market volatility, discourage investment and adversely affect the operating environment of the Group's customers.

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

"

2. Amendments to section "1.5 Non-financial (including operational) risks and model risks"

The text of the section "1.5.1 Risks related to a breach of information systems" on pages 17-18 shall be deemed to be deleted and replaced by the following:

"

The Group's information and communication systems are critical to the conduct of its business activities, in an environment characterized by the increasing digitalization of financial services, the growth of remote banking and the expanded use of technologies such as cloud computing, big data analytics and artificial intelligence. This ongoing transformation increases the Group's exposure to cyber risks and makes their management more complex.

The Group is exposed to the risk of compromise of its information systems, as well as those of its service providers, partners and customers. Such incidents may result from cyberattacks, including targeted and sophisticated attacks, such as phishing campaigns, which may lead to operational disruptions.
The occurrence of such incidents could have material adverse consequences for the Group, including financial losses, disruption or interruption of certain business activities, costs associated with incident response and remediation efforts, and litigation involving customers or counterparties. Such events could also damage the Group's reputation and result in a loss of customer confidence. Furthermore, certain attacks could lead to personal data breaches, exposing the Group to legal and regulatory risks, including under the General Data Protection Regulation (GDPR).
In addition, the acceleration of digital transformation and technological developments, particularly in the field of artificial intelligence, may facilitate the development of increasingly automated, targeted and difficult-to-detect attacks, thereby increasing both the likelihood of incidents and the speed at which they may spread.

The Group has implemented prevention, detection and response measures, as well as business continuity arrangements. Nevertheless, such measures may prove insufficient to prevent or contain all cyberattacks or security incidents, whose frequency and sophistication continue to increase, particularly in a geopolitical environment that may exacerbate cyber threats.

Accordingly, a breach or disruption of information systems, particularly in the event of a cyberattack, could result in operational losses and could have a material adverse effect on the Group's business activities, financial condition, results of operations and reputation.

"

3. 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 of Societe Generale amounts to EUR 938,625,838.75. This is divided into 750,900,671 fully paid-up shares, each with a nominal value of EUR 1.25.
"

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

On page 26, the last two paragraphs of this section are deleted and replaced by the following:
"
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 clients, in particular deposits). Further information on the funding structure of the Societe Generale Group is set out in section "Group Debt Policy" on page 33 of the of the Second Amendment to the English 2026 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 main activities" on page 28 of the Second Amendment to the English 2026 Universal Registration Document is hereby incorporated by reference into this Registration Document (please see "5 INFORMATION INCORPORATED BY REFERENCE").
"

5. Amendments to section "4.4 Administrative, management and supervisory bodies of Societe Generale"

The text of this section on page 27 shall be deemed to be deleted and replaced by the following wording:

"
The following table sets out the members of the Board of Directors of Societe Generale as at the date of this First Supplement to the Registration Document, their functions within Societe Generale and the principal activities performed by them outside of Societe Generale:
"

The table of this section on pages 27-29 shall be deemed to be deleted and replaced by the following table:

"

Name	Function within Societe Generale	Major activities outside of Societe Generale
William Connelly	- Chairman of the Board of Directors - Company Director - Independent Director - Chairman of the Risk Committee and Member of the Nomination and Corporate Governance Committee	- Chairman of the Board of Directors at Amadeus IT Group (Spain)
Slawomir Krupa	- Chief Executive Officer - Chairman of the Board of Directors: Boursorama, (Societe Generale Group)	- Director at TotalEnergies SE (France)
Ingrid-Helen Arnold	- Company Director - Independent Director	- Chief Executive Officer at KAKO GmbH (Germany)

Name	Function within Societe Generale	Major activities outside of Societe Generale
	- Member of the Risk Committee	- Director at TUI Group (Germany)
Laura Barlow	- Independent Director - Member of the Audit and Internal Control Committee and of the Risk Committee	- Manager at Countgrove Ltd. (United Kingdom)
Jérôme Contamine	- Company Director - Independent Director - Chairman of the Audit and Internal Control Committee and Member of the Nomination and Corporate Governance Committee	- Chairman at Sigatéo (France) - Chairman of the Board of Directors at Lakefront Biotherapeutics (Belgium)
Diane Côté	- Independent Director - Company Director - Member of the Audit and Internal Control Committee and of the Risk Committee	- Independent Director of SCOR SE (France) - Director at X-Forces Enterprises (United Kingdom) - Director at ACT Commodities (Netherlands)
Ulrika Ekman	- Independent Director - Member of the Audit and Internal Control Committee and of the Compensation Committee	- Manager at Riga Properties LLC (United States)
Clara Furse	- Independent Director - Company Director - Chairwoman of the Risk Committee and Member of the Nomination and Corporate Governance Committee	- Independent Director of Assicurazioni Generali S.p.A.
France Houssaye	- Director Elected by Employees - Head of External Business Opportunities, Regional Commercial Department, Rouen (Normandy) - Member of the Compensation Committee	None
Olivier Klein	- Independent Director - Member of the Audit and Internal Control Committee and of the Risk Commitee	- Chief Executive Officer at Lazard Frères Banque SA (France)

