

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 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 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.

Information available on Société Générale as Issuer of the Notes in its current Universal Registration Document and its subsequent amendments is accessible at <https://investors.societegenerale.com/en/publications-documents?theme=information-reglementee> (section 2. Universal Registration Document, Registration Document and updates – Annual Financial Report).

Each Purchaser acknowledges and accepts that :

- o Société Générale as Issuer of the Notes, will publish either (i) between (a) the date hereof and (b) the end of the offer period or (ii) within a maximum period of two weeks after the end of the offer period, publish updated financial statements that will also be available on the above mentioned website (the "Updated Financial Statements");
- o Consequently, Société Générale does not make as of the date the Purchaser decides to invest in the Notes, any representation or warranty that there has been (i) no significant change in the trading or financial position or (ii) no material adverse change in the prospects of Société Générale, in each case since the latest published financial statements of Société Générale;
- o the Updated Financial Statements may contain a significant new factor which currently does not form part of the Prospectus that may affect its assessment of the Notes, the market value of the Notes and therefore may cause a loss to its investment."

Dated 27/12/2023

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.

Société Générale

Legal entity identifier (LEI) : O2RNE8IBXP4R0TD8PU41

Issue of USD 75 000 000 Notes due 05/01/2039 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 25 October 2023, 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 the supplement to such Base Prospectus dated 9 November 2023 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 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 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:** 00632VN/24.01

(ii) **Tranche Number:** 1

(iii) **Date on which the Notes become fungible:** Not Applicable
2. **Specified Currency:** USD
3. **Aggregate Nominal Amount:**
(i) - **Tranche:** USD 75 000 000
(ii) - **Series:** USD 75 000 000
4. **Issue Price:** 100 % of the Aggregate Nominal Amount
5. **Specified Denomination(s):** USD 2 000
6. (i) **Issue Date:** 05/01/2024
(DD/MM/YYYY)
(ii) **Interest Commencement Date:** Issue Date
7. **Maturity Date:** 05/01/2039
(DD/MM/YYYY)
8. **Governing law:** English law
9. (i) **Status of the Notes:** Unsecured

(ii) **Date of corporate authorisation obtained for the issuance of Notes:** 03/01/2024
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
- (i) Rate(s) of Interest:** 8% per annum payable in arrear.
 - (ii) Specified Period(s) / Interest Payment Date(s):(DD/MM/YYYY)** Interest Payment Date means the earliest between the following dates:
(i) the Optional Redemption Date on which the Notes are early redeemed by the Issuer;
(ii) the 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 Specified Denomination 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. Zero Coupon Note Provisions:** Not Applicable

PROVISIONS RELATING TO REDEMPTION

- 16. Redemption at the option of the Issuer:** Applicable as per Condition 6.1.3.1.1 of the General Terms and Conditions
- (i) Optional Redemption Amount:** Unless previously redeemed, at the option of the Issuer, the Notes may be early redeemed on the Optional Redemption Date(i) (i from 1 to 14) in accordance with the following provisions in respect of each Note:
Optional Redemption Amount = Specified Denomination x 100%

Definitions relating to the Optional Redemption Amount are set out in paragraph 25(ii) "Definitions relating to the Product".
 - (ii) Optional Redemption Date(s) :** Optional Redemption Date(i)(i from 1 to 14) : means the 5 January in each year from and including 5 January 2025 to and including the 5 January 2038.
 - (iii) Notice Period:** 10 Business Days prior to the Optional Redemption Date
 - (iv) Redemption in part:** Not Applicable
- 17. Redemption at the option of the Noteholders:** Not Applicable
- 18. Final Redemption Amount :** Unless previously redeemed, the Issuer shall redeem the Notes on the Maturity Date, in accordance with the following provisions in respect of each Note:
Final Redemption Amount = Specified Denomination x 100%
- 19. Trigger redemption at the option of the Issuer:** Not Applicable

20. **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

GENERAL PROVISIONS APPLICABLE TO THE NOTES

21. **Provisions applicable to payment date(s):**
- **Payment Business Day:** Following Payment Business Day
 - **Financial Centre(s):** New York
22. **Form of the Notes:**
- (i) **Form:** Non-US Registered Global Note registered in the name of a nominee for a common depositary for Euroclear and Clearstream
 - (ii) **New Global Note (NGN – bearer notes) / New Safekeeping Structure (NSS – registered notes):** No
23. **Language of the Terms and Conditions of the Notes:** English language only
24. **Redenomination:** Not Applicable
25. **Consolidation:** Not Applicable
26. **Partly Paid Notes Provisions:** Not Applicable
27. **Instalment Notes Provisions:** Not Applicable
28. **Dual Currency Note Provisions:** Not Applicable
29. **Masse:** Not Applicable
30. **Interest Amount and/or the Redemption Amount switch at the option of the Issuer:** Not Applicable

PART B – OTHER INFORMATION

1. LISTING AND ADMISSION TO TRADING

- (i) **Listing:** None
- (ii) **Admission to trading:** Application shall be made for the Notes to be admitted to trading on the Multilateral Trading Facility ("MTF") named EuroTLX organized and managed by Borsa Italiana S.p.A. with effect from or as soon as practicable after the Issue Date. Société Générale, directly or through a third party appointed by it, will act as specialist for the Notes, in accordance with the rules and regulations of EuroTLX.

