

MIFID II product governance / Retail investors, professional investors and ECPs – Solely for the purposes of the manufacturer's product approval process, the target market assessment in respect of the Notes, taking into account the five (5) categories referred to in item 19 of the Guidelines published by European Securities and Markets Authority ("ESMA") on 3 August 2023, has led to the conclusion that: (i) the target market for the Notes is eligible counterparties, professional clients and retail clients, each as defined in Directive 2014/65/EU (as amended, **MiFID II**) MiFID II; (ii) all channels for distribution to eligible counterparties and professional clients are appropriate; and (iii) the determination of the appropriate channels for distribution of the Notes to retail clients has been made and is available on the website <https://regulatory.sgmarkets.com/#/mifid2/emt>, subject to the distributor's suitability and appropriateness obligations under MiFID II, as applicable. Any person subsequently offering, selling or recommending the Notes (a **distributor**) should take into consideration the manufacturer's target market assessment; however, a distributor subject to MiFID II is responsible for undertaking its own target market assessment in respect of the Notes (by either adopting or refining the manufacturer's target market assessment) and determining appropriate distribution channels, subject to the distributor's suitability and appropriateness obligations under MiFID II, as applicable.

UK MiFIR product governance / Professional investors and ECPs only target market – Solely for the purposes of each manufacturer's product approval process, the target market assessment in respect of the Notes, taking into account the five (5) categories referred to in item 18 of the Guidelines published by the European Securities and Markets Authority ("ESMA") on 5 February 2018 (in accordance with the FCA's policy statement entitled "Brexit: our approach to EU non-legislative materials"), has led to the conclusion that: (i) the target market for the Notes is only eligible counterparties, as defined in the FCA Handbook Conduct of Business Sourcebook (COBS), and professional clients, as defined in Regulation (EU) No 600/2014 as it forms part of domestic law by virtue of the European Union (Withdrawal) Act 2018 (**UK MiFIR**); and (ii) all channels for distribution of the Notes to eligible counterparties and professional clients are appropriate. Any person subsequently offering, selling or recommending the Notes (a **distributor**) should take into consideration the manufacturer's target market assessment; however, a distributor subject to the FCA Handbook Product Intervention and Product Governance Sourcebook (the **UK MiFIR Product Governance Rules**) is responsible for undertaking its own target market assessment in respect of the Notes (by either adopting or refining the manufacturer's target market assessment) and determining appropriate distribution channels.

Dated 19/09/2024

PROHIBITION OF SALES TO UK RETAIL INVESTORS - The Notes are not intended to be offered, sold or otherwise made available to and should not be offered, sold or otherwise made available to any retail investor in the United Kingdom (UK). For these purposes, a retail investor means a person who is one (or more) of: (i) a retail client, as defined in point (8) of Article 2 of Regulation (EU) No 2017/565 as it forms part of UK domestic law by virtue of the European Union (Withdrawal) Act 2018 (EUWA); or (ii) a customer within the meaning of the provisions of the Financial Services and Markets Act 2000, as amended (the FSMA) and any rules or regulations made under the FSMA to implement Directive (EU) 2016/97, where that customer would not qualify as a professional client, as defined in point (8) of Article 2(1) of Regulation (EU) No 600/2014 as it forms part of UK domestic law by virtue of the EUWA; or (iii) not a qualified investor as defined in Article 2 of Regulation (EU) 2017/1129 as it forms part of UK domestic law by virtue of the EUWA. Consequently, no key information document required by Regulation (EU) No 1286/2014 as it forms part of UK domestic law by virtue of the EUWA (the UK PRIIPs Regulation) for offering or selling the Notes or otherwise making them available to retail investors in the UK has been prepared and therefore offering or selling the Notes or otherwise making them available to any retail investor in the UK may be unlawful under the UK PRIIPs Regulation.

SG Issuer

Legal entity identifier (LEI) : 549300QNMDVBVTHX8H127

Issue of up to EUR 10 000 000 Notes due 10/01/2030 Unconditionally and irrevocably guaranteed by Société Générale under the Debt Instruments Issuance Programme

PART A – CONTRACTUAL TERMS

Terms used herein shall be deemed to be defined as such for the purposes of the Conditions set forth under the heading "*General Terms and Conditions of the English Law Notes*" in the Base Prospectus dated 31 May 2024, which constitutes a base prospectus for the purposes of Regulation (EU) 2017/1129 (the **Prospectus Regulation**). This document constitutes the Final Terms of the Notes described herein for the purposes of Article 8(4) of the Prospectus Regulation and must be read in conjunction with the Base Prospectus and any supplement published prior to the Issue Date (as defined below) (the **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 "*General Terms and Conditions of the English Law Notes*", such change 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 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 these Final Terms, 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, persons that are not Permitted Transferees. A summary of the issue of the Notes is annexed to these Final Terms. 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, the specified offices of the Paying Agents and, in the case of Notes admitted to trading on the Regulated Market or on Euro MTF of the Luxembourg Stock Exchange, on the website of the Luxembourg Stock Exchange (www.luxse.com) and in the case of Non-Exempt Offers; on the website of the Issuer (<http://prospectus.socgen.com>).

1. (i) **Series Number:** 284606EN/24.10
- (ii) **Tranche Number:** 1
- (iii) **Date on which the Notes become fungible:** Not Applicable
2. **Specified Currency:** EUR
3. **Aggregate Nominal Amount:**
 - (i) - **Tranche:** up to EUR 10 000 000
 - (ii) - **Series:** up to EUR 10 000 000
4. **Issue Price:** 100 % of the Aggregate Nominal Amount
5. **Specified Denomination(s):** EUR 10 000
6. (i) **Issue Date:** 25/10/2024
(DD/MM/YYYY)
- (ii) **Interest Commencement Date:** Issue Date
7. **Maturity Date:** 10/01/2030
(DD/MM/YYYY)

(such date being the Scheduled Maturity Date), subject to the provisions of paragraph 24(iv) "Credit Linked Notes Provisions" and the Additional Terms and Conditions for Credit Linked Notes.
8. **Governing law:** English law
9. (i) **Status of the Notes:** Unsecured
- (ii) **Date of corporate authorisation obtained for the issuance of Notes:** Not Applicable
- (iii) **Type of Structured Notes:** Credit Linked Notes

The provisions of the following Additional Terms and Conditions apply:
Additional Terms and Conditions for Credit Linked Notes
- (iv) **Reference of the Product:** 3.10.1 applicable, as described in the Additional Terms and Conditions relating to Formulae.
10. **Interest Basis:** See section "PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE" below.
11. **Redemption/Payment Basis:** See section "PROVISIONS RELATING TO REDEMPTION" below.
12. **Issuer's/Noteholders' redemption option:** See section "PROVISIONS RELATING TO REDEMPTION" below.

PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE

13. **Fixed Rate Note Provisions:** Applicable as per Condition 4.1 of the *General Terms and Conditions*, subject to the provisions of paragraph 24(iv) "Credit Linked Notes Provisions" and the Additional Terms and Conditions for Credit Linked Notes.
- (i) **Rate(s) of Interest:** A percentage (indicatively 6% subject to a minimum of 5%) to be published by the Issuer on <http://prospectus.socgen.com> on the Issue Date.
- (ii) **Specified Period(s) / Interest Payment Date(s):(DD/MM/YYYY)** means the 10 January , 10 April , 10 July and 10 October in each year from and including the 10 April 2025 to and including the Scheduled Maturity Date.
- (iii) **Business Day Convention:** Following Business Day Convention (unadjusted)
- (iv) **Fixed Coupon Amount :** Unless previously redeemed, on the Interest Payment Date, the Issuer shall pay to the Noteholders, for each Note, an amount determined by the Calculation Agent as follows:
Rate of Interest x Relevant Proportion of the Interest Calculation Amount x Day Count Fraction
- (v) **Day Count Fraction:** 30/360 convention
- (vi) **Broken Amount (s):** In case of a long or short Interest Period (with regard to paragraph 13(ii) "Specified Period(s)/Interest Payment Date(s)" above), the amount of Interest will be calculated in accordance with the formula specified in paragraph 13(iv) "Fixed Coupon Amount" above.
- (vii) **Determination Date(s):** Not Applicable
14. **Floating Rate Note Provisions:** Not Applicable
15. **Structured Interest Note Provisions:** Not Applicable
16. **Zero Coupon Note Provisions:** Not Applicable

PROVISIONS RELATING TO REDEMPTION

17. **Redemption at the option of the Issuer:** Not Applicable
18. **Redemption at the option of the Noteholders:** Not Applicable
19. **Automatic Early Redemption:** Not Applicable
20. **Final Redemption Amount :** Unless previously redeemed, the Issuer shall redeem the Notes on the Scheduled Maturity Date, in accordance with the following provisions in respect of each Note:
Final Redemption Amount = Specified Denomination x 100%

Provided that if one or more Credit Event Determination Date(s) occur(s) (as such term is defined in the Additional Terms and Conditions for Credit Linked Notes), the Issuer will, on the Maturity Date, redeem each Note at the Cash Redemption Amount, subject to provisions of the Additional Terms and Conditions for Credit Linked Notes.

Cash Redemption Amount means, an amount, subject to a minimum of zero, equal for each Note to (i) the Relevant Proportion of the difference between the Aggregate Nominal Amount and the Aggregate Loss Amount minus (ii) the aggregate of the Unwind

- Costs calculated in respect of all Credit Event Determination Dates, as at the Maturity Date.
21. **Physical Delivery Provisions:** Not Applicable
22. **Trigger redemption at the option of the Issuer:** Not Applicable
23. **Redemption for Tax Event, Special Tax Event, Regulatory Event, Force Majeure Event or Event of Default:** Early Redemption or Monetisation until the Maturity Date
Early Redemption Amount : Market Value

PROVISIONS APPLICABLE TO THE UNDERLYING(S) IF ANY

24. (i) **Underlying(s):** As provided in paragraph "Credit Linked Notes Provisions"
- (ii) **Information relating to the past and future performances of the Underlying(s) and volatility:** Not Applicable
- (iii) **Provisions relating, amongst others, to the Market Disruption Event(s) and/or Extraordinary Event(s) and/or any additional disruption event(s) as described in the relevant Additional Terms and Conditions:** The provisions of the following Additional Terms and Conditions apply :
Additional Terms and Conditions for Credit Linked Notes
- (iv) **Credit Linked Notes Provisions:** Applicable, subject to the provisions of the Additional Terms and Conditions for Credit Linked Notes.
- (a) **Type of Credit Linked Notes:** Tranche Notes
- (b) **Terms relating to Settlement:**
- (A.) **Settlement Type:** European Settlement
- (B.) **Settlement Method:** Cash Settlement, as per Condition 1.1.3 of the Additional Terms and Conditions for Credit Linked Notes
- (C.) **Final Value:** Fixed Recovery: 0 per cent
- (D.) **Unwind Costs:** Not Applicable : the Unwind Costs in respect of each Note will be equal to zero
- (c) **Provisions relating to Basket Notes:** Applicable
- (A.) **Relevant Proportion:** As per Condition 2 of the Additional Terms and Conditions for Credit Linked Notes
- (B.) **Aggregate Loss Amount:** As per Condition 2 of the Additional Terms and Conditions for Credit Linked Notes, means at any time for a Tranche Note, the lowest of (i) the Tranche Notional Amount; and (ii) the highest of (x) zero and (y) the difference between (xx) the aggregate of the Loss Amount for all Reference Entities in respect of which a Credit Event Determination Date has occurred and (xy) the Tranche Subordination Amount.
- (C.) **Loss Amount:** In relation to each Reference Entity in respect of which a Credit Event Determination Date has occurred, an amount equal to the product of:
- (i) the Reference Entity Notional Amount and

