



A French corporation with share capital of 1,066,714,367.50 euros
Registered office: 29 boulevard Haussmann - 75009 PARIS
552 120 222 R.C.S. PARIS

THIRD AMENDMENT

TO UNIVERSAL REGISTRATION DOCUMENT

2020

Universal registration document filed with AMF on 12 March 2020 under N° D.20-0122.

First amendment to the Universal Registration Document filed with AMF on 7 May 2020 under N° D.20-0122-A01.

Second amendment to the Universal Registration Document filed with AMF on 5 August 2020 under N° D.20-0122-A02.



This third amendment to the Universal Registration Document has been filed on 7 September 2020 with the AMF under N° D-20-0122-A03, as competent authority under Regulation (EU) 2017/1129, without prior approval pursuant to Article 9 of the said regulation.

The Universal Registration Document may be used for the purposes of an offer to the public of securities or admission of securities to trading on a regulated market if completed by a securities note and, if applicable, a summary and any amendments to the Universal Registration Document. The whole is approved by the AMF in accordance with Regulation (EU) 2017/1129.

SUMMARY

1. CORPORATE GOVERNANCE AND POST CLOSING EVENTS	3
2. RISKS AND CAPITAL ADEQUACY	8
3. PERSON RESPONSIBLE FOR THE THIRD AMENDMENT TO THE UNIVERSAL REGISTRATION DOCUMENT	9
4. CROSS-REFERENCE TABLE	11

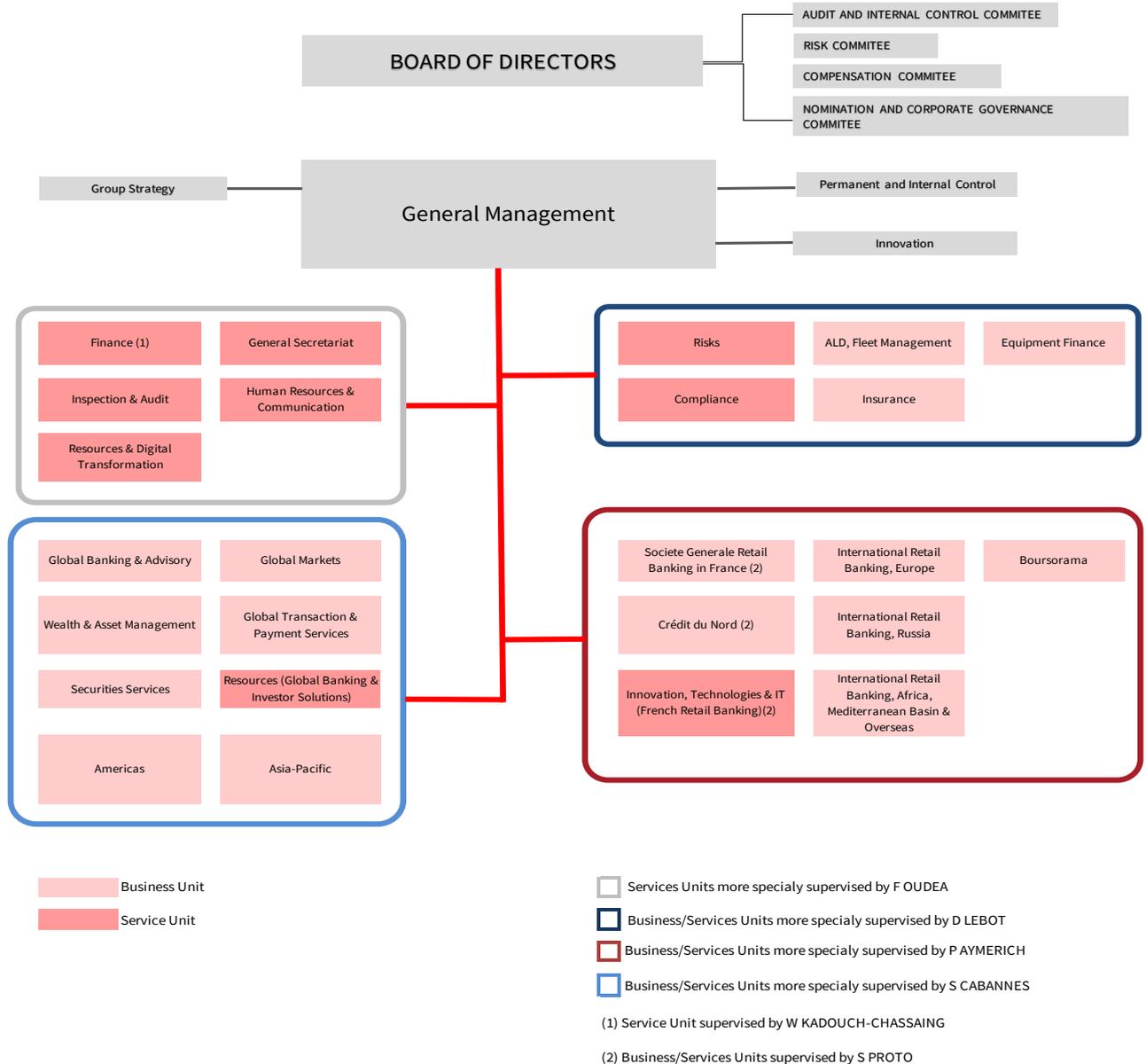
1. CORPORATE GOVERNANCE AND POST CLOSING EVENTS