There can be no assurance that the listing and trading of the Notes will be approved with effect on the Issue Date or at all

- (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. Société Générale will ensure the roles of Issuer of the Notes (and as such will have to enter into hedging transactions) 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.

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*)

For the purpose of the Offer of the Notes, the unified yield rate is equal to 8.0 per cent per annum.

The unified yield rate is calculated at the Issue Date on the basis of the Issue Price. It is not an indication of future yield.

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

Not Applicable

7. OPERATIONAL INFORMATION

- (i) **Security identification code(s):**
- **ISIN Code:** XS2699738113
 - **Common Code:** 269973811

- (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
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.

8. 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:** There is no commission and/or concession paid by the Issuer to the Dealer or the Managers.
- (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 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:** Not Applicable
 - **General Consent/ Other conditions to consent:** Applicable
- (v) **- Prohibition of Sales to EEA Retail Investors:** Not Applicable
 - **Prohibition of Sales to EEA Non Natural Persons:** Not Applicable
- (vi) **- Prohibition of Sales to UK Retail Investors:** Applicable
 - **Prohibition of Sales to UK Non Natural Persons:** Not Applicable
- (vii) **Prohibition of Sales to Swiss Non Natural Persons:** Not Applicable

(viii) Regulation S U.S. Person Applicable
AND IRS U.S. Person:

9. TERMS AND CONDITIONS OF THE OFFER

- Non-Exempt Offer Jurisdiction(s):	Italy
- Offer Period:	From 05/01/2024 to 29/02/2024, save in case of early termination.
- Offer Price	The Notes will be offered at the prices which will be determined by the Dealer on a continuous basis in accordance with the market conditions from time to time prevailing. Depending on market conditions, the offer price shall be equal, higher or lower than the Issue Price of the Notes. The Dealer will publish the prices at which the Notes are offered as ask quotes on EuroTLX and, for information purposes only, on www.prodotti.societegenerale.it
- Conditions to which the offer is subject:	<u>The Issuer reserves the right to close the Offer Period prior to its stated expiry for any reason. A notice on the early termination will be published on the website of the Issuer (www.prodotti.societegenerale.it).</u>
- 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 purchase 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 : 1 Note
- Details of the method and time limits for paying up and delivering the Notes:	The Notes will be delivered on any day during the Offer Period by payment of the purchase price by the Noteholders to the relevant financial intermediary. The settlement and the delivery of the securities will be executed through the Dealer mentioned above only for technical reasons. However, the Issuer will be the only offeror and as such will assume all the responsibilities in connection with the information contained in the Final Terms together with the Base Prospectus.
- Manner and date in which results of the offer are to be made public:	Not Applicable
- 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.

The total costs charged to the investor by the Issuer or the Offeror are equal to the amount reported under the item "*Costi di ingresso*" in paragraph "*Composizione dei costi*" of the Key Information Document available on <http://kid.sgmarkets.com>.

The total costs and potential recurrent costs and potential anticipated exit penalties may have an impact on the return the investor may obtain from his investment.

10. ADDITIONAL INFORMATION

- Minimum investment in the Notes: 1 Note

- Minimum Trading Lot: 1 Note

- Location where the Prospectus, any Supplements thereto and the Final Terms can be collected or inspected free of charge in Italy: Société Générale, Via Olona n.2, 20123 Milano Italy

11. PUBLIC OFFERS IN SWITZERLAND

Not Applicable

12. EU BENCHMARKS REGULATION

Benchmark: Not Applicable

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

ISIN code : XS2699738113

Issuer : Société Générale

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

Telephone number : 01 57 29 12 12

Legal entity identifier (LEI): O2RNE8IBXP4R0TD8PU41

Identity and contact details of the competent authority approving the universal registration document:

Approved by the *Autorité des Marchés Financiers* (AMF)

17, place de la Bourse - 75002 Paris, France

Telephone : 01 53 45 60 00

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: 25/10/2023

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.

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 : Société Générale (or the Issuer)

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

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

Legal entity identifier (LEI) : O2RNE8IBXP4R0TD8PU41

Legislation under which the Issuer operates: French law.

Country of incorporation: France.

Statutory auditors : Ernst & Young et Autres et Deloitte & Associés.

The Issuer is the mother company of the Société Générale's Group.

The purpose of Société Générale is, under the conditions determined by the laws and regulations applicable to credit institutions, to carry out with individuals and corporate entities, in France or abroad: all banking transactions; all transactions related to banking operations, including in particular investment services or allied services as listed by Articles L.321-1 and L.321-2 of the French *Code monétaire et financier*; all acquisitions of interests in other companies. Société Générale may also, on a regular basis, as defined in the conditions set by the French Financial and Banking Regulation Committee, engage in all transactions other than those mentioned above, including in particular insurance brokerage. Generally, Société Générale may carry out, on its own behalf, on behalf of a third-party or jointly, all financial, commercial, industrial, agricultural, security or property transactions, directly or indirectly related to the abovementioned activities or likely to facilitate the accomplishment of such activities.