- (ii) the difference between the Reference Price and the Final Value, subject to a minimum of zero.
- (D.) Reference Entity Notional Amount:** For each Reference Entity comprised in the Reference Portfolio: the amount equal to the product of the Reference Entity Weighting and the Reference Portfolio Notional Amount
- (E.) Tranche Notes:** Applicable
- (1.) Tranche Subordination Amount:** The Reference Portfolio Notional Amount multiplied by the Attachment Point
- (2.) Tranche Notional Amount:** The Aggregate Nominal Amount
- (3.) N-to-M-to-Default:** Not Applicable
- (4.) Attachment Point:** 16%
- (5.) Detachment Point :** 32%
- (F.) Reference Portfolio Notional Amount:** An amount equal to the Aggregate Nominal Amount divided by the difference between the Detachment Point and the Attachment Point.
- (G.) Reference Price:** For each Reference Entity comprised in the Reference Portfolio: the percentage specified as such in "Annex for Credit Linked Notes" hereto or, if not specified, 100%.
- (H.) Reference Entity Weighting:** For each Reference Entity comprised in the Reference Portfolio: the proportion specified as such in "Annex for Credit Linked Notes" hereto which will be adjusted in accordance with the provisions of the Additional Terms and Conditions for Credit Linked Notes.
- (I.) Interest Recovery:** Fixed Interest Recovery with an Interest Recovery Rate of 0 per cent.
- (d) Transaction Type:** For each Reference Entity comprised in the Reference Portfolio, as specified in "Annex for Credit Linked Notes" hereto
- (e) Selected Obligation(s):** Not Applicable
- (f) Accrual of Interest upon Credit Event:** No Accrued Interest upon Credit Event
- (g) Observed Interest:** Not Applicable
- (h) First Credit Event Occurrence Date : (DD/MM/YYYY)** 25/07/2024
- (i) Scheduled Last Credit Event Occurrence Date :** 20/12/2029
- (j) Reference Entity(ies):** The Reference Entities comprised in the Reference Portfolio as described in "Annex for Credit Linked Notes" hereto (or any Successor thereto)
- (k) Multiple Successor(s):** Not relevant. The provisions of Condition 1.4 of the Additional Terms and Conditions for Credit Linked Notes do not apply. For the avoidance of doubt, splits into several resulting entities are dealt with in the definition of Successor as per Condition 2 of the Additional Terms and Conditions for Credit Linked Notes.
- (l) Reference Obligation(s):** For each Reference Entity comprised in the Reference Portfolio, the Reference Obligation(s) specified in "Annex for Credit Linked Notes" hereto (or any obligation replacing such original Reference

	Obligation as per the Additional Terms and Conditions for Credit Linked Notes).
(m) Credit Events:	For each Reference Entity comprised in the Reference Portfolio, the Credit Event(s) specified in "Annex for Credit Linked Notes" hereto
(n) Notice of Publicly Available Information:	For each Reference Entity comprised in the Reference Portfolio, as specified in "Annex for Credit Linked Notes" hereto
(o) Obligation(s):	
(A.) Obligation Category:	For each Reference Entity comprised in the Reference Portfolio, the Obligation Category specified in "Annex for Credit Linked Notes" hereto
(B.) Obligation Characteristics:	For each Reference Entity comprised in the Reference Portfolio, the Obligation Characteristics specified in "Annex for Credit Linked Notes" hereto
(p) All Guarantees:	For each Reference Entity comprised in the Reference Portfolio, as specified in "Annex for Credit Linked Notes" hereto
(q) Additional Provisions relating to certain specific Reference Entities:	Applicable, if relevant, as per Condition 1.8 of the Additional Terms and Conditions for Credit Linked Notes.
(r) Business Days (for the purposes of the Additional Terms and Conditions for Credit Linked Notes):	The Business Days specified in "Annex for Credit Linked Notes" hereto
(s) (s) Reference Entities Switch and/or Maturity Extension at the option of the Issuer :	Not Applicable
(t) Other applicable options as per the Additional Terms and Conditions for Credit Linked Notes:	Not Applicable
(v) Bond Linked Notes Provisions:	Not Applicable

DEFINITIONS APPLICABLE TO INTEREST (IF ANY), REDEMPTION AND THE UNDERLYING(S) IF ANY

25. (i) **Definitions relating to date(s):** Not Applicable
- (ii) **Definitions relating to the Product:** Not Applicable

PROVISIONS RELATING TO SECURED NOTES

26. **Secured Notes Provisions:** Not Applicable

GENERAL PROVISIONS APPLICABLE TO THE NOTES

27. **Provisions applicable to payment date(s):**
- **Payment Business Day:** Following Payment Business Day
 - **Financial Centre(s):** London & T2
28. **Form of the Notes:**

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- (i) **Form:** Non-US Registered Global Note registered in the name of a nominee for a common depository for Euroclear and Clearstream
- (ii) **New Global Note (NGN – bearer notes) / New Safekeeping Structure (NSS – registered notes):** No
29. **Redenomination:** Not Applicable
30. **Consolidation:** Applicable as per Condition 14.2 of the *General Terms and Conditions*
31. **Partly Paid Notes Provisions:** Not Applicable
32. **Instalment Notes Provisions:** Not Applicable
33. **Masse:** Not Applicable
34. **Dual Currency Note Provisions:** Not Applicable
35. **Additional Amount Provisions for Italian Certificates:** Not Applicable
36. **Interest Amount and/or the Redemption Amount switch at the option of the Issuer:** Not Applicable
37. **Portfolio Linked Notes Provisions:** Not Applicable

THIRD PARTY INFORMATION

Information or summaries of information included herein with respect to the Underlying(s) has been extracted from general databases released publicly or by any other available information.

Each of the Issuer and the Guarantor confirms that such information has been accurately reproduced and that, so far as it is aware and is able to ascertain from information published, no facts have been omitted which would render the reproduced information inaccurate or misleading.

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

- (i) **Listing:** None
- (ii) **Admission to trading:** Not Applicable
- (iii) **Estimate of total expenses related to admission to trading:** Not Applicable
- (iv) **Information required for Notes to be listed on SIX Swiss Exchange:** Not Applicable

2. RATINGS

The Notes to be issued have not been rated.

3. INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE/OFFER

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

The Dealer and its affiliates have engaged, and may in the future engage, in investment banking and/or commercial banking transactions with, and may perform other services for, the Issuer and its affiliates in the ordinary course of business.

Société Générale will ensure the roles of provider of hedging instruments to the Issuer of the Notes and Calculation Agent of the Notes.

The possibility of conflicts of interest between the different roles of Société Générale on one hand, and between those of Société Générale in these roles and those of the Noteholders on the other hand cannot be excluded.

Furthermore, the Notes being indexed on the occurrence or non occurrence of one or more Credit Event(s), Société Générale may, at any time, (i) hold Obligations of the Reference Entity(ies), (ii) be in possession of information in relation to any Reference Entity(ies) that may be material in the context of the issue of the Notes and that may not be publicly available (or known), (iii) participate in any of the ISDA Credit Derivatives Determinations Committee or participate as a dealer in any auction process used to determine the Final Value of any Reference Entity in relation to which a Credit Event has occurred, which may, in each case, be in conflict with the interests of the Noteholders.

4. REASONS FOR THE OFFER AND USE OF PROCEEDS

- (i) **Reasons for the offer and use of proceeds:** The net proceeds from each issue of Notes will be applied for the general financing purposes of the Société Générale Group, which include making a profit.
- (ii) **Estimated net proceeds:** Not Applicable
- (iii) **Estimated total expenses:** Not Applicable

5. INDICATION OF YIELD (*Fixed Rate Notes only*)

Not Applicable

6. HISTORIC INTEREST RATES (*Floating Rate Notes only*)

Not Applicable

7. PERFORMANCE AND EFFECT ON VALUE OF INVESTMENT

- (i) **PERFORMANCE OF FORMULA, EXPLANATION OF EFFECT ON VALUE OF INVESTMENT (*Structured Notes only*)**

The value of the Notes is linked to the credit risk of reference entity(ies) and the financial indebtedness of such reference entity(ies), the amounts due under the Notes are determined according to the occurrence of credit event(s) and in the case of the occurrence of credit event(s), according to the cash redemption amount.

During the lifetime of the Notes, the market value of these Notes may be lower than the invested capital. Furthermore, an insolvency of the Issuer and/or the Guarantor may cause a total loss of the invested capital. **The attention of the investors is drawn to the fact that they could sustain an entire or a partial loss of their investment.**

(ii) **PERFORMANCE OF RATES OF EXCHANGE AND EXPLANATION OF EFFECT ON VALUE OF INVESTMENT** (*Dual Currency Notes only*)

Not Applicable

8. OPERATIONAL INFORMATION

(i) **Security identification code(s):**

- **ISIN Code:** XS2881861202

- **Common Code:** 288186120

(ii) **Clearing System(s):** Euroclear Bank S.A/N.V. (**Euroclear**) / Clearstream Banking *société anonyme* (**Clearstream**)

(iii) **Delivery of the Notes:** Delivery against payment

(iv) **Calculation Agent:** Société Générale
Tour Société Générale 17 Cours Valmy 92987 Paris La Défense
Cedex France

(v) **Paying Agent(s):** Société Générale Luxembourg SA
11, avenue Emile Reuter
L- 2420 Luxembourg
Luxembourg

(vi) **Eurosystem eligibility of the Notes:** No. Whilst the designation is specified as "no" at the date of these Final Terms, should the Eurosystem eligibility criteria be amended in the future such that the Notes are capable of meeting them the Notes may then be deposited with one of the ICSDs as common safekeeper (and registered in the name of a nominee of one of the ICSDs acting as common safekeeper). Note that this does not necessarily mean that the Notes will then be recognised as eligible collateral for Eurosystem monetary policy and intraday credit operations by the Eurosystem at any time during their life. Such recognition will depend upon the ECB being satisfied that Eurosystem eligibility criteria have been met.

9. DISTRIBUTION

(i) **Method of distribution:** Non-syndicated

- **Dealer(s):** Société Générale
Tour Société Générale
17, Cours Valmy
92987 Paris la Défense Cedex
France

(ii) **Total commission and concession:** Société Générale grants its relevant distributor(s) a discount on the Issue Price of up to 0.80% per annum (calculated on the basis of the maximum term of the Notes) of the nominal amount of Notes effectively placed by such distributor(s).

(iii) **TEFRA Rules:** Not Applicable

(iv) **Non-exempt Offer Consent of the Issuer to use the Base Prospectus during the Offer Period:** A Non-exempt offer of the Notes may be made by the Dealer and any **Initial Authorised Offeror** below mentioned, any **Additional Authorised Offeror**, the name and address of whom will be published on the website of the Issuer (<http://prospectus.socgen.com>) and any other financial intermediaries to whom the Issuer gives a General Consent (the General Authorised Offerors) in the Non-exempt Offer jurisdiction(s) (**Non-exempt Offer Jurisdiction(s)**) during the offer period (**Offer**

- Period**) as specified in the paragraph “ Terms and Conditions of the Offer” below.
- **Individual Consent / Name(s) and address(es) of any Initial Authorised Offeror:** Applicable
Evli Plc
ALEKSANTERINKATU 19-HELSINKI-00100-FINLAND
 - **General Consent/ Other conditions to consent:** Applicable
 - (v) **U.S. federal income tax considerations:** The Notes are not Specified Notes for purposes of Section 871(m) Regulations.
 - (vi) **- Prohibition of Sales to EEA Retail Investors:** Not Applicable
 - **Prohibition of Sales to EEA Non Natural Persons:** Not Applicable
 - (vii) **- Prohibition of Sales to UK Retail Investors:** Applicable
 - **Prohibition of Sales to UK Non Natural Persons:** Not Applicable
 - (viii) **Prohibition of Sales to Swiss Non Natural Persons:** Not Applicable

10. TERMS AND CONDITIONS OF THE OFFER

- **Non-Exempt Offer Jurisdiction(s):** Finland
- **Offer Period:** From 23/09/2024 to 17/10/2024
- **Offer Price:** The Notes will be offered at the Issue Price
- **Conditions to which the offer is subject:** Offers of the Notes are conditional on their issue and, on any additional conditions set out in the standard terms of business of the financial intermediaries, notified to investors by such relevant financial intermediaries.
The Issuer reserves the right to close the Offer Period prior to its stated expiry for any reason.
The Issuer reserves the right to withdraw the offer and cancel the issuance of the Notes for any reason at any time on or prior to the Issue Date. For the avoidance of doubt, if any application has been made by a potential investor and the Issuer exercises such right, no potential investor shall be entitled to subscribe or otherwise acquire the Notes.
In each case, a notice to the investors on the early termination or the withdrawal, as applicable, will be published on the website of the Issuer (<http://prospectus.socgen.com>).
- **Description of the application process:** The distribution activity will be carried out in accordance with the financial intermediary’s usual procedures. Prospective investors will not be required to enter into any contractual arrangements directly with the Issuer in relation to the subscription of the Notes.
- **Description of possibility to reduce subscriptions and manner for refunding excess amount paid by applicants:** Not Applicable
- **Details of the minimum and/or maximum amount of application:** Minimum amount of application : EUR 50 000 (i.e. 5 Notes)
- **Details of the method and time limits for paying up and delivering the Notes:** The Notes will be issued on the Issue Date against payment to the Issuer of the net subscription moneys. However, the settlement and delivery of the Notes will be executed through the Dealer mentioned above. Investors will be notified by the relevant financial intermediary of their allocations of Notes and the settlement arrangements in respect thereof.

- **Manner and date in which results of the offer are to be made public:** Publication on the website of the Issuer (<http://prospectus.socgen.com>) and in a daily newspaper of general circulation in the relevant place(s) of listing and/or public offer at the end of the subscription period if required by local regulation.
- **Procedure for exercise of any right of pre-emption, negotiability of subscription rights and treatment of subscription rights not exercised:** Not Applicable
- **Whether tranche(s) has/have been reserved for certain countries:** Not Applicable
- **Process for notification to applicants of the amount allotted and the indication whether dealing may begin before notification is made:** Not Applicable
- **Amount of any expenses and taxes specifically charged to the subscriber or purchaser:** Taxes charged in connection with the subscription, transfer, purchase or holding of the Notes must be paid by the Noteholders and neither the Issuer nor the Guarantor shall have any obligation in relation thereto; in that respect, Noteholders shall consult professional tax advisers to determine the tax regime applicable to their own situation.

