

**SECOND SUPPLEMENT DATED 6 NOVEMBER 2025
PURSUANT TO THE BASE PROSPECTUS DATED 9 SEPTEMBER 2025**

SOCIÉTÉ GÉNÉRALE

as Issuer
(incorporated in France)

Debt Instruments Issuance Programme

This supplement dated 6 November 2025 (the **Supplement**) constitutes a supplement for the purposes of Article 23(1) of the Regulation (EU) 2017/1129, as amended (the **Prospectus Regulation**) to the Debt Instruments Issuance Programme prospectus dated 9 September 2025 (the **Base Prospectus**). The purpose of this Supplement is to

- incorporate by reference the English version of the Third Amendment to the Registration Document of Societe Generale, the French version of which was filed with the AMF on 30 October 2025 and amend the sections “Risk Factors”, “Documents Incorporated by Reference”, “Description of Societe Generale” and “General Information” of the Base Prospectus accordingly;

Any websites included in the Base Prospectus are for information purposes only and do not form part of the Base Prospectus.

The amendments included in this Supplement shall only apply to final terms, the date of which falls on or after the approval of this Supplement.

This Supplement completes, modifies and must be read in conjunction with the Base Prospectus and the first Supplement to the Base Prospectus dated 30 September 2025 (the **“Previous Supplement”**).

Full information on the Issuer and the offer of any Notes is only available on the basis of the combination of the Base Prospectus, the Previous Supplement and this Supplement.

Unless otherwise defined in this Supplement, terms used herein shall be deemed to be defined as such for the purposes of the relevant Terms and Conditions of the Notes set forth in the Base Prospectus. To the extent that there is any inconsistency between (i) any statement in this Supplement and (ii) any other statement in the Base Prospectus, the statements in (i) above will prevail.

In accordance with Article 23(2) of the Prospectus Regulation, 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 three working days after the publication of this Supplement (no later than 11 November 2025) to withdraw their acceptances. The recipient of the withdrawal is the relevant seller of the security. If Societe Generale was the counterparty of the purchase transaction, the withdrawal shall be addressed to Societe Generale, Frankfurt branch, Neue Mainzer Strasse 46-50, 60311 Frankfurt am Main, Federal Republic of Germany. The withdrawal does not have to contain any justification and shall be declared to the recipient in text form.

I. SECTION “RISK FACTORS”

In section “RISK FACTORS”, on pages 10 to 24 of the Base Prospectus, subsection “1. RISKS RELATING TO THE GROUP” on page 10 of the Base Prospectus, shall be modified as follows, with the provision added in blue and underlined and deleted in ~~red and strikethrough~~ as follows:

“1. RISKS RELATING TO THE GROUP”

1.1 Risks related to the macroeconomic, geopolitical, market and regulatory environments

These risks are detailed on pages 166 to 170 of the 2025 Universal Registration Document on pages 29 to 30 of the First Amendment to the 2025 Universal Registration Document, ~~and on~~ pages 41 to 45 of the Second Amendment to the 2025 Universal Registration Document and on page 29 of the Third Amendment to the 2025 Universal Registration Document incorporated by reference (see Section “Documents Incorporated by Reference”).

1.2 Credit and counterparty credit risks

These risks are detailed on pages 171 to 172 of the 2025 Universal Registration Document and on pages 46 to 47 of the Second Amendment to the 2025 Universal Registration Document incorporated by reference (see Section “Documents Incorporated by Reference”).

1.3 Market and structural risks

These risks are detailed pages 172 to 173 of the 2025 Universal Registration Document and on page 48 of the Second Amendment to the 2025 Universal Registration Document incorporated by reference (see Section “Documents Incorporated by Reference”).

1.4 Liquidity and funding risks

These risks are detailed on pages 173 to 174 of the 2025 Universal Registration Document incorporated by reference (see Section “Documents Incorporated by Reference”).

1.5 Non-financial risks (including operational) risks and model risks

These risks are detailed on pages 174 to 177 of the 2025 Universal Registration Document and on pages 48 to 49 of the Second Amendment to the 2025 Universal Registration Document incorporated by reference (see Section “Documents Incorporated by Reference”).

1.6 Other Risks

- **Risk on long-term leasing activities.**

These risks are detailed on page 177 of the 2025 Universal Registration Document and on page 50 of the Second Amendment to the 2025 Universal Registration Document incorporated by reference (see Section “Documents Incorporated by Reference”).

- **Risks related to insurance activities**

These risks are detailed on page 177 of the 2025 Universal Registration Document and on pages 50 to 51 of the Second Amendment to the 2025 Universal Registration Document incorporated by reference (see Section “Documents Incorporated by Reference”).

