

Dated 28/01/2016

**SG Issuer**  
**Issue of up to EUR 25 000 000 Notes due 15/01/2021**  
**Unconditionally and irrevocably guaranteed by Société Générale**  
**under the**  
**Debt Instruments Issuance Programme**

**PART A – CONTRACTUAL TERMS**

Terms used herein shall be deemed to be defined as such for the purposes of the Conditions set forth under the heading "*Terms and Conditions of the English Law Notes and the Uncertificated Notes*" in the Base Prospectus dated 26 October 2015, which constitutes a base prospectus for the purposes of the Prospectus Directive (Directive 2003/71/EC) as amended (**the Prospectus Directive**). This document constitutes the Final Terms of the Notes described herein for the purposes of Article 5.4 of the Prospectus Directive and Article 8.4 of the *loi luxembourgeoise relative aux prospectus pour valeurs mobilières* as amended, and must be read in conjunction with the Base Prospectus and the supplement(s) to such Base Prospectus dated 4 December 2015 and 19 January 2016 and any other 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 "*Terms and Conditions of the English Law Notes and the Uncertificated Notes*", such change shall have no effect with respect to the Conditions of the Notes to which these Final Terms relate. Full information on the Issuer, the Guarantor, if any, 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. In the case of Notes offered to the public or admitted to trading on a Regulated Market in the European Economic Area, a summary of the issue of the Notes is annexed to these Final Terms. Copies of the Base Prospectus, any Supplement(s) and these Final Terms are available for inspection from the head office of the Issuer, the Guarantor (if applicable), the specified offices of the Paying Agents and, in the case of Notes admitted to trading on the Regulated Market of the Luxembourg Stock Exchange, on the website of the Luxembourg Stock Exchange ([www.bourse.lu](http://www.bourse.lu)) and, in the case of Notes offered to the public or admitted to trading on a Regulated Market in the European Economic Area, on the website of the Issuer (<http://prospectus.socgen.com>).

- |    |       |   |   |
|----|-------|---|---|
| 1. | (i)   | <b>Series Number:</b>                           | 69561EN/16.3  |
|    | (ii)  | <b>Tranche Number:</b>                          | 1   |
|    | (iii) | <b>Date on which the Notes become fungible:</b> | Not Applicable  |
| 2. |       | <b>Specified Currency:</b>                      | EUR   |
| 3. |       | <b>Aggregate Nominal Amount:</b>                |   |
|    | (i)   | <b>- Tranche:</b>                               | Up to EUR 25 000 000  |
|    | (ii)  | <b>- Series:</b>                                | Up to EUR 25 000 000  |
| 4. |       | <b>Issue Price:</b>                             | 100% of the Aggregate Nominal Amount  |
| 5. |       | <b>Specified Denomination(s):</b>               | EUR 1 000   |
| 6. | (i)   | <b>Issue Date:<br/>(DD/MM/YYYY)</b>             | 07/03/2016  |
|    | (ii)  | <b>Interest Commencement<br/>Date:</b>          | Issue Date  |
| 7. |       | <b>Maturity Date:<br/>(DD/MM/YYYY)</b>          | 15/01/2021 (such date being the <b>Scheduled Maturity Date</b> ), subject to the provisions of paragraph 22 "Credit |

		Linked Notes Provisions” and the Additional Terms and Conditions for Credit Linked Notes.
8.	<b>Governing law:</b>	Finnish law
9.	(i) <b>Status of the Notes:</b>	Unsecured
	(ii) <b>Date of corporate authorisation obtained for the issuance of Notes:</b>	Not Applicable
	(iii) <b>Type of Structured Notes:</b>	Credit Linked Notes
		The provisions of the following Additional Terms and Conditions apply: Additional Terms and Conditions for Credit Linked Notes
	(iv) <b>Reference of the Product:</b>	3.10.1 as described in the Additional Terms and Conditions relating to Formulae
10.	<b>Interest Basis:</b>	See section “PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE” below.
11.	<b>Redemption/Payment Basis:</b>	See section “PROVISIONS RELATING TO REDEMPTION” below.
12.	<b>Issuer’s/Noteholders’ redemption option:</b>	See section “PROVISIONS RELATING TO REDEMPTION” below.

**PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE**

13.	<b>Fixed Rate Note Provisions:</b>	Applicable as per Condition 3.1 of the General Terms and Conditions, subject to the provisions of paragraph 22 “Credit Linked Notes Provisions” and the Additional Terms and Conditions for Credit Linked Notes.
	(i) <b>Rate(s) of Interest:</b>	Indicatively 9.00% per annum payable annually in arrear and with a minimum of 8.00% per annum. Final Rate of Interest will be confirmed on the 02/03/2016.
	(ii) <b>Specified Period(s) / Interest Payment Date(s):</b>	15 January in each year from and including 15 January 2017 to and including the Scheduled Maturity Date
	(iii) <b>Business Day Convention:</b>	Following Business Day Convention (unadjusted)
	(iv) <b>Fixed Coupon Amount:</b>	Unless previously redeemed, on each Interest Payment Date, the Issuer shall pay to the Noteholders, for each Note, an amount determined by the Calculation Agent as follows:  Rate of Interest x Relevant Proportion of the Interest Calculation Amount x Day Count Fraction
	(v) <b>Day Count Fraction:</b>	30/360
	(vi) <b>Broken Amount(s):</b>	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)	<b>Determination Date(s):</b>	Not Applicable
14.	<b>Floating Rate Note Provisions:</b>	Not Applicable
15.	<b>Structured Interest Note Provisions:</b>	Not Applicable
16.	<b>Zero Coupon Note Provisions:</b>	Not Applicable
<b>PROVISIONS RELATING TO REDEMPTION</b>		
17.	<b>Redemption at the option of the Issuer:</b>	Not Applicable
18.	<b>Redemption at the option of the Noteholders:</b>	Not Applicable
19.	<b>Automatic Early Redemption:</b>	Not Applicable
20.	<b>Final Redemption Amount:</b>	<p>Unless previously redeemed, the Issuer shall redeem the Notes on the Maturity Date, in accordance with the following provisions in respect of each Note:</p> <p>Final Redemption Amount = Specified Denomination x 100%</p> <p>Provided that if one or more Credit Event Determination Date(s) occur(s) (as such term is defined in the Additional Terms and Conditions for Credit Linked Notes), the Issuer will, on the Maturity Date, redeem each Note at the Cash Redemption Amount, subject to provisions of the Additional Terms and Conditions for Credit Linked Notes.</p> <p><b>Cash Redemption Amount</b> means, an amount, subject to a minimum of zero, equal for each Note to (i) the Relevant Proportion of the difference between the Aggregate Nominal Amount and the Aggregate Loss Amount minus (ii) the aggregate of the Unwind Costs calculated in respect of all Credit Event Determination Dates, as at the Maturity Date.</p>
21.	<b>Physical Delivery Note Provisions:</b>	Not Applicable
22.	<b>Credit Linked Notes Provisions:</b>	Applicable, subject to the provisions of the Additional Terms and Conditions for Credit Linked Notes. The provisions of Part B (2014 definitions) shall apply.
(i)	<b>Type of Credit Linked Notes:</b>	Tranche Notes
(ii)	<b>Terms relating to Settlement:</b>	
	<b>a) Settlement Type:</b>	European Settlement
	<b>b) Settlement Method:</b>	Cash Settlement, as per Condition 1.2 of the Additional Terms and Conditions for Credit Linked Notes

	<b>c) Final Value:</b>	Fixed Recovery: 0 per cent
	<b>d) Unwind Costs:</b>	Not Applicable : the Unwind Costs in respect of each Note will be equal to zero
<b>(iii)</b>	<b>Provisions relating to Basket Notes:</b>	Applicable
	<b>a) Relevant Proportion:</b>	As per Condition 2 of the Additional Terms and Conditions for Credit Linked Notes
	<b>b) Aggregate Loss Amount:</b>	As per Condition 2 of the Additional Terms and Conditions for Credit Linked Notes, means at any time for a Tranche Note, the lowest of (i) the Tranche Notional Amount; and (ii) the highest of (x) zero and (y) the difference between (xx) the aggregate of the Loss Amount for all Reference Entities in respect of which a Credit Event Determination Date has occurred and (xy) the Tranche Subordination Amount.
	<b>c) Loss Amount:</b>	In relation to each Reference Entity in respect of which a Credit Event Determination Date has occurred, an amount equal to the product of (i) the Reference Entity Notional Amount and (ii) the difference between the Reference Price and the Final Value, subject to a minimum of zero.
	<b>d) Reference Entity Notional Amount:</b>	For each Reference Entity comprised in the Reference Portfolio: the amount equal to the product of the Reference Entity Weighting and the Reference Portfolio Notional Amount
	<b>e) Tranche Notes:</b>	Applicable
	<b>1) Tranche Subordination Amount:</b>	The Reference Portfolio Notional Amount multiplied by the Attachment Point
	<b>2) Tranche Notional Amount:</b>	The Aggregate Nominal Amount
	<b>3) N-to-M-to-Default:</b>	Not Applicable
	<b>4) Attachment Point:</b>	15%
	<b>5) Detachment Point:</b>	35%
	<b>f) Reference Portfolio Notional Amount:</b>	An amount equal to the Aggregate Nominal Amount divided by the difference between the Detachment Point and the Attachment Point.
	<b>g) Reference Price:</b>	For each Reference Entity comprised in the Reference Portfolio: the percentage specified as such in "Annex for Credit Linked Notes" hereto or, if not specified, 100%.
	<b>h) Reference Entity Weighting:</b>	For each Reference Entity comprised in the Reference Portfolio: the proportion specified as such in "Annex for Credit Linked Notes" hereto which will be adjusted in accordance with the provisions of the Additional Terms and Conditions for Credit Linked Notes.
	<b>i) Interest Recovery:</b>	Fixed Interest Recovery with an Interest Recovery Rate of 0 per cent.
<b>(iv)</b>	<b>Transaction Type:</b>	For each Reference Entity comprised in the Reference Portfolio, as specified in "Annex for Credit Linked Notes" hereto
<b>(v)</b>	<b>Selected Obligation(s):</b>	Not Applicable

(vi)	<b>Accrual of Interest upon Credit Event:</b>	No Accrued Interest upon Credit Event
(vii)	<b>Observed Interest:</b>	Not Applicable
(viii)	<b>First Credit Event Occurrence Date: (DD/MM/YYYY)</b>	07/01/2016
(ix)	<b>Scheduled Last Credit Event Occurrence Date: (DD/MM/YYYY)</b>	20/12/2020
(x)	<b>Reference Entity(ies):</b>	The Reference Entities comprised in the Reference Portfolio as described in "Annex for Credit Linked Notes" hereto (or any Successor thereto)
(xi)	<b>Multiple Successor(s):</b>	Not relevant. The provisions of Condition 1.5 of the Additional Terms and Conditions for Credit Linked Notes do not apply. For the avoidance of doubt, splits into several resulting entities are dealt with in the definition of Successor as per Condition 2 of the Additional Terms and Conditions for Credit Linked Notes.
(xii)	<b>Reference Obligation(s):</b>	For each Reference Entity comprised in the Reference Portfolio, the Reference Obligation(s) specified in "Annex for Credit Linked Notes" hereto (or any obligation replacing such original Reference Obligation as per the Additional Terms and Conditions for Credit Linked Notes).
(xiii)	<b>Credit Events:</b>	For each Reference Entity comprised in the Reference Portfolio, the Credit Event(s) specified in "Annex for Credit Linked Notes" hereto
(xiv)	<b>Notice of Publicly Available Information:</b>	For each Reference Entity comprised in the Reference Portfolio, as specified in "Annex for Credit Linked Notes" hereto
(xv)	<b>Obligation(s):</b>	
	<b>a) Obligation Category:</b>	For each Reference Entity comprised in the Reference Portfolio, the Obligation Category specified in "Annex for Credit Linked Notes" hereto
	<b>b) Obligation Characteristics:</b>	For each Reference Entity comprised in the Reference Portfolio, the Obligation Characteristics specified in "Annex for Credit Linked Notes" hereto
(xvi)	<b>All Guarantees:</b>	For each Reference Entity comprised in the Reference Portfolio, as specified in "Annex for Credit Linked Notes" hereto
(xvii)	<b>Additional Provisions relating to certain specific Reference Entities:</b>	Applicable, if relevant, as per Condition 1.9 of the Additional Terms and Conditions for Credit Linked Notes.
(xviii)	<b>Business Days (for the purposes of the Additional Terms and Conditions for Credit Linked Notes):</b>	The Business Days specified in "Annex for Credit Linked Notes" hereto
(xix)	<b>Other applicable options as per the Additional Terms and Conditions for Credit Linked Notes:</b>	Not Applicable
23.	<b>Bond Linked Notes</b>	Not Applicable

**Provisions:**

24.	<b>Trigger redemption at the option of the Issuer:</b>	Applicable as per Condition 5.6 of the General Terms and Conditions
	<b>- Outstanding Amount Trigger Level:</b>	10% of the Aggregate Nominal Amount
25.	<b>Early Redemption Amount payable on Event of Default or, at the option of the Issuer, on redemption for taxation or regulatory reasons:</b>	Market Value

**PROVISIONS APPLICABLE TO THE UNDERLYING(S) IF ANY**

26.	(i) <b>Underlying(s):</b>	Not Applicable
	(ii) <b>Information relating to the past and future performances of the Underlying(s) and volatility:</b>	Not Applicable
	(iii) <b>Provisions relating, amongst others, to the Market Disruption Event(s) and/or Extraordinary Event(s) and/or Monetisation until the Maturity Date and/or any additional disruption event(s) as described in the relevant Additional Terms and Conditions for Structured Notes:</b>	Not Applicable
	(iv) <b>Other information relating to the Underlying(s):</b>	Not Applicable

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

27.	(i) <b>Definitions relating to date(s):</b>	Not Applicable
	(ii) <b>Definitions relating to the Product:</b>	Not Applicable

**PROVISIONS RELATING TO SECURED NOTES**

28.	<b>Secured Notes Provisions:</b>	Not Applicable
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**GENERAL PROVISIONS APPLICABLE TO THE NOTES**

29.	<b>Provisions applicable to payment date(s):</b>	
	<b>- Payment Business Day:</b>	Following Payment Business Day
	<b>- Financial Centre(s):</b>	TARGET2

<b>30.</b>	<b>Form of the Notes:</b>	
	(i) <b>Form:</b>	Dematerialised Uncertificated Finnish Notes in book entry form issued, cleared and settled through Euroclear Finland in accordance with the Finnish Act on the Book-Entry System and Clearing Operations (749/2012), and the Finnish Act on Book-Entry Accounts (827/1991), as amended
	(ii) <b>New Global Note (NGN – bearer notes) / New Safekeeping Structure (NSS – registered notes):</b>	No
<b>31.</b>	<b>Redenomination:</b>	Not Applicable
<b>32.</b>	<b>Consolidation:</b>	Applicable as per Condition 14.2 of the General Terms and Conditions
<b>33.</b>	<b>Partly Paid Notes Provisions:</b>	Not Applicable
<b>34.</b>	<b>Instalment Notes Provisions:</b>	Not Applicable
<b>35.</b>	<b>Masse:</b>	Not Applicable
<b>36.</b>	<b>Dual Currency Note Provisions:</b>	Not Applicable
<b>37.</b>	<b>Additional Amount Provisions for Italian Certificates:</b>	Not Applicable
<b>38.</b>	<b>Interest Amount and/or the Redemption Amount switch at the option of the Issuer:</b>	Not Applicable
<b>39.</b>	<b>Provisions relating to Portfolio Linked Notes:</b>	Not Applicable

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

- |       |   |  |
|-------|---|--|
| (i)   | <b>Listing:</b>   | Application will be made for the Notes to be listed on the official list of the Luxembourg Stock Exchange.   |
| (ii)  | <b>Admission to trading:</b>  | Application will be made for the Notes to be admitted to trading on the Regulated Market of the Luxembourg Stock Exchange with effect from or as soon as practicable after the Issue Date.<br><br><b>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.</b> |
| (iii) | <b>Estimate of total expenses related to admission to trading:</b>        | Not Applicable   |
| (iv)  | <b>Information required for Notes to be listed on SIX Swiss Exchange:</b> | 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 provider of hedging instruments to the Issuer of the Notes and Calculation Agent of the Notes.