None of the existing shareholders controls, either directly or indirectly, Société Générale. The main shareholder is *Plan mondial d'actionariat salarié*.

In accordance with its bylaws, the Issuer is managed by a Management Board nominated by a General meeting of shareholders and composed of Slawomir Krupa as chief executive officer and Philippe Aymerich and Pierre Palmieri deputy chief executive officers.

WHAT IS THE KEY FINANCIAL INFORMATION REGARDING THE ISSUER?
Income statement

<i>(in million EUR)</i>	Nine Months 2023 (audited)	31.12.2022 (audited)	Nine Months 2022 (audited)	31.12.2021 (audited)
Net interest income (or equivalent)	N.A.	12,841	N.A.	10,718
Net fee and commission income	N.A.	5,217	N.A.	5,320
Net impairment loss on financial assets	N.A.	(1,647)	N.A.	(700)
Net trading income	N.A.	866	N.A.	5,723
Measure of financial performance used by the issuer in the financial statements such as operating profit	5,289	9,161	7,005	8,208
Net profit or loss (for consolidated financial statements net profit or loss attributable to equity holders of the parent)	2,063	1,825	755	5,641

Balance sheet

<i>(in billion EUR)</i>	Nine Months 2023 (audited)	31.12.2022 (audited)	Nine Months 2022 (audited)	31.12.2021 (audited)	#Value as outcome from the most recent supervisory review and evaluation process (SREP)
Total assets (<i>Total Assets</i>)	1,599	1,484.90	1,593.54	1,464.5	N/A
Senior debt (<i>Debt securities issued</i>)	154.01	133.18	125.189	135.3	N/A
Subordinated debt (<i>Subordinated debts</i>)	14.824	15.95	17.6	16.0	N/A
Loans and receivables to customers (<i>Customer loans at amortised cost</i>)	487.788	506.64	513.138	497.2	N/A
Deposits from customers (<i>Customer deposits</i>)	543.919	530.76	534.732	509.1	N/A
Total equity (<i>Shareholders' equity, subtotal Equity, Group share</i>)	68.01	66.97	66.3	65.1	N/A
Non-performing loans (based on net carrying amount) / Loans and receivables (<i>Doubtful loans</i>)	16.4	15.9	15.6	16.5	N/A
Common Equity Tier 1 capital (CET1) ratio (or other relevant prudential capital adequacy ratio depending on the issuance) (<i>Common Equity Tier 1 ratio</i>)	13.3% ⁽¹⁾	13.5% ⁽¹⁾	13.1% ⁽¹⁾	13.71% ⁽¹⁾	9.73%**
Total capital ratio (<i>Total capital ratio</i>)	18.6% ⁽¹⁾	19.4% ⁽¹⁾	19% ⁽¹⁾	18.8% ⁽¹⁾	N/A
Leverage ratio calculated under applicable regulatory framework	4.2% ⁽¹⁾	4.4% ⁽¹⁾	4.2% ⁽¹⁾	4.9% ⁽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 9.76% as of 30 September 2023.

(1) Phased-in ratio.

The audit report does not contain any qualification.

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

There is a risk of total or partial loss of the amount invested or conversion into securities or postponement of maturity, in the event of default, bankruptcy or bail-in affecting Société Générale and without guarantee or compensation system.

Société Générale's credit ratings and refinancing conditions may affect the market value of the Notes.

SECTION C. KEY INFORMATION ON THE SECURITIES
WHAT ARE THE MAIN FEATURES OF THE SECURITIES?
ISIN Code : XS2699738113 **Number of Notes** : 37 500

Product Currency	USD	Settlement Currency	USD
Listing	EuroTLX, a Multilateral Trading Facility organized and managed by Borsa Italiana S.p.A.	Nominal Value	2 000 USD per note
Minimum Investment	USD 2 000	Issue Price	100% of the Nominal Value
Maturity Date	05/01/2039	Minimum Reimbursement	100% of the Nominal Value at maturity only
Fixed Rate (expressed on an annual basis)	8.00%		

This product is an unsecured debt instrument governed by English law.

This product has a life span of 15 years but can be redeemed earlier according to the conditions indicated in the "objectives" section below.

Objectives

This product is designed to pay a Fixed Coupon in the event of early redemption by the Issuer or at Maturity and a redemption amount equal to 100% of the Nominal Value on the Maturity Date, or in the event of Early Redemption by the Issuer (on the relevant Early Redemption Date). The product provides full capital protection in the Product Currency, on the Maturity Date or in case of Early Redemption (on the relevant Early Redemption Date).

Early Redemption With reference to any Early Redemption Date(i), the Issuer may, at its sole discretion, redeem the product early. In such case, the investor will receive 100% of the Nominal Value plus the Fixed Coupon. The Fixed Coupon is calculated by multiplying the Fixed Rate by the Nominal Value. The 30/360 calculation convention applies between the Issue date and Early Redemption Date(i).

Redemption on the Maturity Date On the Maturity Date, provided that the product has not been early redeemed, you will receive 100% of the Nominal Value plus the Fixed Coupon. The Fixed Coupon is calculated by multiplying the Fixed Rate by the Nominal Value. The 30/360 calculation convention applies between the Issue date and Maturity Date.

