

**FOURTH SUPPLEMENT DATED 13 APRIL 2012  
TO THE BASE PROSPECTUS DATED 29 APRIL 2011**

**SOCIÉTÉ GÉNÉRALE SFH**

**€25,000,000,000**

**Euro Medium Term Note Programme  
for the issue of obligations de financement de l'habitat**

This fourth supplement (the *Fourth Supplement*) is supplemental to, and should be read in conjunction with, the base prospectus dated 29 April 2011 (the *Base Prospectus*), the first supplement dated 3 November 2011 (the *First Supplement*), the second supplement dated 24 November 2011 (the *Second Supplement*) and the third supplement dated 16 February 2012 (the *Third Supplement*) prepared by Société Générale SFH (the *Issuer*) with respect to its €25,000,000,000 Euro Medium Term Note Programme (the *Programme*) and which were respectively granted visa n°11-136 on 29 April 2011, visa n° 11-503 on 3 November 2011, visa n°11-544 on 24 November 2011 and visa n°12-073 on 16 February 2012.

The Issuer has prepared this Fourth Supplement pursuant to article 16.1 of the Directive 2003/71/EC of 4 November 2003 on the prospectus to be published when securities are offered to the public or admitted to trading, as amended pursuant to Directive 2010/73/EC of 24 November 2010 (the *Prospectus Directive*) and article 212-25 of the *Règlement Général* (the *AMF General Regulations*) of the *Autorité des marchés financiers* (the *AMF*) for the purposes of incorporating by reference the audited annual financial statements of the Issuer.

The Base Prospectus, as supplemented pursuant to this Fourth Supplement, constitutes a base prospectus for the purpose of the Prospectus Directive.

Terms defined in the Base Prospectus have the same meaning when used in this Fourth Supplement.

Application has been made to the AMF in France for approval of this Fourth Supplement, in its capacity as competent authority pursuant to article 212-2 of the AMF General Regulations.

Save as disclosed in this Fourth Supplement, no other significant new factor, material mistake or inaccuracy relating to the information included in the Base Prospectus has arisen or been noted, as the case may be, since the publication of the Base Prospectus. To the extent that there is any inconsistency between (a) any statement in this Fourth Supplement and (b) any other statement in, or incorporated by reference in, the Base Prospectus, the statements in (a) above will prevail.

To the extent applicable, and provided that the conditions of article 212-25, I of the AMF General Regulations are fulfilled, investors who have already agreed to purchase or subscribe for Notes to be issued under the Programme before this Fourth Supplement is published, have the right, according to Article 212-25 II of the *Règlement Général* of the AMF, to withdraw their acceptances within a time limit of minimum two working days after the publication of this Fourth Supplement.

This Fourth Supplement will be published on the websites of (a) the AMF ([www.amf-france.org](http://www.amf-france.org)), (b) the Issuer ([prospectus.socgen.com](http://prospectus.socgen.com)). For so long as any Notes may be issued pursuant to the Base Prospectus, copies of this Fourth Supplement will also, when published, be available free of charge during normal business hours on any weekday (Saturdays, Sundays and public holidays excepted), at the registered office of the Issuer and at the specified office of the Paying Agent(s).

This Fourth Supplement is governed by French law.



*In accordance with articles L. 412-1 and L. 621-8 of the French Monetary and Financial Code and with the AMF General Regulations, in particular articles 212-31 to 212-33, the AMF has granted to this Fourth Supplement visa n°12-167 on 13 April 2012. This Fourth Supplement was prepared by the Issuer and its signatories assume responsibility for it.*

*The visa, in accordance with article L. 621-8-1-I of the French Monetary and Financial Code, has been granted by the AMF after the AMF has examined of whether the document is complete and understandable, and the information it contains is consistent. It does not imply that the AMF has approved the interest of the operation, nor that the AMF has verified the accounting and financial data set out herein.*

*In accordance with article 212-32 of the AMF General Regulations, any issuance or admission to trading of Notes on the basis of this Base Prospectus will be subject to prior publication of the final terms and conditions of the Notes to be issued.*

