SOCIÉTÉ GÉNÉRALE
US STOCKS MEMORY INCOME AUTOCALL
AUGUST 2023 FACTSHEET

Stock Note Risk Profile: There is a higher risk of large or total capital losses when Underlyings are individual Company Stocks rather than Stock Market Indices. Retail investors should seek suitable financial advice before investing.

TARGET RETURN: USD = 16.50% p.a.

INVESTMENT DESCRIPTION

A 4 year investment linked to the performance of four US stocks.

If on any of the quarterly observation dates, including the Final Observation date, the closing levels of all the Underlyings are at or above the Income Trigger, the income will be paid plus any previously missed income payments.

This investment will autocall and mature early if all Underlyings are equal to or above the Autocall Trigger on any Quarterly observation date starting at 6 months. If early maturity occurs, full capital is returned and the investment will end. If early maturity does not occur the investment will continue to the Final Observation date.

At the Final Observation date, if all Underlyings are at or above the Capital Protection Barrier, then full capital is returned. If any Underlying is below the Capital Protection Barrier, capital return will be reduced on a 1-for-1 basis. For example, if the worst performing Underlying has fallen to 40% of its original level, 40% of the capital will be returned.

BENEFITS

- Opportunity for regular income payments even where the Underlyings show significant falls.
- A memory feature, whereby income previously unpaid, will be included when the income trigger is next activated.
- Autocall feature potentially shortens the investment term.
- Early maturity provides an opportunity to re-assess client's wealth strategy.
- Daily pricing.

RISKS

- The return is limited to the pre-defined investment terms.
- The income payment is conditional upon the Underlying performance.
- **There is a higher risk of large or total capital losses when Underlyings are individual Company Stocks rather than Stock Market Indices.**
- Investors will be exposed to the credit risk of the Issuer. If the Issuer become insolvent or cannot make the payments on the Product for any other reason, investors could lose some or all of their investment. A decline in the Issuers credit quality is likely to reduce the market value of the Product and therefore the price an investor may receive for the Product if they were to sell them in the market.
- There is a risk to capital should one of the Underlyings breach the Capital Protection Barrier on its Final Observation date.
- Should investors need to sell their investment before maturity, the trading price will likely mean they get back less than they invested.

PRODUCT FACTS & FEATURES

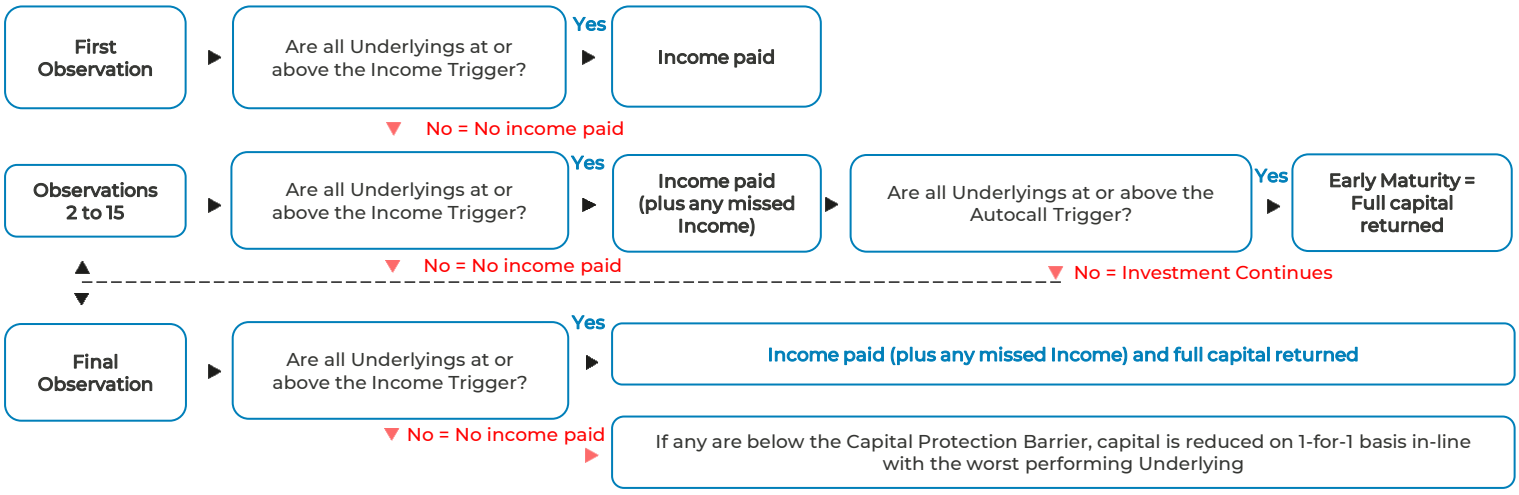
Issuer:	SG Issuer
Guarantor:	Société Générale
Credit Ratings:	Fitch A, Moody's A1, S&P A
Source:	Bloomberg: 01.08.2023
Maximum Term:	4 years
Investment Structure:	Memory Income Autocall
Autocall Opportunities:	Quarterly (First Observation at 6 months)
Autocall Trigger:	80% of initial level
Memory Income Rate:	USD: 4.125% Quarterly (16.50% p.a.)
Income Trigger:	60% of initial level
Capital Risk:	Not capital protected
Capital Protection Barrier:	65% Final level (European style)