Additional Information:

- The occurrence of extraordinary events could cause changes to the terms of the product or its early redemption, which could result in losses to the principal amount invested.
- The product is available through a public offering during the applicable offering period in the following jurisdictions: Italy

Issue Date	05/01/2024
Maturity Date	05/01/2039
Early Redemption Date(i) (i from 1 to 14)	1) 05/01/2025; 2) 05/01/2026; 3) 05/01/2027; 4) 05/01/2028; 5) 05/01/2029; 6) 05/01/2030; 7) 05/01/2031; 8) 05/01/2032; 9) 05/01/2033; 10) 05/01/2034; 11) 05/01/2035; 12) 05/01/2036; 13) 05/01/2037; 14) 05/01/2038

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 ranking as senior preferred within the meaning of Article L.613-30-3-I 3° of the French *Code monétaire et financier* and will rank at least *pari passu* with all other outstanding direct, unconditional, unsecured and unsubordinated and senior preferred obligations of the Issuer, present and future.

In case of resolutions pursuant to Directive 2014/59/UE in relation to the Issuer liabilities, 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 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:**

Application will be made for the Notes to be admitted to trading on the Multilateral Trading Facility ("MTF") named EuroTLX organized and managed by Borsa Italiana S.p.A.

There can be no assurance that the listing and trading of the Notes will be approved with effect on the Issue Date or at all.

IS THERE A GUARANTEE ATTACHED TO THE SECURITIES?

The Notes are not guaranteed.

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

Any sale of the Notes prior to the scheduled maturity date will result in the loss of the full protection of the amount invested.

Although it is subject to market making agreement, the liquidity of the product may be affected by exceptional circumstances that make it difficult to sell the product or at a price that results in a total or partial loss of the amount invested.

The possibility of an early redemption of the Notes at the Issuer's discretion may limit their market value. Before or during each period during which the Notes may be redeemed early, their market value will not rise substantially above their redemption price.

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

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.

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): Italy

Offer Period: From 05/01/2024 to 29/02/2024, save in case of early termination.

Offer Price: The Notes will be offered at the prices which will be determined by the Dealer on a continuous basis in accordance with the market conditions from time to time prevailing.

Depending on market conditions, the offer price shall be equal, higher or lower than the Issue Price of the Notes. The Dealer will publish the prices at which the Notes are offered as ask quotes on EuroTLX and, for information purposes only, on www.prodotti.societegenerale.it **Conditions to which the offer is subject:** [The Issuer reserves the right to close the Offer Period prior to its stated expiry for any reason. A notice on the early termination will be published on the website of the Issuer \(\[www.prodotti.societegenerale.it\]\(http://www.prodotti.societegenerale.it\)\).](#)

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:

The total costs charged to the investor by the Issuer or the Offeror are equal to the amount reported under the item “Costi di ingresso” in paragraph “Composizione dei costi” of the Key Information Document available on <http://kid.sgmarkets.com>.

The total costs and potential 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 Italy

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**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.

Société Générale will ensure the roles of Issuer of the Notes (and as such will have to enter into hedging transactions) 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.

NOTA DI SINTESI DELL'EMISSIONE**SEZIONE A – INTRODUZIONE COMPRENSIVA DELLE AVVERTENZE**

Codice ISIN : XS2699738113

Emittente : Societe Generale Domicilio : 29, boulevard Haussmann, 75009 Paris, France

Numero di telefono : +33 01 57 29 12 12

Legal entity identifier (LEI) : O2RNE8IBXP4R0TD8PU41

Offerente e/o soggetto che richiede l'ammissione alle negoziazioni :

Societe Generale

Tour Société Générale - 17 Cours Valmy

92987 Paris La Défense Cedex, France

Sede legale : 29, boulevard Haussmann, 75009 Paris, France.

Legal entity identifier (LEI) : O2RNE8IBXP4R0TD8PU41

Individuazione e contatti dell'autorità competente per l'approvazione del prospetto:

Approvato dalla Commission de Surveillance du Secteur Financier (CSSF)

283, route d'Arlon L-2991, Luxembourg

E-Mail : direction@cssf.lu

Data di approvazione del prospetto: 09/11/2022

AVVERTENZE

La presente nota di sintesi deve essere letta come un'introduzione al prospetto di base (il **Prospectus**).

Qualsiasi decisione di investire nelle Obbligazioni (le **Obbligazioni**) emessi sulla base Prospetto deve basarsi su una valutazione complessiva del Prospetto da parte dell'investitore.

I potenziali investitori devono essere consapevoli del fatto che queste Obbligazioni potrebbero essere volatili e che potrebbero non ricevere alcun interesse e potrebbero perdere tutto o una parte sostanziale del loro investimento.

Qualora sia proposto un ricorso dinanzi all'autorità giudiziaria in merito alle informazioni contenute nel Prospetto e nelle relative Condizioni Definitive, il ricorrente potrebbe essere tenuto a sostenere i costi della traduzione del Prospetto di Base prima dell'inizio del procedimento, ai sensi della legislazione nazionale degli Stati Membri.

