

Investors should have sufficient knowledge and experience of financial and business matters to evaluate the merits and risks of investing in a particular issue of Debt Instruments as well as access to, and knowledge of, appropriate analytical tools to assess such merits and risks in the context of their financial situation. Certain issues of Debt Instruments are not an appropriate investment for investors who are unsophisticated with respect to the applicable interest rate indices, currencies, other indices or formulas, or redemption or other rights or options. Investors should also have sufficient financial resources to bear the risks of an investment in Debt Instruments. For a more detailed description of the risks associated with any investment in the Notes investors should read the section of the Base Prospectus headed "*Risk Factors*".

Any purchaser of the Notes will be deemed to have represented and agreed that they (i) have the knowledge and sophistication independently to appraise and understand the financial and legal terms and conditions of the Notes and to assume the economic consequences and risks thereof; (ii) to the extent necessary, have consulted with their own independent financial, legal or other advisers and have made their own investment, hedging and trading decisions in connection with the Notes based upon their own judgement and the advice of such advisers and not upon any view expressed by the Issuer, the Guarantor (if any), the Arranger or the Dealer; (iii) have not relied upon any representations (whether written or oral) of any other party, and are not in any fiduciary relationship with the Issuer, the Guarantor (if any), the Arranger or the Dealer; (iv) have not obtained from the Issuer, the Guarantor (if any), the Arranger or the Dealer (directly or indirectly through any other person) any advice, counsel or assurances as to the expected or projected success, profitability, performance, results or benefits of the Notes, and have agreed that the Issuer, the Guarantor (if any), the Arranger or the Dealer do not have any liability in that respect; (v) have not relied upon any representations (whether written or oral) by, nor received any advice from, the Issuer, the Guarantor (if any), the Arranger or the Dealer as to the possible qualification under the laws or regulations of any jurisdiction of the Notes described in these Final Terms and understand that nothing contained herein should be construed as such a representation or advice for the purposes of the laws or regulations of any jurisdiction.

The Notes and the Guarantee have not been approved or disapproved by the U.S. Securities and Exchange Commission (the **SEC**), any State securities commission in the United States or any other U.S. regulatory authority, nor have any of the foregoing Authorities passed upon or endorsed the merits of the offering of the Notes or the accuracy or adequacy of this Base Prospectus. Any representation to the contrary is a criminal offence in the United States.

Minimum Trading

In respect of the primary market, each investor must purchase a minimum number of Notes equivalent to an aggregate nominal amount of EUR 100 000 (i.e. 10 Notes).

In respect of the secondary market, each investor must purchase or sell a minimum of Notes equivalent to an aggregate nominal amount of EUR 10 000 (i.e. 1 Note).

The Notes are not offered to the public in the European Economic Area. Any resale of the Notes on the secondary market must fulfil at least one of the exemptions set out in Article 3.2 of the Directive 2003/71/EC (the Prospectus Directive) (as amended by Directive 2010/73/EU), or should be qualified as a public offer.

For the avoidance of doubt, unless otherwise specified, any date specified in these Final Terms shall respect the following date convention: DD/MM/YYYY.

06/12/2012

SGA Société Générale Acceptance N.V.
Issue of EUR 1 500 000 Notes due 14/12/2017
Unconditionally and irrevocably guaranteed by Société Générale
under the €125 000 000 000
Debt Instruments Issuance Programme

PART A – CONTRACTUAL TERMS

The Notes described herein are designated as Permanently Restricted Notes. As a result, they may not be legally or beneficially owned at any time by any U.S. Person (as defined in Regulation S) and accordingly are being offered and sold outside the United States to persons that are not U.S. Persons in reliance on Regulation S.

By its purchase of a Note, each purchaser will be deemed or required, as the case may be, to have agreed that it may not resell or otherwise transfer any Note held by it except outside the United States in an offshore transaction to a person that is not a U.S. Person.