Underlying Basket	Bloomberg Code
Tesla Inc	TSLA UW Equity
Carnival Corp	CCL UN Equity
Advanced Micro Devices Inc	AMD UW Equity
Meta Platforms Inc	META UW Equity

KEY INFORMATION

Subscription Period:	01 Aug 2023 – 10 Aug 2023 (4.30pm UK Time)
Issue Price:	100%
Strike Date:	11 August 2023
Issue Date:	18 August 2023
1st Coupon Observation:	13 November 2023
1st Autocall Observation:	12 February 2024
Final Observation:	11 August 2027
Maturity Date:	18 August 2027
Denominations:	1,000 then lots of 1,000
ISIN:	XS2659415918

HOW THE INVESTMENT WORKS



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OBSERVATION DATES (some dates may vary if a bank holiday or non-business day occurs)

	Observation Date	Payment Date	Income Trigger	Autocall Trigger
Observation 1	13 November 2023	20 November 2023	60%	n/a
Observation 2	12 February 2024	20 February 2024	60%	80%
Observation 3	13 May 2024	20 May 2024	60%	80%
Observation 4	12 August 2024	19 August 2024	60%	80%
Observation 5	11 November 2024	18 November 2024	60%	80%
Observation 6	11 February 2025	19 February 2025	60%	80%
Observation 7	12 May 2025	19 May 2025	60%	80%
Observation 8	11 August 2025	18 August 2025	60%	80%
Observation 9	11 November 2025	18 November 2025	60%	80%
Observation 10	11 February 2026	19 February 2026	60%	80%
Observation 11	11 May 2026	18 May 2026	60%	80%
Observation 12	11 August 2026	18 August 2026	60%	80%
Observation 13	11 November 2026	18 November 2026	60%	80%
Observation 14	11 February 2027	19 February 2027	60%	80%
Observation 15	11 May 2027	18 May 2027	60%	80%
Final observation	11 August 2027	18 August 2027	60%	65% European Barrier

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Societe Generale SA attracts deposits and offers commercial, retail, investment, and private banking services The Bank offers consumer credit, vehicle lease financing, information technology equipment leasing, life and non life insurance, custodian services, trade and project financing, currency exchange, treasury services, and financial and commodities futures brokerage services.

Source: Bloomberg 01.08.2023

RATIONALE

Structured products are becoming increasingly popular for investors due to the wide variety of payoffs and levels of protection that can be achieved by the different types of structures that are available.

The opportunity for an income stream can be of key importance to investors as part of their wealth planning. The probability of an income payment being triggered is increased with this investment as an Underlying needs to show a fall of 40% from its initial level on any observation date before the income stream is disrupted. The investment also benefits from a memory feature so that if any income payments have missed being paid, they will catch-up the next time all Underlyings are above the Income Trigger on an observation date. The Underlyings have been selected in order to support the anticipated delivery of that income.

The autocall payoff can bring an early return of capital allowing the opportunity for a re-assessment of investment strategy. The value of this feature cannot be underestimated as it brings with it the opportunity to secure capital value, as well as the chance to take advantage of future market trends.
To manage the capital risk, a final level barrier set at 65% means an Underlying must fall by more than 35% over the full term before capital is at risk.