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

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

**4. REASONS FOR THE OFFER AND USE OF PROCEEDS, ESTIMATED NET PROCEEDS AND TOTAL EXPENSES**

- |       |   |  |
|-------|---|--|
| (i)   | <b>Reasons for the offer and use of proceeds:</b> | 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)  | <b>Estimated net proceeds:</b>                    | Not Applicable   |
| (iii) | <b>Estimated total expenses:</b>                  | Not Applicable   |



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

Not Applicable

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

Not Applicable

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

Investment in Notes including fixed interest rate involves risks linked to the fluctuation of the market rates which could have negative effect on the value of these Notes.

Payments (whether in respect of principal and/or interest and whether at maturity or otherwise) on the Notes are linked to the occurrence or non occurrence of one or more credit event(s) relating to one or more reference entity(ies). If the calculation agent determines that one or more credit event(s) has(have) occurred, the obligation of the Issuer to pay the principal on the maturity date will be replaced by (i) an obligation to pay other amounts (either fixed or calculated by reference to the value of the deliverable asset(s) of the relevant reference entity, and in each case, which may be lower than the par value of the Notes on the relevant date), and/or (ii) an obligation to deliver the deliverable asset. Furthermore, credit linked notes paying interest(s) may cease to produce interest(s) at the credit event determination date or earlier.

During the lifetime of the Notes, the market value of these Notes may be lower than the invested capital.  
Furthermore, an insolvency of the Issuer and/or the Guarantor may cause a total loss of the invested capital.

**The attention of the investors is drawn to the fact that they could sustain an entire or a partial loss of their investment.**

**(ii) PERFORMANCE OF RATE[S] OF EXCHANGE AND EXPLANATION OF EFFECT ON VALUE OF INVESTMENT** (*Dual Currency Notes only*)

Not Applicable

**8. OPERATIONAL INFORMATION****(i) Security identification code(s):**

- **ISIN Code:** FI4000192422

- **Common Code:** Available upon request if needed

**(ii) Clearing System(s):** Euroclear Finland Ltd (**Euroclear Finland**) business identification number: 1061446-0.  
The Issuer and the Issuer Agent shall be entitled to obtain information from registers maintained by Euroclear Finland for the purposes of performing their obligations under the Notes.

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

(iv)	<b>Calculation Agent:</b>	Société Générale Tour Société Générale 17 Cours Valmy 92987 Paris La Défense Cedex France
(v)	<b>Paying Agent(s):</b>	Société Générale Bank&Trust 11, avenue Emile Reuter 2420 Luxembourg Luxembourg  and  Nordea – Issuer Services Aleksis Kiven katu 3-5 Helsinki FI-00020 NORDEA Finland
(vi)	<b>Eurosystem eligibility of the Notes:</b>	No
(vii)	<b>Address and contact details of Société Générale for all administrative communications relating to the Notes:</b>	Société Générale Tour Société Générale 17 Cours Valmy 92987 Paris La Défense Cedex France  Name: Sales Support Services - Derivatives Tel: +33 1 57 29 12 12 (Hotline) Email: <a href="mailto:clientsupport-deai@sgcib.com">clientsupport-deai@sgcib.com</a>
<b>9.</b>	<b>DISTRIBUTION</b>	
(i)	<b>Method of distribution:</b>	Non-syndicated
	<b>- Dealer(s):</b>	Société Générale Tour Société Générale 17 Cours Valmy 92987 Paris La Défense Cedex France
(ii)	<b>Total commission and concession:</b>	There is no commission and/or concession paid by the Issuer to the Dealer or the Managers.  Société Générale shall pay to its relevant distributor(s), a remuneration of up to 1.0% per annum (calculated on the basis of the term of the Notes) of the nominal amount of Notes effectively placed by such distributor(s).
(iii)	<b>TEFRA rules:</b>	Not Applicable
(iv)	<b>Non-exempt Offer:</b>	A Non-exempt offer of the Notes may be made by the Dealer and any Initial Authorised Offeror below mentioned, any Additional Authorised Offeror, the name and address of whom will be published on the website of the Issuer ( <a href="http://prospectus.socgen.com">http://prospectus.socgen.com</a> ) and any other financial intermediaries to whom the Issuer gives a General Consent (the General Authorised Offerors) in the public offer jurisdiction(s) (Public Offer Jurisdiction(s)) during the offer period (Offer Period) as specified in the paragraph “Public Offers in European Economic Area” below.
	<b>- Individual Consent / Name(s) and</b>	Applicable /

**address(es) of any Initial Authorised Offeror:** ALEXANDRIA PANKKIIRILIIKE OYJ  
Eteläesplanadi 22 A  
00130 Helsinki  
Finland

&

ALEXANDRIA MARKETS Oy  
Eteläesplanadi 22 A  
00130 Helsinki  
Finland

**- General Consent/ Other conditions to consent:** Applicable

## 10. PUBLIC OFFERS IN EUROPEAN ECONOMIC AREA

**- Public Offer Jurisdiction(s):** Finland

**- Offer Period:** From 01/02/2016 to 19/02/2016

**- Offer Price:** The Notes will be offered at the Issue Price increased by fees, if any, as mentioned below.

**- Conditions to which the offer is subject:** Offers of the Notes are conditional on their issue and, on any additional conditions set out in the standard terms of business of the financial intermediaries, notified to investors by such relevant financial intermediaries.

The Issuer reserves the right to close the Offer Period prior to its stated expiry for any reason.

The Issuer reserves the right to withdraw the offer and cancel the issuance of the Notes for any reason at any time on or prior to the Issue Date. For the avoidance of doubt, if any application has been made by a potential investor and the Issuer exercises such right, no potential investor shall be entitled to subscribe or otherwise acquire the Notes.

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

**- Description of the application process:** The distribution activity will be carried out in accordance with the financial intermediary's usual procedures. Prospective investors will not be required to enter into any contractual arrangements directly with the Issuer in relation to the subscription of the Notes.

**- Description of possibility to reduce subscriptions and manner for refunding excess amount paid by applicants:** Not Applicable

**- Details of the minimum and/or maximum amount of application:** Minimum amount of application : EUR 20 000 (i.e. 20 Notes)

**- Details of the method and time limits for paying up** The Notes will be issued on the Issue Date against payment to the Issuer of the net subscription moneys. However, the settlement and delivery of the Notes will be executed through

<b>and delivering the Notes:</b>	the Dealer mentioned above. Investors will be notified by the relevant financial intermediary of their allocations of Notes and the settlement arrangements in respect thereof.
<b>- Manner and date in which results of the offer are to be made public:</b>	Publication on the website of the Issuer ( <a href="http://prospectus.socgen.com">http://prospectus.socgen.com</a> ) and in a daily newspaper of general circulation in the relevant place(s) of listing and/or public offer at the end of the subscription period if required by local regulation.
<b>- Procedure for exercise of any right of pre-emption, negotiability of subscription rights and treatment of subscription rights not exercised:</b>	Not Applicable
<b>- Whether tranche(s) has/have been reserved for certain countries:</b>	Not Applicable
<b>- Process for notification to applicants of the amount allotted and the indication whether dealing may begin before notification is made:</b>	Not Applicable
<b>- Amount of any expenses and taxes specifically charged to the subscriber or purchaser:</b>	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 Noteholders shall also consult the Taxation section in the Base Prospectus.  Subscription fees or purchases fees: up to 2.0% of Issue Price per Note, paid by the purchaser to ALEXANDRIA PANKKIIRILIIKE OYJ & ALEXANDRIA MARKETS Oy or an agent appointed by ALEXANDRIA PANKKIIRILIIKE OYJ & ALEXANDRIA MARKETS Oy.

## 11. ADDITIONAL INFORMATION

<b>- Minimum Investment in the Notes:</b>	EUR 20 000 (i.e. 20 Notes)
<b>- Minimum Trading:</b>	EUR 1 000 (i.e. 1 Note)

## 12. PUBLIC OFFERS IN OR FROM SWITZERLAND

Not Applicable

**ANNEX FOR CREDIT LINKED NOTES**
**Reference Portfolio:**

Reference Entity	Transaction Type	Reference Entity Weighting	Standard Reference Obligation	Reference Price	Seniority Level
ADVANCED MICRO DEVICES, INC.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
AK Steel Corporation	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
Alcatel-Lucent USA Inc.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
Ally Financial Inc.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
American Axle & Manufacturing, Inc.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
Amkor Technology, Inc.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
Aramark Services, Inc.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
Avis Budget Group, Inc.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
Avon Products, Inc.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
BEAZER HOMES USA, INC.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
BOMBARDIER INC.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
Boyd Gaming Corporation	Standard North American Corporate	1.00%	Applicable	100%	Subordinated Level
CALIFORNIA RESOURCES CORPORATION	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
Calpine Corporation	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
CCO Holdings, LLC	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
CenturyLink, Inc.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
Chesapeake Energy	Standard North	1.00%	Applicable	100%	Senior Level

Corporation	American Corporate				
CIT Group Inc.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
Communications Sales & Leasing, Inc.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
Community Health Systems, Inc.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
CSC Holdings, LLC	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
D.R. Horton, Inc.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
DaVita HealthCare Partners Inc.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
Dell Inc.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
DELUXE CORPORATION	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
DISH DBS Corporation	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
Dynegy Inc.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
First Data Corporation	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
Freescale Semiconductor, Inc.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
FRONTIER COMMUNICATIONS CORPORATION	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
Genworth Holdings, Inc.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
HCA Inc.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
HD Supply, Inc.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
iHeartCommunications, Inc.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
INTERNATIONAL LEASE FINANCE CORPORATION	Standard North American Corporate	1.00%	Applicable	100%	Senior Level

Iron Mountain Incorporated	Standard North American Corporate	1.00%	Applicable	100%	Subordinated Level
iStar Inc.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
J. C. Penney Company, Inc.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
K. Hovnanian Enterprises, Inc.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
KB HOME	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
L Brands, Inc.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
Lennar Corporation	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
Level 3 Communications, Inc.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
Liberty Interactive LLC	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
Louisiana-Pacific Corporation	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
MPLX LP (MPLX)	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
MBIA Insurance Corporation	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
Meritor, Inc.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
MGIC Investment Corporation	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
MGM Resorts International	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
Navient Corporation	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
New Albertson's, Inc.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
Nine West Holdings, Inc.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
NOVA Chemicals Corporation	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
NRG Energy, Inc.	Standard North	1.00%	Applicable	100%	Senior Level

	American Corporate				
Olin Corporation	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
Owens-Illinois, Inc.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
Pactiv LLC	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
Parker Drilling Company	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
Peabody Energy Corporation	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
PHH Corporation	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
PolyOne Corporation	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
PulteGroup, Inc.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
R.R. Donnelley & Sons Company	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
Radian Group Inc.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
Realogy Group LLC	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
Rite Aid Corporation	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
ROYAL CARIBBEAN CRUISES LTD.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
SABINE PASS LIQUEFACTION, LLC	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
Sabre Holdings Corporation	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
Safeway Inc.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
Sanmina Corporation	Standard North American Corporate	1.00%	Applicable	100%	Subordinated Level
Sealed Air Corporation	Standard North American Corporate	1.00%	Applicable	100%	Senior Level



SEARS ROEBUCK ACCEPTANCE CORP.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
Springleaf Finance Corporation	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
Sprint Communications, Inc.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
CALATLANTIC GROUP INC, as a result of a merger between Standard Pacific Corp. THE RYLAND GROUP, INC	Standard North American Corporate	2.00%	Applicable	100%	Senior Level
SunGard Data Systems Inc.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
SUPERVALU INC.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
Talen Energy Supply, LLC	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
TEGNA Inc.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
TENET HEALTHCARE CORPORATION	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
Tesoro Corporation	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
The AES Corporation	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
The Goodyear Tire & Rubber Company	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
THE HERTZ CORPORATION	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
THE McCLATCHY COMPANY	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
The Neiman Marcus Group LLC	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
The New York Times Company	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
T-Mobile USA, Inc.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
TOYS "R" US, INC.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
Unisys Corporation	Standard North American	1.00%	Applicable	100%	Senior Level

	Corporate				
UNITED RENTALS (NORTH AMERICA), INC.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
UNITED STATES STEEL CORPORATION	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
Universal Health Services, Inc.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
VALEANT PHARMACEUTICALS INTERNATIONAL, INC.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
Vulcan Materials Company	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
Whiting Petroleum Corporation	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
Windstream Services, LLC	Standard North American Corporate	1.00%	Applicable	100%	Senior Level

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

In the tables hereunder, “X” shall mean “Applicable”.