Terms used herein shall be deemed to be defined as such for the purposes of the Conditions set forth under the heading "*Terms and Conditions of the English Law Notes and the Uncertificated Notes*" in the Base Prospectus dated 20/04/2012. This document constitutes the Final Terms of the Notes described herein and must be read in conjunction with the Base Prospectus and any Supplement(s) to such Base Prospectus published prior to the Issue Date (as defined below) (**Supplement(s)**); provided, however, that to the extent such Supplement (i) is published after these Final Terms have been signed or issued and (ii) provides for any change to the Conditions as set out under the heading "*Terms and Conditions of the English Law Notes and the Uncertificated Notes*", such change(s) shall have no effect with respect to the Conditions of the Notes to which these Final Terms relate. Full information on the Issuer, the Guarantor, if any, and the offer of the Notes is only available on the basis of the combination of these Final Terms, the Base Prospectus and any Supplement(s). Prior to acquiring an interest in the Notes described herein, prospective investors should read and understand the information provided in the Base Prospectus and any Supplement(s) and be aware of the restrictions applicable to the offer and sale of such Notes in the United States or to, or for the account or benefit of, U.S. Persons. Copies of the Base Prospectus, any Supplement(s) and these Final Terms are available for inspection from the head office of the Issuer, the Guarantor (if applicable), the specified offices of the Paying Agents and, in the case of Notes admitted to trading on the Regulated Market of the Luxembourg Stock Exchange, on the website of the Luxembourg Stock Exchange (www.bourse.lu).

The binding language for the issue of the Notes subject to these Final Terms shall be the English language and these Final Terms shall be read in accordance with the Base Prospectus.

1.	(i)	Issuer:	SGA Société Générale Acceptance N.V.
	(ii)	Guarantor:	Société Générale
2.	(i)	Series Number:	39020/12.12
	(ii)	Tranche Number:	1
3.		Specified Currency or Currencies:	EUR
4.		Aggregate Nominal Amount:	
	(i)	- Tranche:	EUR 1 500 000
	(ii)	- Series:	EUR 1 500 000
5.		Issue Price:	100% of the Aggregate Nominal Amount
6.		Specified Denomination(s):	EUR 10 000
7.	(i)	Issue Date and if any, Interest Commencement Date:	07/12/2012
	(ii)	Interest Commencement Date (if different from the Issue Date):	Not Applicable
8.		Maturity Date:	14/12/2017
9.		Interest Basis:	See paragraphs 15 to 18 below
10.		Redemption/Payment Basis:	See paragraph(s) 20 and/or 23 below
11.		Change of Interest Basis or Redemption/Payment Basis:	See paragraphs 15 to 18 below
12.		Put/Call Options:	See paragraph(s) 21 and/or 22 below
13.		Status of the Notes:	Unsubordinated
14.		Method of distribution:	Non-syndicated

PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE

15.	Fixed Rate Note Provisions:	Not Applicable
16.	Floating Rate Note Provisions:	Not Applicable
17.	Zero Coupon Note Provisions:	Not Applicable
18.	Index linked Interest Note Provisions:	Applicable
(i)	Index/Formula:	See the Schedule
(ii)	Calculation Agent responsible for calculating Rate of Interest and/or Interest Amount (if not the Fiscal Agent):	Société Générale Tour Société Générale 17 cours Valmy 92987 Paris La Défense Cedex France
(iii)	Provisions for determining Coupon where calculation by reference to Index and/or Formula is impossible or impracticable:	See the Schedule
(iv)	Specified Period(s) / Interest Payment Dates:	See the Schedule
(v)	Business Day Convention:	Following Business Day convention, unadjusted
(vi)	Additional Business Centre(s) and/or Applicable "Business Day" definition:	Not Applicable
(vii)	Minimum Rate of Interest:	See Index/Formula specified in the Schedule
(viii)	Maximum Rate of Interest:	See Index/Formula specified in the Schedule
(ix)	Day Count Fraction:	Not Applicable
(x)	Rate Multiplier:	Not Applicable
19.	Dual Currency Note Provisions:	Not Applicable

PROVISIONS RELATING TO PHYSICAL DELIVERY

20.	Physical Delivery Note Provisions:	Not Applicable
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PROVISIONS RELATING TO REDEMPTION

21.	Issuer's optional redemption (other than for taxation reasons):	Applicable in respect of (v) below only
(i)	Optional Redemption Date(s):	Not Applicable
(ii)	Optional Redemption Amount(s) and method, if any, of calculation of such amount(s):	Not Applicable
(iii)	If redeemable in part:	
(a)	Minimum Redemption Amount:	Not Applicable
(b)	Maximum Redemption Amount:	Not Applicable