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## 1. DOCUMENTS INCORPORATED BY REFERENCE

*The section "Documents incorporated by reference", on page 7, is cancelled and replaced as follows:*

This Base Prospectus shall be read and construed in conjunction with the following documents which have been previously or simultaneously published and filed with the AMF and which are incorporated in, and shall be deemed to form part of, this Base Prospectus:

- the “*SG SFH (Anciennement Société Générale FHF – SG FHF) – Rapport des commissaires aux comptes sur les comptes annuels – Exercice clos le 31 décembre 2011*” (the “**2011 Auditors’ Report**”) and the “*Société Générale SFH – Comptes annuels 31/12/2011*” (the “**2011 Annual Accounts**”) (both in the French language) (together, the “**2011 Financial Statements**”);
- the “*Société Générale FHF - SG FHF (Anciennement Virix) – Exercice clos le 31 décembre 2010 – Rapport des commissaires aux comptes sur les comptes annuels*” (the “**2010 Auditors’ Report**”) and the “*Société Générale FHF – Comptes annuels 31/12/2010*” (the “**2010 Annual Accounts**”) (both in the French language) (together, the “**2010 Financial Statements**”) ; and
- the FCT Base Prospectus (as updated on 20 April 2011 and which was granted by the AMF a visa n° 11-04 on 20 April 2011).

Any document incorporated by reference in this Base Prospectus may be obtained, without charge upon request, at the principal office of the Issuer and the Paying Agent(s) set out at the end of this Base Prospectus during normal business hours so long as any of the Notes are outstanding. Such document will be published on the websites of (a) the AMF ([www.amf-france.org](http://www.amf-france.org)), (b) the Issuer ([www.investisseur.socgen.com](http://www.investisseur.socgen.com)).

The information incorporated by reference in this Base Prospectus shall be read in connection with the cross reference list below. Any information not listed in the cross reference list but included in the document incorporated by reference is given for information purposes only.

## CROSS-REFERENCE LIST

Information incorporated by reference	Reference
<b>Historical financial information concerning the assets and liabilities of the Issuer, its financial position and its profits and losses</b>	
<i>2011 Financial statements</i>	
- <b>Balance sheet</b>	Sections entitled “ <i>Bilan Actif</i> ” and “ <i>Bilan Passif</i> ” of the 2011 Annual Accounts
- <b>Profit and loss account</b>	Sections entitled “ <i>Compte de résultat (partie 1)</i> ” and “ <i>Compte de résultat (partie 2)</i> ” of the 2011 Annual Accounts
- <b>Off Balance sheet</b>	Section entitled “ <i>Hors-bilan</i> ” of the 2011 Annual Accounts
- <b>Notes relating to the above</b>	Section entitled “ <i>Annexe</i> ” of the 2011 Annual Accounts
- <b>Auditor’s report relating to the above</b>	2011 Auditors’ Report
<i>2010 Financial Statements</i>	
- <b>Balance sheet</b>	Section entitled “ <i>Bilan</i> ” of the 2010 Annual Accounts
- <b>Profit and loss account</b>	Section entitled “ <i>Compte de résultat</i> ” of the 2010 Annual Accounts
- <b>Off Balance sheet</b>	Section entitled “ <i>Hors-bilan</i> ” of the 2010 Annual Accounts
- <b>Notes relating to the above</b>	Section entitled “ <i>Annexes</i> ” of the 2010 Annual Accounts
- <b>Auditor's report relating to the above</b>	2010 Auditors' Report

**3. PERSON RESPONSIBLE FOR THE INFORMATION GIVEN IN THIS FOURTH SUPPLEMENT**

**In the name of the Issuer**

After having taken all reasonable measures in this regard, I hereby certify that the information contained or incorporated by reference in this Fourth Supplement is, to the best of my knowledge, in accordance with the facts and contains no omission likely to affect its import.

Paris, 13 April 2012

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Duly represented by Vincent Robillard  
in its capacity as Deputy Chief Executive Officer (*Directeur général délégué*) of the Issuer