SUITABILITY

This product may be suitable for investors who:

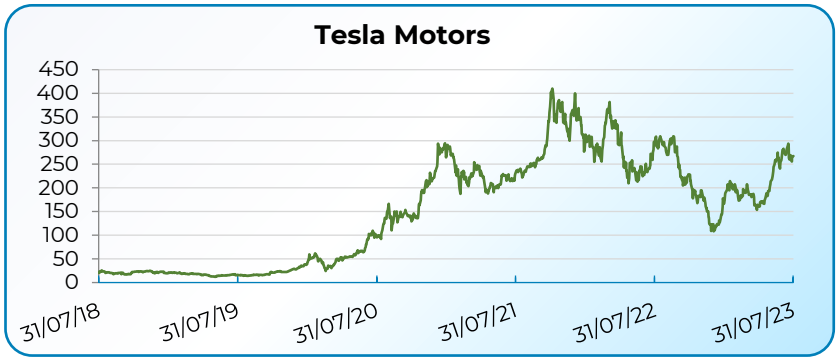
- **Understand that there is a higher risk of large or total capital losses when Underlyings are individual Company Stocks rather than Stock Market Indices.**
- Are seeking the opportunity for higher returns than current cash rates at the time this product was launched.
- Are seeking income rather than growth.
- Understand and accept there is a risk to capital and how the Capital Protection Barrier works.
- Understand the impact of global economic issues and how they will affect the product.
- Understand the criteria which will determine the income payments.
- Are looking to invest for the medium to long term, being happy to remain invested until maturity.
- Can afford to have their cash invested for the full term of the Product.
- Wish to use this investment as part of a well-diversified portfolio.
- Understand that the returns are pre-defined and that they will forgo any growth in the Underlyings which exceeds the fixed level available with this investment product.
- Understand the risk to capital in the event of a counterparty default.
- Should they need to sell their investment, accept that the trading price will likely mean they get back less than they invested.
- Appreciate that income payments are conditional but understand that the memory feature can deliver previously missed income payments.

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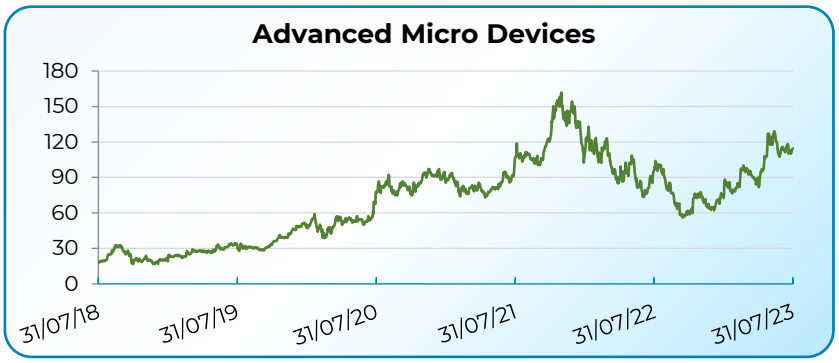
THE UNDERLYINGS



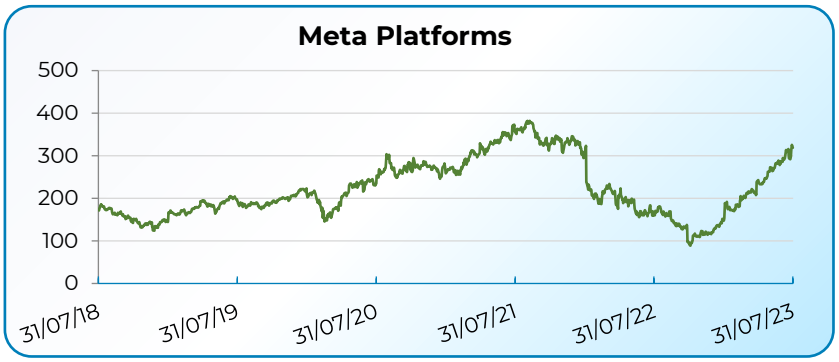
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Source: Bloomberg 01.08.2023, Data period: 31.07.2018 to 31.07.2023 - Assumptions shown are net of any initial fees or costs and describe the potential historic return that a client would have received based on the terms of this Product.

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All trades will be settled direct with IDAD's Euroclear a/c 44382

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Trading details as above.

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