1.1 Governance

Presentation of the organisation

(At 1st September 2020)

Update of page 70 of the 2020 Universal Registration Document



Organisation of the governance

Update of page 71 of the 2020 Universal Registration Document, « Organisation of the governance » is amended as follows:

On 15 January 2015, the Board of Directors decided that the offices of Chairman and Chief Executive Officer would be separated following the General Meeting of 19 May 2015. At that date, Mr. Lorenzo Bini Smaghi became Chairman of the Board of Directors, and Mr. Frédéric Oudéa remained Chief Executive Officer. On 21 May 2019, the Board of Directors decided to renew the term of office of Mr. Frédéric Oudéa as Chief Executive Officer for a further four-year term, following the renewal of his term of office as Director during the General Meeting on 21 May 2019.

Mr. Lorenzo Bini Smaghi was reappointed as Chairman of the Board of Directors on 23 May 2018.

Mr. Frédéric Oudéa is assisted by three Deputy Chief Executive Officers whose mandate has been renewed, until the expiration of the term of office of Mr. Frédéric Oudéa. One of the Deputy Chief Executing Officer will leave his position at the end of December 2020.

1.2 General Management

Organisation of the General Management

(At 1st September 2020)

Update of page 96 of the 2020 Universal Registration Document

General Management oversees the Company and acts as its representative vis-à-vis third parties. General Management comprises the Chief Executive Officer, Mr. Frédéric Oudéa, who is assisted by three Deputy Chief Executive Officers:

- Mrs. Diony Lebot, in office since 14 May 2018, responsible in particular for supervising the Risks and Compliance functions, the Group's financial services (ALD and SGEF) and insurance activities;
- Mr. Philippe Aymerich, in office since 14 May 2018, responsible in particular for supervising the activities of French Retail Banking and its Innovation, Technologies & Informatics Department and the activities of International Retail Banking;
- Mr. Séverin Cabannes, in office since May 2009, responsible in particular for overseeing the activities of Global Banking and Investor Solutions. He will leave his position at the end of December 2020.

The Chief Executive Officer and the three Deputy Chief Executive Officers are assisted by two Deputy General Managers who are not corporate officers. A third Deputy General Manager will take office in January 2021.