<b>Credit Events and related options</b>	<b>Standard North American Corporate</b>
Bankruptcy	X
Failure to Pay	X
Grace Period Extension	
Notice of Publicly Available Information	X
Payment Requirement	X (USD 1 000 000)
Obligation Default	
Obligation Acceleration	
Repudiation/Moratorium	
Restructuring	
Mod R	
Mod Mod R	
Multiple Holder Obligation	
Default Requirement	
All Guarantees	
Governmental Intervention	
Financial Reference Entity Terms	
Subordinated European Insurance Terms	
2014 Coco Supplement	
No Asset Package Delivery	
Business Days (for the purposes of the Additional Terms and Conditions for Credit Linked Notes)	London & New York

<b>Obligation Category</b>	Standard North American Corporate
Payment	
Borrowed Money	X
Reference Obligation Only	
Bond	
Loan	
Bond or Loan	
<b>Obligation Characteristics</b>	Standard North American Corporate
Not Subordinated	
Specified Currency - Standard Specified Currencies	
Specified Currency - Standard Specified Currencies and Domestic Currency	
Not Sovereign Lender	
Not Domestic Currency	
Not Domestic Law	
Listed	
Not Domestic Issuance	

**ISSUE SPECIFIC SUMMARY**

<b>Section A – Introduction and warnings</b>		
<b>A.1</b>	<b>Warning</b>	<p>This summary must be read as an introduction to the Base Prospectus.</p> <p>Any decision to invest in the Notes should be based on a consideration of the Base Prospectus as a whole by the investor.</p> <p>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.</p> <p>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 this Base Prospectus, key information in order to aid investors when considering whether to invest in the Notes.</p>
<b>A.2</b>	<b>Consent to the use of the Base Prospectus</b>	<p>The Issuer consents to the use of this Base Prospectus in connection with a resale or placement of Notes in circumstances where a prospectus is required to be published under the Prospectus Directive (a <b>Non-exempt Offer</b>) subject to the following conditions:</p> <p>- the consent is only valid during the offer period from 01/02/2016 to 19/02/2016 (the <b>Offer Period</b>);</p> <p>- the consent given by the Issuer for the use of the Base Prospectus to make the Non-exempt Offer is an individual consent (an <b>Individual Consent</b>) in respect of ALEXANDRIA PANKKIIRILIIKE OYJ Eteläesplanadi 22 A 00130 Helsinki Finland &amp; ALEXANDRIA MARKETS Oy Eteläesplanadi 22 A 00130 Helsinki Finland (each an <b>Initial Authorised Offeror</b>) and if the Issuer appoints any additional financial intermediaries after 28/01/2016 and publishes details of them on its website <a href="http://prospectus.socgen.com">http://prospectus.socgen.com</a>, each financial intermediary whose details are so published (each an <b>Additional Authorised Offeror</b>); and a general consent (a <b>General Consent</b>) in respect of any financial intermediary who published on its website that it will make the Non-exempt Offer of the Notes on the basis of the General Consent given by the Issuer and by such publication, any such financial intermediary (each a <b>General Authorised Offeror</b>) undertakes to comply with the following obligations:</p> <p>(a) it acts in accordance with all applicable laws, rules, regulations and guidance (including from any regulatory body) applicable to the Non-exempt Offer of the Notes in the Public Offer Jurisdiction, in particular the law implementing the Markets in Financial Instruments Directive (Directive 2004/39/EC) as amended (hereinafter the Rules) and makes sure that (i) any investment advice in the Notes by any person is appropriate, (ii) the information to potential investor including the information relating to any expenses (and any commissions or benefits of any kind) received or paid by this General Authorised Offeror under the offer of the Notes is fully and clearly disclosed;</p> <p>(b) it complies with the relevant subscription, sale and transfer restrictions related to the Public Offer Jurisdiction as if it acted as a Dealer in the Public Offer Jurisdiction;</p> <p>(c) it complies with the Rules relating to anti-money laundering, anti-bribery and "know your customer" rules; it retains investor identification records for at least the minimum period required under applicable Rules, and shall, if so requested, make such records available to the relevant Issuer and/or the relevant Dealer or directly to the competent authorities with jurisdiction over</p>

		<p>the relevant Issuer and/or the relevant Dealer in order to enable the relevant Issuer and/or the relevant Dealer to comply with anti-money laundering, anti-bribery and "know your customer" rules applying to the relevant Issuer and/or the relevant Dealer;</p> <p>(d) it does not, directly or indirectly, cause the Issuer or the relevant Dealers to breach any Rule or any requirement to obtain or make any filing, authorisation or consent in any jurisdiction;</p> <p>(e) it commits itself to indemnify the relevant Issuer, the Guarantor (if applicable) and the relevant Dealer, Société Générale and each of its affiliates for any damage, loss, expense, claim, request or loss and fees (including reasonably fees from law firms) incurred by one of its entities because of, or in relation with, the non-respect by this General Authorised Offeror of any of these obligations above;</p> <p>(f) acknowledges that its commitment to respect the obligations above is governed by English law and agrees that any related dispute be brought before the English courts.</p> <p><b>Any General Authorised Offeror who wishes to use the Base Prospectus for an Non-exempt Offer of Notes in accordance with this General Consent and the related conditions is required, during the time of the relevant Offer Period, to publish on its website that it uses the Base Prospectus for such Non-exempt Offer in accordance with this General Consent and the related conditions.</b></p> <p>- the consent only extends to the use of this Base Prospectus to make Non-exempt Offers of the Notes in Finland.</p> <p><b>The information relating to the conditions of the Non-exempt Offer shall be provided to the investors by any Initial Authorised Offeror and any General Authorised Offeror at the time the offer is made.</b></p>
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Section B – Issuer and Guarantor		
<b>B.1</b>	<b>Legal and commercial name of the issuer</b>	SG Issuer (or <b>the Issuer</b> )
<b>B.2</b>	<b>Domicile, legal form, legislation and country of incorporation</b>	<p>Domicile: 33, boulevard Prince Henri, L-1724 Luxembourg, Luxembourg.</p> <p>Legal form: Public limited liability company (<i>société anonyme</i>).</p> <p>Legislation under which the Issuer operates: Luxembourg law.</p> <p>Country of incorporation: Luxembourg.</p>
<b>B.4b</b>	<b>Known trends affecting the issuer and the industries in which it operates</b>	The Issuer expects to continue its activity in accordance with its corporate objects over the course of 2016.
<b>B.5</b>	<b>Description of the Issuer's group and the issuer's position within the group</b>	<p>The Group offers a wide range of advisory services and tailored financial solutions to individual customers, large corporate and institutional investors. The Group relies on three complementary core businesses:</p> <ul style="list-style-type: none"> <li>• French Retail Banking;</li> <li>• International Retail Banking, Financial Services and Insurance and</li> <li>• Corporate and Investment Banking, Private Banking, Asset and Wealth Management and Securities Services.</li> </ul> <p>The Issuer is a subsidiary of the Société Générale Group and has no subsidiaries.</p>
<b>B.9</b>	<b>Figure of profit forecast or estimate of the issuer</b>	Not applicable. The Issuer does not make any figure of profit forecast or estimate.

<b>B.10</b>	<b>Nature of any qualifications in the audit report on the historical financial information</b>	Not applicable. The audit reports do not include any qualification.																													
<b>B.12</b>	<b>Selected historical key financial information regarding the issuer</b>	<table border="1"> <thead> <tr> <th data-bbox="555 432 722 544">(in K€)</th> <th data-bbox="730 432 890 544">30 June 2015</th> <th data-bbox="898 432 1058 544">30 June 2014</th> <th data-bbox="1066 432 1225 544">31 December 2014 (audited)</th> <th data-bbox="1233 432 1393 544">31 December 2013 (audited)</th> </tr> </thead> <tbody> <tr> <td data-bbox="555 555 722 622"><b>Operating Revenues</b></td> <td data-bbox="730 555 890 622">47 313</td> <td data-bbox="898 555 1058 622">60 795</td> <td data-bbox="1066 555 1225 622">110 027</td> <td data-bbox="1233 555 1393 622">109 588</td> </tr> <tr> <td data-bbox="555 633 722 701"><b>Profit from operations</b></td> <td data-bbox="730 633 890 701">195</td> <td data-bbox="898 633 1058 701">193</td> <td data-bbox="1066 633 1225 701">209</td> <td data-bbox="1233 633 1393 701">482</td> </tr> <tr> <td data-bbox="555 712 722 779"><b>Profit from continuing operations</b></td> <td data-bbox="730 712 890 779">195</td> <td data-bbox="898 712 1058 779">193</td> <td data-bbox="1066 712 1225 779">209</td> <td data-bbox="1233 712 1393 779">482</td> </tr> <tr> <td data-bbox="555 790 722 857"><b>Total Assets</b></td> <td data-bbox="730 790 890 857">29 129 601</td> <td data-bbox="898 790 1058 857">33 747 468</td> <td data-bbox="1066 790 1225 857">23 567 256</td> <td data-bbox="1233 790 1393 857">21 349 619</td> </tr> </tbody> </table>					(in K€)	30 June 2015	30 June 2014	31 December 2014 (audited)	31 December 2013 (audited)	<b>Operating Revenues</b>	47 313	60 795	110 027	109 588	<b>Profit from operations</b>	195	193	209	482	<b>Profit from continuing operations</b>	195	193	209	482	<b>Total Assets</b>	29 129 601	33 747 468	23 567 256	21 349 619
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<b>Profit from continuing operations</b>	195	193	209	482																											
<b>Total Assets</b>	29 129 601	33 747 468	23 567 256	21 349 619																											
	<b>Statement as no material adverse change in the prospects of the issuer since the date of its last published audited financial statements</b>	There has been no material adverse change in the prospects of the Issuer since 31 December 2014.																													
	<b>Significant changes in the issuer's financial or trading position subsequent to the period covered by the historical financial information</b>	Not Applicable. There has been no significant change in the financial or trading position of the Issuer since 30 June 2015.																													
<b>B.13</b>	<b>Recent events particular to the issuer which are to a material extent relevant to the evaluation of the Issuer's solvency</b>	Not Applicable. There has been no recent event particular to the Issuer which is to a material extent relevant to the evaluation of the Issuer's solvency.																													
<b>B.14</b>	<b>Statement as to whether the issuer is dependent upon other entities within the group</b>	<p>See Element B.5 above for the Issuers' position within the Group.</p> <p>SG Issuer is dependent upon Société Générale Bank &amp; Trust within the Group.</p>																													
<b>B.15</b>	<b>Description of the issuer's principal activities</b>	The principal activity of SG Issuer is raising finance by the issuance of warrants as well as debt securities designed to be placed to institutional customers or retail customers through the distributors associated with Société Générale. The financing obtained through the issuance of such debt securities is then lent to Société Générale and to other members of the Group.																													
<b>B.16</b>	<b>To the extent known to the issuer, whether the</b>	SG Issuer is a 100 per cent. owned subsidiary of Société Générale Bank & Trust S.A. which is itself a 100 per cent. owned subsidiary of Société Générale and is a fully consolidated company.																													

	<b>issuer is directly or indirectly owned or controlled and by whom, and nature of such control</b>	
<b>B.18</b>	<b>Nature and scope of the guarantee</b>	<p>The Notes are unconditionally and irrevocably guaranteed by Société Générale (the Guarantor) pursuant to the Guarantee dated 26 October 2015.</p> <p>The Guarantee constitutes a direct, unconditional, unsecured and general obligation of the Guarantor and ranks and will rank pari passu with all other existing and future direct, unconditional, unsecured and general obligations of the Guarantor, including those in respect of deposits.</p>
<b>B.19</b>	<b>Information about the guarantor as if it were the issuer of the same type of security that is subject of the guarantee</b>	<p>The information about Société Générale as if it were the Issuer of the same type of Notes that is subject of the Guarantee is set out in accordance with Elements B.19 / B.1, B.19 / B.2, B.19 / B.4b, B.19 / B.5, B.19 / B.9, B.19 / B.10, B.19 / B.12, B.19 / B.13, B.19 / B.14, B.19 / B.15, B.19 / B.16 below, respectively:</p> <p><b>B.19/ B.1:</b> Société Générale</p> <p><b>B.19/ B.2:</b> Domicile: 29, boulevard Haussmann, 75009 Paris, France. Legal form: Public limited liability company (société anonyme). Legislation under which the Issuer operates: French law. Country of incorporation: France.</p> <p><b>B.19/ B.4b:</b>  2014 was another challenging year for the economy, with global activity posting only moderate growth that varied by region. This trend is expected to carry over into 2015, which is shaping up to deliver a weaker-than-expected global economic recovery amid myriad uncertainties both on the geopolitical front and on the commodity and forex markets.  The euro zone is struggling to return to more dynamic growth, thus slowing the reduction of public deficits. Interest rates should remain at record lows, but the deflationary risk should be kept under control by the intervention of the ECB which has announced the implementation of a more accommodative monetary policy and the use of its balance sheet to support growth. The depreciation of the euro and falling oil prices should help boost exports and stimulate domestic demand. The US economy should stay on a positive track and the Fed is expected to begin tightening its monetary policy mid-year. Emerging countries have entered a phase of more moderate growth, in particular China. Russia's economy is struggling with the consequences of the Ukrainian crisis coupled with the drop in commodity prices.  From a regulatory standpoint, 2014 saw the implementation of the Banking Union. The European Central Bank took the helm of the Single Supervisory Mechanism, overseeing some 130 euro zone banks, with the aim of strengthening the banking system, restoring the confidence of economic operators, harmonising banking supervision rules and reducing the link between banks and their national authorities.  In terms of regulatory ratios, the Group can already meet the new requirements.</p> <p><b>B.19/ B.5:</b>  The Group offers a wide range of advisory services and tailored financial solutions to individual customers, large corporate and institutional investors. The Group relies on three complementary core businesses:</p> <ul style="list-style-type: none"> <li>• French Retail Banking;</li> <li>• International Retail Banking, Financial Services and Insurance and</li> <li>• Corporate and Investment Banking, Private Banking, Asset and Wealth Management and Securities Services.</li> </ul> <p>Société Générale is the parent company of the Société Générale Group.</p> <p><b>B.19/ B.9:</b> Not Applicable. The Issuer does not make any figure of profit forecast or estimate.</p>

**B.19/B.10:**

Not applicable. The audit report does not include any qualification.

