

Key Information Document

PURPOSE

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

PRODUCT

Quanto Kapitalschutz-Zertifikat Plus auf den SMI® INDEX

ISIN: DE000SH9ZFZ4

MANUFACTURER: Société Générale, <http://kid.sgmarkets.com>, Call +33(0) 969 32 08 07 for more information

COMPETENT AUTHORITY OF THE MANUFACTURER: Autorité des Marchés Financiers (AMF) & Autorité de Contrôle Prudentiel et de Résolution (ACPR) is responsible for supervising Société Générale in relation to this Key Information Document.

DATE OF PRODUCTION OF THIS KID: 14/09/2023

ISSUER: SG Issuer | **GUARANTOR:** Société Générale

You are about to purchase a product that is not simple and may be difficult to understand

WHAT IS THIS PRODUCT?

Product Currency	EUR
Listing	Stuttgart (Freiverkehr) - Frankfurt (Freiverkehr)
Minimum Investment	EUR 100
Maturity Date	09/10/2026
Final Barrier	106%
Minimum Redemption Amount	106% of the Nominal Value (EUR 106.00)

Settlement Currency	EUR
Nominal Value	EUR 100 per note
Issue Price	EUR 100 per note
Minimum Reimbursement	106 % of the Nominal Value at maturity only
Cap Level	122.05%
Maximum Redemption Amount	122.05% of the Nominal Value (EUR 122.05)

Underlying

Reference Underlying	Identifier	Index Sponsor	Currency	Initial Value
SMI® INDEX	CH0009980894	SIX Swiss Exchange	CHF	10,863.65

Type

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

Term

This product has a life span of 3 years.

Objectives

The product is a fixed term investment which is designed to generate a payoff at maturity linked to the performance of the Reference Underlying. The product provides full capital protection at maturity only.

Final Redemption

- If the Final Level of the Reference Underlying is at or above the Cap Level, you will receive the Maximum Redemption Amount.
- Otherwise, you will receive 100% of the Nominal Value multiplied by the Final Level of the Reference Underlying, floored at the Minimum Redemption Amount.

The Final Redemption Amount will not exceed the Maximum Redemption Amount or fall below the Minimum Redemption Amount.

Additional Information

- The level of the Reference Underlying corresponds to its value expressed as a percentage of its Initial Value.
- The Initial Value of the Reference Underlying is its value observed on the Initial Observation Date.
- The Final Level is the level of the Reference Underlying observed on the Final Observation Date.
- 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 a public offering during the applicable offering period in the following jurisdiction(s): Germany

Calendar

Subscription Period	20/09/2023 - 02/10/2023
Issue Date	09/10/2023
Initial Observation Date	02/10/2023
Final Observation Date	02/10/2026
Maturity Date	09/10/2026

Intended Retail Investor

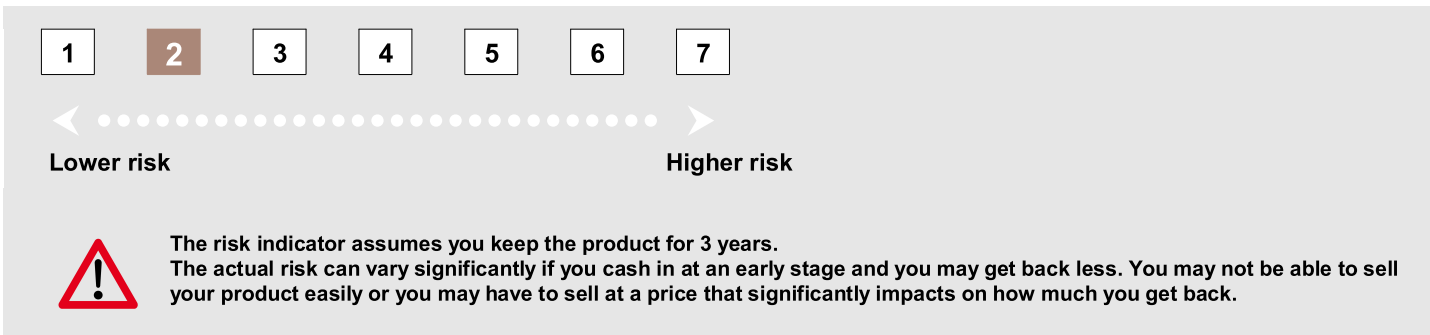
The product is aimed at investors who:

- have specific knowledge or experience of investing in similar products and in financial markets, and have the ability to understand the product and its risks and rewards.
- seek a product offering capital growth with partial capital* protection and have an investment horizon equal to the recommended holding period stated below.
- are able to bear a partial loss, or total loss of their investment and any potential return in case of default of the guarantor or issuer.

- are willing to accept a level of risk to achieve a potential return that is consistent with the summary risk indicator shown below
- understand that the capital* protection only applies at maturity and they could receive less than the capital* protection amount if the product is sold beforehand.
(*) "capital" here means Nominal Value and not invested amount

WHAT ARE THE RISKS AND WHAT COULD I GET IN RETURN?