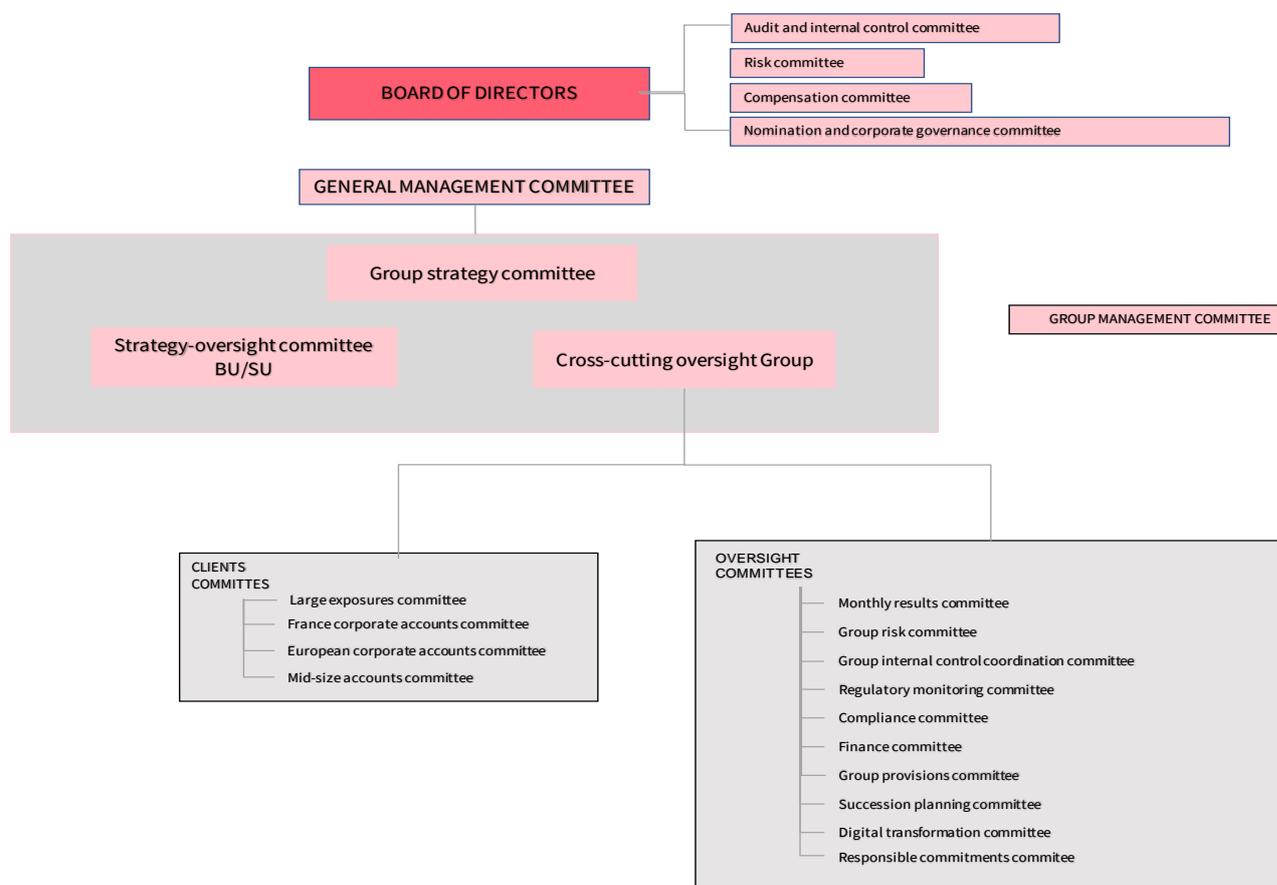
Presentation of the members of General Management

Update of page 98 of the 2020 Universal Registration Document

Information regarding Philippe HEIM is no more relevant as he left his office of Deputy Chief Executive Officer on 4 August 2020.