Nessun soggetto che ha provveduto alla predisposizione della presente nota di sintesi, compresa l'eventuale traduzione, potrà essere ritenuto responsabile civilmente, salvo che questa risulti fuorviante, imprecisa o incoerente se letta congiuntamente alle altre parti del Prospetto, o non offra, se letta congiuntamente alle altre parti del Prospetto, informazioni essenziali volte ad agevolare la decisione dell'investitore di investire nelle Obbligazioni.

State per acquistare un prodotto che non è semplice e può essere di difficile comprensione.

SEZIONE B – INFORMAZIONI CHIAVE SULL'EMITTENTE**CHI È L'EMITTENTE DEI TITOLI?**

Emittente : Societe Generale (o l'Emittente)

Domicilio: 29, boulevard Haussmann, 75009 Paris, France

Legal entity identifier (LEI) : O2RNE8IBXP4R0TD8PU41

Forma giuridica: Società per azioni a responsabilità limitata pubblica (société anonyme).

Giurisdizione di riferimento: diritto francese.

Paese di costituzione: Francia.

Società di revisione : Ernst & Young et Autres et Deloitte & Associés

L'Emittente è la capogruppo del Gruppo Societe Generale.

La finalità di Societe Generale è, ai sensi delle condizioni determinate dalla legge e dai regolamenti applicabili agli istituti di credito, di effettuare con persone fisiche e giuridiche in Francia o all'estero: tutte le operazioni bancarie, tutte le operazioni relative alle operazioni bancarie compresi in particolare i servizi di investimento o servizi connessi elencati dagli articoli L.321-1 and L.321-2 del Code *monétaire et financier* francese; tutte le acquisizioni di partecipazioni in altre società

Societe Generale può inoltre su base regolare, come definito nelle condizioni stabilite dal Comitato francese per la regolamentazione finanziaria bancaria, intraprendere tutte le operazioni diverse da quelle sopra menzionate, inclusa in particolare l'intermediazione assicurativa. In generale Societe Generale può compiere per conto di terzi o congiuntamente, tutte le operazioni finanziarie commerciali, industriali, agricole mobiliari o immobiliari, direttamente o indirettamente connesse con el suddette attività o atte a facilitare la realizzazione di tali attività. Nessuno degli attuali azionisti controlla direttamente o indirettamente Societe Generale. Il principale azionista è il *Plan mondial d'actionariat salarié*.

Ai sensi dello statuto l'Emittente è amministrato da un *Management Board* nominato dall'Assemblea Generale degli Obbligazionisti e compost da Slawomir Krupa in qualità di *chief executive officer* e MM Philippe Aymerich e Pierre Palmieri in qualità di *deputy chief executive officer*.

QUALI SONO LE INFORMAZIONI FINANZIARIE CHIAVE RELATIVE ALL'EMITTENTE?

Conto economico

<i>In miliardi di euro</i>	Terzo Trimestre 2023 (soggetto a revisione)	31.12.2022 (soggetto a revisione)	Terzo Trimestre 2022 (soggetto a revisione)	31.12.2021 (soggetto a revisione)
Reddito netto da interessi (o equivalente) <i>(Totale interessi attivi e passivi)***</i>	N.A.	12.841	N.A.	10.718
Reddito netto da fee e commissioni <i>(Fee Totali e spese)</i>	N.A.	5.217	N.A.	5.320
Perdita netta da riduzione durevole di valore delle attività finanziarie <i>(Costo del rischio)</i>	N.A.	(1.647)	N.A.	(700)
Reddito netto da trading <i>(Utili e perdite nette su transazioni finanziarie)</i>	N.A.	866	N.A.	5.723
Misura della performance finanziaria utilizzata dall'emittente nel bilancio quale l'utile operativo <i>(Margine operativo lordo)</i>	5.289	9.161	7.005	8.208
Utile o perdita netta (per il bilancio consolidato utile o perdita netta attribuibile ai possessori di strumenti di capitale della capogruppo) <i>(Utile netto, quota del gruppo)</i>	2.063	1.825	755	5.641

Stato patrimoniale

<i>In miliardi di euro</i>	Terzo Trimestre 2023	31.12.2022 (soggetto a revisione)	Terzo Trimestre 2022	31.12.2021 (soggetto a revisione)	#Valore
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	(soggetto a revisione)		(soggetto a revisione)		risultante dal più recente processo di revisione e valutazione prudenziale (SREP)
Totale attività (Totale Attività)	1,599	1.484,90	1.593,54	1.464,5	N/A
Debiti senior (Titoli di debito emessi)	154,01	133,18	125,189	135,3	N/A
Debiti subordinati (Debiti Subordinati)	14,824	15,95	17,6	16,0	N/A
Prestiti e crediti dalla clientela (Prestiti ai clienti e costi ammortizzati)	487,788	506,64	513,138	497,2	N/A
Depositi dalla clientela (Depositi dalla clientela)	543,919	530,76	534,732	509,1	N/A
Totale capitale (Patrimoni netto, subtotale equity, quota del gruppo)	68,01	66,97	66,3	65,1	N/A
Prestiti non performing (sulla base di importo netto iscritto in bilancio / prestiti e crediti) (Prestiti dubbi)	16,4	15,9	15,6	16,5	N/A
Rapporto di Common Equity Tier 1 capital (CET1) (o altro rapporto di capitale di adeguatezza prudenziale a seconda dell'emissione) (Rapporto di Common Equity Tier 1)	13,3%(1)	13,5%(1)	13,1%(1)	13,71%(1)	9,73%**
Rapporto di capitale totale (Rapporto di capitale totale)	18,6%(1)	19,4%(1)	19%(1)	18,8%(1)	N/A
Rapporto di leva calcolato secondo il quadro regolamentare applicabile (Rapporto di leva CRR a pieno carico)	4,2%(1)	4,4%(1)	4,2%(1)	4,9%(1)	N/A