Summary Risk Indicator



The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified this product as 2 out of 7, which is a low risk class.

This rates the potential losses from future performance at a low level, and poor market conditions are very unlikely to impact our capacity to pay you.

You are entitled to receive back at least 106% of your capital (where "capital" means Nominal Value and not invested amount). Any amount over this, and any additional return, depends on future market performance and is uncertain. However, this protection against future market performance will not apply if you cash in before the Maturity Date.

If we are not able to pay you what is owed, you could lose your entire investment.

Inflation Risk : if the current economic situation characterized by high inflation persisted throughout the life time of the product, then the "real" return of the product, equal to its return minus the inflation rate, might be negative.

Performance Scenarios

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

The scenarios shown are illustrations based on results from the past and on certain assumptions. Market could develop very differently in the future.

Recommended holding period:

Example Investment:

		3 years EUR 10,000	
		If you exit after 1 year	If you exit after 3 years (Recommended holding period)
Scenarios			
Minimum*	EUR 10,600	The return is only guaranteed if you hold the product until its recommended holding period and the Issuer of the product and Société Générale (the Guarantor) are able to meet their obligations under the product.	
Stress	What you might get back after costs	EUR 9,680	EUR 10,600
	Average return each year	-3.2%	2.0%
Unfavourable	What you might get back after costs	EUR 9,774	EUR 10,600
	Average return each year	-2.3%	2.0%
Moderate	What you might get back after costs	EUR 10,066	EUR 11,231
	Average return each year	0.7%	4.0%
Favourable	What you might get back after costs	EUR 10,557	EUR 12,205
	Average return each year	5.6%	6.9%

(*) the return shown in the Minimum Scenario is the Minimum Reimbursement and does not include other type of return such as guaranteed coupon payments.

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

The stress scenario shows what you might get back in extreme market circumstances.

The % figures in the table represent the potential positive (green) or negative (red) returns you might achieve at the end of the recommended holding period (last column) or by selling the product before (previous column) and for a stressed, unfavourable, moderate and favourable scenario (per line). These scenarios were calculated using simulations based on the underlying's past performance.

WHAT HAPPENS IF SOCIÉTÉ GÉNÉRALE IS UNABLE TO PAY OUT?

If the Issuer defaults you may only claim any unpaid amount from Société Générale (the Guarantor). Should Société Générale default or file for bankruptcy, you may suffer a partial or total loss of the invested amount. If the Issuer and/or the Guarantor becomes subject to resolution measures in the form of the bail-in tool ("bail-in"), your claim may be reduced to zero, converted into equity or its maturity may be postponed. Please be aware that your Investment is not covered by any investor compensation or guarantee scheme.

Please find the ratings of Société Générale at <https://investors.societegenerale.com/en/financial-and-non-financial-information/ratings/credit-ratings>.

WHAT ARE THE COSTS?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

Costs over Time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

We have assumed:

- In the first year you would get back the amount that you invested (0 % annual return). For the other holding periods we have assumed the product performs as shown in the moderate scenario.
- EUR 10,000 is invested

	If you exit after 1 year	If you exit after the Recommended Holding Period
Total costs	EUR 305	EUR 255
Annual cost impact(*)	3.1%	0.9% each year

(*) This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be 4.9% before costs and 4.0% after costs.

We may share part of the costs with the person selling you the product to cover the services they provide to you. They will inform you of the amount.

Composition of Costs

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	2.6 % of the amount you pay in when entering this investment	EUR 255
Exit costs	0.5 % of your investment before it is paid out to you	EUR 50

HOW LONG SHOULD I HOLD IT AND CAN I TAKE MONEY OUT EARLY?

Recommended Holding Period: 3 years, which corresponds to the product maturity.

Under normal market conditions, Société Générale or an entity of its group ensures a daily secondary market during the life of the product by providing bid and offer prices expressed as percentages of the nominal value and the difference between the bid and offer prices (the spread) will not be more than 1% of such nominal value. If you want to sell the product before the Maturity Date, the price of the product will depend on market parameters at the time you wish to sell and you may sustain a partial or total capital loss. In unusual market condition, the resale of the product may be temporarily or permanently suspended.

HOW CAN I COMPLAIN?

Any complaint regarding the person advising on, or selling, the product can be submitted directly to that person. Any complaint regarding the product or the conduct of the product manufacturer can be submitted to Société Générale at the following address: SOCIÉTÉ GÉNÉRALE, Regulatory Information Department, 17 cours Valmy, 92987 PARIS LA DEFENSE CEDEX, FRANCE - SG-complaints-kid@sgcib.com (<http://kid.sgmarkets.com>).

OTHER RELEVANT INFORMATION

The latest Key Information Document is available online at <http://kid.sgmarkets.com>. This document may be updated as of the date it is first created and for as long as the product is available for purchase, including during the marketing period of the product, where applicable. Further risks and information about the product are detailed in the product prospectus in accordance with Regulation (EU) 2017/1129. The prospectus and its summary are available in the relevant local languages online at <http://prospectus.socgen.com>, and/or may be obtained free of charge upon request by calling +33(0) 969 32 08 07.