Punctual costs (entry costs), recurrent costs and potential anticipated exit penalties may have an impact on the return the investor may obtain from his investment.

11. ADDITIONAL INFORMATION

- **Minimum investment in the Notes:** EUR 50 000 (i.e. 5 Notes)
- **Minimum trading:** EUR 10 000 (i.e. 1 Notes)

12. PUBLIC OFFERS IN SWITZERLAND

Not Applicable

13. EU BENCHMARKS REGULATION

Benchmark: Not Applicable

ANNEX FOR CREDIT LINKED NOTES

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

Index : iTraxx Europe Crossover Series 42 Version 1

Source : the WM Company

Annex Date : 2024-17-09

Reference Portfolio:

Reference Entities	Transaction Type	Reference Entity Weighting	Reference Obligation	Reference Price	Seniority Level	ISIN Code
ADLER Real Estate GmbH	Standard European Corporate	0.01334	Standard Reference Obligation: Applicable	100%	Senior Level	XS1713464524
AIR FRANCE - KLM	Standard European Corporate	0.01334	Standard Reference Obligation: Applicable	100%	Senior Level	FR001400F2Q0

ALLWYN ENTERTAINMENT FINANCING (UK) PLC	Standard European Corporate	0.01334	Standard Reference Obligation: Applicable	100%	Senior Level	USG0295CAB66
ALTICE FRANCE	Standard European Corporate	0.01334	Standard Reference Obligation: Applicable	100%	Senior Level	XS1859337419
ARDAGH PACKAGING FINANCE PUBLIC LIMITED COMPANY	Standard European Corporate	0.01334	Standard Reference Obligation: Applicable	100%	Senior Level	USG04586AU00
Altice Finco S.A.	Standard European Corporate	0.01334	Standard Reference Obligation: Applicable	100%	Senior Level	XS1577952440
BELLIS ACQUISITION COMPANY PLC	Standard European Corporate	0.01334	Standard Reference Obligation: Applicable	100%	Senior Level	XS2303071992
Boparan Finance PLC	Standard European Corporate	0.01334	Standard Reference Obligation: Applicable	100%	Senior Level	XS1082473395
C&W Senior Finance Limited	Standard European Corporate	0.01334	Standard Reference Obligation: Applicable	100%	Senior Level	USG3165UAA90
CECONOMY AG	Standard European Corporate	0.01334	Standard Reference Obligation: Applicable	100%	Senior Level	XS2356316872
CMA CGM	Standard European Corporate	0.01334	Standard Reference Obligation: Applicable	100%	Senior Level	XS2852136816
CPI Property Group	Standard European Corporate	0.01334	Standard Reference Obligation: Applicable	100%	Senior Level	XS2171875839
CROWN EUROPEAN HOLDINGS	Standard European Corporate	0.01334	Standard Reference Obligation: Applicable	100%	Senior Level	XS1227287221
Cheplapharm Arzneimittel GmbH	Standard European Corporate	0.01334	Standard Reference Obligation: Applicable	100%	Senior Level	XS2112973107
Cirsa Finance International S.a r.l.	Standard European Corporate	0.01334	Standard Reference Obligation: Applicable	100%	Senior Level	XS2388186996
Clariant AG	Standard European Corporate	0.01334	Standard Reference Obligation: Applicable	100%	Senior Level	CH0469273541
Constellium SE	Standard European Corporate	0.01334	Standard Reference Obligation: Applicable	100%	Senior Level	XS2335148024

DUFRY ONE B.V.	Standard European Corporate	0.01334	Standard Reference Obligation: Applicable	100%	Senior Level	XS2079388828
EG Global Finance plc	Standard European Corporate	0.01334	Standard Reference Obligation: Applicable	100%	Senior Level	XS2719998952
ELO	Standard European Corporate	0.01334	Standard Reference Obligation: Applicable	100%	Senior Level	FR0013510179
EP Infrastructure, a.s.	Standard European Corporate	0.01334	Standard Reference Obligation: Applicable	100%	Senior Level	XS2034622048
Elis	Standard European Corporate	0.01334	Standard Reference Obligation: Applicable	100%	Senior Level	FR0013318102
Eutelsat S.A.	Standard European Corporate	0.01334	Standard Reference Obligation: Applicable	100%	Senior Level	FR0013422623
FORVIA	Standard European Corporate	0.01334	Standard Reference Obligation: Applicable	100%	Senior Level	XS1963830002
GRIFOLS, S.A.	Standard European Corporate	0.01334	Standard Reference Obligation: Applicable	100%	Senior Level	XS2393001891
Hapag-Lloyd Aktiengesellschaft	Standard European Corporate	0.01333	Standard Reference Obligation: Applicable	100%	Senior Level	XS2326548562
ILIAD HOLDING	Standard European Corporate	0.01333	Standard Reference Obligation: Applicable	100%	Senior Level	XS2397781357
INEOS Finance plc	Standard European Corporate	0.01333	Standard Reference Obligation: Applicable	100%	Senior Level	XS1843437549
INEOS QUATTRO FINANCE 2 PLC	Standard European Corporate	0.01333	Standard Reference Obligation: Applicable	100%	Senior Level	XS2291929573
Iceland Bondco PLC	Standard European Corporate	0.01333	Standard Reference Obligation: Applicable	100%	Senior Level	XS2660424008
International Game Technology PLC	Standard European Corporate	0.01333	Standard Reference Obligation: Applicable	100%	Senior Level	XS2009038113
Intrum AB	Standard European Corporate	0.01333	Standard Reference Obligation: Applicable	100%	Senior Level	XS2211136168

JAGUAR LAND ROVER AUTOMOTIVE PLC	Standard European Corporate	0.01333	Standard Reference Obligation: Applicable	100%	Senior Level	XS1881005976
Kaixo Bondco Telecom, S.A.U.	Standard European Corporate	0.01333	Standard Reference Obligation: Applicable	100%	Senior Level	XS2397198487
LANXESS Aktiengesellschaft	Standard European Corporate	0.01333	Standard Reference Obligation: Applicable	100%	Senior Level	XS1501367921
LOXAM	Standard European Corporate	0.01333	Standard Reference Obligation: Applicable	100%	Subordinated Level	XS1975716595
Lottomatica S.p.A.	Standard European Corporate	0.01333	Standard Reference Obligation: Applicable	100%	Senior Level	XS2628390366
MARKS AND SPENCER p.l.c.	Standard European Corporate	0.01333	Standard Reference Obligation: Applicable	100%	Senior Level	XS0863523030
MOTION BONDCO DESIGNATED ACTIVITY COMPANY	Standard European Corporate	0.01333	Standard Reference Obligation: Applicable	100%	Senior Level	USG6329EAB95
Matterhorn Telecom S.A.	Standard European Corporate	0.01333	Standard Reference Obligation: Applicable	100%	Senior Level	XS2052290439
Monitchem Holdco 3 S.A.	Standard European Corporate	0.01333	Standard Reference Obligation: Applicable	100%	Senior Level	XS2615006470
Mundys S.p.A.	Standard European Corporate	0.01333	Standard Reference Obligation: Applicable	100%	Senior Level	XS2301390089
Nexi S.p.A.	Standard European Corporate	0.01333	Standard Reference Obligation: Applicable	100%	Senior Level	XS2332589972
Nidda Healthcare Holding GmbH	Standard European Corporate	0.01333	Standard Reference Obligation: Applicable	100%	Senior Level	XS1690644668
Nokia Oyj	Standard European Corporate	0.01333	Standard Reference Obligation: Applicable	100%	Senior Level	XS1960685383
OI European Group B.V.	Standard European Corporate	0.01333	Standard Reference Obligation: Applicable	100%	Senior Level	XS2624554320
Optics Bidco S.p.A.	Standard European Corporate	0.01333	Standard Reference Obligation: Applicable	100%	Senior Level	XS2804500069

PPF Telecom Group B.V.	Standard European Corporate	0.01333	Standard Reference Obligation: Applicable	100%	Senior Level	XS1969645255
Pachelbel Bidco S.P.A.	Standard European Corporate	0.01333	Standard Reference Obligation: Applicable	100%	Senior Level	XS2816638873
Picard Bondco S.A.	Standard European Corporate	0.01333	Standard Reference Obligation: Applicable	100%	Senior Level	XS2361344315
Premier Foods Finance PLC	Standard European Corporate	0.01333	Standard Reference Obligation: Applicable	100%	Senior Level	XS2347091279
RENAULT	Standard European Corporate	0.01333	Standard Reference Obligation: Applicable	100%	Senior Level	FR0013299435
REXEL	Standard European Corporate	0.01333	Standard Reference Obligation: Applicable	100%	Senior Level	XS2403428472
Rossini S.a r.l.	Standard European Financial Corporate	0.01333	Standard Reference Obligation: Applicable	100%	Senior Level	XS2854303729
Saipem Finance International B.V.	Standard European Corporate	0.01333	Standard Reference Obligation: Applicable	100%	Senior Level	XS2202907510
Samhallsbyggnadsbolaget i Norden AB	Standard European Corporate	0.01333	Standard Reference Obligation: Applicable	100%	Senior Level	XS2049823680
Schaeffler AG	Standard European Corporate	0.01333	Standard Reference Obligation: Applicable	100%	Senior Level	DE000A289Q91
Stena Aktiebolag	Standard European Corporate	0.01333	Standard Reference Obligation: Applicable	100%	Senior Level	USW8758PAK22
Sunrise HoldCo IV B.V.	Standard European Corporate	0.01333	Standard Reference Obligation: Applicable	100%	Senior Level	USN9T41QAG33
TELECOM ITALIA SPA	Standard European Corporate	0.01333	Standard Reference Obligation: Applicable	100%	Senior Level	XS1497606365
TK Elevator Holdco GmbH	Standard European Corporate	0.01333	Standard Reference Obligation: Applicable	100%	Senior Level	XS2198191962
TUI AG	Standard European Corporate	0.01333	Standard Reference Obligation: Applicable	100%	Senior Level	XS2776523669

TeamSystem S.p.A.	Standard European Corporate	0.01333	Standard Reference Obligation: Applicable	100%	Senior Level	XS2295691633
TechnipFMC PLC	Standard European Corporate	0.01333	Standard Reference Obligation: Applicable	100%	Senior Level	XS2197326437
Telefonaktiebolaget L M Ericsson	Standard European Corporate	0.01333	Standard Reference Obligation: Applicable	100%	Senior Level	XS2441574089
United Group B.V.	Standard European Corporate	0.01333	Standard Reference Obligation: Applicable	100%	Senior Level	XS2111947748
VALEO	Standard European Corporate	0.01333	Standard Reference Obligation: Applicable	100%	Senior Level	FR0013139482
VIRGIN MEDIA FINANCE PLC	Standard European Corporate	0.01333	Standard Reference Obligation: Applicable	100%	Senior Level	XS2189766970
Verisure Midholding AB	Standard European Corporate	0.01333	Standard Reference Obligation: Applicable	100%	Senior Level	XS2287912450
Volvo Car AB	Standard European Corporate	0.01333	Standard Reference Obligation: Applicable	100%	Senior Level	XS2486825669
Webuild S.p.A.	Standard European Corporate	0.01333	Standard Reference Obligation: Applicable	100%	Senior Level	XS2271356201
ZEGONA FINANCE PLC	Standard European Corporate	0.01333	Standard Reference Obligation: Applicable	100%	Senior Level	XS2859406139
ZF Europe Finance B.V.	Standard European Corporate	0.01333	Standard Reference Obligation: Applicable	100%	Senior Level	XS2010039977
Ziggo Bond Company B.V.	Standard European Corporate	0.01333	Standard Reference Obligation: Applicable	100%	Senior Level	USN9836ZAA68
thyssenkrupp AG	Standard European Corporate	0.01333	Standard Reference Obligation: Applicable	100%	Senior Level	XS1173293561

Terms applicable to a Reference Entity are the ones specified in the tables below for the Transaction Type of such Reference Entity as determined in the table above.

In the tables below, "X" shall mean "Applicable" conversely, when left in blank, means "Not Applicable".