1.3 Governance bodies

Update of page 99 of the 2020 Universal Registration Document



Group Management Committee

(At 1st September 2020)

Update of page 100 of the 2020 Universal Registration Document

Comprising of 58 people appointed by the Chief Executive Officer and belonging to the Service Units and Business Units, the Group Management Committee meets at least once per quarter.

The Group Management Committee communicates and debates strategy and issues of general interest to the Group.

Nom	Main function within the Societe Generale Group
General Management	
Frédéric OUDÉA	Chief Executive Officer
Diony LEBOT	Deputy Chief Executive Officer
Philippe AYMERICH	Deputy Chief Executive Officer
Séverin CABANNES	Deputy Chief Executive Officer
William KADOUCH-CHASSAING ⁽¹⁾	Deputy General Manager, Head of Finance
Sébastien PROTO ⁽¹⁾	Deputy General Manager, Head of the Societe Generale and Credit du Nord networks and the Innovation, Technology and IT Service Unit
Members of Group Strategy Committee (excluding General Management)	
David ABITBOL ⁽²⁾	Global Head of Societe Generale Securities Services
Tim ALBERTSEN ⁽²⁾	Chief Executive Officer of ALD Automotive

Nom	Main function within the Societe Generale Group
Pascal AUGÉ ⁽²⁾	Head of the Inspection and Audit Division
Cécile BARTENIEFF ⁽²⁾	Chief Operating Officer of Global Banking and Investor Solutions
Gilles BRIATTA ⁽²⁾	Group General Secretary
Bruno DELAS ⁽²⁾	Chief Operating Officer of the French Network
Marie-Christine DUCHOLET ⁽²⁾	Head of Societe Generale Retail Banking in France
Patrick FOLLÉA ⁽²⁾	Head of Societe Generale Private Banking, LYXOR supervisor
Laurent GOUTARD ⁽²⁾	Head of International Retail Banking for Africa, the Mediterranean Basin & Overseas
Jean-François GRÉGOIRE ⁽²⁾	Head of Global Markets
Benoît GRISONI ⁽²⁾	Chief Executive Officer of Boursorama
Caroline GUILLAUMIN ⁽²⁾	Group Head of Human Resources and Group Head of Communication
Édouard-Malo HENRY ⁽²⁾	Group Head of Compliance
Jochen JEHMLICH ⁽²⁾	Head of the Equipment Finance businesses and CEO of GEFA Bank
Slawomir KRUPA ^(2,3)	Chief Executive Officer for Societe Generale Americas
Christophe LEBLANC ⁽²⁾	Group Head of Corporate Resources and Digital Transformation
Alexandre MAYMAT ⁽²⁾	Head of Global Transaction and Payment Services
Françoise MERCADAL-DELASALLES ⁽²⁾	Chief Executive Officer of Credit du Nord
Gaëlle OLIVIER ⁽²⁾	Chief Executive Officer of Societe Generale Asia Pacific
Pierre PALMIERI ⁽²⁾	Head of Global Banking & Advisory
Philippe PERRET ⁽²⁾	Head of the Insurance businesses
Sylvie RÉMOND ⁽²⁾	Group Chief Risk Officer
Giovanni-Luca SOMA ⁽²⁾	Head of International Retail Banking for Europe & Group Country Head for Russia
Members of Group Management Committee	(excluding members of Group Strategy Committee)
Philippe AMESTOY	Director of the French Network
Hervé AUDREN de Kerdrel	Deputy Group Head of Compliance
François BLOCH	Chief Executive Officer of BRD
Claire CALMEJANE	Group Chief Innovation Officer
Antoine CREUX	Chief Security Officer
Geoffroy DALLEMAGNE	Global Head of Permanent Control and Internal Control Coordination
Thierry D'ARGENT	Deputy Head of Global Banking and Advisory
Odile de SAIVRE	Deputy Chief Officer of Societe Generale Equipment Finance
Claire DUMAS	Deputy Chief Financial Officer
Carlos GONCALVES	Head of Global Technology Services
Donato GONZALEZ-SANCHEZ	Head of Corporate & Investment Banking, Private Banking, Asset Management, Securities Services and Group Country Head for Spain and Portugal
Éric GROVEN	Head of the Real Estate Division of Retail Banking activities in France
Alvaro HUETE	Deputy Head of Global Banking and Advisory
Arnaud JACQUEMIN	Group Country Head for Luxembourg and CEO of Societe Generale Luxembourg
Jan JUCHELKA	Chairman of the Board and CEO of Komerční Banka and Group Country Head for the Czech Republic and Slovakia
Jean-Louis KLEIN	Deputy Chief Executive Officer of Crédit du Nord
Véronique LOCTIN	Head of Corporate Accounts for Societe Generale Retail Banking in France
Xavier LOFFICIAL	Deputy Chief Financial Officer of the Group
Michala MARCUSSEN	Group Chief Economist and Head of Economic and Sectorial Research
Anne MARION-BOUCHACOURT	Group Country Head for Switzerland et Chief Executive Officer of SG Zurich
Laetitia MAUREL	Group Deputy Head of Communication
Jean-François MAZAUD	Head of Group transformation
Ilya POLYAKOV	Chief Executive Officer and Chairman of Rosbank's Management Board
Sylvie PRÉA	Director of Corporate Social Responsibility
Sadia RICKE	Deputy Group Chief Risk Officer
John SAFFRETT	Deputy Chief Executive Officer of ALD Automotive
Grégoire SIMON-BARBOUX	Deputy Group Chief Risk Officer
Mathieu VEDRENNE	Head of Societe Generale Private Banking France
Guido ZOELLER	Group Country Head for Germany and Head of Societe Generale Corporate & Investment Banking activities in Germany