II. SECTION “DOCUMENTS INCORPORATED BY REFERENCE”

- (i) In section “DOCUMENTS INCORPORATED BY REFERENCE”, on pages 45 to 53 of the Base Prospectus, subsection “1. LIST OF THE DOCUMENTS INCORPORATED BY REFERENCE” on page 44 of the Base Prospectus, shall be modified as follows, with the provision added in blue and underlined and deleted in ~~red and strikethrough~~ as follows:

“1. LIST OF DOCUMENTS INCORPORATED BY REFERENCE”

The following documents, which have previously been published or are published simultaneously with this Base Prospectus and have been filed with the CSSF, shall be incorporated by reference into, and form part of, this Base Prospectus:

(a) (i.e. its Terms and Conditions and Form of Final Terms) which means the 8 April 2022 Base Prospectus, the 9 November 2022 Base Prospectus, the 25 October 2023 Base Prospectus, the 20 March 2024 Base Prospectus and the 20 March 2025 Base Prospectus as supplemented

(the **Previous Base Prospectuses**). The supplements to the Previous Base Prospectuses which are incorporate by reference are listed in section 1.2 below, and

(b) documents mentioned in section 1.1.1 to 1.1.4-5 below.

Where the Form of Final Terms that appears in a Previous Base Prospectus is incorporated by reference in this Base Prospectus, the introduction paragraph of such previous Form of Final Terms is no longer valid and the introduction paragraph of the Form of Final Terms as set out in this Base Prospectus must be used.

The documents incorporated by reference in paragraph 1.1 below are direct and accurate translations into English of the original version of such documents issued in French. Societe Generale as Issuer accepts responsibility for such translations.

Copies of the documents incorporated by reference into this Base Prospectus can be obtained from the office of Societe Generale and the specified office of the Principal Paying Agent and the specified office of each of the Paying Agents, in each case at the address given at the end of this Base Prospectus.

The documents incorporated by reference hereinto are available on the Luxembourg Stock Exchange website (<http://www.luxse.com>)."

- (ii) In the section "DOCUMENTS INCORPORATED BY REFERENCE", on pages 45 to 53 of the Base Prospectus, sub-section "1.1 Documents incorporated by reference relating to Societe Generale" on page 46 of the Base Prospectus, Paragraph "1.1.5 Third Amendment to the 2025 Universal Registration Document" is added as follows:

"1.1.5 Third Amendment to the 2025 Universal Registration Document"

The expression "**Third Amendment to the 2025 Universal Registration Document**" means the English version of the *Troisième amendement au Document d'enregistrement universel 2025 de Societe Generale*, the French version of which was submitted to the AMF on 30 October 2025 under no. D-25-0088-A03 except for (i) the cover page containing the AMF textbox, (ii) the statement of the person responsible for the Third Amendment to the 2025 Universal Registration Document made by Mr. Slawomir Krupa, Chief Executive Officer of Societe Generale, on page 36 and (iii) the cross reference tables, on pages 38 to 40.

The cross reference table in relation to the Third Amendment to the 2025 Universal Registration Document appears in the paragraph 2.6 below.

The Third Amendment to the 2025 Universal Registration Document is available on the Societe Generale website <https://www.societegenerale.com/sites/default/files/documents/2025-10/urd-3rd-amendment-30-10-2025.pdf>."

- (iii) In the section "DOCUMENTS INCORPORATED BY REFERENCE", on pages 45 to 53 of the Base Prospectus, sub-section "CROSS REFERENCE TABLES OF THE DOCUMENTS INCORPORATED BY REFERENCE", paragraph 2.6 "Third Amendment to the 2025 Universal Registration Document" is added as follows:

"2.6 Third Amendment to the 2025 Universal Registration Document"

Commission Delegated Regulation (EU) No 2019/980	Third Amendment to the 2025 Universal Registration Document
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III. SECTION “DESCRIPTION OF SOCIETE GENERALE”

- (i) In section “DESCRIPTION OF SOCIETE GENERALE”, on pages 355 to 356 of the Base Prospectus, Paragraph 5 “TREND INFORMATION” on page 355 of the Base Prospectus shall be modified as follows, with the provision added in blue and underlined and deleted in ~~red and strikethrough~~ as follows:

“5. TREND INFORMATION

Save as disclosed on pages 12 to 14 and 56 to 57 of the 2025 Universal Registration Document, on pages 3 to 6 of the First Amendment to the 2025 Universal Registration Document, ~~and~~ on pages 3 to 5 and 37 of the Second Amendment to the 2025 Universal Registration Document and on page 3 to 5 of the Third Amendment to the 2025 Universal Registration Document there has been no material adverse change in the prospects of Societe Generale and its consolidated subsidiaries (taken as a whole) since 31 December 2024.

For information on any known trends regarding Societe Generale, please refer to pages 12 to 14 and 56 to 57 of the 2025 Universal Registration Document, on pages 3 to 6 of the First Amendment to the 2025 Universal Registration Document, ~~and~~ on pages 3 to 5 and 37 of the Second Amendment to the 2025 Universal Registration Document and on pages 3 to 5 of the Third Amendment to the 2025 Universal Registration Document incorporated by reference herein.”