**B.19/B.12:**

	<b>9 months 2015 30.09.2015 (non audited)</b>	<b>Year ended 2014 (audited, except as mentioned otherwise (*))</b>	<b>9 months 2014 30.09.2014 (non audited) (*)</b>	<b>Year ended 2013 (audited) (1)</b>
<b>Results</b> <i>(in millions of euros)</i>				
Net Banking Income	19,586	23,561(*)	17,432(*)	22,433
Operating income	5,134	4,557 (*)	3,546 (*)	2,336
Net income	3,662	2,978 (*)	2,355 (*)	2,394
Group Net income	3,345	2,679 (*)	2,130 (*)	2,044
<i>French retail Banking</i>	1,102	1,204 (*)	956 (*)	1,196
<i>International Retail Banking &amp; Financial Services</i>	793	370 (*)	302 (*)	983
<i>Global Banking and Investor Solutions</i>	1,533	1,909 (*)	1,487 (*)	1,206
<i>Corporate Centre</i>	(83)	(804) (*)	(615) (*)	(1,341)
Net cost of risk	(1,908)	(2,967)	(2061)	(4,050)
Cost/income ratio (2)	65.7%	68% (*)	66.5% (*)	67.0%
ROE after tax (3)	9.0%	5.3%	5.8%	4.1%
Tier 1 Ratio	13.2%	12.6 %	13.0%	11.8%
<b>Activity</b> <i>(in billions of euros)</i>				
Total assets and liabilities	1,351.8	1,308.2	1,291.7	1,214.2
Customer loans	379.4	344.4	348.0	332.7
Customer deposits	373.2	349.7	340.0	334.2
<b>Equity</b> <i>(in billions of euros)</i>				
Group	57.9	55.2	55.0	50.9



shareholders' equity				
Total consolidated equity	61.5	58.8	57.7	54.0
<b>Cash flow statements</b> (in millions of euros)				
Net inflow (outflow) in cash and cash equivalent	N/A	(10,183)	N/A	(981)

(1) Items relating to the results for 2013 have been restated due to the implementation of IFRS 10 & 11.

(2) Excluding the revaluation of own financial liabilities and DVA, PEL/CEL and 50% IFRIC 21.

(3) Group ROE calculated excluding collective provisions for litigation issues, non-economic items, PEL/CEL provision and adjusted for the effect of the implementation of the IFRIC 21 standard, as well as the goodwill write-down on the Russian activities and the badwill recognised on the consolidation of Newedge in 2014. Annualised calculation, ROE in absolute terms of 9.0% in 9M 15 and 5.8% in 9M 14.

(\* Note that the data for the 2014 financial year have been restated, due to the implementation on January 1<sup>st</sup>, 2015 of the IFRIC 21 standard resulting in the publication of adjusted data for the previous financial year.

There has been no material adverse change in the prospects of the Issuer since 31 December 2014.

There has been no significant change in the financial or trading position of the Issuer since 30 September 2015 with the exception of the initial public offering of Amundi announced by press release on 11 November 2015.

**B.19/B.13:**

Not Applicable. There has been no recent event particular to the Issuer which is to a material extent relevant to the evaluation of the Issuer's solvency.

**B.19/ B.14:**

See Element B.5 above for the Issuer's position within the Group. Société Générale is the ultimate holding company of the Group. However, Société Générale operates its own business; it does not act as a simple holding company vis-à-vis its subsidiaries.

**B.19/ B.15:**

See Element B.19/ B.5 above.

**B.19/ B.16:**

Not Applicable. To its knowledge, Société Générale is not owned or controlled, directly or indirectly (under French law) by another entity.

**Section C – Securities**

<b>C.1</b>	<b>Type and the class of the securities being offered</b>	The Notes are derivative instruments indexed on the occurrence or non occurrence of one or more credit event(s) on one or several reference entity(ies).  ISIN code: FI4000192422
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	<b>and/or admitted to trading, including any security identification number</b>	Common Code: Available upon request if needed
<b>C.2</b>	<b>Currency of the securities issue</b>	EUR
<b>C.5</b>	<b>Description of any restrictions on the free transferability of the securities</b>	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.
<b>C.8</b>	<b>Rights attached to the securities, including ranking and limitations to those rights</b>	<p><b>Rights attached to the securities:</b></p> <p>Unless the Notes are previously redeemed, the Notes will entitle each holder of the Notes (a <b>Noteholder</b>) to receive a redemption amount which may be lower than, equal to or higher than the amount initially invested (see Element C.18).</p> <p>A Noteholder will be entitled to claim the immediate and due payment of any sum in case:</p> <ul style="list-style-type: none"> <li>- the Issuer fails to pay or to perform its other obligations under the Notes</li> <li>- the Guarantor fails to perform its obligations under the Guarantee or in the event that the guarantee of the Guarantor stops being valid;</li> <li>- of insolvency or bankruptcy proceeding(s) affecting the Issuer.</li> </ul> <p>The Noteholders' consent shall have to be obtained to amend the contractual terms of the Notes pursuant to the provisions of an agency agreement, made available to a Noteholder upon request to the Issuer.</p> <p><b>Governing law:</b></p> <p>The Notes and any non-contractual obligations arising out of or in connection with the Notes will be governed by, and shall be construed in accordance with Finnish law.</p> <p>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.</p> <p><b>Ranking:</b></p> <p>The Notes will be direct, unconditional, unsecured and unsubordinated obligations of the Issuer and will rank equally with all other outstanding direct, unconditional, unsecured and unsubordinated obligations of the Issuer, present and future.</p> <p><b>Limitations to rights attached to the securities:</b></p> <ul style="list-style-type: none"> <li>- in the case of adjustments affecting the underlying instrument(s), the Issuer may amend the terms and conditions or in the case of the occurrence of extraordinary events affecting the underlying instrument(s), the Issuer may substitute the underlying instrument(s) by new underlying instrument(s), monetise all or part of the due amounts until the maturity date of the Notes, postpone the maturity date of the Notes, redeem early the Notes on the basis of the market value of these Notes, or deduct from any due amount the increase cost of hedging, and in each case without the consent of the Noteholders;</li> <li>- the Issuer may redeem early the Notes on the basis of the market value of these Notes for tax or regulatory reasons and if the proportion between the outstanding Notes and the number of Notes initially issued is lower than 10%;</li> <li>- the rights to payment of principal and interest will be prescribed within a period of ten years (in the case of principal) and five years (in the case of interest) from the date on which the payment of these amounts has become due for the first time and has</li> </ul>

		<p>remained unpaid.</p> <p>- In the case of a payment default by the Issuer, Noteholders shall not be entitled to take any steps or proceedings to procure the winding-up, administration or liquidation (or any other analogous proceeding) of the Issuer. Nevertheless, Noteholders will continue to be able to claim against the Guarantor in respect of any unpaid amount</p> <p><b>Taxation:</b>  All payments in respect of Notes, Receipts and Coupons or under the Guarantee shall be made free and clear of, and without withholding or deduction for or on account of, any present or future taxes, duties, assessments or governmental charges of whatever nature imposed, levied, collected, withheld or assessed by or on behalf of any Tax Jurisdiction unless such withholding or deduction is required by law.  In the event that any amounts are required to be deducted or withheld for, or on behalf of, any Tax Jurisdiction, the relevant Issuer or, as the case may be, the Guarantor shall (except in certain circumstances), to the fullest extent permitted by law, pay such additional amount as may be necessary, in order that each Noteholder, Receiptholder or Couponholder, after deduction or withholding of such taxes, duties, assessments or governmental charges, will receive the full amount then due and payable.</p>
<b>C.11</b>	<b>Whether the securities offered are or will be the object of an application for admission to trading, with a view to their distribution in a regulated market or other equivalent markets with indication of the markets in question</b>	Application will be made for the Notes to be admitted to trading on the regulated market of the Luxembourg Stock Exchange.
<b>C.15</b>	<b>How the value of the investment is affected by the value of the underlying instrument(s)</b>	The value of the Notes is not affected by the value of an underlying instrument but by the occurrence or non-occurrence of a credit event.
<b>C.16</b>	<b>The maturity date and the final reference date</b>	<p>The maturity date of the Notes will be 15/01/2021 (subject to the occurrence of one or more credit event(s) or unsettled credit event(s)) and the final reference date is the last credit event occurrence date (subject to the occurrence of one or more credit event(s) or unsettled credit event(s)).</p> <p>The maturity date may be modified pursuant to the provisions of Element C.8 above and Element C.18 below.</p>
<b>C.17</b>	<b>Settlement procedure of the derivative securities</b>	Cash delivery
<b>C.18</b>	<b>How the return on derivative securities takes place</b>	<p>Unless previously redeemed, the return on the derivative securities will take place as follows:</p> <p>Specified Denomination: EUR 1 000</p> <p><b>Interest Commencement Date:</b> Issue Date</p> <p><b>Rate(s) of Interest:</b> Indicatively 9.00% per annum payable</p>

		<p>annually in arrear and with a minimum of 8.00% per annum. Final Rate of Interest will be confirmed on the 02/03/2016.</p> <p><b>Specified Period(s) / Interest Payment Date(s):</b> 15 January in each year from and including 15 January 2017 to and including the Scheduled Maturity Date</p> <p><b>Fixed Coupon Amount:</b> Unless previously redeemed, on each Interest Payment Date, the Issuer shall pay to the Noteholders, for each Note, an amount determined by the Calculation Agent as follows:</p> <p style="padding-left: 40px;">Rate of Interest x Relevant Proportion of the Interest Calculation Amount x Day Count Fraction</p> <p>Payment of interest is subject to the occurrence or the non-occurrence of a credit event</p> <p><b>Day Count Fraction:</b> 30/360</p> <hr/> <p><b>Final Redemption Amount:</b> Unless previously redeemed, the Issuer shall redeem the Notes on the Maturity Date, in accordance with the following provisions in respect of each Note:</p> <p style="padding-left: 40px;">Final Redemption Amount = Specified Denomination x 100%</p> <p>Provided that if one or more Credit Event Determination Date(s) occur(s) (as such term is defined in the Additional Terms and Conditions for Credit Linked Notes), the Issuer will, on the Maturity Date, redeem each Note at the Cash Redemption Amount, subject to provisions of the Additional Terms and Conditions for Credit Linked Notes.</p> <p><b>Cash Redemption Amount</b> means, an amount, subject to a minimum of zero, equal for each Note to (i) the Relevant Proportion of the difference between the Aggregate Nominal Amount and the Aggregate Loss Amount minus (ii) the aggregate of the Unwind Costs calculated in respect of all Credit Event Determination Dates, as at the Maturity Date.</p>
<b>C.19</b>	<b>The final reference price of the underlying</b>	Not Applicable. The Notes are indexed on the occurrence or non occurrence of one or more credit event(s).
<b>C.20</b>	<b>Type of the underlying and where the information on</b>	<p>The Notes are indexed on the occurrence or non occurrence of one or more credit event(s) on one or several reference entity(ies)</p> <p>Information about the reference entities is available on the following website(s), if any,</p>

the underlying can be found	or upon simple request to Société Générale.					
	<b>Reference Portfolio:</b>					
	Reference Entity	Transaction Type	Reference Entity Weighting	Standard Reference Obligation	Reference Price	Seniority Level
	ADVANCED MICRO DEVICES, INC.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
	AK Steel Corporation	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
	Alcatel-Lucent USA Inc.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
	Ally Financial Inc.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
	American Axle & Manufacturing, Inc.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
	Amkor Technology, Inc.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
	Aramark Services, Inc.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
	Avis Budget Group, Inc.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
	Avon Products, Inc.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
	BEAZER HOMES USA, INC.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
	BOMBARDIER INC.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
Boyd Gaming Corporation	Standard North American Corporate	1.00%	Applicable	100%	Subordinated Level	
CALIFORNIA RESOURCES CORPORATION	Standard North American Corporate	1.00%	Applicable	100%	Senior Level	

	Calpine Corporation	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
	CCO Holdings, LLC	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
	CenturyLink, Inc.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
	Chesapeake Energy Corporation	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
	CIT Group Inc.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
	Communications Sales & Leasing, Inc.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
	Community Health Systems, Inc.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
	CSC Holdings, LLC	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
	D.R. Horton, Inc.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
	DaVita HealthCare Partners Inc.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
	Dell Inc.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
	DELUXE CORPORATION	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
	DISH DBS Corporation	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
	Dynegy Inc.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
	First Data Corporation	Standard North American Corporate	1.00%	Applicable	100%	Senior Level

	Freescale Semiconductor, Inc.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
	FRONTIER COMMUNICATIONS CORPORATION	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
	Genworth Holdings, Inc.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
	HCA Inc.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
	HD Supply, Inc.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
	iHeartCommunications, Inc.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
	INTERNATIONAL LEASE FINANCE CORPORATION	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
	Iron Mountain Incorporated	Standard North American Corporate	1.00%	Applicable	100%	Subordinated Level
	iStar Inc.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
	J. C. Penney Company, Inc.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
	K. Hovnanian Enterprises, Inc.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
	KB HOME	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
	L Brands, Inc.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
	Lennar Corporation	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
	Level 3 Communications, Inc.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level

	Liberty Interactive LLC	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
	Louisiana-Pacific Corporation	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
	MPLX LP (MPLX)	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
	MBIA Insurance Corporation	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
	Meritor, Inc.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
	MGIC Investment Corporation	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
	MGM Resorts International	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
	Navient Corporation	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
	New Albertson's, Inc.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
	Nine West Holdings, Inc.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
	NOVA Chemicals Corporation	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
	NRG Energy, Inc.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
	Olin Corporation	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
	Owens-Illinois, Inc.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
	Pactiv LLC	Standard North American Corporate	1.00%	Applicable	100%	Senior Level