Credit Events and related options	Standard European Corporate	Standard European Financial Corporate
Bankruptcy	X	X
Failure to Pay	X	X
Grace Period Extension		

Notice of Publicly Available Information	X	X
Payment Requirement	X (USD 1,000,000)	X (USD 1,000,000)
Obligation Default		
Obligation Acceleration		
Repudiation/Moratorium		
Restructuring	X	X
Mod R		
Mod Mod R	X	X
Multiple Holder Obligation	X	X
Default Requirement	X (USD 10,000,000)	X (USD 10,000,000)
All Guarantees	X	X
Governmental Intervention		X
Financial Reference Entity Terms		X
Subordinated European Insurance Terms		
2014 Coco Supplement		
No Asset Package Delivery		
Senior Non-Preferred Supplement		
Credit Deterioration Requirement	X	X
Fallback Discounting	X	X
Business Days (for the purposes of the Additional Terms and Conditions for Credit Linked Notes)	London & T2	London & T2

Obligation Category	Standard European Corporate	Standard European Financial Corporate
Payment		
Borrowed Money	X	X
Reference Obligation Only		
Bond		
Loan		
Bond or Loan		

Obligation Characteristics	Standard European Corporate	Standard European Financial Corporate
Not Subordinated		
Specified Currency - Standard Specified Currencies		
Specified Currency - Standard Specified Currencies and Domestic Currency		
Not Sovereign Lender		
Not Domestic Currency		
Not Domestic Law		
Listed		
Not Domestic Issuance		

ISSUE SPECIFIC SUMMARY**SECTION A – INTRODUCTION INCLUDING WARNINGS**

ISIN code: XS2881861202**Issuer : SG Issuer**

Domicile: 15, avenue Emile Reuter, L-2420 Luxembourg

Telephone number : + 352 27 85 44 40

*Legal entity identifier (LEI) : 549300QNMDBVTHX8H127***Offeror and/or entity requesting the admission to trading :**

Société Générale

Tour Société Générale - 17 Cours Valmy

92987 Paris La Défense Cedex, France

Domicile : 29, boulevard Haussmann, 75009 Paris, France.

*Legal entity identifier (LEI) : O2RNE8IBXP4R0TD8PU41***Identity and contact details of the competent authority approving the prospectus:**

Approved by the Commission de Surveillance du Secteur Financier (CSSF)

283, route d'Arlon L-2991, Luxembourg

Telephone number: (352) 26 25 11

E-Mail : direction@cssf.lu

Date of approval of the prospectus: 31/05/2024**WARNINGS**

This summary must be read as an introduction to the base prospectus (the **Base Prospectus**).

Any decision to invest in the Notes (the **Notes**) should be based on a consideration of the Base Prospectus as a whole by the investor.

Prospective investors should be aware that these Notes may be volatile and that they may receive no interest and may lose all or a substantial portion of their principal.

Where a claim relating to the information contained in the Base Prospectus and the applicable Final Terms is brought before a court, the plaintiff investor might, under the national legislation of the Member States, have to bear the costs of translating the Base Prospectus before the legal proceedings are initiated.

Civil liability attaches only to those persons who have tabled this summary, including any translation thereof, but only if the summary is misleading, inaccurate or inconsistent when read together with the other parts of the Base Prospectus or it does not provide, when read together with the other parts of the Base Prospectus, key information in order to aid investors when considering whether to invest in the Notes.

You are about to buy a product which is not simple and which may be difficult to understand.

SECTION B – KEY INFORMATION ON THE ISSUER

WHO IS THE ISSUER OF THE SECURITIES?**Issuer : SG Issuer (or the Issuer)**

Domicile: 15, avenue Emile Reuter, L-2420 Luxembourg

Legal form: Public limited liability company (*société anonyme*).*Legal entity identifier (LEI) : 549300QNMDBVTHX8H127*

Legislation under which the Issuer operates: Luxembourg law.

Country of incorporation: Luxembourg.

Statutory auditors : Ernst & Young S.A.

The principal activity of SG Issuer is raising finance by the issuance of warrants as well as debt securities designed to be placed to institutional customers or retail customers through the distributors associated with Société Générale. The financing obtained through the issuance of such debt securities is then lent to Société Générale and to other members of the Group.

Shares of SG Issuer are held at 99.8 per cent. by Societe Generale Luxembourg and at 0.2 per cent. by Societe Generale. It is a fully consolidated company.

In accordance with its bylaws, the Issuer is managed by an Executive Board.

The members of the board of directors are Laurent Simonet, Thierry Bodson, Yves Cacclin, Julien Bouchat, Youenn Le Bris, Samuel WROBEL and Francois Caralp (individually a "**Director**" and collectively the **Board of Directors**).

Laurent Simonet, Thierry Bodson, Yves Cacclin, Julien Bouchat, Youenn Le Bris, Samuel Worobel and Francois Caralp hold full-time management positions within the Societe Generale group.

WHAT IS THE KEY FINANCIAL INFORMATION REGARDING THE ISSUER?

Income statement

(in K€)	31 December 2023 (audited)	31 December 2022 (audited)
Operating profit/loss	15	590

Balance sheet

(en K€)	31 December 2023 (audited)	31 December 2022 (audited)
Net financial debt (long term debt plus short term debt minus cash) *	5 990	11 824
Current ratio (current assets/current liabilities)	N/A	N/A
Debt to equity ratio (total liabilities/total shareholder equity)	N/A	N/A
Interest cover ratio (operating income/interest expense)	N/A	N/A

*the Net financial debt is calculated on the basis of the following elements :

Net financial debt	31/12/2023	31/12/2022
Convertible Bond into Share (1)	48 000	48 000
Cash and cash equivalents (2)	-42 010	-36 176
Total	5 990	11 824

(1) classified within the line Financial liabilities at amortized cost, see note 4.3 in the 2023 financial statements and in the 2023 condensed interim financial statements

(2) classified in the Balance Sheet.

Cash flow

(in K€)	31 December 2023 (audited)	31 December 2022 (audited)
Net cash flows from operating activities	28 259	28 036
Net cash flows used in financing activities	22 425	28 244
Net cash flows from investing activities	0	0

WHAT ARE THE KEY RISKS THAT ARE SPECIFIC TO THE ISSUER?

In the event of default or bankruptcy of the Issuer, the investor has recourse only against Société Générale and there is a risk of total or partial loss of the amount invested or conversion into securities (equity or debt) or postponement of maturity, in the event of bail-in affecting the Issuer's securities or Société Générale's structured Notes, without any guarantee or compensation.

SECTION C. KEY INFORMATION ON THE SECURITIES
WHAT ARE THE MAIN FEATURES OF THE SECURITIES?

ISIN Code : XS2881861202 Number of Notes : up to 1 000

Product Currency	EUR	Settlement Currency	EUR
Listing	None	Nominal Value	EUR 10,000 per note
Minimum Investment	EUR 50,000	Issue Price	100% of the Nominal Value
Maturity Date	10/01/2030	Minimum Reimbursement	No, you can lose up to the full invested amount
Reference Index	ITraxx Crossover Series 42	Coupon	Indicatively 6.00% per annum payable quarterly, minimum 5.00%
Day Count Fraction	30/360 Convention	Attachment Point	16% of the Nominal Value
Thickness	16% of the Nominal Value	Detachment Point	32% of the Nominal Value
Weight	0.01334		0.01333

Reference Entities	ADLER Real Estate GmbH; AIR FRANCE - KLM; ALLWYN ENTERTAINMENT FINANCING (UK) PLC; Altice Finco S.A.; ALTICE FRANCE; ARDAGH PACKAGING FINANCE PUBLIC LIMITED COMPANY; BELLIS ACQUISITION COMPANY PLC; Boparan Finance PLC; C&W Senior Finance Limited; CECONOMY AG; Cheplapharm Arzneimittel GmbH; Cirsa Finance International S.a r.l.; Clariant AG; CMA CGM; Constellium SE; CPI Property Group; CROWN EUROPEAN HOLDINGS; DUFROY ONE B.V.; EG Global Finance plc; Elis; ELO; EP Infrastructure, a.s.; Eutelsat S.A.; FORVIA; GRIFOLS, S.A.;	Hapag-Lloyd Aktiengesellschaft; Iceland Bondco PLC; ILIAD HOLDING; INEOS Finance plc; INEOS QUATTRO FINANCE 2 PLC; International Game Technology PLC; Intrum AB; JAGUAR LAND ROVER AUTOMOTIVE PLC; Kaixo Bondco Telecom, S.A.U; LANXESS Aktiengesellschaft; Lottomatica S.p.A.; LOXAM; MARKS AND SPENCER p.l.c.; Matterhorn Telecom S.A.; Monitchem Holdco 3 S.A; MOTION BONDSCO DESIGNATED ACTIVITY COMPANY; Mundys S.p.A; Nexi S.p.A.; Nidda Healthcare Holding GmbH; Nokia Oy; OI European Group B.V; Optics Bidco S.p.A; Pachelbel Bidco S.P.A; Picard Bondco S.A; PPF Telecom Group B.V; Premier Foods Finance PLC; RENAULT; REXEL; Rossini S.a r.l.; Saipem Finance International B.V; Samhallsbyggnadsbolaget i Norden AB; Schaeffler AG; Stena Aktiebolag; Sunrise HoldCo IV B.V; TeamSystem S.p.A; TechnipFMC PLC; TELECOM ITALIA SPA; Telefonaktiebolaget L M Ericsson; thyssenkrupp AG; TK Elevator Holdco GmbH; TUI AG; United Group B.V; VALEO; Verisure Midholding AB; VIRGIN MEDIA FINANCE PLC; Volvo Car AB; Webuild S.p.A; ZEGONA FINANCE PLC; ZF Europe Finance B.V; Ziggo Bond Company B.V
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This product is an unsecured debt instrument governed by English law.

The product has a fixed maturity term investment and provides you with an exposure to the creditworthiness of the 75 Reference Entities of the Reference Index. The objective of the product is to generate a periodic return and payback your invested capital at maturity, provided that Credit Events affecting Reference Entities generate a Cumulative Loss Amount of less than the Attachment Point . Your capital will be fully at risk when investing in this product.

Coupon:

On each Coupon Payment Date, we observe the occurrence of Credit Events affecting the Reference Entities since the First Credit Event Occurrence Date:

If the Cumulative Loss Amount generated by the potential Credit Event(s) affecting the Reference Entities is at or below the Attachment Point, you will receive the Coupon, pro rata based on the Day Count Fraction.

If the Cumulative Loss Amount generated by the potential Credit Event(s) affecting the Reference Entities is above the Attachment Point and below the Detachment Point, the coupon amount you receive relating to the current payment date will be reduced by the difference between the Cumulative Loss Amount and the Attachment Point, divided by the Thickness.

Otherwise, if the Cumulative Loss Amount generated by the potential Credit Event(s) is at or above the Detachment Point no coupon will be paid on the next Coupon Payment Date and any future Coupon Payment Dates.

Final Redemption:

On the Maturity Date, we observe the occurrence of Credit Events affecting the Reference Entities since the First Credit Event Occurrence Date:

If the Cumulative Loss Amount generated by the potential Credit Event(s) affecting the Reference Entities is at or below the Attachment Point, you will receive 100% of the Nominal Value.

If the Cumulative Loss Amount generated by the potential Credit Event(s) affecting the Reference Entities is above the Attachment Point and below the Detachment Point, you will receive 100% of the Nominal Value minus the difference between the Cumulative Loss Amount and the Attachment Point, divided by the Thickness.

Otherwise, if the Cumulative Loss Amount generated by the potential Credit Event(s) is at or above the Detachment Point, you will sustain a complete loss on your initial investment.

Additional Information :

A Credit Event occurs when an entity becomes insolvent, defaults on its payment obligations, experiences a restructuring of its debt obligations in a manner that is detrimental to creditors, or is subject to governmental intervention (where applicable). The term "Credit Event" is defined in the 2014 ISDA Credit Derivatives Definitions, as published by the International Swaps and Derivatives Association, Inc. ("ISDA") (www.isda.org).

Every time a Reference Entity in the Reference Index experiences a Credit Event since the First Credit Event Occurrence Date, the Loss Amount is defined as the weight of this entity in the Reference Index at the default date multiplied by 100% of the Nominal Value.

The Cumulative Loss Amount is the sum of the Loss Amount for every Entity that experienced a Credit Event since the First Credit Event Occurrence Date.

A Succession Event could result in an entity having a higher weighting. For example, if two entities within the Reference Index merge, this new entity will have the combined weight of both former entities. If a Credit Event

occurs on an entity with a higher weight, the number of credit events required to impact the partial/total loss of your capital and / or coupon loss will be reduced.

The Recovery Rate refers to the value of a security following a Credit Event affecting the issuer and / or its guarantor. More precisely it is the amount of principal and interest on a debt instrument that can be recovered following a Credit Event, expressed as a percentage of its face value. For this product, the Recovery Rate will be fixed at 0% for each entity and is not determined by the process outlined by the International Swaps and Derivatives Association (ISDA) Committee, and as such may differ.

The Reference Index provides credit exposure to entities that are rated as "High Yield". Consequently, these entities have a higher probability of experiencing a Credit Event compared to those that are "Investment Grade". If several Credit Events occur during the life of the product, the market value of the product will decrease faster and its sensitivity to market fluctuations will be higher.

All coupons are expressed as a percentage of the Nominal Value.