- (ii) In section “DESCRIPTION OF SOCIETE GENERALE”, on pages 355 to 356 of the Base Prospectus, Paragraph 6 “ADMINISTRATIVE, MANAGEMENT AND SUPERVISORY BODIES” on page 356 of the Base Prospectus shall be modified as follows, with the provision added in blue and underlined and deleted in ~~red and strikethrough~~ as follows:

“6. ADMINISTRATIVE, MANAGEMENT AND SUPERVISORY BODIES

For information on “Administrative, Management and Supervisory Bodies” of Societe Generale please refer to pages 62 to 92 and page 140 of the 2025 Universal Registration Document, to page 28 of the First Amendment to the 2025 Universal Registration Document, ~~and~~ to pages 38 to 40 of the Second Amendment to the 2025 Universal Registration Document and to page 28 of the Third Amendment to the 2025 Universal Registration Document.

At the Date of this Base Prospectus, there are no potential conflicts of interest between any duties owed by the Board of Directors and the Deputy Chief Executive Officers’ to Societe Generale and their private interests and/or other duties.”

- (iii) In section “DESCRIPTION OF SOCIETE GENERALE”, on pages 355 to 356 of the Base Prospectus, in Paragraph 9 “FINANCIAL INFORMATION CONCERNING SOCIETE GENERALE’S ASSETS AND LIABILITIES, FINANCIAL POSITION AND PROFITS AND LOSSES”, item 9.1 “Legal and arbitration proceedings” on page 356 of the Base Prospectus shall be modified as follows, with the provision added in blue and underlined and deleted in ~~red and strikethrough~~ as follows:

“9.1 Legal and arbitration proceedings

Save as disclosed on pages 262, 576 to 578 and 646 to 648 of the 2025 Universal Registration Document, ~~and~~ on page 36 of the First Amendment to the 2025 Universal Registration Document, ~~and~~ on pages 154 to 157 of the Second Amendment to the 2025 Universal Registration Document and on pages 34 to 35 of the Third Amendment to the 2025 Universal Registration Document for a period covering the last twelve months, there has been no governmental, legal or arbitration proceedings relating to claims or amounts which are material in the context of the issue of Notes thereunder to which Societe Generale is a party nor, to the best of the knowledge and belief of Societe Generale, are there any pending or threatened governmental, legal or arbitration proceedings relating to such claims or amounts which are material in the context of the issue of Notes thereunder which would in either case jeopardise the Issuer’s ability to discharge its obligations in respect of the Notes.”

- (v) In section “DESCRIPTION OF SOCIETE GENERALE”, on pages 355 - 356 of the Base Prospectus, paragraph 9.2 “Significant change in the financial position” on page 356 of the Base Prospectus, shall be modified as follows, with the provision added in blue and underlined and deleted in ~~red and strikethrough~~ as follows:

“9.2 Significant change in the financial position

There has been no significant change in the financial position or performance of Societe Generale and its consolidated subsidiaries (taken as a whole) since ~~30 June~~ 30 September 2025.”

- (vi) In section “DESCRIPTION OF SOCIETE GENERALE”, on pages 355 - 356 of the Base Prospectus, paragraph 9.3 “Recent Events” on page 356 of the Base Prospectus, shall be modified as follows, with the provision added in blue and underlined and deleted in ~~red and strikethrough~~ as follows:

“9.3 Recent Events

Save as disclosed in this Base Prospectus (as supplemented), there have been no recent events the Issuer considers material to the investors since the publication of the ~~Second~~ Third Amendment to the 2025 Universal Registration Document on ~~1 August~~ 30 October 2025.”

IV. SECTION “GENERAL INFORMATION”

In section “GENERAL INFORMATION”, on pages 371 to 373 of the Base Prospectus, Paragraph 5 (b) in sub-section “5. AVAILABILITY OF DOCUMENTS” on page 372 of the Base Prospectus shall be modified as follows, with the provision added in blue and underlined and deleted in ~~red and strikethrough~~ as follows:

“(b) the 2024 Universal Registration Document, ~~and~~ the 2025 Universal Registration Document, the First Amendment to the 2025 Universal Registration Document, the Second Amendment to the 2025 Universal Registration Document and the Third Amendment to the 2025 Universal Registration Document.”

DOCUMENTS AVAILABLE

Copies of this Supplement can be obtained, without charge, from the head office of the Issuer and the specified office of the Paying Agents, in each case, at the address given at the end of the Base Prospectus.

This Supplement will be published on the website of the Issuer (<http://prospectus.socgen.com>) and on the website of the Luxembourg Stock Exchange (<http://www.luxse.com>).

RESPONSIBILITY

To the best of the knowledge and belief of the Issuer, the information contained in this Supplement is in accordance with the facts and does not omit anything likely to affect the import of such information and, save as disclosed in this Supplement, no other significant new factor, material mistake or inaccuracy relating to information included in the Base Prospectus has arisen or been noted, as the case may be, since the publication of the Base Prospectus.

Accordingly, the Issuer accepts responsibility for the information contained in this Supplement.