	Parker Drilling Company	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
	Peabody Energy Corporation	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
	PHH Corporation	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
	PolyOne Corporation	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
	PulteGroup, Inc.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
	R.R. Donnelley & Sons Company	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
	Radian Group Inc.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
	Realogy Group LLC	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
	Rite Aid Corporation	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
	ROYAL CARIBBEAN CRUISES LTD.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
	SABINE PASS LIQUEFACTION, LLC	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
	Sabre Holdings Corporation	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
	Safeway Inc.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
	Sanmina Corporation	Standard North American Corporate	1.00%	Applicable	100%	Subordinated Level
	Sealed Air Corporation	Standard North American Corporate	1.00%	Applicable	100%	Senior Level

SEARS ROEBUCK ACCEPTANCE CORP.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
Springleaf Finance Corporation	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
Sprint Communications, Inc.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
CALATLANTIC GROUP INC, as a result of a merger between Standard Pacific Corp. THE RYLAND GROUP, INC	Standard North American Corporate	2.00%	Applicable	100%	Senior Level
SunGard Data Systems Inc.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
SUPERVALU INC.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
Talen Energy Supply, LLC	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
TEGNA Inc.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
TENET HEALTHCARE CORPORATION	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
Tesoro Corporation	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
The AES Corporation	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
The Goodyear Tire & Rubber Company	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
THE HERTZ CORPORATION	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
THE McCLATCHY COMPANY	Standard North American Corporate	1.00%	Applicable	100%	Senior Level
The Neiman Marcus Group LLC	Standard North	1.00%	Applicable	100%	Senior Level

		American Corporate				
The New York Times Company	Standard North American Corporate	1.00%	Applicable	100%	Senior Level	
T-Mobile USA, Inc.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level	
TOYS "R" US, INC.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level	
Unisys Corporation	Standard North American Corporate	1.00%	Applicable	100%	Senior Level	
UNITED RENTALS (NORTH AMERICA), INC.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level	
UNITED STATES STEEL CORPORATION	Standard North American Corporate	1.00%	Applicable	100%	Senior Level	
Universal Health Services, Inc.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level	
VALEANT PHARMACEUTICALS INTERNATIONAL, INC.	Standard North American Corporate	1.00%	Applicable	100%	Senior Level	
Vulcan Materials Company	Standard North American Corporate	1.00%	Applicable	100%	Senior Level	
Whiting Petroleum Corporation	Standard North American Corporate	1.00%	Applicable	100%	Senior Level	
Windstream Services, LLC	Standard North American Corporate	1.00%	Applicable	100%	Senior Level	

Section D – Risks		
<b>D.2</b>	<b>Key information on the key risks that are specific to the issuer and the guarantor</b>	<p>The Group is exposed to the risks inherent in its core businesses.</p> <p>The Group's risk management focuses on the following main categories of risks, any of which could materially adversely affect the Group's business, results of operations and financial condition:</p> <p><b>Credit and counterparty risk (including country risk):</b> risk of losses arising from the inability of the Group's customers, issuers or other counterparties to meet their financial commitments. Credit risk includes counterparty risk linked to market transactions (replacement risk) and as well as securitisation</p>

		<p>activities.</p> <p><b>Market risk:</b> risk of a loss of value on financial instruments arising from changes in market parameters, volatility of these parameters and correlations between them.</p> <p><b>Operational risks:</b> risk of losses or sanctions due to inadequacies or failures in internal procedures or systems, human error or external events;</p> <p><b>Structural interest and exchange rate risk:</b> risk of loss or of write-downs in the Group's assets arising from variations in interest or exchange rates.</p> <p><b>Liquidity risk:</b> risk of the Group not being able to meet its cash or collateral requirements as they arise and at a reasonable cost.</p>
<b>D.6</b>	<b>Key information on the key risks that are specific to the securities and risk warning to the effect that investors may lose the value of their entire investment or part of it</b>	<p>Investment in Notes including fixed interest rate involves risks linked to the fluctuation of the market rates which could have negative effect on the value of these Notes.</p> <p>Payments (whether in respect of principal and/or interest and whether at maturity or otherwise) on the Notes are linked to the occurrence or non occurrence of one or more credit event(s) relating to one or more reference entity(ies). If the calculation agent determines that one or more credit event(s) has(have) occurred, the obligation of the Issuer to pay the principal on the maturity date will be replaced by (i) an obligation to pay other amounts (either fixed or calculated by reference to the value of the deliverable asset(s) of the relevant reference entity, and in each case, which may be lower than the par value of the Notes on the relevant date), and/or (ii) an obligation to deliver the deliverable asset. Furthermore, credit linked notes paying interest(s) may cease to produce interest(s) at the credit event determination date or earlier.</p> <p>The Guarantee constitutes a general and unsecured contractual obligation of the Guarantor and no other person, any payments on the Notes are also dependent on the creditworthiness of the Guarantor.</p> <p>Prospective investors in Notes benefiting from the Guarantee should note that in case of payment default of an Issuer the entitlement of the Noteholder will be limited to the sums obtained by making a claim under the Guarantee, and the relevant provisions of the Guarantee and they shall have no right to institute any proceeding, judicial or otherwise, or otherwise assert a claim against the Issuer and, in relation to Secured Notes only, from the sums obtained following enforcement of the relevant Pledge Agreement.</p> <p>The Guarantee is a payment guarantee only and not a guarantee of the performance by the relevant Issuer or any of its other obligations under the Notes benefiting from the Guarantee.</p> <p>The Guarantee may cover only part of the relevant Issuer's payment obligations under the relevant Series of Notes. In such a case, Noteholders may retain the risk that payments under the Guarantee are less than the amounts due by the Issuer under the Notes.</p> <p>Société Générale will act as issuer under the Programme, as the Guarantor of the Notes issued by the Issuer and also as provider of hedging instruments to the Issuer. As a result, investors will be exposed not only to the credit risk of the Guarantor but also operational risks arising from the lack of independence of the Guarantor, in assuming its duties and obligations as the Guarantor and provider of the hedging instruments.</p> <p>The potential conflicts of interests and operational risks arising from such lack of independence are in part intended to be mitigated by the fact that different divisions within the Guarantor will be responsible for implementing the Guarantee and providing the hedging instruments and that each division is run as a separate operational unit, segregated by Chinese walls (information barriers) and run by different management teams.</p> <p>The Issuer and the Guarantor and any of their subsidiaries and/or their affiliates, in connection with their other business activities, may possess or acquire material information about the underlying assets. Such activities and information may cause consequences adverse to Noteholders.</p>

		<p>The Issuer and the Guarantor and any of their subsidiaries and/or their affiliates may act in other capacities with regard to the Notes, such as market maker, calculation agent or agent. Therefore, a potential conflict of interests may arise. In connection with the offering of the Notes, the Issuer and the Guarantor and/or their affiliates may enter into one or more hedging transaction(s) with respect to a reference asset(s) or related derivatives, which may affect the market price, liquidity or value of the Notes.</p> <p>During the lifetime of the Notes, the market value of these Notes may be lower than the invested capital. Furthermore, an insolvency of the Issuer and/or the Guarantor may cause a total loss of the invested capital.</p> <p><b>The attention of the investors is drawn to the fact that they could sustain an entire or a partial loss of their investment.</b></p>
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Section E – Offer		
<b>E.2.b</b>	<b>Reasons for the offer and use of proceeds</b>	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.
<b>E.3</b>	<b>Description of the terms and conditions of the offer</b>	<p><b>Public Offer Jurisdiction(s):</b> Finland</p> <p><b>Offer Period:</b> from 01/02/2016 to 19/02/2016</p> <p><b>Offer Price:</b> The Notes will be offered at the Issue Price increased by fees, if any, as mentioned below.</p> <p><b>Conditions to which the offer is subject:</b> Offers of the Notes are conditional on their issue and, on any additional conditions set out in the standard terms of business of the financial intermediaries, notified to investors by such relevant financial intermediaries.</p> <p>The Issuer reserves the right to close the Offer Period prior to its stated expiry for any reason.</p> <p>The Issuer reserves the right to withdraw the offer and cancel the issuance of the Notes for any reason at any time on or prior to the Issue Date. For the avoidance of doubt, if any application has been made by a potential investor and the Issuer exercises such right, no potential investor shall be entitled to subscribe or otherwise acquire the Notes.</p> <p>In each case, a notice to the investors on the early termination or the withdrawal, as applicable, will be published on the website of the Issuer (<a href="http://prospectus.socgen.com">http://prospectus.socgen.com</a>).</p>
<b>E.4</b>	<b>Description of any interest that is material to the issue/offer including conflicting interests</b>	Save for any fees payable to the dealer, so far as the Issuer is aware, no person involved in the issue of the Notes has an interest material to the offer.
<b>E.7</b>	<b>Estimated expenses charged to the investor by the Issuer or the offeror</b>	The expenses charged to the investor will be up to 2.0% of Issue Price per Note, paid by the purchaser to ALEXANDRIA PANKKIIRILIIKE OYJ & ALEXANDRIA MARKETS Oy or an agent appointed by ALEXANDRIA PANKKIIRILIIKE OYJ & ALEXANDRIA MARKETS Oy.

**LIIKKEESEENLASKUN TIIVISTELMÄ**

<b>Jakso A – Johdanto ja varoitukset</b>		
<b>A.1</b>	<b>Varoitus</b>	<p>Tätä tiivistelmää olisi pidettävä ohjelmaesitteen johdantona.</p> <p>Sijoittajan olisi perustettava sijoituspäätöksensä ohjelmaesitteeseen kokonaisuudessaan.</p> <p>Jos tuomioistuimessa pannaan vireille ohjelmaesitteeseen ja sovellettaviin lopullisiin ehtoihin sisältyviä tietoja koskeva kanne, kantajana toimiva sijoittaja voi jäsenvaltioiden kansallisen lainsäädännön mukaan joutua ennen oikeudenkäynnin vireillepanoa vastaamaan esitteen käännskustannuksista.</p> <p>Siviilioikeudellista vastuuta sovelletaan henkilöihin, jotka ovat laatineet tiivistelmän, sen käänös mukaan luettuna, mutta vain, jos tiivistelmä on harhaanjohtava, epätarkka tai epä johdonmukainen suhteessa ohjelmaesitteen muihin osiin tai jos siinä ei anneta yhdessä ohjelmaesitteen muiden osien kanssa keskeisiä tietoja sijoittajien auttamiseksi, kun he harkitsevat sijoittamista velkakirjoihin.</p>
<b>A.2</b>	<b>Myöntymis ohjelmaesitteen käyttöön</b>	<p>Liikkeeseenlaskija suostuu tämän ohjelmaesitteen käyttöön velkakirjojen jälleenmyynnin tai liikkeeseenlaskun yhteydessä olosuhteissa, joissa esite on julkaistava esitedirektiivin mukaisesti (<b>arvopaperiesitteen julkistamisvelvollisuuden alainen tarjous</b>) seuraavia ehtoja noudattaen:</p> <p>Myöntymys on voimassa vain tarjousajan 1.2.2016-19.2.2016 (<b>tarjousaika</b>);</p> <p>Liikkeeseenlaskijan antama valtuutus käyttää ohjelmaesitettä arvopaperiesitteen julkistamisvelvollisuuden alaisen tarjouksen tekoon on yksilöllinen (<b>yksilöllinen valtuutus</b>) ja se koskee ainoastaan ALEXANDRIA PANKKIIRILIIKE OYJ:tä, Eteläesplanadi 22 A, 00130 Helsinki ja ALEXANDRIA MARKETS OY:tä, Eteläesplanadi 22 A, 00130 Helsinki (kukin <b>alkuperäinen valtuutettu tarjoaja</b>) ja jos liikkeeseenlaskija nimittää ylimääräisiä rahoituksen välittäjiä 28.1.2016 jälkeen ja julkaisee yksityiskohtia niistä verkkosivuillaan <a href="http://prospectus.socgen.com">http://prospectus.socgen.com</a>, jokainen rahoituksen välittäjä, jonka tiedot on näin julkaistu (jokainen erikseen <b>uusi valtuutettu tarjoaja</b>) osalta myöntymys ulottuu vain tämän ohjelmaesitteen käyttöön arvopaperiesitteen julkistamisvelvollisuuden alaisten tarjousten tekemiseksi velkakirjoista Suomessa; sekä yleinen suostumus (<b>yleinen suostumus</b>), joka koskee kaikkia rahoitusvälittäjiä, jotka ilmoittavat verkkosivuillaan aikovansa tehdä julkistamisvelvollisuuden alaisen tarjouksen velkakirjoista liikkeeseenlaskijan antaman yleisen suostumuksen perusteella, ja tällä ilmoituksella tällainen rahoitusvälittäjä (kukin <b>yleisesti valtuutettu tarjoaja</b>) sitoutuu noudattamaan seuraavia velvoitteita:</p> <p>(a) se toimii sovellettavien lakien, sääntöjen, asetusten ja ohjeiden mukaisesti (mukaan lukien säännöt, jotka on antanut viranomainen, joka on toimivaltainen velkakirjojen julkistamisvelvollisuuden alaisen tarjouksen yhteydessä siinä valtiossa, jossa velkakirjoja tarjotaan yleisölle, ja erityisesti lainsäädäntö, jolla pannaan täytäntöön rahoitusvälineiden markkinoista annettu direktiivi (Markets in Financial Instruments Directive, MiFID; 2004/39/EY muutoksineen)) (jäljempänä <b>säännöt</b>) ja varmistaa, että (i) kenen tahansa henkilön antamat velkakirjoihin sijoittamista koskevat neuvot ovat tarkoituksenmukaisia, (ii) potentiaalisille sijoittajille annettavat tiedot ovat riittävät ja ne ilmaistaan selvästi, mukaan lukien tiedot, jotka liittyvät kuluihin (ja mahdollisiin komissioihin tai mihin tahansa etuihin), jotka yleisesti valtuutettu tarjoaja saa tai maksaa velkakirjojen tarjoamisen yhteydessä;</p> <p>(b) se noudattaa asianmukaisia merkintä-, myynti- ja luovutusrajoituksia sen valtion osalta, jossa velkakirjoja tarjotaan yleisölle, siten kuin se toimisi välittäjänä kyseisessä valtiossa;</p> <p>(c) se noudattaa rahanpesun ja lahjonnan estämiseen liittyviä sääntöjä ja asiakkaan</p>