(1) Deputy General Managers are not corporate officers.

(2) Manager of Business Unit or Service Unit.

(3) Deputy General Manager in charge of Global Banking and Investor Solutions as of January 1st 2021.

1.4 Remuneration of Group senior management

Information made available online under the AFEP-MEDEF Code on September 1st 2020: change within the General Management - Decision of the Board of Directors

At its meeting on 3rd August 2020, the Board of Directors, upon proposal of the Nomination and Corporate Governance Committee and Compensation Committee examined the consequences to be drawn from the end of term of office as Deputy Chief Executive Officer of Ph. Heim following the decision to reorganize the General Management.

The Board of Directors, taking note notably of the published results of the first half of the year of the Group, in accordance with the recommendations of the European Central Bank, considered that the conditions for the payment of a severance pay under the term of office were not met.

The Board of Directors also decided, within the 15-day period provided for by the “non-compete clause” commitment, that, taking into account the specific project outlined by Ph. Heim in the request he made after the end of his term of office, this clause would be lifted. The Board of Directors found that such a request was not prejudicial to the fundamental interests of the bank.

As part of its remuneration, the fixed remuneration was interrupted on the evening of August 3, 2020; since that date, the previous employment contract of Ph. Heim, which had been suspended for the duration of the term of office, has resumed effect.

Ph. Heim will not be awarded any annual variable remuneration or LTI for 2020. For 2019, only the vested part of the annual variable remuneration will be due. For 2018, the deferred variable will be paid in full, according to the terms and conditions and subject to compliance with the conditions fixed, however being reminded that, in accordance with the policy approved by the General Meeting, the condition of presence is no longer applicable in so far as an end of term of office occurred in 2019 making, from this point of view, the award final.

With regard to LTIs for 2018 and 2019, it is recalled that they are subject to a presence condition.

The Board of Directors took note of the application of the “pension” agreements. It is recalled that the supplementary pension allowance scheme is conditioned by the completion of the career within Societe Generale. As for the additional defined contribution scheme, which has been in place since 1 January 2019, the 2019 contribution indicated on page 126 of the Universal Registration Document is definitively acquired. In the absence of a variable for 2020, no contribution will be made for this fiscal year.