Name	Function within Societe Generale	Major activities outside of Societe Generale
Annette Messemer	- Independent Director - Company Director - Chairwoman of the Compensation Committee and Member of the Risk Committee	- Director at Savencia SA (France) - Director at Imerys SA (France) - Director at Vinci SA (France)
Henri Poupart-Lafarge	- Independent Director - Chairman of the Nomination and Corporate Governance Committee	
Johan Praud	- Director Elected by Employees	None
Benoît de Ruffray	- Independent Director - Company Director - Member of the Compensation Committee and of the Nomination and Corporate Governance Committee	- Chairman and Chief Executive Officer at Eiffage Group SA - Director at Eiffage Group SA - Director at Getlink - Chairman at Financière Eiffarie (SAS), Goyer
Sébastien Wetter	- Director Elected by Employee Shareholders - Global Chief Operating Officer for the Financial Institutions coverage teams Member of the Audit and Internal Control Committee - Member of the Supervisory Board of the Fonds Commun de Placement d'Entreprise (FCPE)	None
Jean-Bernard Lévy	- Non-voting Director ("censeur")	- Director at Forvia - Chairman at JBL Consulting & Investment - Director at Tehtris - Director at Provenrun

"

6. 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 155–158 of the Second Amendment to the English 2026 Universal Registration Document which is hereby incorporated by reference into this Registration Document (please see "5 INFORMATION INCORPORATED BY REFERENCE").

"

7. 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 the 6-month period ending 30 June 2026 are included in the Second Amendment to the English 2026 Universal Registration Document (available on the following website: https://www.societegenerale.com/sites/default/files/resultats-publication/en/2026-07/q2-2026-financial-statements-en.pdf).

"

8. 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 2025 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 2024 prepared in accordance with the IFRS as well as the unaudited interim financial statements of Societe Generale Group as at 30 June 2026.

The consolidated financial statements of Societe Generale Group relating to the fiscal year ended 31 December 2025 and the consolidated financial statements of Societe Generale Group relating to the fiscal year ended 31 December 2024 as well as the unaudited consolidated interim financial statements of Societe Generale Group as at 30 June 2026 are hereby incorporated by reference into this Registration Document (please see "5 INFORMATION INCORPORATED BY REFERENCE").

"

9. 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 2026 have not been audited.

"

10. 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 2026.

"

11. Amendments to section "4.11 Trend information"

The text in this section on pages 31-34 shall be deemed to be deleted and replaced by the following wording:

"

Economic and regulatory environment

From a regulatory perspective, governments continue to adapt to the new global geopolitical and economic paradigm.

In a deteriorating geopolitical environment marked by the ongoing conflict in Ukraine and a major escalation of tensions in the Middle East, the European Union (EU) continued its reflections on its strategic autonomy in an international environment characterized by significant energy instability. The ambition to strengthen European competitiveness, as set out in the Draghi and Letta reports, remains the guiding principle of this legislative term, aimed at addressing: the innovation gap, achieving decarbonization and succeeding in reducing dependencies. This ambition is also embodied in the Clean Industrial Deal of February 2025, which is now part of a strengthened drive towards energy sovereignty and which implementation was further clarified in 2026, with a stronger focus on reducing energy prices and accelerating decarbonization, in close coordination with existing policy instruments around infrastructure (Next Generation EU), energy (REPowerEU) and defence (European Defence Industrial Strategy). As part of efforts to strengthen European sovereignty, the European Commission (EC) also published two major legislative proposals: the Industrial Accelerator Act1 (IAA) in March 2026 and the Cloud and AI Development Act2 (CADA). The IAA aims to strengthen Europe's industrial base, accelerate decarbonization, and reduce strategic dependencies on third countries. Through the CADA, the EU seeks to expand its cloud computing and data centre capacities in order to support the broader deployment and diffusion of artificial intelligence (AI). In France, in particular, the government carried its strategic autonomy and productive investment projects by encouraging the reindustrialization of the economy through green and innovative projects and enhancing the economic appeal of Paris as a marketplace. The policy of unilateral tariffs reinforced and regularly readjusted since 2025 by the US administration confirms the pressure on the European economy as well as the urgency of thinking about the attractiveness of its markets and the competitiveness of its players.