(iv)	Notice period (if other than as set out in the Conditions):	Not Applicable
(v)	Trigger Redemption Option: Outstanding Amount Trigger Level:	Applicable As provided in Condition 6(f) of the Terms and Conditions of the English Law Notes and the Uncertificated Notes
22.	Redemption at the option of the Noteholders:	Not Applicable
23.	Final Redemption Amount:	See the Schedule
(i)	Index/Formula:	See the Schedule
(ii)	Calculation Agent responsible for calculating the Final Redemption Amount (if not the Fiscal Agent):	Société Générale Tour Société Générale 17 cours Valmy 92987 Paris La Défense Cedex FRANCE
(iii)	Provisions for determining the redemption amount where calculation by reference to Index and/or Formula is impossible or impracticable:	See the Schedule
24.	Early Redemption Amount(s) payable on redemption for taxation reasons or on Event of Default and/or the method of calculating the same:	Market Value
25.	Credit Linked Notes provisions:	Not Applicable
GENERAL PROVISIONS APPLICABLE TO THE NOTES		
26.	Form of Notes:	
(i)	Form:	Dematerialised Uncertificated Notes in book entry form issued, cleared and settled through Euroclear Finland in accordance with the Finnish Act on Book Entry System (826/1991), and the Finnish Act on Book Entry Accounts (827/1991), as amended (Uncertificated Finnish Notes)
(ii)	New Global Note:	No
27.	"Payment Business Day" election or other special provisions relating to Payment Business Days:	Following Payment Business Day
28.	Additional Financial Centre(s):	Not Applicable
29.	Talons for future Coupons or Receipts to be attached to Definitive Bearer Notes:	Not Applicable
30.	Details relating to Partly Paid Notes: amount of each payment comprising the Issue Price and date on which each payment is to be made and consequences of failure to pay:	Not Applicable

31.	Details relating to Instalment Notes:	Not Applicable
32.	Redenomination applicable:	Not Applicable
33.	Masse :	Not Applicable
34.	Swiss Paying Agent(s):	Not Applicable
35.	Portfolio Manager:	Not Applicable
36.	Governing Law:	The Notes and any non-contractual obligations arising out of or in connection with the Notes will be governed by, and shall be construed in accordance with, Finnish law.
37.	Other final terms:	See the Schedule

DISTRIBUTION

38.	(i)	If syndicated, names and addresses and underwriting commitments of Managers:	Not Applicable
	(ii)	Date of Syndication Agreement:	Not Applicable
	(iii)	Stabilising Manager (if any):	Not Applicable
39.		If non-syndicated, name and address of relevant Dealer:	Société Générale 17, Cours Valmy 92987 Paris la Défense Cedex FRANCE
40.		Total commission and concession:	There is no commission and/or concession paid by the Issuer to the Dealer or the Managers.
41.		Whether TEFRA D or TEFRA C rules applicable or TEFRA rules not applicable:	Not Applicable
42.		Additional selling restrictions:	The Notes may not be legally or beneficially owned at any time by any U.S. Person (as defined in Regulation S) and accordingly are being offered and sold outside the United States to persons that are not U.S. Persons in reliance on Regulation S.
43.		Additional U.S. Tax Disclosure:	Not Applicable

PURPOSE OF FINAL TERMS

These Final Terms comprise the final terms required for the issue of the Notes by SGA Société Générale Acceptance N.V. pursuant to its €125 000 000 000 Debt Instruments Issuance Programme for which purpose they are hereby submitted.

RESPONSIBILITY

Each of the Issuer and the Guarantor accepts responsibility for the information contained in these Final Terms prepared in relation to Series 39020/12.12, Tranche 1.

FINAL VERSION APPROVED BY THE ISSUER

PART B – OTHER INFORMATION**1. LISTING AND ADMISSION TO TRADING**

- (i) **Listing:** None
- (ii) **Admission to trading:** Not Applicable

2. RATINGS

Ratings: The Notes to be issued have not been rated.

3. NOTIFICATION

Not Applicable

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

Save for any fees payable to the Dealer, so far as the Issuer is aware, no person involved in the issue of the Notes has an interest material to the offer.