Extraordinary events may lead to changes to the product's terms or the early termination of the product and could result in losses on your investment.

The product is available through public offer and for the offer period defined in the following Jurisdiction: Finland.

Issue Date	25/10/2024
First Credit Event Occurrence Date:	25/07/2024
Last Credit Event Occurrence Date:	20/12/2029
Maturity Date:	10/01/2030
Coupon Payment Dates	10/04/2025; 10/07/2025; 10/10/2025; 10/01/2026; 10/04/2026; 10/07/2026; 10/10/2026; 10/01/2027; 10/04/2027; 10/07/2027; 10/10/2027; 10/01/2028; 10/04/2028; 10/07/2028; 10/10/2028; 10/01/2029; 10/04/2029; 10/07/2029; 10/10/2029; 10/01/2030

Waiver of Set-off rights

The Noteholders waive any right of set-off, compensation and retention in relation to the Notes, to the extent permitted by law.

Submission to jurisdiction:

The Issuer accepts the competence of the courts of England in relation to any dispute against the Issuer, but accepts that such Noteholders may bring their action before any other competent court.

Ranking:

The Notes will be direct, unconditional, unsecured and unsubordinated obligations of the Issuer and will rank at least *pari passu* with all other outstanding direct, unconditional, unsecured and unsubordinated obligations of the Issuer, present and future.

The Noteholder acknowledge that in case of resolutions pursuant to Directive 2014/59/UE in relation to the Issuer's liabilities or the non subordinated, senior preferred, structured and LMEE ratio eligible liabilities of Société Générale, the Notes may be subject to the reduction of all, or a portion, of the amounts due, on a permanent basis, a conversion of all, or a portion, of the amounts due into shares or other securities of the Issuer or the Guarantor or another person; cancellation; and/or the amendment on maturity of the Notes or amendment on the calendar or the amount of the interests.

RESTRICTIONS ON THE FREE TRANSFERABILITY OF THE SECURITIES :

Not Applicable. There is no restriction on the free transferability of the Notes, subject to selling and transfer restrictions which may apply in certain jurisdictions including restrictions applicable to the offer and sale to, or for the account or benefit of, persons other than Permitted Transferees.

A Permitted Transferee means any person who (i) is not a U.S. person as defined pursuant to Regulation S; (ii) is not a person who comes within any definition of U.S. person for the purposes of the CEA or any CFTC Rule, guidance or order proposed or issued under the CEA (for the avoidance of doubt, any person who is not a "Non-United States person" defined under CFTC Rule 4.7(a)(1)(iv), but excluding, for purposes of subsection (D) thereof, the exception for any qualified eligible person who is not a "Non-United States person," shall be considered a U.S. person); and (iii) is not a "U.S. Person" for purposes of the final rules implementing the credit risk retention requirements of Section 15G of the U.S. Securities Exchange Act of 1934, as amended (the **U.S. Risk Retention Rules**) (a **Risk Retention U.S. Person**).

WHERE THE SECURITIES WILL BE TRADED

Admission to trading:

Not Applicable. The Notes are not admitted to trading.

IS THERE A GUARANTEE ATTACHED TO THE SECURITIES?
Nature and scope of the guarantee:

The Notes are unconditionally and irrevocably guaranteed by Société Générale (the **Guarantor**) pursuant to the guarantee governed by French law made as of 31/05/2024 (the Guarantee).

The Guarantee obligations constitutes a direct, unconditional, unsecured and unsubordinated obligations of the Guarantor ranking as senior preferred obligations, as provided for in Article L. 613-30-3-I-3° of the French Code "monétaire et financier" and will rank at least pari passu with all other existing and future direct, unconditional, unsecured senior preferred obligations of the Guarantor, including those in respect of deposits.

Any references to sums or amounts payable by the Issuer which are guaranteed by the Guarantor under the Guarantee shall be to such sums and/or amounts as directly reduced, and/or in the case of conversion into equity, as reduced by the amount of such conversion, and/or otherwise modified from time to time resulting from the application of a bail-in power by any relevant authority pursuant to directive 2014/59/EU of the European Parliament and of the Council of the European Union.

Description of the Guarantor:

The Guarantor, Société Générale is the parent company of the Société Générale Group.

Domicile: 29, boulevard Haussmann, 75009 Paris, France.

Legal form: Public limited liability company (société anonyme).

Country of incorporation: France.

Legal entity identifier(LEI) : O2RNE8IBXP4R0TD8PU41

The Guarantor may on a regular basis, as defined in the conditions set by the French Banking and Financial Regulation Committee, engage in all transactions other than those mentioned above, including in particular insurance brokerage.

Generally speaking, the Guarantor may carry out, on its own behalf, on behalf of third parties or jointly, all financial, commercial, industrial, agricultural, personal property or real property, directly or indirectly related to the above-mentioned activities or likely to facilitate the accomplishment of such activities.

Key financial information on the Guarantor:
Income statement

<i>(in million EUR)</i>	First Quarter 2024 (audited)	31.12.2023 (audited)	First Quarter 2023 (audited)	31.12.2022(audited)
Net interest income (or equivalent)	N/A	10,310	N/A	12,841
Net fee and commission income	N/A	5,588	N/A	5,217
Net impairment loss on financial assets	(400)	(1,025)	(182)	(1,647)
Net trading income	N/A	10,290	N/A	866
Measure of financial performance used by the issuer in the financial statements such as operating profit	1,265	6,580	1,432	9,161
Net profit or loss (for consolidated financial statements net profit or loss attributable to equity holders of the parent)	680	2,493	868	1,825

Balance sheet

<i>(in billion EUR)</i>	First Quarter 2024 (audited)	31.12.2023 (audited)	First Quarter 2023 (audited)	31.12.2022 (audited)	#Value as outcome from the most recent supervisory review and evaluation process (SREP)
Total assets(<i>Total Assets</i>)	1,590.561	1,554.045	1,553.6	1,484.90	N/A

Senior debt(Debt securities issued)	166.617	160.506	137.5	133.18	N/A
Subordinated debt (Subordinated debts)	15.798	15.894	16.782	15.95	N/A
Loans and receivables to customers(Customer loans at amortised cost)	459.254	485.449	494.32	506.64	N/A
Deposits from customers(Customer deposits)	530.947	541.677	536.2	530.76	N/A
Total equity(Shareholders' equity, subtotal Equity, Group share)	67.342	65.975	68.46	66.970	N/A
Non-performing loans (based on net carrying amount) / Loans and receivables)(Doubtful loans)	15.0	16.1	15.9	15.9	N/A
Common Equity Tier 1 capital (CET1) ratio (or other relevant prudential capital adequacy ratio depending on the issuance)(Common Equity Tier 1 ratio)	13.2% ⁽¹⁾	13.1% ⁽¹⁾	13.5% ⁽¹⁾	13.5% ⁽¹⁾	10.22%**
Total capital ratio(Total capital ratio)	18.7% ⁽¹⁾	18,2% ⁽¹⁾	19.4% ⁽¹⁾	19.4% ⁽¹⁾	N/A
Leverage ratio calculated under applicable regulatory framework	4.2% ⁽¹⁾	4.3% ⁽¹⁾	4.2% ⁽¹⁾	4.4% ⁽¹⁾	N/A

** Taking into account the combined regulatory buffers, the phased-in CET1 ratio level that would trigger the Maximum Distributable Amount (MDA) mechanism would be 10.22% as of 31 March 2024.

⁽¹⁾ Phased-in ratio.

The audit report does not contain any qualification.

Key risks that are specific to the guarantor :

Due to Société Générale's role as guarantor and counterparty to the Issuer's hedging transactions, investors are essentially exposed to Société Générale's credit risk and have no recourse against the Issuer in the event of the Issuer's default.

WHAT ARE THE KEY RISKS THAT ARE SPECIFIC TO THE SECURITIES?

The investor bears the risk of total or partial loss of the amount invested at redemption of the Notes on the Maturity Date or the event the Notes is sold by the investor before that date.

Certain exceptional circumstances may have a negative effect on the liquidity of the product. The investor may not be able to sell the product easily or may have to sell it at a price that results in a total or partial loss of the amount invested.

The market value of the Notes depends on the evolution of market parameters at the time of exit (price level of the Underlying(s), interest rates, volatility and credit spreads) and may therefore result in a risk of total or partial loss on the amount initially invested.

Events unrelated to the Underlying(s) (e.g. change in law, including tax law, force majeure, number of securities in circulation) may lead to early redemption of the Notes and thus to total or partial loss of the amount invested.

Events affecting the Underlying(s) or hedging transactions may lead to adjustments, de-indexation, substitution of the Underlying(s), or early redemption of the Notes and consequently to losses on the amount invested, including in the case of capital protection.

If the currency of the investor's main activities is different from that of the product, the investor is exposed to currency risk, especially in the event of exchange controls, which may reduce the amount invested.

From a date that may be before their investment decision, Noteholders are exposed to events related to the creditworthiness of the reference entities. Upon the occurrence of such events, the redemption amount or the value of the assets received at maturity of the Notes will be determined by reference to the debt value of such reference entities and may be (i) less than the invested amount and (ii) as the case may be, with no interest accruing from or before the date of occurrence of such events.

Redemption of the Credit Linked Notes or as the case may be, notice that no amount is due under these Notes, may occur several months after the occurrence of the credit event, including several months after the Scheduled Maturity Date of the Notes.

Investment in the Notes creates a leverage effect on the credit risk exposure of the Reference Entities compared to a direct investment in the bonds of the Reference Entities.

When the trigger threshold for a credit event is reached, the closer the detachment point is and the faster the detachment point is positioned high in the tranche, the stronger Final Redemption Amount is impacted. When the Fixed Recovery is set at zero, the investment in the Notes creates a leverage effect on the credit risk exposure of the Reference Entities compared to a direct investment in the bonds of the Reference Entities

SECTION D - KEY INFORMATION ON THE OFFER OF SECURITIES TO THE PUBLIC AND/OR ADMISSION TO TRADING ON A REGULATED MARKET

UNDER WHICH CONDITIONS AND TIMETABLE CAN I INVEST IN THIS SECURITIES?

DESCRIPTION OF THE TERMS AND CONDITIONS OF THE OFFER:

Non Exempted Offer Jurisdiction(s): Finland

Offer Period: From 23/09/2024 to 17/10/2024

Offer Price: The Notes will be offered at the Issue Price

Conditions to which the offer is subject:

Offers of the Notes are conditional on their issue and, on any additional conditions set out in the standard terms of business of the financial intermediaries, notified to investors by such relevant financial intermediaries.

The Issuer reserves the right to close the Offer Period prior to its stated expiry for any reason. The Issuer reserves the right to withdraw the offer and cancel the issuance of the Notes for any reason at any time on or prior to the Issue Date.

For the avoidance of doubt, if any application has been made by a potential investor and the Issuer exercises such right, no potential investor shall be entitled to subscribe or otherwise acquire the Notes.

In each case, a notice to the investors on the early termination or the withdrawal, as applicable, will be published on the website of the Issuer (<http://prospectus.socgen.com>).

Issue Price: 100 % of the Aggregate Nominal Amount

Estimate of total expenses related to the issuance or the offer, including estimated expenses charged to the investor by the Issuer or the offeror:

Punctual costs (entry costs), recurrent costs and potential anticipated exit penalties may have an impact on the return the investor may obtain from his investment.

Distribution plan: The product is intended for retail investors and will be offered in Finland

WHO IS THE OFFEROR AND/OR THE PERSON ASKING FOR THE ADMISSION TO TRADING ?

Société Générale as Dealer

Tour Société Générale - 17 Cours Valmy

92987 Paris La Défense Cedex, France

Domicile : 29, boulevard Haussmann, 75009 Paris, France.

Legal form : Public limited liability company (*société anonyme*).

Applicable law : French law.

Country of incorporation : France

WHY IS THIS PROSPECTUS BEING PRODUCED?

This prospectus is drawn up for the purposes of the public offer of the Notes.

Reasons for the offer and use of proceeds:

The net proceeds from each issue of Notes will be applied for the general financing purposes of the Société Générale Group, which include making a profit.

Estimated net proceeds: Not Applicable

Underwriting: There is an underwriting agreement on a firm commitment basis with: Société Générale

Interests of the individual and natural persons of the issuance/offer :

Save for fees, if any, payable to the Dealer, and so far as the Issuer is aware, no person involved in the issue of the Notes has an interest material to the offer. The Dealer and its affiliates have engaged, and may in the future engage, in investment banking and/or commercial banking transactions with, and may perform other services for, the Issuer and its affiliates in the ordinary course of business. Société Générale will ensure the roles of provider of hedging instruments to the Issuer of the Notes and Calculation Agent of the Notes.

