

## 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

#### Itraxx® Xover S41 Tranche 12% - 24%

ISIN: SE0022239596

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.

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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	SEK	Settlement Currency	SEK
Listing	Nasdaq OMX Stockholm AB, Sweden	Nominal Value	SEK 10,000 per note
Minimum Investment	SEK 100,000	Issue Price	100% of the Nominal Value
Maturity Date	10/07/2029	Minimum Reimbursement	No, you can lose up to the full invested amount
Reference Index	Itraxx Crossover Series 41	Coupon (per annum)	9.45%
Day Count Fraction	30/360 Convention	Attachment Point	12% of the Nominal Value
Thickness	12% of the Nominal Value	Detachment Point	24% of the Nominal Value

### Underlying

Weight	0.01334	0.01333
Reference Entities	ADLER Real Estate GmbH; AIR FRANCE - KLM; ALLWYN ENTERTAINMENT FINANCING (UK) PLC; ALSTOM; ALTICE FRANCE; ARDAGH PACKAGING FINANCE PUBLIC LIMITED COMPANY; Altice Finco S.A.; BELLIS ACQUISITION COMPANY PLC; Boparan Finance PLC; C&W Senior Finance Limited; CECONOMY AG; CROWN EUROPEAN HOLDINGS; Celinex Telecom, S.A.; Cheplapharm Arzneimittel GmbH; Cirsa Finance International S.a.r.l.; Clariant AG; Constellium SE; DUFY ONE B.V.; EG Global Finance plc; ELO; EP Infrastructure, a.s.; Elis; FORVIA; GKN HOLDINGS LIMITED; GRIFOLS, S.A.;	Hapag-Lloyd Aktiengesellschaft; ILIAD HOLDING; INEOS Finance plc; INEOS QUATTRO FINANCE 2 PLC; Iceland Bondco PLC; Infrastrutture Wireless Italiana S.p.A.; International Consolidated Airlines Group, S.A.; International Game Technology PLC; Intrum AB; JAGUAR LAND ROVER AUTOMOTIVE PLC; Kaixo Bondco Telecom, S.A.U.; LANXESS Aktiengesellschaft; LOXAM; Lottomatica S.p.A.; MARKS AND SPENCER p.l.c.; MOTION BONDCO DESIGNATED ACTIVITY COMPANY; Matterhorn Telecom S.A.; Monitchem Holdco 3 S.A.; Mundys S.p.A.; NOVAFIVES; Nexi S.p.A.; Nidda Healthcare Holding GmbH; Nokia Oyj; OI European Group B.V.; PPF Telecom Group B.V.; Picard Bondco S.A.; Premier Foods Finance PLC; RENAULT; REXEL; ROLLS-ROYCE PLC; STONEGATE PUB COMPANY FINANCING LIMITED; Saipem Finance International B.V.; Samhallsbyggnadsbolaget i Norden AB; Schaeffler AG; Stena Aktiebolag; Sunrise HoldCo IV B.V.; TELECOM ITALIA SPA; TK Elevator Holdco GmbH; TUI AG; TechnipFMC PLC; Telefonaktiebolaget L M Ericsson; United Group B.V.; VALEO; VIRGIN MEDIA FINANCE PLC; Verisure Midholding AB; Volvo Car AB; Webuild S.p.A.; ZF Europe Finance B.V.; Ziggo Bond Company B.V.; thyssenkrupp AG
Reference Entities ISIN	XS1713464524; FR001400F2Q0; XS2440790835; FR0013453040; XS1859337419; USG04586AU00; XS1577952440; XS2303071992; XS1082473395; USG3165UAA90; XS2356316872; XS1227287221; XS1551726810; XS2112973107; XS2388186996; CH0469273541; XS1713568811; XS2079388828; XS271998952; FR0013510179; XS2034622048; FR0013318102; XS1963830002; XS1611857795; XS1598757760	XS2326548562; XS2397781357; XS2250349581; XS2291929573; XS2660424008; XS2200215213; XS2322423455; XS2009038113; XS2211136168; XS1881005976; XS2397198487; XS1501367921; XS1975716595; XS2536848448; XS0863523030; USG6329EAB95; XS2052290439; XS2615006470; XS2301390089; XS1713466222; XS2332589972; XS1690644668; XS1960685383; XS2624554320; XS1969645255; XS2361344315; XS2347091279; FR0013299435; XS2403428472; XS0944831154; XS1575503146; XS2202907510; XS2049823680; DE000A289Q91; USW8758PAK22; USN9T41QAG33; XS1497606365; XS2198191962; DE000A3ESKG2; XS2197326437; XS2441574089; XS2111947748; FR0013139482; XS2189766970; XS2287912450; XS2486825669; XS2271356201; XS2010039977; USN9836ZAA68; XS1173293561