The economic environment, still marked by high interest rates, continues to be a concern for regulators in a context of fiscal tightening. European banks have already faced the extension or the adjustment of measures that weighed on their profitability, such as exceptional taxes in certain member countries and tougher ECB requirements on reserves. In addition, the international geopolitical context is marked by persistent tensions in the Middle East. The increase in security incidents, combined with the direct involvement of several regional and international actors, has created a lasting climate of uncertainty. This situation has significant repercussions on geopolitical balances, particularly in terms of energy security, with a risk of a high volatility in commodity prices, particularly hydrocarbons, the stability of financial markets and global supply chains.

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. bank pricing, measures to support the economy and the real estate market). Following the results of the early general elections in France, certain measures have prompted debate (e.g. taxation on market operations or savings, bank charges). Tax measures on large companies proposed by the left-wing coalition or on share buybacks proposed by the presidential party were ratified by the National Assembly. The 2026 finance law, adopted in a context of unprecedented political instability in France which has resulted in a deterioration of the French sovereign spread, increasing the pressure to absorb the public deficit set at 5% of GDP in 2026, was promulgated on 19 February 2026. The text provides for several important tax measures for French companies, including the extension of the exceptional contribution on the profits of large companies, the creation of a mechanism to secure the application of the long-term capital gains regime for equity securities, the tax on the financial assets of holding companies and the clarifications made to the global minimum taxation of large multinational companies (Pillar 2).

At the European level, priorities remain shaped by the findings regarding Europe's declining competitiveness and the need for regulatory simplification, as set out in the numerous reports published in 2024 (Donohoe, Letta, Noyer, Draghi). The findings were consistent on the need to (i) continue to work for the harmonization of regulation and supervisory practices in the Union, (ii) integrate the concepts of competitiveness, attractiveness and agility in a more systematic way into the European legislative approach, (iii) proactively relaunch the securitization market in Europe and (iv) mobilize European savings for the benefit of financing the economy, via pan-European long-term savings products, possibly supported by tax incentives.

The CRR3 transposing the Basel Accords entered into force in January 2025. The deferral of capital charges under the new Fundamental Review of the Trading Book (FRTB) standards has been activated twice due to ongoing delays and uncertainties in the US and UK (a deferral that runs until 1 January 2027). The EU authorities proposed a new transitional regime in June 2026 with individual multipliers per institution, which can be revised every 3 months and apply for 3 years (until the end of 2029), and whose stated objective is to neutralize the capital impact of the entry into force of the FRTB.

The broader question of the adequacy of the European prudential framework is more acute in 2026, as the United States and the United Kingdom pursue an assumed agenda of deregulation. The European Central Bank's (ECB) Task Force has delivered its report on simplification at the end of 2025, which advocates simplifications with constant prudential requirements. The EC has completed its public consultation on strengthening the competitiveness of European banking players and the internal banking market (97 questions, more than half of which are on the theme of complexity/efficiency; a third on the competitiveness of the banking sector, fifteen questions on the single market and the Banking Union. This work feed into the report that the Commission is expected to present in July 17th, as a premise for a targeted legislative review in Q1 2027. The European authorities attribute the lack of competitiveness of EU banks to the fragmentation of the European market and not to a stricter prudential framework: this suggests proposals that will place the ambition on the finalization of the Banking Union more than on the easing of prudential requirements, thus risking being out of step with the urgency of the situation.

The issue of reviving the securitisation market in Europe, despite the reluctance of many Member States, has emerged as one of the main issues on the agenda in favor of the development of European capital markets (or SIUs, Savings and Investment Unions). As early as summer 2025, the Commission published proposals to (i) improve the prudential banking treatment of securitization and (ii) its treatment in the context of the liquidity ratio, (iii) reduce reporting and due diligence requirements, and (iv) review the prudential framework applied to insurers. Member states have agreed on a negotiating position from the end of 2025 that is more conservative than expected on prudential calibration. Negotiations have concluded in the European Parliament and seem to be moving towards more ambitions on prudential topics, which suggests that there will be a balance around the EC's initial proposals.