The possibility of conflicts of interest between the different roles of Société Générale on one hand, and between those of Société Générale in these roles and those of the Noteholders on the other hand cannot be excluded. Furthermore, the Notes being indexed on the occurrence or non occurrence of one or more Credit Event(s), Société Générale may, at any time, (i) hold Obligations of the Reference Entity(ies), (ii) be in possession of information in relation to any Reference Entity(ies) that may be material in the context of the issue of the Notes and that may not be publicly available (or known), (iii) participate in any of the ISDA Credit Derivatives Determinations Committee or participate as a dealer in any auction process used to determine the Final Value of any Reference Entity in relation to which a Credit Event has occurred, which may, in each case, be in conflict with the interests of the Noteholders.

LIIKKEESEENLASKUKOHTAINEN TIIVISTELMÄ

OSA A – JOHDANTO JA VAROITUKSET

ISIN-koodi: XS2881861202

Liikkeeseenlaskija : SG Issuer

Kotipaikka: 15, avenue Emile Reuter, L-2420 Luxemburg
Puhelinnumero: + 352 27 85 44 40
LEI-tunnus (*Legal entity identifier*): 549300QNMDBVTHX8H127

Tarjoaja ja/tai kaupankäynnin kohteeksi ottamista pyytävä yhteisö:

Société Générale
Tour Société Générale - 17 Cours Valmy
92987 Paris La Défense Cedex, France
Kotipaikka : 29, boulevard Haussmann, 75009 Pariisi, Ranska.
LEI-tunnus (*Legal entity identifier*) : O2RNE8IBXP4R0TD8PU41

Esitteen hyväksynyt toimivaltainen viranomainen ja sen yhteystiedot:

Esitteen on hyväksynyt Commission de Surveillance du Secteur Financier (CSSF)
283, route d'Arlon L-2991, Luxemburg
Puhelinnumero: (352) 26 25 11
Sähköposti: direction@cssf.lu

Esitteen hyväksymispäivä: 31.5.2024

VAROITUKSET

Tätä tiivistelmää on luettava perusesitteen (**perusesite**, Base Prospectus) johdantona.

Sijoittajien on perustettava sijoituspäätöksensä sijoittaa velkakirjoihin (**velkakirjat**, Notes) perusesitteeseen kokonaisuudessaan.

Mahdollisten sijoittajien tulee huomata, että nämä velkakirjat saattavat olla volatiileja ja että sijoitukselle ei välttämättä makseta korkoa. Sijoittaja saattaa menettää sijoittamansa pääoman kokonaan tai merkittävän osan siitä.

Jos tuomioistuimessa pannaan vireille perusesitteeseen tai asiaankuuluviin lopullisiin ehtoihin (Final Terms) sisältyviä tietoja koskeva kanne, kantajana toimiva sijoittaja saattaa kansallisen lain mukaan joutua ennen oikeudenkäynnin vireillepanoa vastaamaan perusesitteen käännöskustannuksista.

Tiivistelmän toimittaneet henkilöt ovat siviilioikeudellisessa vastuussa vain tiivistelmästä ja sen mahdollisesta käännöksestä, mutta vain, jos tiivistelmä luettuna yhdessä esitteen muiden osien kanssa on harhaanjohtava, epätarkka tai epä johdonmukainen tai jos siinä ei luettuna yhdessä esitteen muiden osien kanssa anneta keskeisiä tietoja sijoittajien auttamiseksi, kun ne harkitsevat sijoittamista näihin velkakirjoihin;

Olette ostamassa tuotetta, joka ei ole yksinkertainen ja jota saattaa olla vaikea ymmärtää.

OSA B – KESKEISIÄ TIETOJA ARVOPAPERIN LIIKKEESEENLASKIJASTA

KUKA ON ARVOPAPERIDEN LIIKKEESEENLASKIJA?

Liikkeeseenlaskija: SG Issuer (tai **liikkeeseenlaskija**, Issuer)

Kotipaikka: 15, avenue Emile Reuter, L-2420 Luxemburg

Yhtiömuoto: Julkinen osakeyhtiö (*société anonyme*).

LEI-tunnus (*Legal entity identifier*): 549300QNMDBVTHX8H127

Laki, jonka alla liikkeeseenlaskija toimii: Luxemburgin laki.

Rekisteröintivaltio: Luxemburg.

Lakisääteiset tilintarkastajat: Ernst & Young S.A.

SG Issuerin pääasiallisen toiminnan tarkoituksena on hankkia rahoitusta laskemalla liikkeeseen warrantteja sekä velkapapereita, jotka on tarkoitettu asettamaan institutionaalisten asiakkaiden sekä vähittäisasiakkaiden saataville Société Générale'n yhteydessä toimivien jälleenmyyjien kautta. Velkapapereiden liikkeeseenlaskun myötä kerätty rahoitus lainataan tämän jälkeen Société Généralelle sekä muille konserniin kuuluville yhtiöille.

Société Générale Luxembourg omistaa 99,8 prosenttia ja Societe Generale omistaa 0,2 prosenttia SG Issuerin osakkeista. SG Issuer on täysin konsolidoitu yhtiö.

Yhtiöjärjestyksen perusteella liikkeeseenlaskijaa hallinnoi johtoryhmä.

Hallituksen jäsenet ovat Laurent Simonet, Thierry Bodson, Yves Cacclin, Julien Bouchat, Youenn Le Bris, Samuel Worobel ja Francois Caralp (kukin "johtaja" ja yhdessä hallitus).

Laurent Simonet, Thierry Bodson, Yves Cacclin, Julien Bouchat, Youenn Le Bris, Samuel Worobel ja Francois Caralp harjoittavat toimintaansa Societe Generale -konsernissa täysipäiväisesti.

MITKÄ OVAT LIIKKEESEENLASKIJAA KOSKEVAT KESKEISET TALOUDELLISET TIEDOT?

Tuloslaskelma

(K€)	31. joulukuuta 2023 (tilintarkastettu)	31. joulukuuta 2022 (tilintarkastettu)
Liikevoitto/tappio	15	590

Tase

(K€)	31. joulukuuta 2023 (tilintarkastettu)	31. joulukuuta 2022 (tilintarkastettu)
Nettorahoitusvelka (pitkäaikainen velka plus lyhytaikainen velka miinus käteinen)*	5 990	11 824
Käyttöpääomasuhde (vaihto- ja rahoitusomaisuus / lyhytaikainen vieras pääoma)	N/A	N/A
Velkaantumisaste (velat / oma pääoma)	N/A	N/A
Rahoituskulujen hoitokate (liikevoitto/korkokulut)	N/A	N/A

* Nettorahoitusvelka lasketaan seuraavien tekijöiden perusteella:

	31.12.2023	31.12.2022
Nettorahoitusvelka		
Vaihtovelkakirjasta Osakkeeseen (1)	48 000	48 000
Käteisvarat ja muut rahavarat (2)	-42 010	-36 176
Summa	5 990	11 824

(1) luokiteltu riville Jaksotettuun hankintamenoon arvostetut rahoitusvelat (Financial liabilities at amortized cost), ks. kohta 4.3 vuoden 2023 tilinpäätöksessä ja vuoden 2023 lyhennetyssä osavuositilinpäätöksessä

(2) luokiteltu taseessa

Rahavirtalaskelma

(K€)	31. joulukuuta 2023 (tilintarkastettu)	31. joulukuuta 2022 (tilintarkastettu)
Toiminnan nettorahavirta	28 259	28 036
Rahoitustoiminnan nettorahavirta	22 425	28 244
Sijoitustoiminnan nettorahavirta	0	0

MITKÄ OVAT LIIKKEESEENLASKIJAAN LIITTYVÄT KESKEISET RISKIT?

Jos liikkeeseenlaskija joutuu maksukyvyttömäksi tai konkurssiin, sijoittajalla on takautumisoikeus vain Société Généraleä kohtaan, ja riski sijoitetun pääoman kokonaiselle tai osittaiselle menettämiselle tai arvopapereiksi muuntamiselle (pääoma tai velka) taikka maturiteetin lykkäämiselle, jos velan alaskirjaus (*bail-in*) vaikuttaa liikkeeseenlaskijan arvopapereihin tai Société Générale'n strukturoituihin velkakirjoihin, on olemassa, ilman takuuta tai korvausta.

OSA C - KESKEISIÄ TIETOJA ARVOPAPEREISTA
MITKÄ OVAT ARVOPAPEREIDEN KESKEISET OMINAISUUDET?

ISIN-koodi : XS2881861202Velkakirjojen määrä : enintään 1 000

Tuotteen Valuutta	EUR	Selvitysvaluutta	EUR
Listaus	ei listausta	Nimellisarvo	EUR 10 000 per velkakirja
Vähimmäissijoitus	EUR 50 000	Liikkeeseenlaskuhinta	100 % nimellisarvosta
Eräpäivä	10.1.2030	Vähimmäiskorvaus	Sijoittaja saattaa menettää koko sijoittamansa pääoman
Viiteindeksi	ITraxx Crossover Series 42	Kuponkikorko	Alustavasti 6,00% vuodessa maksettavissa kvartaaleittain, vähintään 5,00%
Koronlaskuperuste	30/360	Kiinnitystaso (Attachment point)	16 % nimellisarvosta
Osuus (Thickness)	16 % nimellisarvosta	Irtautumistaso (Detachment point)	32 % nimellisarvosta
Paino	0,01334		0,01333
Viiteyhtiöt	ADLER Real Estate GmbH; AIR FRANCE - KLM; ALLWYN ENTERTAINMENT FINANCING (UK) PLC; Altice Finco S.A; ALTICE FRANCE; ARDAGH PACKAGING FINANCE PUBLIC LIMITED COMPANY; BELLIS ACQUISITION COMPANY PLC; Boparan Finance PLC; C&W Senior Finance Limited; CECONOMY AG; Cheplapharm Arzneimittel GmbH; Cirsa Finance International S.a r.l.; Clariant AG; CMA CGM; Constellium SE; CPI Property Group; CROWN EUROPEAN HOLDINGS; DUFREY ONE B.V; EG Global Finance plc; Elis; ELO; EP Infrastructure, a.s.; Eutelsat S.A.; FORVIA; GRIFOLS, S.A.;		Hapag-Lloyd Aktiengesellschaft; Iceland Bondco PLC; ILIAD HOLDING; INEOS Finance plc; INEOS QUATTRO FINANCE 2 PLC; International Game Technology PLC; Intrum AB; JAGUAR LAND ROVER AUTOMOTIVE PLC; Kaixo Bondco Telecom, S.A.U; LANXESS Aktiengesellschaft; Lottomatica S.p.A.; LOXAM; MARKS AND SPENCER p.l.c.; Matterhorn Telecom S.A.; Monitchem Holdco 3 S.A; MOTION BONDCO DESIGNATED ACTIVITY COMPANY; Mundys S.p.A; Nexi S.p.A.; Nidda Healthcare Holding GmbH; Nokia Oy; OI European Group B.V; Optics Bidco S.p.A; Pachelbel Bidco S.P.A; Picard Bondco S.A; PPF Telecom Group B.V; Premier Foods Finance PLC; RENAULT; REXEL; Rossini S.a r.l; Saipem Finance International B.V; Samhallsbyggnadsbolaget i Norden AB; Schaeffler AG; Stena Aktiebolag; Sunrise HoldCo IV B.V; TeamSystem S.p.A; TechnipFMC PLC; TELECOM ITALIA SPA; Telefonaktiebolaget L M Ericsson; thyssenkrupp AG; TK Elevator Holdco GmbH; TUI AG; United Group B.V; VALEO; Verisure Midholding AB; VIRGIN MEDIA FINANCE PLC; Volvo Car AB; Webuild S.p.A; ZEGONA FINANCE PLC; ZF Europe Finance B.V; Ziggo Bond Company B.V

Tämä tuote on vakuudeton velkainstrumentti, johon sovelletaan Englannin lakia.

Tuote tarjoaa kiinteän määräaikaisen sijoituksen sekä altistumisen viiteindeksin 75 viiteyhtiön luottokelpoisuudelle. Tuotteen tavoitteena on tuottaa säännöllistä tuottoa ja maksaa sijoitettu pääoma takaisin eräpäivänä edellyttäen, että viiteyhtiöihin vaikuttavat luottovastuutapahtumat (Credit Events) aiheuttavat kiinnitystasoa pienemmän kertyneen tappion (Cumulative Loss Amount). Sijoittaja saattaa menettää koko sijoittamansa pääoman sijoittaessaan tähän tuotteeseen.

Kuponkikorko

Jokaisena kuponkikoron maksupäivänä (Coupon Payment Date) tarkastellaan viiteyhtiöihin ensimmäisen luottovastuutapahtuman (First Credit Event Occurrence Date) jälkeen vaikuttaneita luottovastuutapahtumia:

Jos mahdollisten viiteyhtiöihin vaikuttaneiden luottovastuutapahtumien seurauksena kertynyt tappio ei ylitä kiinnitystasoa, sijoittaja saa korkopäivien määrään suhteutetun kuponkikoron.