		<p>tunnistamista koskevia sääntöjä; se säilyttää sijoittajien tunnistetietoja vähintään säännöissä määritellyn vähimmäisajan ja pyydettyä toimittaa nämä tiedot asianomaiselle liikkeeseenlaskijalle ja/tai välittäjälle tai suoraan viranomaiselle, jonka toimivallan piiriin asianomainen liikkeeseenlaskija tai välittäjä kuuluu, jotta asianomainen liikkeeseenlaskija tai välittäjä voi noudattaa sitä koskevia rahanpesun ja lahjonnan estämiseen liittyviä sääntöjä ja asiakkaan tunnistamista koskevia sääntöjä;</p> <p>(d) se ei tee suoraan tai epäsuorasti mitään sellaista, jonka seurauksena liikkeeseenlaskija tai asianomaiset välittäjät rikkoisivat sääntöjä tai minkä tahansa valtion ilmoitus- tai lupavelvollisuutta koskevia määräyksiä;</p> <p>(e) se korvaa asianomaiselle liikkeeseenlaskijalle, mahdolliselle takaajalle, asianomaiselle välittäjälle ja Société Généralelle sekä sen läheisyhteisöille kaikki vahingot, menetykset, kustannukset, vaatimukset tai palkkiot (mukaan lukien kohtuulliset asianajopalkkiot), joita aiheutuu jollekin sen yksiköistä sen seurauksena tai sen yhteydessä, että kyseinen yleisesti valtuutettu tarjoaja rikkoo jotakin yllä mainituista velvollisuuksistaan;</p> <p>(f) se on tietoinen, että sen yllä olevien velvollisuuksien noudattamista koskevaan sitoumukseen sovelletaan Englannin lakia, ja suostuu siihen, että mahdolliset asiaan liittyvät riidat ratkaistaan Englannin tuomioistuimissa;</p> <p><b>Jos yleisesti valtuutettu tarjoaja haluaa käyttää ohjelmaesitettä julkistamisvelvollisuuden alaisen tarjouksen yhteydessä yleisen suostumuksen ja siihen liittyvien ehtojen mukaisesti, sen on asianomaisena tarjousaikana ilmoitettava verkkosivuillaan, että se käyttää ohjelmaesitettä kyseistä julkistamisvelvollisuuden alaista tarjousta varten yleisen suostumuksen ja siihen liittyvien ehtojen mukaisesti.</b></p> <p>- suostumus ohjelmaesitteen käyttöön koskee vain julkistamisvelvollisuuden alaista tarjousta, joka tehdään Suomessa</p> <p><b>Kukin alkuperäinen valtuutettu tarjoaja ja yleisesti valtuutettu tarjoaja antaa arvopaperiesitteen julkistamisvelvollisuuden alaisen tarjouksen ehtoihin liittyvät tiedot sijoittajille tarjouksen tekohetkellä.</b></p>
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<b>Jakso B – Liikkeeseenlaskijat ja takaaja</b>		
<b>B.1</b>	<b>Liikkeeseenlaskijan virallinen nimi ja muu liiketoiminnassa käytetty toiminimi</b>	SG Issuer (tai liikkeeseenlaskija)
<b>B.2</b>	<b>Liikkeeseenlaskijan asuinpaikka ja oikeudellinen muoto,</b>	Toimipaikka: 33, boulevard du Prince Henri, L-1724 Luxembourg, Luxembourg. Laillinen muoto: Julkinen rajoitetun vastuun yhtiö ( <i>société anonyme</i> ). Liikkeeseenlaskijaan sovellettava laki: Luxemburgin laki. Perustamismaa: Luxemburg.

	liikkeeseenlaskijaan sovelletta va laki ja perustamisaa	
B.4b	Tiedossa olevat suuntauks et, jotka vaikuttavat liikkeeseenlaskijaan ja sen toimialaan	Liikkeeseenlaskija odottaa jatkavansa toimintaansa yrityksen päämäärien mukaisesti vuoden 2016 aikana.
B.5	Kuvaus liikkeeseenlaskijan konsernista ja liikkeeseenlaskijan asemasta siinä	<p>Konserni tarjoaa kattavan määrän asiantuntijapalveluita ja yksilöityjä rahoitusratkaisuja henkilöasiakkaille sekä suurille yrityksille ja institutionaalisille sijoittajille osana konsernin kolmea liiketoiminnan päälinjaa:</p> <ul style="list-style-type: none"> <li>• Vähittäispankkitoiminta Ranskassa;</li> <li>• Kansainvälinen vähittäispankkitoiminta sekä rahoitus- ja vakuutuspalvelut; ja</li> <li>• Yritys- ja investointipankkitoiminta, yksityispankkitoiminta, varainhoitopalvelut sekä arvopaperipalvelut.</li> </ul> <p>Liikkeeseenlaskija on Société Générale -konsernin tytäryhtiö, ja sillä ei ole tytäryhtiöitä.</p>
B.9	Liikkeeseenlaskijan liikevoittoennustelukema tai -arviolukema	Ei sovellettavissa. Liikkeeseenlaskija ei tuota lukemaa liikevoittoennusteesta tai -arviosta.
B.10	Historiallisia taloudellisia tietoja koskevassa tilintarkastuskertomuksessa mahdollisesti esitettyjen muistutusten luonne	Ei sovellettavissa. Tilintarkastuskertomus ei sisällä muistutuksia.



B.12	Valikoituja keskeisiä taloudellisia historiallisia tietoja liikkeeseenlaskijasta	(tuhansissa euroissa)	30. kesäkuuta 2015	30. kesäkuuta 2014	31. joulukuuta 2014 (tarkastettu)	31. joulukuuta 2013 (tarkastettu)
		Liikevaihto	47 313	60 795	110 027	109 588
		Tuotto toiminnoista	195	193	209	482
		Tuotto jatkuvista toiminnoista	195	193	209	482
		Kokonaisvarat	29 129 601	33 747 468	23 567 256	21 349 619
	Lausunto, koska ei merkittäviä kielteistä muutosta liikkeeseenlaskijan kehitysnäkymissä viimeisen tarkastetun tilinpäätöksen julkistamispäivän jälkeen	Liikkeeseenlaskijan tulevaisuudennäkymissä ei ole tapahtunut merkittäviä kielteisiä muutoksia 31.12.2014 jälkeen.				
	Historiallisten taloudellisten tietojen kattaman jakson jälkeen tapahtuneet merkittävät muutokset liikkeeseenlaskijan taloudellisessa asemassa tai kaupankäyntiosituksessa	Ei sovellettavissa. Liikkeeseenlaskijan talous- tai kaupankäyntiasemassa ei ole tapahtunut merkittäviä muutoksia 30.6.2015 jälkeen.				
B.13	Liikkeeseenlaskijaan	Ei sovellettavissa. Viime aikoina ei ole ollut liikkeeseenlaskijaan liittyviä tapahtumia, joilla olisi olennaista merkitystä liikkeeseenlaskijan maksukykyä arvioitaessa.				

	<p>liittyvät viimeaikaiset tapahtumat, jotka ovat ratkaisevia arvioitaessa liikkeeseenlaskijan maksukykyä</p>	
<b>B.14</b>	<p><b>Lausuma liikkeeseenlaskijan riippuvuudesta konsernin muista yksiköistä</b></p>	<p>Katso osasta B.5 yläpuolella kunkin liikkeeseenlaskijan asema konsernin sisällä.</p> <p>SG Issuer on riippuvainen Société Générale Bank &amp; Trust -yhtiöstä konsernin sisällä.</p>
<b>B.15</b>	<p><b>Kuvaus liikkeeseenlaskijan päätehtävistä</b></p>	<p>SG Issuerin päätehtävä on rahoituksen kerääminen laskemalla liikkeeseen Société Générale'n välityksellä sellaisia warrantteja ja velka-arvopapereita, joiden kohderyhmänä ovat institutionaaliset asiakkaat tai vähittäisasiakkaat. Kyseisten velka-arvopaperien liikkeeseenlaskulla saadut varat lainataan tämän jälkeen Société Généralelle ja konsernin muille jäsenille.</p>
<b>B.16</b>	<p><b>Liikkeeseenlaskijan tietämys siitä, onko se suoraan tai välillisesti jonkun omistuksessa tai määräysvallassa ja mikä tämä taho ja sen määräysvallan luonne on</b></p>	<p>SG Issuer on Société Générale Bank &amp; Trust S.A.:n 100-prosenttisesti omistama tytäryhtiö, joka puolestaan on Société Générale'n 100-prosenttisesti omistama tytäryhtiö ja täydellisesti konsolidoitu yhtiö.</p>
<b>B.18</b>	<p><b>Takauksen luonne ja soveltamisala</b></p>	<p>Société Générale (takaaja) on 26.10.2015 päivätyn takauksen mukaan antanut velkakirjoille ehdottoman ja peruuttamattoman takauksen.</p> <p>Takaus on takaajan suora, ehdoton, vakuudeton ja yleinen velvollisuus ja oikeuttavaa ja tulee oikeuttamaan samaan etuoikeuteen (<i>pari passu</i>) takaajan kaikkien tämän hetkisten ja tulevien yleisten velvoitteiden kanssa, talletukset mukaan lukien.</p>

<b>B.19</b>	<b>Takaajasta annetaan samat tiedot kuin takauksen kohteena olevan arvopaperin lajia vastaavan arvopaperin liikkeeseenlaskijana</b>	<p>Samat tiedot Société Généralesta kuin takauksen kohteena olevan velkakirjan lajia vastaavan velkakirjan liikkeeseenlaskijana ovat osissa B.19 / B.1, B.19 / B.2, B.19 / B.4b, B.19 / B.5, B.19 / B.9, B.19 / B.10, B.19 / B.12, B.19 / B.13, B.19 / B.14, B.19 / B.15 ja B.19/B.16 alla tässä järjestyksessä.</p>
		<p><b>B.19/ B.1:</b> Société Générale</p> <p><b>B.19/B.2:</b> Toimipaikka: 29, boulevard Haussmann, 75009 Pariisi, Ranska. Lallinen muoto: Julkinen rajoitetun vastuun yhtiö (<i>société anonyme</i>). Liikkeeseenlaskijaan sovellettava laki: Ranskan laki. Perustamismaa: Ranska.</p> <p><b>B.19/B.4.b:</b> Vuosi 2014 oli jälleen haastava taloudelle, sillä globaali kasvu oli pientä ja alueittain vaihtelevaa. Tämän suuntauksen odotetaan jatkuvan vuonna 2015, josta on tulossa odotuksia heikompi globaalin taloudellisen kehityksen vuosi johtuen lukuisista epävarmuustekijöistä sekä geopolitiisella rintamalla että hyödyke- ja valuuttamarkkinoilla.</p> <p>Euroalue jatkaa kamppailuaan kohti dynaamisemman kasvun tietä, mikä hidastaa julkisten alijäämien pienentymistä. Korkotasojen oletetaan pysyvän historiallisen matalina, mutta EKP:n on väliintulollaan pidettävä deflaatoriski kontrollissa. EKP on ilmoittanut ottavansa käyttöön mukautuvamman rahapolitiikan ja käyttävänsä tasettaan kasvun tukemiseen. Euron arvon ja öljyn hinnan laskun oletetaan tukevan vientiä ja stimuloivan kansallista kysyntää. Yhdysvaltain talouden oletetaan pysyvän positiivisen suuntauksen tiellä ja Yhdysvaltain keskuspankin odotetaan tiukentavan rahapolitiikkaansa vuoden puolivälissä. Kehittyvien maiden kasvukehitys, eritoten Kiinassa, on entistä hillitympää. Venäjän talous kamppailee Ukrainan kriisin seurausten sekä hyödykkeiden hintojen romahtamisen kanssa.</p> <p>Lainsäädäntörintamalla pankkiunioni perustettiin vuonna 2014. Euroopan keskuspankki otti huomiinsa yhteisen valvontamekanismin, jonka valvonnan alaan kuuluu noin 130 euroalueen pankkia, tavoitteenaan pankkijärjestelmän vahvistaminen, taloudellisten toimijoiden luottamuksen palauttaminen, pankkivalvonnan sääntöjen harmonisointi sekä pankkien ja niiden kansallisten viranomaisten välisen kytköksen heikentäminen.</p> <p>Lainsäädännöllisten suhdelukujen osalta, konserni saavuttaa jo säädetty tavoitteet.</p> <p><b>B.19/B.5:</b> Konserni tarjoaa kattavan määrän asiantuntijapalveluita ja yksilöityjä rahoitusratkaisuja henkilöasiakkaille sekä suurille yrityksille ja institutionaalisille sijoittajille osana konsernin kolmea liiketoiminnan päälinjaa:</p> <ul style="list-style-type: none"> <li>• Vähittäispankkitoiminta Ranskassa;</li> <li>• Kansainvälinen vähittäispankkitoiminta sekä rahoitus- ja vakuutuspalvelut; ja</li> <li>• Yritys- ja investointipankkitoiminta, yksityispankkitoiminta,</li> </ul>

		<p>varainhoitopalvelut sekä arvopaperipalvelut.</p> <p>Société Générale on Société Générale -konsernin emoyhtiö.</p> <p><b>B.19/B.9:</b> Ei sovellettavissa. Liikkeeseenlaskija ei esitä lukemaa liikevoittoennusteesta tai -arviosta.</p> <p><b>B.19/B.10:</b> Ei sovellettavissa. Tilintarkastuskertomus ei sisällä muistutuksia.</p> <p><b>B.19/B.12:</b></p>																																																																																																																			
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		<p>1) Vuoden 2013 tiedot on korjattu johtuen IFRS 10. ja 11. standardin täytäntöönpanosta.</p> <p>(2) Ilman omien rahoitusvelkojen uudelleenarvotusta ja DVA:ta, PEL/CEL ja 50 % IFRIC 21.</p> <p>(3) Konsernin ROE lasketaan lukuun ottamatta kollektiivisia varauksia oikeudenkäyntikuluihin, ei-taloudellisia osioita ja PEL/CEL-varausta ja lukuun ottaen tarkistettu IFRIC 21 -standardin vaikutus sekä Venäjän toimintojen liikearvon alaskirjaus ja Newedgen vuoden 2014 konsolidaation yhteydessä tehty badwill-arvon kirjaus. Vuositasolla laskettuna absoluuttinen ROE oli vuoden 2015 ensimmäisten 9 kuukauden aikana 9,0 % ja vuoden 2014 ensimmäisten 9 kuukauden aikana 5,8 %.</p> <p>(*) Huomaathan, että tilikauden 2014 luvut on korjattu johtuen IFRIC:n 21. standardin</p>																																																																																																																			