### Type

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

**Term**

This product has a life span of 5 years 8 days.

**Objectives**

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: Sweden.

**Calendar**

<b>Issue Date</b>	02/07/2024
<b>First Credit Event Occurrence Date:</b>	18/04/2024
<b>Last Credit Event Occurrence Date:</b>	20/06/2029
<b>Maturity Date:</b>	10/07/2029
<b>Coupon Payment Dates</b>	Means the 10 January , 10 April , 10 July and 10 October in each year from and including the 10 October 2024 to and including the Scheduled Maturity Date.

**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 income and have an investment horizon in line with the recommended holding period stated below.
  - Are able to bear total loss of their investment and accept the risk that the Issuer and / or Guarantor could fail to pay the capital and any potential return. They understand that they are also exposed to the credit risk of additional entities.
  - Are willing to accept a level of risk to achieve potential returns that is consistent with the summary risk indicator shown below.

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

**Summary Risk Indicator**

1 2 3 4 5 6 7

Lower risk Higher risk

**!** The risk indicator assumes you keep the product for 5 years 8 days. The actual risk can vary significantly if you cash in at an early stage and you may get back less. You may not be able to sell your product easily or you may have to sell at a price that significantly impacts on how much you get back.

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 5 out of 7, which is a medium-high risk class.

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

This product does not include any protection from future market performance so you could lose some or all of your investment.

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:		5 years 8 days	
Example Investment:		SEK 100,000	
		If you exit after 1 year	If you exit after 5 years 8 days (Recommended holding period)
<b>Scenarios</b>			
<b>Minimum*</b>	There is no minimum guaranteed return. You could lose some or all of your investment		
<b>Stress</b>	<b>What you might get back after costs</b>	<b>SEK 11,888</b>	<b>SEK 6,757</b>
	Average return each year	-88.1%	-41.5%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	<b>SEK 108,409</b>	<b>SEK 68,540</b>
	Average return each year	8.4%	-7.2%
<b>Moderate</b>	<b>What you might get back after costs</b>	<b>SEK 126,643</b>	<b>SEK 143,945</b>
	Average return each year	26.6%	7.5%
<b>Favourable</b>	<b>What you might get back after costs</b>	<b>SEK 128,802</b>	<b>SEK 143,945</b>
	Average return each year	28.8%	7.5%

(\* 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.

- SEK 100,000 is invested

	If you exit after 1 year	If you exit after the Recommended Holding Period
<b>Total costs</b>	SEK 14,260	SEK 13,260
Annual cost impact(*)	16.4%	3.1% 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 10.6% before costs and 7.5% 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	13.3 % of the amount you pay in when entering this investment	SEK 13,260
Exit costs	1.0 % of your investment before it is paid out to you	SEK 1,000

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

**Recommended Holding Period: 5 years 8 days, 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 2% 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@sgcb.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 (including its summary in the relevant local languages annexed to the Final Terms when the context requires) is available online at <http://prospectus.socgen.com>, and/or may be obtained free of charge upon request by calling +33(0) 969 32 08 07.