

**TWELFTH SUPPLEMENT**  
**Dated 1 April 2010**

To the Debt Issuance Programme Prospectus dated 28 April 2009 of

**SOCIÉTÉ GÉNÉRALE**  
(incorporated in France)

**SGA SOCIÉTÉ GÉNÉRALE ACCEPTANCE N.V.**  
(incorporated in The Netherlands Antilles)

and

**SG OPTION EUROPE**  
(incorporated in France)

**€125,000,000,000 Euro Medium Term Note Programme**

This document constitutes a Supplement to the Prospectus for the purposes of Article 16 of the Prospectus Directive and must be read in conjunction with such Debt Issuance Programme Prospectus. Full information on the Issuer and the offer of any Notes is only available on the basis of the combination of this Supplement and the Prospectus. Copies of such Prospectus and this Supplement are available at [www.bourse.lu](http://www.bourse.lu) and from the head office of each Issuer and the specified offices of the Paying Agents.

This document must be read in conjunction with the Debt Issuance Programme Prospectus and the First Supplement dated 5 May 2009, the Second Supplement dated 15 May 2009, the Third Supplement dated 4 June 2009, the Fourth Supplement dated 15 July 2009, the Fifth Supplement dated 11 August 2009, the Sixth Supplement dated 20 October 2009, the Seventh Supplement dated 24 November 2009, the Eighth Supplement dated 18 January 2010, the Ninth Supplement dated 2 February 2010, the Tenth Supplement dated 24 February 2010 and the Eleventh Supplement dated 18 March 2010.

Terms used herein shall be deemed to be defined as such for the purposes of the Conditions set forth in the Debt Issuance Programme Prospectus dated 28 April 2009 (the **Prospectus**), approved by the *Commission de Surveillance du Secteur Financier* (the **CSSF**) on 28 April 2009 in accordance with article 7 of the Luxembourg law on prospectuses for securities implementing article 13 of Directive 2003/71/EC of the European Parliament and of the Council of 4 November 2003 on the prospectus to be published when securities are offered to the public or admitted to trading and amending Directive 2001/34/EC (the **Prospectus Directive**).

To the extent that there is any inconsistency between (a) any statement in this Supplement or any statement incorporated by reference into the Prospectus by this Supplement and (b) any other statement in or incorporated by reference in the Prospectus, the statements in (a) above will prevail.

Save as disclosed in this Supplement, to the best of the knowledge and belief of each Issuer and the Guarantor, no other significant new factor, material mistake or inaccuracy

relating to information included in the Prospectus has arisen or been noted, as the case may be, since the publication of the Prospectus.

In accordance with Article 13 paragraph 2 of the Luxembourg law, investors who have already agreed to purchase or subscribe for the securities before this Supplement is published have the right, exercisable within a time limit of minimum two business days after the publication of this Supplement, to withdraw their acceptances.

The following documents which have previously been published or are published simultaneously with this Supplement and have been filed with the CSSF, shall be deemed to be incorporated by reference in, and to form part of, this Supplement:

- the audited annual financial statements, prepared in accordance with IFRS standards adopted in the European Union, for the financial year ended 31 December 2009 of SGA Société Générale Acceptance N.V. and the related notes;
- the free English language translation of the audit report on the audited IFRS annual financial statements for the financial year ended 31 December 2009 of SGA Société Générale Acceptance N.V.;
- the audited annual financial statements, prepared in accordance with French GAAP, for the financial year ended 31 December 2009 of SG Option Europe and the related notes;
- the free English language translation of the audit report on the audited annual financial statements for the financial year ended 31 December 2009 of SG Option Europe.

The following amendments to the Prospectus are hereby made by way of this Supplement:

- The Selected Financial Information in respect of SGA Société Générale Acceptance N.V. attached in the Annex 1 to this Supplement cancels and replaces the Selected Financial Information which can be found on page 329 et seq. of the Prospectus;
- The Selected Financial Information in respect of SG Option Europe attached in the Annex 2 to this Supplement cancels and replaces the Selected Financial Information which can be found on page 337 et seq. of the Prospectus.

Copies of this Supplement can be obtained, without charge, from the office of Société Générale and the specified office of each of the Paying Agents, in each case at the address given at the end of the Debt Issuance Programme Prospectus. This Twelfth Supplement will also be published on the Luxembourg Stock Exchange website ([www.bourse.lu](http://www.bourse.lu)). In addition, the documents incorporated by reference will be available from the principal office in Luxembourg of Société Générale Bank & Trust for Notes listed on the Luxembourg Stock Exchange and available for viewing on the Luxembourg Stock Exchange website ([www.bourse.lu](http://www.bourse.lu)).