The Issuer and Société Générale expect to enter into hedging transactions in order to hedge the Issuer's obligations under the Notes. Should any conflicts of interest arise between (i) the responsibilities of Société Générale as Calculation Agent for the Notes and (ii) the responsibilities of Société Générale as counterparty to the above mentioned hedging transactions, the Issuer and Société Générale hereby represent that such conflicts of interest will be resolved in a manner which respects the interests of the Noteholders.

5. REASONS FOR THE OFFER, ESTIMATED NET PROCEEDS AND TOTAL EXPENSES

- (i) **Reasons for the offer:** Not Applicable
- (ii) **Estimated net proceeds:** Not Applicable
- (iii) **Estimated total expenses:** Not Applicable

6. YIELD (Fixed Rate Notes only)

Indication of yield: Not Applicable

7. HISTORIC INTEREST RATES (Floating Rate Notes only)

Not Applicable

8. PERFORMANCE OF INDEX/FORMULA, EXPLANATION OF EFFECT ON VALUE OF INVESTMENT AND ASSOCIATED RISKS AND OTHER INFORMATION CONCERNING THE UNDERLYING (Index Linked Notes only)

This is not a capital guaranteed product. In the worst case scenario, investors could sustain an entire loss of their investment and should therefore reach an investment decision on this product only after careful consideration with their own advisers as to the suitability of this product in light of their particular financial circumstances.

The Notes may be redeemed early in the event that the outstanding aggregate nominal amount is reduced to or falls below 10% of the initial aggregate nominal amount of such Notes.

In such event the Issuer will have the option to redeem any outstanding Notes early upon giving not less than 15 Business Days notice. This could lead to investors receiving an amount at redemption earlier than had been anticipated in circumstances over which the investors have no control and may affect the value of their investment.

9. PERFORMANCE OF RATE[S] OF EXCHANGE AND EXPLANATION OF EFFECT ON VALUE OF INVESTMENT (Dual Currency Notes only)

Not Applicable

10. INFORMATION REQUIRED FOR SIS NOTES TO BE LISTED ON THE SIX SWISS EXCHANGE

Not Applicable

11. OPERATIONAL INFORMATION

- | | | |
|-------|---|--|
| (i) | ISIN Code: | FI4000052402 |
| (ii) | Common Code: | 86109646 |
| (iii) | Any clearing system(s) other than Euroclear Bank S.A./N.V. and Clearstream Banking, société anonyme or Euroclear France or Euroclear UK & Ireland Limited and the relevant identification number(s): | Euroclear Finland Ltd (Euroclear Finland) identification number: 1061446-0.
The Issuer and the Issuer Agent shall be entitled to obtain information from registers maintained by Euroclear Finland for the purposes of performing their obligations under the Notes. |
| (iv) | Delivery: | Delivery against payment |
| (v) | Names and addresses of Additional Paying Agent(s) (if any): | Not Applicable |
| (a) | EUI Agent: | Not Applicable |
| (b) | EUI Agent's specified office: | Not Applicable |
| (c) | Name and address of Issuer Agent in relation to (Finnish) Uncertificated Notes: | Nordea Bank Finland Plc
Security Services / Issuer Services
Aleksis Kiven katu 3-5, FIN-00020 NORDEA |
| (vi) | Intended to be held in a manner which would allow Eurosystem eligibility: | No |

12. Address and contact details of Société Générale for all administrative communications relating to the Notes:

Société Générale
17, Cours Valmy
92987 Paris La Défense Cedex

Name: Sales Support Services - Equity Derivatives
Tel: +33 1 42 13 86 92 (Hotline)
Fax: +33 1 58 98 35 53
Email: clientsupport-deai@sgcib.com
valuation-deai@sgcib.com

13. PUBLIC OFFERS IN EUROPEAN ECONOMIC AREA

Not Applicable

Post-issuance information: The Issuer does not intend to provide any post-issuance information in relation to any assets underlying issues of Notes constituting derivative securities.