Jos mahdollisten viiteyhtiöihin vaikuttaneiden luottovastuutapahtumien seurauksena kertynyt tappio ylittää kiinnitystason mutta alittaa irtautumistason, sijoittajan saamasta senhetkiseen maksupäivään liittyvästä kuponkikorosta vähennetään kertyneen tappion ja kiinnitystason välinen erotus jaettuna osuudella (Thickness).

Muussa tapauksessa, jos mahdollisten luottovastuutapahtumien seurauksena kertynyt tappio ei alita irtautumistason, sijoittajalle ei makseta kuponkikorkoa seuraavana kuponkikoron maksupäivänä eikä tulevana kuponkikoron maksupäivinä.

Lopullinen lunastus

Eräpäivänä (Maturity Date) tarkastellaan viiteyhtiöihin ensimmäisen luottovastuutapahtuman jälkeen vaikuttaneita luottovastuutapahtumia:

Jos mahdollisten viiteyhtiöihin vaikuttaneiden luottovastuutapahtumien seurauksena kertynyt tappio ei ylitä kiinnitystasoa, sijoittaja saa 100 %:ia nimellisarvosta.

Jos mahdollisten viiteyhtiöihin vaikuttaneiden luottovastuutapahtumien seurauksena kertynyt tappio ylittää kiinnitystason mutta alittaa irtautumistason, sijoittaja saa 100 %:ia nimellisarvosta vähennettynä kertyneen tappion ja kiinnitystason välisellä erotuksella jaettuna osuudella.

Muussa tapauksessa, jos mahdollisten luottovastuutapahtumien aiheuttama kertynyt tappio ei alita irtautumistason, sijoittaja menettää alkuperäisen sijoituksensa kokonaan.

Lisätietoja

Luottovastuutapahtuma esiintyy, kun yhtiö tulee maksukyvyttömäksi, laiminlyö maksuvelvoitteensa, läpikäy velkasitoumustensa uudelleenjärjestelyn tavalla, joka on vahingollinen velkojille tai joutuu hallinnollisten toimenpiteiden kohteeksi (soveltuvin osin). Termi "luottovastuutapahtuma" (Credit Event) on määritelty International Swaps and Derivatives Association, Inc. (ISDA) (www.isda.org) julkaisemissa vuoden 2014 ISDA Credit Derivatives Definitions -määritelmässä.

Aina kun viiteindeksiin kuuluvalla viiteyhtiöllä sattuu luottotapahtuma ensimmäisen luottotapahtumapäivän jälkeen, tappion määrä määritetään siten, että yhtiön paino viiteindeksissä maksukyvyttömyyspäivänä kerrotaan 100 %:lla nimellisarvosta.

Kertynyt tappio on sellaisten yhtiöiden, joihin on kohdistunut luottovastuutapahtuma ensimmäisen luottovastuutapahtuman jälkeen, kokemien tappioiden yhteenlaskettu määrä.

Seuraantotapahtuma (Succession Event) voi johtaa yhtiön korkeampaan painottamiseen. Jos esimerkiksi kaksi viiteindeksin yhtiötä sulautuu, tähän uuteen yhtiöön sovelletaan molempien aikaisempien yhtiöiden yhdistettyä painotusta. Jos luottovastuutapahtuma tapahtuu korkeammin painotetussa yhtiössä, pääoman ja/tai kuponkikoron osittaiseen/täydelliseen menetykseen vaikuttamiseen tarvittavien luottotapahtumien määrä vähenee.

Takaisinperintäaste (Recovery Rate) viittaa arvopaperin arvoon luottovastuutapahtuman jälkeen, joka vaikuttaa liikkeeseenlaskijaan ja / tai sen takaajaan. Tarkemmin se on velkainstrumentin pääoman ja koron määrä, joka voidaan palauttaa luottovastuutapahtuman jälkeen, ilmaistuna prosentteina velkainstrumentin nimellisarvosta.

Tämän tuotteen osalta takaisinperintäaste on kiinteä 0 % kunkin yhtiön osalta eikä sitä määritellä International Swaps and Derivatives Association, Inc. (ISDA) -komitean prosessien mukaan.

Viiteindeksi tarjoaa altistuksen yhtiöille, jotka on luokiteltu korkeatuottoisiksi (high yield). Näillä yhtiöillä on suurempi todennäköisyys kokea luottovastuutapahtuma verrattuna niihin, joilla on korkeampi luottoluokitus (investment

grade). Jos tuotteen elinkaaren aikana tapahtuu useita luottovastuutapahtumia, tuotteen markkina-arvo laskee nopeammin ja sen herkkyyks markkinoiden vaihtelulle on korkeampi.

Kaikki kuponkikorot ilmaistaan prosenttiosuutena nimellisarvosta.

Poikkeukselliset tapahtumat voivat johtaa tuotteen ehtojen muuttamiseen tai tuotteen ennenaikaiseen päättämiseen, ja ne voivat johtaa sijoituksen menettämiseen.

Tätä tuotetta tarjotaan yleisölle tarjousaikana seuraavilla lainkäyttöalueella/-alueilla: Suomi

Liikkeeseenlaskupäivä	25.10.2024
Ensimmäinen luottovastuutapahtuma (First Credit Event Occurrence Date)	25.7.2024
Viimeinen luottovastuutapahtuma (Last Credit Event Occurrence Date)	20.12.2029
Eräpäivä	10.1.2030
Kuponkikoron maksupäivät	10.4.2025; 10.7.2025; 10.10.2025; 10.1.2026; 10.4.2026; 10.7.2026; 10.10.2026; 10.1.2027; 10.4.2027; 10.7.2027; 10.10.2027; 10.1.2028; 10.4.2028; 10.7.2028; 10.10.2028; 10.1.2029; 10.4.2029; 10.7.2029; 10.10.2029; 10.1.2030

Kuittausoikeudesta luopuminen

Velkakirjan haltijat luopuvat lain sallimassa laajuudessa kaikista velkakirjoihin liittyvistä kuittaus-, korvaus- ja pidätysoikeuksista.

Toimivaltainen tuomioistuin:

Liikkeeseenlaskija hyväksyy Englannin tuomioistuinten toimivaltuuden kaikissa liikkeeseenlaskijaa vastaan ajetuissa riita-asioissa, mutta hyväksyy myös, että velkakirjan haltijat voivat nostaa kanteen missä tahansa muussa toimivaltaisessa tuomioistuimessa.

Etuoikeusasema:

Velkakirjat ovat liikkeeseenlaskijan suoria, ehdottomia, vakuudettomia ja etuoikeudellisia velvoitteita ja ovat vähintään samassa asemassa (*pari passu*) kuin kaikki muut liikkeeseenlaskijan nykyiset ja tulevat avoimet suorat, ehdottomat, vakuudettomat ja etuoikeudelliset velvoitteet.

Velkakirjan haltija tiedostaa, että tilanteessa, jossa sovelletaan Direktiivin 2014/59/EU mukaista kriisinratkaisumenettelyä suhteessa liikkeeseenlaskijan velvoitteisiin tai Société Générale etuoikeudellisiin, ensisijaisiin, strukturoituihin ja LMEE ratio -hyväksytyihin vastuisiin, velkakirjasta maksettavaa erää voidaan pysyvästi alentaa kokonaan tai osittain, tai maksettava erä voidaan kokonaan tai osittain muuntaa liikkeeseenlaskijan, takaajan tai muun toimijan osakkeiksi tai muiksi arvopapereiksi, tai velkakirjat voidaan perua; ja/tai velkakirjan eräpäivää voidaan tarkistaa tai aikataulua tai koron määrää voidaan muuttaa.

ARVOPAPERIN VAPAAN SIIRTOKELPOISUUDET RAJOITUKSET:

Ei sovellu. Velkakirjojen vapaata siirtokelpoisuutta ei ole rajoitettu, riippuen kuitenkin myynti- ja siirtorajoituksista, jotka voivat soveltua tietyillä lainkäyttöalueilla, mukaan lukien tarjoamisen ja myynnin rajoitukset muille henkilöille kuin sallituille siirronsaajille taikka muiden kuin sallittujen siirronsaajien lukuun ja eduksi.

Sallittu siirronsaaja on henkilö, joka (i) ei ole Yhdysvaltalainen henkilö Regulation S -säädöksen mukaisesti; (ii) ei ole henkilö, joka täyttää minkään Yhdysvaltalaisen henkilön määritelmän CEA:n tai CFTC:n sääntöjen, ohjeiden tai CEA:n mukaisesti annettujen määräysten nojalla (selvennyksenä todetaan, että kaikkia henkilöitä, jotka eivät ole "Ei Yhdysvaltalaisia henkilöitä" CFTC Säännössä 4.7(a)(1)(iv) määritellyllä tavalla, pois lukien, (D) alakohdan mukainen poikkeus niiden hyväksyttävien ja kelpolisten henkilöiden osalta jotka eivät ole "Ei Yhdysvaltalaisia henkilöitä", pidetään Yhdysvaltalaisina henkilöinä); ja (iii) ei ole "Yhdysvaltalainen henkilö" niiden lopullisten sääntöjen mukaisesti, joilla implementoidaan U.S Securities Exchange Act of 1934 -säädöksen, muutoksineen, Kohdan 15G vaatimus luottoriskin säilyttämisestä (**Yhdysvaltojen Riskin Säilyttämistä Koskevat Säännöt**, the U.S. Risk Retention Rules) (**Riskin Säilyttämiseen Liittyvä Yhdysvaltalainen Henkilö**, a Risk Retention U.S. Person).

MISSÄ ARVOPAPEREILLA TULLAAN KÄYMÄÄN KAUPPAA?

Kaupankäynnin kohteeksi ottaminen:

Ei sovellu. Velkakirjoja ei haeta listattaviksi.

LIITTYKÖ ARVOPAPERIIN TAKAUS?
Takauksen luonne ja soveltamisala:

Société Générale (**takaaja**, the Guarantor) on antanut velkakirjoille Ranskan lain alaisen, 31.5.2024 tehdyn, ehdottoman ja peruuttamattoman takauksen (**takaus**, the Guarantee).

Takauksesta seuraavat velvoitteet muodostavat suoran, ehdottoman, vakuudettoman ja etuoikeudellisen velvollisuuden takaajalle, joka on ensisijainen velvollisuus siten kuin Ranskan lain "*monétaire et financier*" artiklassa L. 613-30-3-I-3° säädetään, ja on vähintään samassa asemassa (*pari passu*) kuin kaikki muut takaajan nykyiset ja tulevat avoimet suorat, ehdottomat, vakuudettomat ja ensisijaiset velvoitteet, mukaan lukien talletuksiin liittyvät velvoitteet.

Kaikki viittaukset liikkeeseenlaskijan maksettaviin summiin tai määriin, joille takaaja on antanut takauksen, ovat viittauksia sellaisiin summiin ja määriin, joista on tehty suoraan vähennyksiä, ja/tai tilanteessa, jossa summa tai määrä muutetaan pääomaksi, pääomasta on tehty vähennyksiä, taikka joihin on muutoin aika ajoin tehty muutoksia, jotka johtuvat toimivaltaisen viranomaisen oikeudesta soveltaa velkojen alaskirjausta (*bail-in*) Euroopan parlamentin ja neuvoston direktiivin 2014/59/EU mukaisesti.

Kuvaus takaajasta:

Takaaja, Société Générale, on Société Générale Konsernin emoyhtiö.

Kotipaikka: 29, boulevard Haussmann, 75009 Pariisi, Ranska.

Yhtiömuoto: Julkinen osakeyhtiö (société anonyme).

Rekisteröintivaltio: Ranska

LEI-tunnus (*Legal entity identifier*): O2RNE8IBXP4R0TD8PU41

Takaaja voi säännöllisesti, kuten Ranskan Pankki- ja Finanssisääntelykomitean asettamissa ehdoissa on määritetty, harjoittaa muita liiketoimia kuin yllä mainittuja, mukaan lukien ja erityisesti vakuutusten välittäminen.

Yleisesti ottaen takaaja voi harjoittaa, omaan lukuun, kolmansien lukuun tai omaan sekä kolmansien lukuun kaikkia taloudellisia, kaupallisia, teollisia, maataloudellisia ja irtaimeen tai kiinteään omaisuuteen liittyviä toimintoja, suoraan tai välillisesti liittyen yllä mainittuihin toimintoihin, tai jotka todennäköisesti helpottavat tällaisten toimintojen toteuttamista.