## Cross-reference table

### SGA Société Générale Acceptance N.V.

<b>SGA Société Générale Acceptance N.V. audited IFRS annual financial statements for the financial year ended 31 December 2009 and the related notes (the “Financial Statements”)</b>	
<b>Balance Sheet relating to the above</b>	Pages 3 to 4 of the Financial Statements
<b>Income Statement relating to the above</b>	Pages 5 to 6 of the Financial Statements
<b>Cash Flow Statement relating to the above</b>	Page 7 of the Financial Statements
<b>Appendix to the Financial Statements</b>	Pages 8 to 12 of the Financial Statements
<b>Notes relating to the above</b>	Pages 13 to 23 of the Financial Statements
<b>Free English language translation of the audit report on the audited annual financial statements for the financial year ended 31 December 2009 of SGA Société Générale Acceptance N.V. (the “Audit Report”)</b>	Incorporated as a separate document

Information contained in the document incorporated by reference other than information listed in the table above is for information purposes only.

### SG Option Europe

<b>SG Option Europe audited French GAAP annual financial statements for the financial year ended 31 December 2009 and the related notes (the “Financial Statements”)</b>	
<b>Balance Sheet relating to the above</b>	Pages 3 to 5 of the Financial Statements
<b>Off-Balance Sheet relating to the above</b>	Page 6 of the Financial Statements
<b>Income Statement relating to the above</b>	Pages 7 to 8 of the Financial Statements
<b>Notes to the 31 December 2009 Parent Company Financial Statements relating to the above – Accounting principles and measurement methods</b>	Pages 9 to 14 of the Financial Statements
<b>Notes to the Financial Statements</b>	Pages 15 to 42 of the Financial Statements
<b>Cash Flow Statement</b>	Page 42 of the Financial Statements
<b>Free English language translation of the audit report on the audited annual financial statements for the financial year ended 31 December 2009 of SG Option Europe (the “Audit Report”)</b>	Incorporated as a separate document

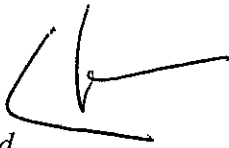
Information contained in the document incorporated by reference other than information listed in the table above is for information purposes only.

## RESPONSIBILITY

Each Issuer and the Guarantor accepts responsibility for the information contained, or incorporated by reference, in this Supplement. The information incorporated by reference in this Supplement was originally made available to the public by Société Générale via the documents mentioned in the table above. To the best of the knowledge and belief of each Issuer and the Guarantor (each having taken all reasonable care to ensure that such is the case) the information contained, or incorporated by reference, in this Supplement is in accordance with the facts and does not omit anything likely to affect the import of such information.

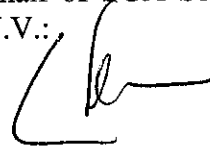
Signed on behalf of Société Générale:

By:  
C. LEBLANC  
*Duly authorised*



Signed on behalf of SGA Société Générale  
Acceptance N.V.:

By:  
C. LEBLANC  
*Duly authorised*



Signed on behalf of SG Option Europe:

By: C. DESNOURES

*Duly authorised*



## ANNEX 1

### SELECTED FINANCIAL INFORMATION FOR SGA SOCIÉTÉ GÉNÉRALE ACCEPTANCE N.V.

#### FIGURES PREPARED IN ACCORDANCE WITH IFRS STANDARDS

( en KUSD )	31 December 2009	31 December 2008
<b>Net sales</b>	60	-173
<b>Net result</b>	0	0
<b>Total assets</b>	83,816,284	99,072,928
<b>Euro Medium Term Notes and bonds</b>	74,882,440	81,441,862
<b>Financial Instruments (Warrants)</b>	7,555,364	15,529,363

## ANNEX 2

### SELECTED FINANCIAL INFORMATION FOR SG OPTION EUROPE

FIGURES PREPARED IN ACCORDANCE WITH FRENCH GAAP

(.€ 000)	31 December 2009	31 December 2008
<b>Operating revenues</b>	<b>332,238</b>	<b>204,729</b>
<b>Profit from operations</b>	<b>167,599</b>	<b>37,857</b>
<b>Profit from continuing operations</b>	<b>258,536</b>	<b>177,226</b>
<b>Basic and diluted earnings per share</b>	<b>412</b>	<b>93</b>
<b>Total assets</b>	<b>68,821,657</b>	<b>83,763,089</b>
<b>Dividends declared per share</b>	<b>412</b>	<b>93</b>