		<p>täytäntöönpanosta 1.1.2015, mistä johtuen edellisen tilikauden luvut on tullut korjata.</p> <p>Liikkeeseenlaskijan tulevaisuudennäkymissä ei ole tapahtunut merkittäviä kielteisiä muutoksia 31.12.2014 jälkeen.</p> <p>Liikkeeseenlaskijan talous- tai kaupankäyntiasemassa ei ole tapahtunut merkittäviä muutoksia 30.9.2015 jälkeen lukuun ottamatta Amundin listautumisantia, josta on ilmoitettu 11.11.2015 päivätyssä lehdistötiedotteessa.</p> <p><b>B.19/B.13:</b> Ei sovellettavissa. Viime aikoina ei ole ollut liikkeeseenlaskijaan liittyen tapahtumia, joilla olisi olennaista merkitystä sen maksukykyä arvioitaessa.</p> <p><b>B.19/B.14:</b> Katso osasta B.5 yläpuolella liikkeeseenlaskijan asema konsernin sisällä. Société Générale on konsernin ylin holding-yhtiö. Société Générale harjoittaa kuitenkin myös omaa liiketoimintaa; se ei toimi pelkästään holding-yhtiönä suhteessa tytäryhtiöihinsä.</p> <p><b>B.19/B.15:</b>Ks. osa B.19/B.5 yllä.</p> <p><b>B.19/B.16:</b> Ei sovellettavissa. Société Générale ei ole tietoinen siitä, että se olisi minkään yhtiön suorassa tai välillisessä omistuksessa tai määräysvallassa (Ranskan lain nojalla).</p>
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<b>Jakso C – Arvopaperit</b>		
<b>C.1</b>	<b>Tarjottavien ja/tai kaupankäynnin kohteeksi otettavien arvopaperien tyyppi ja laji, mukaan lukien mahdollinen tunniste (security identification number)</b>	<p>Velkakirjat ovat johdannaisinstrumentteja, jotka linkittyvät yhden tai useamman luottotapahtuman tapahtumiseen yhdessä tai useassa viite-entiteetissä.</p> <p><b>ISIN-koodi:</b> FI4000192422 Common Code-koodi on tarvittaessa saatavilla pyynnöstä.</p>
<b>C2</b>	<b>Arvopaperien liikkeeseenlaskussa käytettävä valuutta</b>	EUR
<b>C5</b>	<b>Mahdolliset osakkeiden vapaata</b>	Ei sovellettavissa. Velkakirjojen vapaaseen luovutettavuuteen ei liity rajoituksia, mutta myyntiin ja luovutukseen saatetaan soveltaa rajoituksia joissakin lainkäyttöalueilla.

	<b>luovutetta vuotta koskevat rajoitukse t</b>	
<b>C8</b>	<b>Arvopape reihin liittyvät oikeudet, mukaan lukien etuoikeus järjestys ja rajoitukse t noihin oikeuksi n.</b>	<p><b>Arvopapereihin liittyvät oikeudet:</b></p> <p>Jollei velkakirjoja lunasteta aiemmin, velkakirjat oikeuttavat jokaisen haltijansa (<b>velkakirjan haltija</b>) lunastussummaan, joka saattaa olla pienempi, yhtä suuri tai suurempi kuin alkuperäinen sijoitus (ks. osa C. 18).</p> <p>Velkakirjan haltija on oikeutettu vaatimaan minkä tahansa summan välitöntä maksua, jos:</p> <ul style="list-style-type: none"> <li>- liikkeeseenlaskija ei suorita velkakirjoihin liittyvää maksua tai epäonnistuu muiden velkakirjoihin liittyvien velvollisuuksiensa suorittamisessa,</li> <li>- takaaja epäonnistuu takaukseen liittyvien velvollisuuksiensa suorittamisessa tai takaajan takaus lakkaa olemasta voimassa,</li> <li>- liikkeeseenlaskijaan haitallisesti vaikuttava insolvenssi- tai konkurssimenettely.</li> </ul> <p>Velkakirjan haltijalta on saatava suostumus velkakirjojen ehtojen muuttamiseen asiamiessopimuksen ehtojen muuttamiseksi, jonka liikkeeseenlaskija antaa pyynnöstä tiedoksi velkakirjan haltijalle.</p> <p><b>Sovellettava laki:</b></p> <p>Velkakirjoihin ja velkakirjoihin liittyviin sopimukseen perustumattomiin velvoitteisiin sovelletaan Suomen lakia ja niitä koskevia kysymyksiä tulkitaan Suomen lain mukaan. Liikkeeseenlaskija suostuu siihen, että Englannin tuomioistuimilla toimivalta suhteessa mihin tahansa liikkeeseenlaskijaa koskevaan oikeudenkäyntiin, mutta hyväksyy sen, että kyseinen velkakirjan haltija voi nostaa kanteen missä tahansa muussa tuomioistuimessa.</p> <p><b>Etuoikeusjärjestys:</b></p> <p>Velkakirjat ovat liikkeeseenlaskijan suorita, ehdottomia, vakuudettomia ja subordinoimattomia velvoitteita, ja ne oikeuttavat samaan etuoikeuteen kaikkien muiden liikkeeseenlaskijan tämänhetkisten ja tulevien perimättömien suorien, ehdottomien, vakuudettomien ja subordinoimattomien velvoitteiden kanssa.</p> <p><b>Rajoitukset arvopapereihin liittyviin oikeuksiin:</b></p> <ul style="list-style-type: none"> <li>- siinä tapauksessa, että tapahtuu kohde-etuuteen haitallisesti vaikuttavia muutoksia, liikkeeseenlaskija voi muuttaa ehtoja tai siinä tapauksessa, että tapahtuu kohde-etuuteen haitallisesti vaikuttavia epätavallisia tapahtumia, liikkeeseenlaskija voi korvata kohde-etuuden(/-etuudet) uudella kohde-etuudella(/-etuuksilla), likvidoida kaikki tai osan velkakirjojen eräpäivään mennessä erääntyneistä maksuista, lykätä velkakirjojen eräpäivää, lunastaa velkakirjat ennenaikaisesti velkakirjojen markkina-arvon perusteella tai vähentää mistä tahansa erääntyneestä maksusta suojaustoimenpiteistä aiheutuvat lisäkustannukset jokaisessa tapauksessa ilman velkakirjojen haltijoiden suostumusta;</li> <li>- liikkeeseenlaskija voi lunastaa velkakirjat ennenaikaisesti näiden velkakirjojen markkina-arvon perusteella verotus- tai viranomaisyyistä ja jos erääntymättömien ja alun perin liikkeeseen laskettujen velkakirjojen suhde on alle kymmenen prosenttia,</li> <li>- oikeus pääoman ja koron maksuun lakkaa (pääoman osalta) kymmenen vuoden kuluessa ja (koron osalta) viiden vuoden kuluessa siitä päivästä, jona nämä maksut ovat erääntyneet ensimmäistä kertaa, eikä näitä maksuja ole sen jälkeen maksettu.</li> <li>- Jos liikkeeseenlaskija laiminlyö maksuvelvoitteensa, ei velkakirjan haltijalla ole oikeutta pyrkiä millään tavalla edesauttamaan liikkeeseenlaskijan konkurssiin,</li> </ul>

		<p>yrityssaneeraukseen tai muuhun insolvenssimenettelyyn joutumista. Tästä huolimatta velkakirjojan haltija voi nostaa kanteen takaajaa vastaan mistä tahansa maksamattomasta summasta.</p> <p><b>Verotus:</b></p> <p>Kaikki maksut koskien velkakirjoja, vastaanottotodistuksia ja kuponkeja tai jotka ovat vakuuden alaisia suoritetaan ilman että niistä on pidätetty tai vähennetty nykyiset tai tulevat verot, maksut tai minkä tahansa muun luonteiset hallinnolliset maksut, jotka asetetaan, kannetaan, kerätään, pidätetään tai määrätään sellaisen tahon puolesta tai toimesta, jolla on jollakin alueella verotuksellinen toimivalta, ellei laki edellytä tällaista pidätystä tai vähennystä.</p> <p>Siinä tapauksessa, että jokin summa vaaditaan vähennettäväksi tai pidätettäväksi jollakin alueella verotuksellista toimivaltaa käyttävän tahon toimesta tai puolesta, niin asianmukaisen liikkeellelaskijan tai, tilanteesta riippuen, takaajan tulee lain sallimissa rajoissa (paitsi tietyissä olosuhteissa), siinä määrin kuin on tarpeellista, maksaa tällainen lisäsumma siten, että jokainen velkakirjan, vastaanottotodistuksen tai kupongin haltija saa tälle maksettavaksi kuuluvan täyden summan verojen, maksujen tai muiden minkä tahansa luonteisten hallinnollisten maksujen vähentämisen tai pidättämisen jälkeen.</p>
<b>C11</b>	<p><b>Onko tarjotuista arvopaper eista tehty tai aiotaanko niistä tehdä hakemus kaupankäynnin kohteeksi ottamiseksi säännellyllä markkinoilla, ja tiedot kaikista säännellyistä markkinoista, joilla arvopaper eilla käydään tai aiotaan käydä kauppaa</b></p>	<p>Hakemus velkakirjojen hyväksymisestä kaupankäynnin kohteeksi tullaan jättämään Luxemburgin säännellylle markkinalle (Luxembourg Stock Exchange).</p>
<b>C15</b>	<p><b>Miten kohde-</b></p>	<p>Velkakirjojen arvoon ei vaikuta haitallisesti kohde-etuuden arvo, vaan luottotapahtuman tapahtuminen tai se, ettei luottotapahtumaa tapahdu.</p>

	etuuden (- etuuksien ) arvo vaikuttaa sijoitukse en		
<b>C16</b>	<b>Johdanna isarvopap ereiden päättymis päivä tai eräpäivä</b>	<p>Velkakirjojen eräpäivä on suunniteltu eräpäivä eli 15.1.2021 (paitsi jos tapahtuu yksi tai useampi luottotapahtuma tai riitainen luottotapahtuma ja lopullinen viitepäivä on viimeinen luottotapahtuman ilmenemispäivä (paitsi jos tapahtuu yksi tai useampi luottotapahtuma tai riitainen luottotapahtuma)).</p> <p>Eräpäivää voidaan muuttaa osien C.8 (yllä) ja C. 18 (alla) säännösten mukaan.</p>	
<b>C17</b>	<b>Johdanna isarvopap ereiden selvitysm enettely</b>	Käteistoimitus	
<b>C18</b>	<b>Miten johdanna sarvopap ereista saadaan tuottoa</b>	<p>Ellei lunastusta ole suoritettu jo aiemmin, johdannaisarvopapereista saatava tuotto tapahtuu seuraavasti:</p> <p>Määritely nimellisarvo: 1 000 EUR.</p>	
		<b>Koron alkamispäivä:</b> Liikkeeseenlaskupäivä	
		<b>Koron määrä(t) :</b>	Alustavasti 9 % per vuosi maksettavissa takautuvasti vuosittain, kuitenkin vähintään 8 % per vuosi. Lopullinen(/set) korkoprosentti (/prosentit) vahvistetaan 2.3.2016.
		<b>Määritely kausi (määritellyt kaudet) / koron maksupäivä(t) :</b>	15.1 vuosittain, alkaen 15.1.2017 kyseinen päivä mukaan luettuna ja päättyen suunniteltuna eräpäivänä kyseinen päivä mukaan luettuna.
		<b>Kiinteä kuponkisumma:</b>	<p>Ellei velkakirjoja ole lunastettu aiemmin, liikkeeseenlaskija maksaa jokaisena koronmaksupäivänä velkakirjan haltijalle jokaisesta velkakirjasta summan, jonka laskenta-asiamies määrittelee seuraavasti:</p> <p>Korkokanta (Rate of Interest) x soveltuva osa lasketun koron määrästä (Relevant Proportion of the Interest Calculation Amount) x koronlaskuperuste (Day Count Fraction)</p> <p>Koron maksaminen on riippuvainen luottotapahtuman tapahtumisesta tai siitä, ettei luottotapahtumaa tapahdu</p>
<b>Koronlaskuperuste:</b>	30/360		