Takaajan keskeiset taloudelliset tiedot:
Tuloslaskelma

<i>(miljoonaa EUR)</i>	Ensimmäinen vuosineljännes 2024 (tilintarkastettu)	31.12.2023 (tilintarkastettu)	Ensimmäinen vuosineljännes 2023 (tilintarkastettu)	31.12.2022 (tilintarkastettu)
Korkokate (tai vastaava)	N/A	10 310	N/A	12 841
Nettomääräiset palkkio- ja provisiotuotot	N/A	5 588	N/A	5 217
Nettomääräiset rahoitusvarojen arvonalentumistappiot	(400)	(1 025)	(182)	(1 647)
Kaupankäynnin nettotuotto	N/A	10 290	N/A	866
Liikkeeseenlaskijan tilinpäätöksessä käyttämä tuloksellisuutta kuvaava luku, kuten liikevoitto	1 265	6 580	1 432	9 161
Nettovoitto tai -tappio (konsernitiilinpäätöksissä)	680	2 493	868	1 825

emoyhteisön omistajille kuuluva nettovoitto tai -tappio)				
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Tase

(miljardia EUR)	Ensimmäinen vuosineljännes 2024 (tilintarkastettu)	31.12.2023 (tilintarkastettu)	Ensimmäinen vuosineljännes 2023 (tilintarkastettu)	31.12.2022 (tilintarkastettu)	# Arvo tuoreimman vakavaraisuuden kokonaisarviointin (SREP) tuloksena
Varat yhteensä (Total Assets)	1 590,561	1 554,045	1 553,6	1 484,90	N/A
Etuoiikeutettu velka (Debt securities issued)	166,617	160,506	137,5	133,18	N/A
Etuoikeusasemaltaan huonompi velka (Subordinated debts)	15,798	15,894	16,782	15,95	N/A
Lainat ja muut saatavat asiakkailta (netto) (Customer loans at amortised cost)	459,254	485,449	494,32	506,64	N/A
Talletukset asiakkailta (Customer deposits)	530,947	541,677	536,2	530,76	N/A
Oma pääoma (Shareholders' equity, subtotal Equity, Group share)	67,342	65,975	68,46	66,970	N/A
Järjestämättömät lainat (nettomääräisen kirjanpitoarvon mukaan) / Lainat ja saatavat (Doubtful loans)	15,0	16,1	15,9	15,9	N/A
Ydinpääomasuhde (CET1) tai muu merkityksellinen vakavaraisuussuhde liikkeeseenlaskusta riippuen (Common Equity Tier 1 ratio)	13,2% ⁽¹⁾	13,1 % ⁽¹⁾	13,5% ⁽¹⁾	13,5 % ⁽¹⁾	10,22 % **
Kokonaisvakavaraisuussuhde (Total capital ratio)	18,7% ⁽¹⁾	18,2 % ⁽¹⁾	19,4% ⁽¹⁾	19,4 % ⁽¹⁾	N/A
Sovellettavan sääntelyjärjestelmän puitteissa laskettu vähimmäisomavaraisuusaste (Fully-loaded CRR leverage ratio)	4,2% ⁽¹⁾	4,3 % ⁽¹⁾	4,2% ⁽¹⁾	4,4 % ⁽¹⁾	N/A

** Ottaen huomioon yhdistetyt lakisääteiset puskurit, vaiheistettu CET1-suhde, joka laukaisee suurinta jakokelpoista määrää koskevan mekanismin (MDA), olisi 31. maaliskuuta 2024 alkaen 10,22 %.

(1) Vaiheistettu (Phased-in) suhde

Tilintarkastuskertomus ei sisällä varauksia.

Takaajaan liittyvät keskeiset riskit:

Société Générale'n luottoriski vaikuttaa sijoittajiin Société Générale'n ollessa sekä takaaja että vastapuoli liikkeeseenlaskijan suojausliiketoimille, ja sijoittajilla ei ole takautumisoikeutta liikkeeseenlaskijaa kohtaan tilanteessa, jossa liikkeeseenlaskija on maksukyvytön.

MITKÄ OVAT ARVOPAPERIEIHIN LIITTYVÄT KESKEISET RISKIT?

Sijoittaja saattaa lunastuksen yhteydessä menettää sijoittamansa pääoman kokonaan tai osittain eräpäivänä (Maturity Date) tai jos velkakirjat myydään ennen eräpäivää.

Tietyt poikkeukselliset olosuhteet voivat vaikuttaa negatiivisesti tuotteen likviditeettiin. Sijoittaja ei ehkä voi myydä tuotetta helposti tai joutuu myymään tuotteen siten, että myynti johtaa sijoitetun pääoman kokonaiseen tai osittaiseen menetykseen.

Velkakirjojen markkina-arvo riippuu markkinaparametrien kehityksestä irtautumishetkellä (kohde-etuuden/etuuksien hintataso, korko, volatiliiteetti ja luottomarginaali), joka voi johtaa sijoitetun pääoman kokonaiseen tai osittaiseen menetykseen.

Kohde-etuuteen/etuuksiin liittymättömät tapahtumat (esim. lakimuutokset, mukaan lukien verolait, ylivoimainen este (*force majeure*), liikkeeseenlaskettujen arvopapereiden lukumäärä) voivat johtaa velkakirjojen ennakaiseen lunastukseen ja näin ollen sijoitetun pääoman kokonaiseen tai osittaiseen menetykseen.

Kohde-etuuteen/etuuksiin tai suojausliiketoimiin vaikuttavat tapahtumat voivat johtaa kohde-etuuden/etuuksien tarkistamiseen, indeksoinnista luopumiseen, kohde-etuuden/etuuksien korvaamiseen tai velkakirjojen ennakaiseen lunastukseen, ja näin ollen sijoitetun pääoman kokonaiseen tai osittaiseen menetykseen (myös pääomansuojaustapauksissa).

Jos sijoittajan pääasiallisessa toiminnassa käytetty valuutta on eri kuin tuotteen valuutta, kohdistuu sijoittajaan valuutariski, erityisesti valuutanvaihto- ja valuutanvaihtovalvonnan tilanteissa, joka voi vähentää sijoitettua pääomaa.

Velkakirjojen haltijat altistuvat viiteyhtiöiden luottokelpoisuuteen liittyville tapahtumille mahdollisesti jo ennen sijoituspäätöksentekoa. Tällaisessa tapauksessa velkakirjojen erääntyessä saatu lunastusmäärä tai varojen arvo määräytyy viiteyhtiöiden velka-arvon perusteella. Tämä voi johtaa siihen, että (i) määrä on pienempi kuin sijoitettu summa ja (ii) korkoa ei kerry tällaisista tapahtumista alkaen tai sitä ennen.

Luottosidonnaisten velkakirjojen lunastus tai ilmoitus siitä, että velkakirjoista ei ole maksettavaa, voi tapahtua useita kuukausia luottotapahtuman jälkeen ja mahdollisesti jopa useita kuukausia velkakirjojen suunnitellun eräpäivän (Scheduled Maturity Date) jälkeen.

Sijoittaminen velkakirjoihin aiheuttaa vipuvaikutuksen viiteyhtiöiden luottoriskiä verrattuna siihen, että sijoitettaisiin suoraan näiden yhtiöiden joukkovelkakirjalainoihin. Kun luottotapahtuman laukaiseva kynnysarvo saavutetaan, mitä lähempänä irtautumistaso on ja mitä nopeammin irtautumistaso sijoittuu korkealle kyseisessä erässä, sitä voimakkaampi on vaikutus lopulliseen lunastusmäärään.

Jos kiinteän takaisinperinnän osuus (Fixed Recovery) on määritetty nollassa, sijoitus arvopapereihin aiheuttaa vivutetun altistuksen viiteyhtiöiden luottoriskiä verrattuna suoraan sijoitukseen viiteyhtiöiden velkakirjoihin.

OSA D - KESKEISET TIEDOT ARVOPAPERIEIDEN YLEISÖLLE TARJOAMISESTA JA/TAI KAUPANKÄYNNIN KOHTEEKSI SÄÄNNELLYLLÄ MARKKINALLA OTTAMISESTA**MITKÄ OVAT ARVOPAPERIIN SIOITTAMISEN EDELLYTYKSET JA AIKATAULU?****KUVAUS TARJOUKSEN EHDOSTA:**

Julkisen tarjouksen maa: Suomi

Tarjousaika: 23.9.2024 – 17.10.2024

Tarjoushinta: Velkakirjat tarjotaan merkittäviksi liikkeeseenlaskuhintaan.

Tarjoukseen soveltuvat ehdot:

Tarjous on riippuvainen velkakirjojen liikkeeseenlaskusta sekä ehdoista, jotka sisältyvät välittäjien vakioehtoihin ja jotka kyseiset välittäjät toimittavat sijoittajille tiedoksi.

Liikkeeseenlaskija säilyttää oikeuden mistä tahansa syystä lopettaa velkakirjojen tarjoamisen ennen tarjousajan päättymistä. Liikkeeseenlaskija säilyttää myös oikeuden lopettaa tarjoaminen ja peruuttaa velkakirjojen liikkeeseenlasku mistä tahansa syystä ennen liikkeeseenlaskupäivää. Selvennyksenä todetaan, että jos

mahdollinen sijoittaja on tehnyt merkintäilmoituksen ja liikkeeseenlaskija käyttää yllämainittuja oikeuksiaan, sijoittajalla ei ole oikeutta merkitä tai muutoin hankkia velkakirjoja.

Sijoittajille tiedotetaan kussakin tapauksessa tarjouksen ennenaikaisesta lopettamisesta tai tarjouksen peruuttamisesta liikkeeseenlaskijan kotisivuilla (<http://prospectus.socgen.com>).

Liikkeeseenlaskuhinta: 100 % yhteenlasketusta nimellismäärästä

Liikkeeseenlaskun/tarjoamisen arvioidut kokonaiskustannukset sekä arvio kustannuksista, jotka liikkeeseenlaskija tai tarjoaja veloittaa sijoittajalta:

Kertaluonteiset kulut (osallistumiskulut), jatkuvaluonteiset kulut sekä mahdolliset odotettavissa olevat irtautumiskulut saattavat vaikuttaa sijoittajan sijoituksestaan saamaan tuottoon.

Jakelusuunnitelma: Tuotetta tarjotaan Suomessa ei-ammattimaisille sijoittajille/vähittäissijoittajille.

KUKA ON TARJOAJA JA/TAI KAUPANKÄYNNIN KOHTEEKSI OTTAMISTA HAKEVA HENKILÖ?

Jakelija (Dealer): Société Générale
Tour Société Générale - 17 Cours Valmy
92987 Paris La Défense Cedex, Ranska
Kotipaikka: 29, boulevard Haussmann, 75009 Pariisi, Ranska.
Yhtiömuoto: Julkinen osakeyhtiö (*société anonyme*).
Sovellettava laki: Ranskan laki.
Rekisteröintivaltio: Ranska

MIKSI TÄMÄ ESITE ON LAADITTU ?

Tämä esite on laadittu, jotta velkakirjat voidaan tarjota yleisesti sijoittajille.

Tarjouksen syyt ja tuottojen käyttö: Velkakirjojen kunkin liikkeeseenlaskun nettotuotot käytetään Société Générale Groupin yleisiä rahoitustarpeita varten, sisältäen voiton tuottamisen.

Arvio nettotuotoista : Ei sovellu

Merkintäsitoumus (underwriting): Société Générale:n kanssa on solmittu firm commitment -merkintäsitoumussopimus

Liikkeeseenlaskuun/tarjoamiseen osallistuvien luonnollisten ja oikeushenkilöiden intressit:

Muiden kuin mahdollisesti jakelijalle maksettavien maksujen lisäksi liikkeeseenlaskijan tietojen mukaan millään velkakirjojen liikkeeseenlaskuun osallistuvalla henkilöllä ei ole tarjoukseen liittyvää olennaista etua.

Jakelija ja sen tytäryhtiöt osallistuvat ja saattavat tulevaisuudessa osallistua osana tavanomaista liiketoimintaansa investointipankki- ja/tai liikepankkitoimintaan liikkeeseenlaskijan sekä sen tytäryhtiöiden kanssa ja saattavat toimittaa niille muitakin palveluita.

Société Générale toimii suojausinstrumenttien toimittajana velkakirjojen liikkeeseenlaskijalle sekä velkakirjojen laskenta-asiamiehenä.

Eturistiriitojen mahdollisuutta ei voida poissulkea Société Généralen eri toimijoiden välillä tai Société Généralen toimijoiden ja velkakirjojen haltijoiden välillä.

Lisäksi, koska velkakirjat on indeksoitu yhden tai useamman luottovastuutapahtuman toteutumisen tai toteutumatta jäämisen perusteella, Société Générale voi milloin tahansa (i) pitää hallussaan viiteyhtiön (viiteyhtiöiden) velkoja, (ii) saada haltuunsa viiteyhtiötä (viiteyhtiöitä) koskevia tietoja, jotka voivat olla olennaisia velkakirjojen liikkeeseenlaskun kannalta ja jotka eivät välttämättä ole julkisesti saatavilla (tai tiedossa), (iii) osallistua ISDA:n luottojohdannaisten määrittämiseen tai osallistua jakelijana huutokaupprosessiin, jota käytetään sellaisen viiteyhtiön lopullisen arvon määrittämiseksi, jonka osalta on toteutunut luottovastuutapahtuma, mikä voi kussakin tapauksessa olla ristiriidassa velkakirjojen haltijoiden etujen kanssa.