The Board of Directors ensured that these decisions complied with the Afep-Medef code.

These elements will be submitted to the General Meeting of Shareholders in 2021.

1.5 Post-closing events

Since the end of the last financial period, other than those described in the amendment to the universal registration document filed with the AMF on May 7th, 2020 under n° D-20-0122-A01 and other than described in the amendment to the universal registration document filed with the AMF on August 5th, 2020 under n° D-20-0122-A02, no significant change in the financial performance of the group occurred.

2. RISKS AND CAPITAL ADEQUACY

2.1 Provisioning of doubtful loans

Correction of the table of page 65 of the second amendment to 2020 Universal Registration Document

Loans breakdown* by stage

En EURbn	30/06/2020	31/12/2019
Stage 1 book outstanding	483.8	497.2
Stage 2 book outstanding	44.4	30.9
Doubtful loans (stage 3)	17.7	16.2
Total	545.9	544.3

* Customer loans and advances, deposits at banks and loans due from banks, leasing and lease assets, excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits, in accordance with the EBA/ITS/2019/02 Implementing Technical Standards amending Commission Implementing Regulation (EU) No 680/2014 with regard to the reporting of financial information (FINREP).

3. PERSON RESPONSIBLE FOR THE THIRD AMENDMENT TO THE UNIVERSAL REGISTRATION DOCUMENT

3.1 Person responsible for the third amendment to the Universal Registration Document

M. Frédéric OUDÉA

Chief Executive Officer of Societe Generale

3.2 Statement of the person responsible

I hereby certify, after taking all reasonable measures for this purpose, that the information contained in this amendment to the Universal Registration Document is, to the best of my knowledge, in accordance with the facts and contains no omission likely to affect its meaning.

Paris, on 7 September 2020

M. Frédéric OUDÉA

Chief Executive Officer of Societe Generale

3.3 Persons responsible for the audit of the accounts

STATUTORY AUDITORS

Name: Company Ernst & Young et Autres
represented by Mr. Micha Missakian

Address: 1/2, place des Saisons
92400 Courbevoie – Paris-La Défense
(France)

Date of appointment: 22nd May 2012

Date of renewal: 23rd May 2018

Duration of current term of office: six financial years

End of current term of office: at the close of the Ordinary General Meeting called to approve the accounts for the year ended 31st December 2023

Name: Company Deloitte & Associés
represented by Mr. Jean-Marc Mickeler

Address: 6, place de la Pyramide
92908 Paris-La Défense Cedex
(France)

Date of first appointment: 18th April 2003

Date of latest renewal: 23rd May 2018

Duration of current term of office: six financial years

End of current term of office: at the close of the Ordinary General Meeting called to approve the accounts for the year ended 31st December 2023

The companies Ernst & Young et Autres and Deloitte & Associés are registered as Statutory Auditors with the *Compagnie régionale des Commissaires aux comptes de Versailles*.

3.4 Declaration of the issuer related to the amendment

This third amendment to the Universal Registration Document has been filed on 7 September 2020 with the AMF under N° D-20-0122-A03, as competent authority under Regulation (EU) 2017/1129, without prior approval pursuant to Article 9 of the said regulation.

The Universal Registration Document may be used for the purposes of an offer to the public of securities or admission of securities to trading on a regulated market if completed by a securities note and, if applicable, a summary and any amendments to the Universal Registration Document. The whole is approved by the AMF in accordance with Regulation (EU) 2017/1129.

4. CROSS-REFERENCE TABLE

4.1 Cross-reference table of the amendment

This cross-reference table contains the headings provided for in Annex 1 (as referred to in Annex 2) of the Commission Delegated Regulation (EU) 2019/980 supplementing Regulation (EU) 2017/1129 of the European Parliament and of the Council and repealing Commission Regulation (EC) No 809/2004, and refers to the pages of this amendment to the Universal Registration Document where the information relating to each of these headings is mentioned.