****Considerando i buffers regolamentari combinati, il livello del rapporto CET1 che attiverebbe il meccanismo dell'Importo Massimo Distribuibile sarebbe pari a 9,76% al 30 settembre 2023.**

(1) Phased-in ratio

La relazione di revisione non contiene alcun rilievo.

QUALI SONO I RISCHI CHIAVE SPECIFICI DELL'EMITTENTE?

In caso di inadempimento o fallimento dell'Emittente, l'investitore ha diritto di ricorso soltanto nei confronti di Société Générale e, in caso di bail-in applicato ai titoli dell'emittente o ai prodotti strutturati di Société Générale, è esposto al rischio di perdita totale o parziale dell'importo investito o di sua conversione in titoli (di capitale o di debito) o di spostamento della scadenza, senza alcuna garanzia o compensazione.

SEZIONE C. INFORMAZIONI CHIAVE SUI TITOLI

QUALI SONO LE CARATTERISTICHE PRINCIPALI DEI TITOLI?
Codice ISIN: XS2699738113 **Numero di Obbligazioni:** 37 500

Valuta del Prodotto	USD	Valuta di Regolamento	USD
Sede di negoziazione	EuroTLX, un Sistema Multilaterale di Negoziazione organizzato e gestito da Borsa Italiana S.p.A.	Valore Nominale	2.000 USD per Obbligazione
Investimento Minimo	2.000 USD	Prezzo di Emissione	100% del Valore Nominale
Data di Scadenza	05/01/2039	Rimborso minimo	100% del Valore Nominale solo alla scadenza
Tasso Fisso (espresso su base annua)	8,00%		

Questo prodotto è uno strumento di debito non collateralizzato regolato dalla legge inglese.

Termine

Il prodotto ha una durata predeterminata pari a 15 anni ma può essere oggetto di rimborso anticipato in base alle condizioni descritte nella sezione

"Obiettivi" sotto riportata.

Obiettivi

Questo prodotto è concepito per pagare una Cedola Fissa in caso di Rimborso Anticipato da parte dell'Emittente o a Scadenza e un importo di

rimborso pari al 100% del Valore Nominale alla Data di Scadenza, ovvero in caso di Rimborso Anticipato da parte dell'Emittente (alla relativa Data di Scadenza Anticipata). Il prodotto prevede una protezione totale del capitale nella Valuta del Prodotto, alla Data di Scadenza ovvero in caso di Rimborso Anticipato (alla relativa Data di Scadenza Anticipata).

Rimborso Anticipato Ad una qualsiasi Data di Scadenza Anticipata(i), l'Emittente può, a propria esclusiva discrezione, rimborsare anticipatamente il prodotto. In tal caso, l'investitore riceverà il 100% del Valore Nominale maggiorato della Cedola Fissa. La Cedola Fissa è calcolata moltiplicando il Tasso Fisso per il Valore Nominale. Si applica la convenzione di calcolo 30/360 tra la Data di Emissione e la Data di Scadenza Anticipata(i).

Rimborso alla Data di Scadenza Alla Data di Scadenza, qualora il prodotto non sia stato rimborsato anticipatamente, si riceverà il 100% del Valore Nominale maggiorato della Cedola Fissa. La Cedola Fissa è calcolata moltiplicando il Tasso Fisso per il Valore Nominale. Si applica la convenzione di calcolo 30/360 tra la Data di Emissione e la Data di Scadenza.

Ulteriori Informazioni:

- Il verificarsi di eventi straordinari potrebbe causare modifiche dei termini del prodotto o il suo rimborso anticipato e ciò potrebbe comportare perdite sul capitale investito.

- Il prodotto è disponibile mediante un'offerta pubblica durante il periodo di offerta applicabile nelle seguenti giurisdizioni: Italia

Data di Emissione	05/01/2024
Data di Scadenza	05/01/2039
Data di Scadenza Anticipata(i) (i da 1 a 14)	1) 05/01/2025; 2) 05/01/2026; 3) 05/01/2027; 4) 05/01/2028; 5) 05/01/2029; 6) 05/01/2030; 7) 05/01/2031; 8) 05/01/2032; 9) 05/01/2033; 10) 05/01/2034; 11) 05/01/2035; 12) 05/01/2036; 13) 05/01/2037; 14) 05/01/2038

Rinuncia ai diritti di compensazione

I Portatori delle Obbligazioni rinunciano a qualsiasi diritto di compensazione e ritenzione con riferimento alle Obbligazioni, nella misura consentita dalla legge.