In addition, the need to simplify the regulatory framework has become a major objective of Ursula Von der Leyen's new Commission. In terms of sustainable finance. It has been embodied in several initiatives in 2025. Among other things, the scope of the Corporate

Sustainability Reporting Directive is drastically reduced and the application of the European Due Diligence Directive CS3D has been postponed until 2029, in addition to various other simplification measures. Simplification also covers publications related to taxonomy. Since 2024, ESG risks have been an integral part of the European prudential legislative framework and European banks will have to put in place strengthened ESG risk management requirements as well as a prudential transition plan, the content of which is specified by the European Banking Authority. One of the fundamental challenges for banks is to ensure consistency between, on the one hand, the requirements specific to them, about their prudential obligations, and, on the other hand, the simplification movement, which will result in greater complexity for banks in data collection.

A welcome search for simplification is also at work in the digital field with work on omnibus projects on AI and the digital acquis, which aim to harmonize the many digital regulations in force, to increase the proportionality of measures and to adapt them to the development of AI, particularly with regard to the GDPR. In that respect, the tight implementation schedule was appropriately extended, particularly regarding high-risk systems. However, the scope of the AI Regulation remains unprecise. The required adaptations are already being carried out by our Group, while closely monitoring developments relating to the EU Pact on generative AI, by continuing the dialogue with the European authorities.

Other topics related to digital transformation and innovation around financial services remain a regulatory priority.

- The legislative work on open finance has been completed with the review of the Payment Services Directive (PSD3 – RSP) and seem to be postponed concerning FiDA, for example. Similarly, discussions are continuing with respect to the implementation as harmonized as possible of the digital identity (e-IDAS) for more fluidity in the various banking processes. Banks are placing particular emphasis on this issue, as it is essential that they continue to be perceived by consumers as highly trusted intermediaries.

- Negotiations on the draft text on the digital euro have been finalized in the European Parliament at the end of June and following an agreement on a favorable negotiating position by the Council in November 2025, the trilogues will start in July 2026. The Irish Presidency is seeking to conclude the negotiations and finalize the text by the end of the year. Nevertheless, several sensitive issues remain outstanding, including the business model and the compensation of acquiring banks and merchants, as well as the issue of holding limits. European banks continue to push private solutions such as EPI/Wero, in response to the issue of European sovereignty. Société Générale is now part of the Pilot1 launched by the ECB in spring 2026.

- A forthcoming review of the MiCA Regulation on crypto-assets has been launched through a European Commission consultation. This review should provide an opportunity to optimize the framework for the development of stablecoins, a crucial tool for ensuring the smooth functioning of all types of transactions and strengthening European sovereignty.

Following the agreement of December 2025, the co-legislators finally concluded the technical trilogues and the Retail Investment Strategy (RIS) was approved by COREPER and by the European Parliament's ECON Committee in early June. The final plenary vote in the European Parliament plenary is expected in the autumn, and the text will be published once all 27 language versions are available. The landing of the text does not provide for a ban on retrocessions (inducements), but the technical drafts have still not been finalized. However, the drafting of the Level 2 measures, especially concerning the inducement test and the Value for Money (VfM) requirements, will be critical for preserving the balance of the Level 1 agreement. In addition, the text creates considerable administrative burdens, particularly with respect to the justification and ongoing monitoring of inducements.

Finally, at the beginning of December 2025, a Commission legislative proposal "Market Integration Package" was published, which shows very significant ambitions to (i) promote the consolidation of market infrastructures, (ii) encourage innovation through the use of DLT and the controlled development of crypto-asset markets, (iii) facilitate the cross-border distribution of funds and (iv) strengthen ESMA's role as a player in supervisory convergence and as a direct supervisor of significant crypto-asset infrastructure and service providers, while thoroughly reviewing its governance. Discussions are continuing at Council level, with the objective of endorsing a position as early as October. Positions are still divergent on the issue of centralized supervision, suggesting a less ambitious landing point than the Commission's proposal. As to the European Parliament, the rapporteurs published their draft reports in late June, demonstrating broad support for the Commission’s proposal and, on certain issues, a willingness to go beyond them. This includes strengthening ESMA’s competitiveness mandate and expanding the scope of its direct supervision to encompass all financial market infrastructures and asset managers. This publication initiated the period of amendments to the text by the other MEPs and therefore the first discussions. It is worth noting that, both in the Council and in the European Parliament, there is a willingness to introduce measures relating to equity market structure that are generally less favourable to banks, notably through restrictions on the systematic internaliser regime. An ambitious timetable has been set for negotiations, with the objective of finalising the text by the end of 2026.