Headings	Page numbers of the Universal Registration Document	1 st Amendment	2 nd Amendment	3 rd Amendment
1. PERSONS RESPONSIBLE				
1.1. Name and function of the persons responsible	568	52	179	9
1.2. Declaration by the persons responsible	568	52	179	9
1.3. Statement or report attributed to a person as an expert	NA	NA	NA	NA
1.4. Information sourced from a third party	NA	NA	NA	NA
1.5. Competent authority approval	1	1	180	10
2. STATUTORY AUDITORS				
2.1. Names and addresses of the auditors	568	53	180	10
2.2. Resignation, removal or non-reappointment of the auditors	NA	NA	NA	NA
3. RISK FACTORS	148-156	29-30	45-59	8
4. INFORMATION ABOUT THE ISSUER				
4.1. Legal and commercial name of the issuer	550	NA	1 ; 169	1
4.2. Place of registration, registration number and legal entity identifier (LEI) of the issuer	550	NA	NA	NA
4.3. Date of incorporation and the length of life of the issuer	550	NA	169	NA
4.4. Domicile and legal form of the issuer, applicable legislation, country of incorporation, address and telephone number of its registered office and website	550	NA	1 ; 169	1
5. BUSINESS OVERVIEW				
5.1. Principal activities	8-10 ; 49-55	NA	5-30	NA
5.2. Principal markets	8-15 ; 18-28 ; 30-31 ; 423-426	6-26	5-30 ; 52 ; 89	NA
5.3. Important events in the development of the business	6-7 ; 18-28	6-28	5-30 ; 32-36	NA
5.4. Strategy and objectives	12-17	3-4	5 ; 19 ; 30 ; 48-49 ; 51	NA
5.5. Extent to which the issuer is dependent on patents or licences, industrial, commercial or financial contracts or new manufacturing processes	NA	NA	NA	NA
5.6. Basis for any statements made by the issuer regarding its competitive position	30-48	6-28	5-30 ; 51	NA
5.7. Investments	4 ; 256-308 ; 333-337	NA	41-43	NA
6. ORGANISATIONAL STRUCTURE				
6.1. Brief description of the Group	8-10 ; 30-31	NA	30-31	NA
6.2. List of the significant subsidiaries	34-48 ; 437-464	NA	31 ; 37-38 ; 64 ; 93	NA
7. OPERATING AND FINANCIAL REVIEW				
7.1. Financial condition	16-17 ; 32-48 ; 56-62	3-28	3-30 ; 37-40	NA
7.2. Operating results	32-48	6-26	5-30	NA
8. CAPITAL RESOURCES				