SCHEDULE

(This Schedule forms part of the Final Terms to which it is attached)

Part 1

1.	(i)	Issuer	SGA Société Générale Acceptance N.V.
	(ii)	Guarantor	Société Générale
3.		Specified Currency or Currencies	EUR
4.		Aggregate Nominal Amount:	
	(i)	- Tranche:	EUR 1 500 000
	(ii)	- Series:	EUR 1 500 000
5.		Issue Price	100% of the Aggregate Nominal Amount
6.		Specified Denomination(s)	EUR 10 000
7.		Issue Date (DD/MM/YYYY)	07/12/2012
8.		Maturity Date (DD/MM/YYYY)	14/12/2017
1. (Part B)	(i)	Listing	None
18.		Index Linked Interest Note Provisions	Applicable
	(i)	Index/Formula:	On each Interest Payment Date(i) (i from 1 to 5), the Issuer will pay a coupon, per Specified Denomination, named Coupon(i), equal to : Specified Denomination x Coupon Level x Basket Performance(i) Coupon Level: 4.50%
23.		Final Redemption Amount	Index Linked
	(i)	- Index/Formula:	The Issuer shall redeem the Notes on the Maturity Date in accordance with the following formula in respect of each Note: Specified Denomination x Basket Performance(5)
37.		Other final terms	Not Applicable

Part 2 (Definitions)

Terms used in the formulae above are described in this Part 2.

Valuation Date(0) (DD/MM/YYYY)	26/11/2012
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**Valuation Date(i);
(i from 1 to 5)
(DD/MM/YYYY)**

i	Valuation Date(i)
1	26/11/2013
2	26/11/2014
3	26/11/2015
4	26/11/2016
5	26/11/2017

**Interest Payment Date(i);
(i from 1 to 5)
(DD/MM/YYYY)**

i	Interest Payment Date(i)
1	14/12/2013
2	14/12/2014
3	14/12/2015
4	14/12/2016
5	14/12/2017

Underlying

The following 4 foreign exchange rate(s) (each an "Underlying" and together the "Basket") as defined below:

Foreign Exchange rate	Fixing
EUR/BRL	EUR/BRL exchange rate (expressed as the number of BRL purchasable in exchange for one EUR), determined by the Calculation Agent by crossing EUR/USD and USD/BRL, respectively published on Reuters page "ECB37" at 2:15 PM Frankfurt Time and on Reuters Page PTAX at 06:00 PM Sao Paulo Time
EUR/RUB	EUR/RUB exchange rate (expressed as the number of RUB purchasable in exchange for one EUR), determined by the Calculation Agent by crossing EUR/USD and USD/RUB, respectively published on Reuters page "ECB37" at 2:15 PM Frankfurt Time and on Reuters Page EMTA at 01:00 PM Moscow Time
EUR/INR	EUR/INR exchange rate (expressed as the number of INR purchasable in exchange for one EUR), determined by the Calculation Agent by crossing EUR/USD and USD/INR, respectively published on Reuters page "ECB37" at 2:15 PM Frankfurt Time and on Reuters Page RBIB at 12:00 AM Mumbai Time
EUR/CNY	EUR/CNY exchange rate (expressed as the number of CNY purchasable in exchange for one EUR), determined by the Calculation Agent by crossing EUR/USD and USD/CNY, respectively published on Reuters page "ECB37" at 2:15 PM Frankfurt Time and on Reuters Page SAEC at 09:00 AM Beijing Time

If, on the Valuation Date(i) (i from 0 to 5), (a) the Reuters page (or any page that may be substituted for it) is not available or (b) the exchange rate fixing(s) do(es) not appear on such page, the exchange rate fixing(s) shall be the exchange rate(s) published on any other relevant Reuters page at the same time. If there is no relevant Reuters page for such exchange rate(s) or if at the relevant time no exchange rate(s) do(es) appear on any such Reuters page, the exchange rate fixing(s) shall be the exchange rate(s) published on any relevant Bloomberg page that would publish the same fixing(s) at the same time, failing which if, on the Valuation Date(i) at the fixing time, there is no relevant Bloomberg page for such exchange rate(s) or the exchange rate(s) do(es) not appear on any such Bloomberg page, then the exchange rate fixing(s) will be determined by the Calculation Agent, at its sole discretion, acting in good faith and commercially reasonable manner.

Fixing	Fixing of the Underlying described in the table above
S(i,k); (k from 1 to 4), (i from 1 to 5)	Fixing of the Underlying(k) on the Valuation Date(i)
Basket Performance(i) (i from 1 to 5)	$(1/4) \times \text{Sum (k from 1 to 4) } (S(0,k) / S(i,k))$
S(0, k); (k from 1 to 4)	Fixing of the Underlying(k) on the Valuation Date(0)

Underlying(s)

Not Applicable

Additional Information

Not Applicable