Global economic and financial environment

The global economic and financial environment is exposed to geopolitical risks and a very high level of uncertainty. In the United States, the Trump administration is pursuing a protectionist and isolationist agenda, which has resulted in a trade war with China and threats of tariff hikes against other countries. The United States has withdrawn from the climate agreements, is reducing its development aid and its support for multilateral institutions. Successive announcements are contradictory, leaving a high level of uncertainty over the international trade regime, security agreements and the role of the dollar in the international monetary system.

In the Middle East, the war launched at the end of February by Israel and the United States against Iran has caused volatility in oil and gas prices. This volatility was further exacerbated by geopolitical tensions arising from breaches of the ceasefire agreed in June between the United States and Iran, heightening concerns about the resilience of the global economy.

In this context, the slowdown in activity that is expected in the United States and China could become more pronounced. The rise in inflation in the United States could delay the prospects of interest rate cuts. In Europe, declining US support for Ukraine and doubts about the extent of its support for NATO make a sustained rearmament effort necessary. Europe needs to increase its defence spending in an already tight budgetary context in many countries. In France, the budgetary adjustment could be weakened by the lack of a majority in parliament and by the international uncertainties that weigh on growth. In Asia, the United States' trade war with China and the ongoing tensions in the South China Sea are fueling geopolitical tensions, production relocations and the risks of technological divides that will also affect Europe.
Corporate and emerging market spreads remain below the levels seen during the monetary tightening cycle. In the eurozone, France's sovereign spread widened 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. Credit spreads will come under pressure from corporate bankruptcies, while eurozone sovereign spreads could suffer from the slowdown and political uncertainty. Greater market volatility cannot be ruled out.

Geopolitical risks remain high. U.S. foreign policy has become more erratic. Environmental issues, both physical and transitional, could increase market volatility, inflation and growth prospects, and weigh on already stretched public finances.
"

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

The text of this section on page 34 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 2026.
"

13. Amendments to section "4.14 Credit ratings"

The first paragraph of this section on page 35 shall be deemed to be deleted and replaced by the following wording:

"
The Group is rated by four rating agencies: (i) Fitch Ratings – long-term unsecured senior preferred debt "A+"* (stable), short-term unsecured senior debt "F1"**; (ii) Moody's – long-term unsecured senior preferred debt "A1"*** (negative), short-term unsecured senior debt "P-1"****; (iii) R&I – long-term unsecured senior preferred debt "A"# (stable); and (iv) Standard & Poor's – long-term unsecured senior preferred debt "A"## (positive), short-term unsecured senior debt "A-1"###.

On 12 May 2026, Fitch upgraded SG's issuer rating from "A-" to "A+" following the revision of its Bank rating criteria and reflecting SG's very large resolution debt buffer.
On 29 June 2026, S&P changed SG's rating outlook from "stable" to "positive", driven by the bank's strengthened performance and capitalization.
"

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

On pages 36-37 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 2026****

Information	**Incorporated from the following page of the interim financial statements of Société Générale Group as at 30 June 2026:**	**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 99	30

5.4 Information incorporated from the Second Amendment to the English Universal Registration Document of 2026 of Societe Generale*****

Information	**Incorporated from the following pages of the Second Amendment to the English Universal Registration Document 2026 of Société Générale dated 31 July 2026**	**Incorporated into this Registration Document on the following pages:**
- Societe Generale main activities	28	26
- Group debt policy	33	26
- Note 9 – Information on Risks and Litigation	155-158	29

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

** The 2026 Universal Registration Document of Societe Generale dated 13 March 2026 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%5bdocument-denregistrement-universel-urd%5d). It can be downloaded by clicking on the following link: Universal Registration Document 2026.

*** The 2025 Universal Registration Document of Societe Generale dated 12 March 2025 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%5bdocument-denregistrement-universel-urd%5d). It can be downloaded by clicking on the following link: Universal Registration Document 2025.

**** The interim financial statements of Societe Generale Group as at 30 June 2026 have been published on the website of Societe Generale https://investors.societegenerale.com/en/publications-documents?theme=finance). It can be downloaded by clicking on the following link: q2-2026-Financial-statements_EN.pdf (societegenerale.com).

***** The Second Amendment to the English Universal Registration Document 2026 of Societe Generale dated 31 July 2026 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%5bdocument-denregistrement-universel-urd%5d). It can be downloaded by clicking on the following link: 2026 URD - 2nd amendment - 31-07-2026 (societegenerale.com).

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