Headings	Page numbers of the Universal Registration Document	1 st Amendment	2 nd Amendment	3 rd Amendment
8.1. Information concerning the issuer's capital resources	310-314 ; 417-419 ; 513-515	9 ; 20 ; 23 ; 24 ; 25 ; 27 ; 32	80 ; 141-142 ; 167-168	NA
8.2. Sources and amounts of the issuer's cash flows	315	NA	81 ; 94-98	NA
8.3. Information on the borrowing requirements and funding structure of the issuer	59-67	6 ; 9 ; 17 ; 27 ; 28	39-40	NA
8.4. Information regarding any restrictions on the use of capital resources that have materially affected, or could materially affect the issuer's operations	551	NA	NA	NA
8.5. Information regarding the anticipated sources of funds needed to fulfil commitments referred to in item 5.7.2	59-67 ; 64	NA	39-40	NA
9. REGULATORY ENVIRONMENT	16-17 ; 32-48 ; 172-173	3-4 ; 29-30	3-30 ; 49-51	NA
10. TREND INFORMATION				
10.1. Most significant recent trends in production, sales and inventory, and costs and selling prices since the end of the last financial year Any significant change in the financial performance of the Group or provide an appropriate negative statement.	16-17 ; 64	3-28	5-30	7
10.2. Trends, uncertainties, demands, commitments or events that are reasonably likely to have a material effect on the issuer's prospects for at least the current financial year	16-17	3-4	3-4	NA
11. PROFIT FORECASTS OR ESTIMATES	NA	NA	NA	NA
12. ADMINISTRATIVE, MANAGEMENT AND SUPERVISORY BODIES AND GENERAL MANAGEMENT				
12.1. Board of Directors and General Management	70-101 ; 142	NA	71-74	3-7
12.2. Administrative, management and supervisory bodies and General Management conflicts of interests	142	NA	72	NA
13. REMUNERATION AND BENEFITS				
13.1. Amount of remuneration paid and benefits in kind	102-138	NA	NA	7
13.2. Total amounts set aside or accrued by the issuer or its subsidiaries to provide for pension, retirement or similar benefits	406	NA	NA	7
14. BOARD AND GENERAL MANAGEMENT PRACTICES				
14.1. Date of expiration of the current term of office	73 ; 78-85 ; 96-98	NA	72	NA
14.2. Members of the administrative bodies' service contracts with the issuer	NA	NA	NA	NA
14.3. Information about the issuer's audit committee and remuneration committee	90-95	38-51	72	NA
14.4. Statement as to whether or not the issuer complies with the corporate governance regime	71	38	NA	NA
14.5. Potential material impacts on the corporate governance, including future changes in the board and committees composition	NA	NA	71-74 ; 168	NA
15. EMPLOYEES				
15.1. Number of employees	261	NA	30 ; 56	NA
15.2. Shareholdings and stock options of company officers	78-85 ; 96-98 ; 102-138	NA	136-137	NA
15.3. Description of any arrangements for involving the employees in the capital of the issuer	405-406 ; 412 ; 509 ; 545	37	135-137 ; 168	NA
16. MAJOR SHAREHOLDERS				
16.1. Shareholders holding more than 5% of capital or voting rights	545-546	NA	167-168	NA
16.2. Different voting rights held by the major shareholders	545-546 ; 551	NA	167-168	NA
16.3. Control of the issuer	545-546 ; 549	NA	NA	NA
16.4. Arrangements, known to the issuer, the operation of which may at a subsequent date result in a change in control of the issuer	NA	NA	NA	NA
17. RELATED PARTY TRANSACTIONS	143 ; 406 ; 522 - 532	NA	NA	NA

Headings	Page numbers of the Universal Registration Document	1 st Amendment	2 nd Amendment	3 rd Amendment
18. FINANCIAL INFORMATION CONCERNING THE ISSUER'S ASSETS AND LIABILITIES, FINANCIAL POSITION AND PROFITS AND LOSSES				
18.1. Historical financial information	135 ; 147 ; 157-163 ; 172-173 ; 181 ; 183-186 ; 199-211 ; 214 - 219 ; 231-236 ; 310-468 ; 474- 535	5-28	5-30	NA
18.2. Interim and other financial information	NA	5-28	5-30 ; 75-166	NA
18.3. Auditing of historical annual financial information	469-473 ; 536-540	NA	NA	NA
18.4. Pro forma financial information	NA	NA	NA	NA
18.5. Dividend policy	15 ; 543-544	5-6 ; 9 ; 30	47 ; 61 ; 143	NA
18.6. Legal and arbitration proceedings	247 ; 466-468 ; 533-535	35-37	54 ; 55 ; 70 ; 149 ; 150-155	NA
18.7. Significant change in the issuer's financial position	63-64	3-28	3-44	7
19. ADDITIONAL INFORMATION				
19.1. Share capital	140-141 ; 545-551	NA	1 ; 167-168	1
19.2. Memorandum and Articles of Association	552 - 556	NA	169-178	NA
20. MATERIAL CONTRACTS	64	NA	43	NA
21. DOCUMENTS AVAILABLE	551	NA	NA	NA