Giurisdizione applicabile

L'Emittente accetta la competenza dei tribunali inglesi in relazione a qualunque controversia nei confronti dell'Emittente, e che i Portatori delle Obbligazioni possano promuovere un'azione legale innanzi a qualunque altro tribunale competente.

Priorità:

Le obbligazioni sono obbligazioni dirette, incondizionate, non garantite e non subordinate dell'Emittente di tipo senior preferred ai sensi dell'articolo L.613-30-3-I 3° del *Code monétaire et financier* francese e saranno *pari passu* rispetto a tutte le altre obbligazioni dirette, incondizionate, non garantite e non subordinate dell'Emittente, presenti e future, in circolazione.

In caso di risoluzione ai sensi della Direttiva 2014/59/UE che riguardi le passività dell'Emittente non subordinate, di tipo senior preferred, strutturate le obbligazioni possono essere oggetto di riduzione totale o parziale degli importi in relazione ad esse dovuti, su base permanente; di conversione in tutto o in parte degli importi dovuti in azioni o altri titoli dell'Emittente o del Garante o di altro soggetto; di cancellazione; e/o di modifica della scadenza delle Obbligazioni ovvero modifica del calendario o dell'importo degli interessi.

RESTRIZIONI ALLA LIBERA TRASFERIBILITÀ DELLE OBBLIGAZIONI

Non Applicabile. Non sussiste alcuna limitazione alla libera trasferibilità delle Obbligazioni, ferme restando le restrizioni di vendita e trasferimento eventualmente in vigore in talune giurisdizioni, incluse le restrizioni applicabili all'offerta e alla vendita a, o per conto o a beneficio di, Cessionari Autorizzati

Un Cessionario Consentito indica qualsiasi soggetto che (i) non è una U.S. person secondo la definizione di cui al Regulation S; e (ii) non è un soggetto che rientra in una qualsiasi definizione di soggetto U.S. ai fini di qualsivoglia regola CEA o CFTC, o linee guida o ordinanze proposte o emesse da CEA (per fini di chiarezza, qualsiasi soggetto che non sia un "soggetto non statunitense" ai sensi della norma CFTC 4.7(a)(1)(iv), ma escludendo, ai fini della sottosezione (D), l'eccezione riferita a qualsiasi soggetto qualificato ed idoneo che non sia un "soggetto non statunitense", sarà considerato un soggetto U.S.); e (iii) non è "soggetto U.S." ai sensi delle norme definitive di attuazione dei requisiti di mantenimento del rischio di credito di cui alla Sezione 15G del U.S. Securities Exchange Act del 1934 e successive modifiche (le **Regole U.S. di Mantenimento del Rischio**) (un **Soggetto U.S. al Mantenimento del Rischio**).

DOVE SARANNO NEGOZIATI I TITOLI?**Ammissione alle negoziazioni:**

Sarà presentata domanda di ammissione alla negoziazione delle Obbligazioni sul Sistema Multilaterale di Negoziazione denominato EuroTLX "MTF"), organizzato e gestito da Borsa Italiana S.p.A.

Non vi è alcuna certezza che la negoziazione delle Obbligazioni sia approvata a partire dalla Data di Emissione

I TITOLI SONO ASSISTITI DA UNA GARANZIA?**Natura e scopo della garanzia**

Le Obbligazioni non sono garantite

Rischi chiave specifici del garante

Considerando che Société Générale è garante e controparte delle operazioni di copertura dell'Emittente, gli investitori sono essenzialmente esposti al rischio di credito di Société Générale e non hanno ricorso nei confronti dell'Emittente in caso di inadempimento dell'Emittente.

QUALI SONO I RISCHI CHIAVE SPECIFICI DEI TITOLI?

La vendita delle Obbligazioni prima della prevista data di scadenza determinerà la perdita della protezione totale dell'importo investito.

Benché sia oggetto di impegni di market making, la liquidità del prodotto può essere influenzata dal verificarsi di circostanze eccezionali che potrebbero rendere difficile vendere il prodotto o comunque ad un prezzo che produce la perdita totale o parziale dell'importo investito.

Le Obbligazioni possono essere rimborsate anticipatamente automaticamente quando il livello del(i) Sottostante(i) raggiungono un certo livello. Gli Investitori non beneficeranno della performance del(i) Sottostante(i) successivamente a tal evento.

Il valore di mercato delle Obbligazioni dipende dall'evoluzione dei parametri di mercato al momento dell'uscita (livello dei prezzi dei Sottostanti, tassi di interesse, volatilità e credit spreads) e può pertanto comportare un rischio di perdita totale o parziale dell'importo inizialmente investito.

Se la valuta di riferimento delle attività principali dell'investitore è diversa da quella del prodotto, l'investitore è esposto al rischio di cambio, in particolare in caso di controlli sul cambio, che potrebbero ridurre l'importo investito.

SEZIONE D – INFORMAZIONI CHIAVE SULL'OFFERTA AL PUBBLICO DEI TITOLI E/O SULL'AMMISSIONE ALLE NEGOZIAZIONI SU DI UN MERCATO REGOLAMENTATO

IN BASE A QUALI CONDIZIONI E ORIZZONTE TEMPORALE POSSO INVESTIRE IN QUESTI TITOLI?

DESCRIZIONE DELLE MODALITÀ DELL'OFFERTA:

Giurisdizione dell'offerta al pubblico non esente: Italia

Periodo di Offerta: Dal 05/01/2024 al 29/02/2024 salvo chiusura anticipata del Periodo di Offerta

Prezzo di Offerta: Le Obbligazioni saranno offerte al prezzo che sarà determinato dal Dealer su base continuativa secondo le condizioni di mercato via via prevalenti.

A seconda delle condizioni di mercato, il prezzo di offerta sarà uguale, superiore o inferiore al prezzo di emissione delle Obbligazioni. I prezzi di offerta dei Certificati sono rappresentati dalle quotazioni lettera di volta in volta esposte dal Dealer su EuroTLX; tali quotazioni saranno inoltre pubblicate, a soli fini informativi, su www.prodotti.societegenerale.it.

Condizioni a cui è soggetta l'offerta:

L'Emittente si riserva il diritto di chiudere il Periodo di Offerta prima della scadenza inizialmente stabilita per qualunque motivo.

L'avviso agli investitori relativo alla chiusura anticipata, sarà pubblicato sul sito web dell'Emittente (www.prodotti.societegenerale.it).

Prezzo di Emissione: 100% dell'Importo Nominale Totale

Stima delle spese totali relative all'emissione o all'offerta, includendo la stima di eventuali spese applicate all'investitore dall'Emittente o dall'offerente:

I costi totali applicati all'investitore dall'Emittente o dall'Offerente sono pari all'importo riportato sotto la voce "Costi di ingresso" nel paragrafo "Composizione dei costi" del Key Information Document disponibile alla pagina <http://kid.sgmarkets.com>. I costi totali e i potenziali costi ricorrenti e le potenziali penali di uscita anticipata possono avere un impatto sul rendimento che l'investitore può ottenere dall'investimento.

Piano di distribuzione: Il prodotto è destinato ad investitori al dettaglio e sarà offerto in Italia

CHI È L'OFFERENTE E/O IL SOGGETTO CHE CHIEDE L'AMMISSIONE ALLE NEGOZIAZIONI ?

Société Générale in quanto Dealer

Tour Société Générale - 17 Cours Valmy

92987 Paris La Défense Cedex, France

Sede legale : 29, boulevard Haussmann, 75009 Paris, France.

Forma giuridica: Società per azioni a responsabilità limitata pubblica (société anonyme).

Legislazione di riferimento: diritto francese.

Paese di costituzione: Francia

PERCHÈ QUESTO PROSPETTO VIENE PRODOTTO?

Questo prospetto è stato predisposto in relazione all'offerta al pubblico delle Obbligazioni.

Ragioni dell'offerta o dell'ammissione alle negoziazioni: i proventi netti dell'emissione dei Certificati saranno utilizzati per le finalità generali di finanziamento del Gruppo Société Générale, che comprende il generare profitti.

Uso dei proventi e importo stimato dei proventi: I proventi netti dell'emissione delle Obbligazioni saranno utilizzati per le finalità generali di finanziamento del Gruppo Société Générale, che comprende il generare profitti.

Impegno di sottoscrizione: E' in essere un impegno di sottoscrizione a fermo con: Societe Generale.

Interessi delle persone fisiche e giuridiche coinvolte nell'emissione/offerta :

Ad eccezione delle eventuali commissioni dovute al Dealer, e per quanto l'Emittente ne sa, nessuna persona coinvolta nell'emissione delle Obbligazioni ha un interesse rilevante nell'Offerta.

Il Dealer e le sue affiliate si sono impegnate, e potrebbero in futuro impegnarsi, in operazioni di investment banking e/o commercial banking transactions, e potrebbero nel corso ordinario del business eseguire altri servizi per l'Emittente e le sue affiliate.

Société Générale ricoprirà i ruoli di fornitore di strumenti di copertura a favore dell'Emittente e di Agente di Calcolo delle Obbligazioni.

La possibilità di conflitti di interesse tra i vari ruoli di Société Générale, da un lato, e, d'altro lato, tra quelli di Société Générale nello svolgimento di questi ruoli e quelli dei Portatori delle Obbligazioni, non può escludersi.

Inoltre, considerata l'attività bancaria di Société Générale, conflitti di interesse potrebbero sorgere tra gli interessi di Société Générale nello svolgimento di tali attività (inclusa la detenzione di informazioni non pubbliche in relazione ai sottostanti delle Obbligazioni) e quelli dei Portatori delle Obbligazioni. Infine, le attività di Société Générale sullo/sugli strumento/i finanziario/i sottostante/i, per conto della proprietà ovvero per conto dei propri clienti, oppure il porre in essere transazioni di copertura, può anche avere un impatto sul prezzo di questi strumenti e sulla loro liquidità, e ciò potrebbe configurare con gli interessi dei Portatori delle Obbligazioni.

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