		<p><b>Lopullinen lunastusmäärä:</b></p> <p>Ellei velkakirjoja ole lunastettu aiemmin, liikkeeseenlaskija lunastaa velkakirjat eräpäivänä (Maturity Date) noudattaen seuraavaa kaavaa:</p> <p>Lopullinen lunastusmäärä (Final Redemption Amount) = määritelty nimellisarvo (Specified Denomination) x 100%</p> <p>Yhden tai useamman luottotapahtuman määrittämissä tapahtuessa (Credit Event Determination Date(s), määritelty osiossa Additional Terms and Conditions for Credit Linked Notes), liikkeeseenlaskija lunastaa eräpäivänä velkakirjat käteisluonastusmäärään (Cash Redemption Amount) soveltaen Additional Terms and Conditions for Credit Linked Notes –osion määräyksiä.</p> <p><b>Käteislunastusmäärä (Cash Redemption Amount)</b> tarkoittaa määrää, joka on vähintään nolla ja joka on jokaisesta velkakirjasta: (i) sovellettava osuus (Relevant Proportion) kokonaisnimellismäärän (Aggregate Nominal Amount) ja kokonaistappiomäärän (Aggregate Loss Amount) erotuksesta, vähennettynä (ii) jokaisen luottotapahtuman määrittämissä tapahtuessa (Credit Event Determination Date) yhteenlasketuilla purkukustannuksilla (Unwind Costs) eräpäivänä.</p>																								
<b>C19</b>	<b>Kohde-etuuden toteutushinta tai lopullinen viitehinta</b>	Ei sovelleta. Velkakirjat ovat riippuvaisia yhden tai useamman luottotapahtuman tapahtumisesta.																								
<b>C20</b>	<b>Kohde-etuuden tyyppi ja mistä löydetään tietoa kohde-etuudesta</b>	<p>Velkakirjat ovat riippuvaisia yhden tai useamman luottotapahtuman tapahtumisesta suhteessa yhteen tai useampaan viite-entiteettiin.</p> <p>Tietoa viite-entiteeteistä on saatavilla, soveltuvin osin, seuraavilta verkkosivuilta tai pyynnöstä Société Généraleltä.</p> <p><b>Viiteportfolio (Reference Portfolio):</b></p> <table border="1"> <thead> <tr> <th><b>Viite-entiteetti (Reference Entity)</b></th> <th><b>Transaktiyyppi (Transaction Type)</b></th> <th><b>Viite-entiteetin painotus (Reference Entity Weighting)</b></th> <th><b>Standardivii-tevastuu (Standard Reference Obligation)</b></th> <th><b>Viitehinta (Reference Price)</b></th> <th><b>Senioriteetti (Seniority Level)</b></th> </tr> </thead> <tbody> <tr> <td>ADVANCED MICRO DEVICES, INC.</td> <td>Standard North American Corporate</td> <td>1,0 %</td> <td>Sovellettavissa</td> <td>100 %</td> <td>Senior Level</td> </tr> <tr> <td>AK Steel Corporation</td> <td>Standard North American Corporate</td> <td>1,0 %</td> <td>Sovellettavissa</td> <td>100 %</td> <td>Senior Level</td> </tr> <tr> <td>Alcatel-Lucent USA Inc.</td> <td>Standard North American</td> <td>1,0 %</td> <td>Sovellettavissa</td> <td>100 %</td> <td>Senior Level</td> </tr> </tbody> </table>	<b>Viite-entiteetti (Reference Entity)</b>	<b>Transaktiyyppi (Transaction Type)</b>	<b>Viite-entiteetin painotus (Reference Entity Weighting)</b>	<b>Standardivii-tevastuu (Standard Reference Obligation)</b>	<b>Viitehinta (Reference Price)</b>	<b>Senioriteetti (Seniority Level)</b>	ADVANCED MICRO DEVICES, INC.	Standard North American Corporate	1,0 %	Sovellettavissa	100 %	Senior Level	AK Steel Corporation	Standard North American Corporate	1,0 %	Sovellettavissa	100 %	Senior Level	Alcatel-Lucent USA Inc.	Standard North American	1,0 %	Sovellettavissa	100 %	Senior Level
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ADVANCED MICRO DEVICES, INC.	Standard North American Corporate	1,0 %	Sovellettavissa	100 %	Senior Level																					
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Alcatel-Lucent USA Inc.	Standard North American	1,0 %	Sovellettavissa	100 %	Senior Level																					

			Corporate			
	Ally Financial Inc.	Standard North American Corporate	1,0 %	Sovellettavis sa	100 %	Senior Level
	American Axle & Manufacturing, Inc.	Standard North American Corporate	1,0 %	Sovellettavis sa	100 %	Senior Level
	Amkor Technology, Inc.	Standard North American Corporate	1,0 %	Sovellettavis sa	100 %	Senior Level
	Aramark Services, Inc.	Standard North American Corporate	1,0 %	Sovellettavis sa	100 %	Senior Level
	Avis Budget Group, Inc.	Standard North American Corporate	1,0 %	Sovellettavis sa	100 %	Senior Level
	Avon Products, Inc.	Standard North American Corporate	1,0 %	Sovellettavis sa	100 %	Senior Level
	BEAZER HOMES USA, INC.	Standard North American Corporate	1,0 %	Sovellettavis sa	100 %	Senior Level
	BOMBARDIER INC.	Standard North American Corporate	1,0 %	Sovellettavis sa	100 %	Senior Level
	Boyd Gaming Corporation	Standard North American Corporate	1,0 %	Sovellettavis sa	100 %	Subordinated Level
	CALIFORNIA RESOURCE CORPORATION	Standard North American Corporate	1,0 %	Sovellettavis sa	100 %	Senior Level
	Calpine Corporation	Standard North American Corporate	1,0 %	Sovellettavis sa	100 %	Senior Level
	CCO Holdings, LLC	Standard North American Corporate	1,0 %	Sovellettavis sa	100 %	Senior Level
	CenturyLink, Inc.	Standard North American Corporate	1,0 %	Sovellettavis sa	100 %	Senior Level
	Chesapeake Energy Corporation	Standard North American Corporate	1,0 %	Sovellettavis sa	100 %	Senior Level
	CIT Group	Standard	1,0 %	Sovellettavis	100 %	Senior Level

		Inc.	North American Corporate		sa		
		Communications Sales & Leasing, Inc.	Standard North American Corporate	1,0 %	Sovellettavis sa	100 %	Senior Level
		Community Health Systems, Inc.	Standard North American Corporate	1,0 %	Sovellettavis sa	100 %	Senior Level
		CSC Holdings, LLC	Standard North American Corporate	1,0 %	Sovellettavis sa	100 %	Senior Level
		D.R. Horton, Inc.	Standard North American Corporate	1,0 %	Sovellettavis sa	100 %	Senior Level
		DaVita HealthCare Partners Inc.	Standard North American Corporate	1,0 %	Sovellettavis sa	100 %	Senior Level
		Dell Inc.	Standard North American Corporate	1,0 %	Sovellettavis sa	100 %	Senior Level
		DELUXE CORPORATION	Standard North American Corporate	1,0 %	Sovellettavis sa	100 %	Senior Level
		DISH DBS Corporation	Standard North American Corporate	1,0 %	Sovellettavis sa	100 %	Senior Level
		Dynegy Inc.	Standard North American Corporate	1,0 %	Sovellettavis sa	100 %	Senior Level
		First Data Corporation	Standard North American Corporate	1,0 %	Sovellettavis sa	100 %	Senior Level
		Freescale Semiconductor, Inc.	Standard North American Corporate	1,0 %	Sovellettavis sa	100 %	Senior Level
		FRONTIER COMMUNICATIONS CORPORATION	Standard North American Corporate	1,0 %	Sovellettavis sa	100 %	Senior Level
		Genworth Holdings, Inc.	Standard North American Corporate	1,0 %	Sovellettavis sa	100 %	Senior Level
		HCA Inc.	Standard North American Corporate	1,0 %	Sovellettavis sa	100 %	Senior Level

		HD Supply, Inc.	Standard North American Corporate	1,0 %	Sovellettavis sa	100 %	Senior Level
		iHeartCommunications, Inc.	Standard North American Corporate	1,0 %	Sovellettavis sa	100 %	Senior Level
		INTERNATIONAL LEASE FINANCE CORPORATION	Standard North American Corporate	1,0 %	Sovellettavis sa	100 %	Senior Level
		Iron Mountain Incorporated	Standard North American Corporate	1,0 %	Sovellettavis sa	100 %	Subordinated Level
		iStar Inc.	Standard North American Corporate	1,0 %	Sovellettavis sa	100 %	Senior Level
		J. C. Penney Company, Inc.	Standard North American Corporate	1,0 %	Sovellettavis sa	100 %	Senior Level
		K. Hovnanian Enterprises, Inc.	Standard North American Corporate	1,0 %	Sovellettavis sa	100 %	Senior Level
		KB HOME	Standard North American Corporate	1,0 %	Sovellettavis sa	100 %	Senior Level
		L Brands, Inc.	Standard North American Corporate	1,0 %	Sovellettavis sa	100 %	Senior Level
		Lennar Corporation	Standard North American Corporate	1,0 %	Sovellettavis sa	100 %	Senior Level
		Level 3 Communications, Inc.	Standard North American Corporate	1,0 %	Sovellettavis sa	100 %	Senior Level
		Liberty Interactive LLC	Standard North American Corporate	1,0 %	Sovellettavis sa	100 %	Senior Level
		Louisiana-Pacific Corporation	Standard North American Corporate	1,0 %	Sovellettavis sa	100 %	Senior Level
		MPLX LP (MPLX)	Standard North American Corporate	1,0 %	Sovellettavis sa	100 %	Senior Level
		MBIA Insurance Corporation	Standard North American	1,0 %	Sovellettavis sa	100 %	Senior Level

			Corporate			
	Meritor, Inc.	Standard North American Corporate	1,0 %	Sovellettavis sa	100 %	Senior Level
	MGIC Investment Corporation	Standard North American Corporate	1,0 %	Sovellettavis sa	100 %	Senior Level
	MGM Resorts International	Standard North American Corporate	1,0 %	Sovellettavis sa	100 %	Senior Level
	Navient Corporation	Standard North American Corporate	1,0 %	Sovellettavis sa	100 %	Senior Level
	New Albertson's, Inc.	Standard North American Corporate	1,0 %	Sovellettavis sa	100 %	Senior Level
	Nine West Holdings, Inc.	Standard North American Corporate	1,0 %	Sovellettavis sa	100 %	Senior Level
	NOVA Chemicals Corporation	Standard North American Corporate	1,0 %	Sovellettavis sa	100 %	Senior Level
	NRG Energy, Inc.	Standard North American Corporate	1,0 %	Sovellettavis sa	100 %	Senior Level
	Olin Corporation	Standard North American Corporate	1,0 %	Sovellettavis sa	100 %	Senior Level
	Owens-Illinois, Inc.	Standard North American Corporate	1,0 %	Sovellettavis sa	100 %	Senior Level
	Pactiv LLC	Standard North American Corporate	1,0 %	Sovellettavis sa	100 %	Senior Level
	Parker Drilling Company	Standard North American Corporate	1,0 %	Sovellettavis sa	100 %	Senior Level
	Peabody Energy Corporation	Standard North American Corporate	1,0 %	Sovellettavis sa	100 %	Senior Level
	PHH Corporation	Standard North American Corporate	1,0 %	Sovellettavis sa	100 %	Senior Level
	PolyOne Corporation	Standard North American	1,0 %	Sovellettavis sa	100 %	Senior Level

			Corporate			
	PulteGroup, Inc.	Standard North American Corporate	1,0 %	Sovellettavis sa	100 %	Senior Level
	R.R. Donnelley & Sons Company	Standard North American Corporate	1,0 %	Sovellettavis sa	100 %	Senior Level
	Radian Group Inc.	Standard North American Corporate	1,0 %	Sovellettavis sa	100 %	Senior Level
	Realogy Group LLC	Standard North American Corporate	1,0 %	Sovellettavis sa	100 %	Senior Level
	Rite Aid Corporation	Standard North American Corporate	1,0 %	Sovellettavis sa	100 %	Senior Level
	ROYAL CARIBBEAN CRUISES LTD.	Standard North American Corporate	1,0 %	Sovellettavis sa	100 %	Senior Level
	SABINE PASS LIQUEFACTION, LLC	Standard North American Corporate	1,0 %	Sovellettavis sa	100 %	Senior Level
	Sabre Holdings Corporation	Standard North American Corporate	1,0 %	Sovellettavis sa	100 %	Senior Level
	Safeway Inc.	Standard North American Corporate	1,0 %	Sovellettavis sa	100 %	Senior Level
	Sanmina Corporation	Standard North American Corporate	1,0 %	Sovellettavis sa	100 %	Subordinated Level
	Sealed Air Corporation	Standard North American Corporate	1,0 %	Sovellettavis sa	100 %	Senior Level
	SEARS ROEBUCK ACCEPTANCE CORP.	Standard North American Corporate	1,0 %	Sovellettavis sa	100 %	Senior Level
	Springleaf Finance Corporation	Standard North American Corporate	1,0 %	Sovellettavis sa	100 %	Senior Level
	Sprint Communications, Inc.	Standard North American Corporate	1,0 %	Sovellettavis sa	100 %	Senior Level
	CALATLANTIC GROUP INC, as a	Standard North American	2,0 %	Sovellettavis sa	100 %	Senior Level

		result of a merger between Standard Pacific Corp. THE RYLAND GROUP, INC	Corporate				
		SunGard Data Systems Inc.	Standard North American Corporate	1,0 %	Sovellettavis sa	100 %	Senior Level
		SUPERVALU INC.	Standard North American Corporate	1,0 %	Sovellettavis sa	100 %	Senior Level
		Talen Energy Supply, LLC	Standard North American Corporate	1,0 %	Sovellettavis sa	100 %	Senior Level
		TEGNA Inc.	Standard North American Corporate	1,0 %	Sovellettavis sa	100 %	Senior Level
		TENET HEALTHCARE CORPORATION	Standard North American Corporate	1,0 %	Sovellettavis sa	100 %	Senior Level
		Tesoro Corporation	Standard North American Corporate	1,0 %	Sovellettavis sa	100 %	Senior Level
		The AES Corporation	Standard North American Corporate	1,0 %	Sovellettavis sa	100 %	Senior Level
		The Goodyear Tire & Rubber Company	Standard North American Corporate	1,0 %	Sovellettavis sa	100 %	Senior Level
		THE HERTZ CORPORATION	Standard North American Corporate	1,0 %	Sovellettavis sa	100 %	Senior Level
		THE McCLATCHY COMPANY	Standard North American Corporate	1,0 %	Sovellettavis sa	100 %	Senior Level
		The Neiman Marcus Group LLC	Standard North American Corporate	1,0 %	Sovellettavis sa	100 %	Senior Level
		The New York Times Company	Standard North American Corporate	1,0 %	Sovellettavis sa	100 %	Senior Level
		T-Mobile USA, Inc.	Standard North American	1,0 %	Sovellettavis sa	100 %	Senior Level

			Corporate				
	TOYS "R" US, INC.	Standard North American Corporate	1,0 %	Sovellettavissa	100 %	Senior Level	
	Unisys Corporation	Standard North American Corporate	1,0 %	Sovellettavissa	100 %	Senior Level	
	UNITED RENTALS (NORTH AMERICA), INC.	Standard North American Corporate	1,0 %	Sovellettavissa	100 %	Senior Level	
	UNITED STATES STEEL CORPORATION	Standard North American Corporate	1,0 %	Sovellettavissa	100 %	Senior Level	
	Universal Health Services, Inc.	Standard North American Corporate	1,0 %	Sovellettavissa	100 %	Senior Level	
	VALEANT PHARMACEUTICALS INTERNATIONAL, INC.	Standard North American Corporate	1,0 %	Sovellettavissa	100 %	Senior Level	
	Vulcan Materials Company	Standard North American Corporate	1,0 %	Sovellettavissa	100 %	Senior Level	
	Whiting Petroleum Corporation	Standard North American Corporate	1,0 %	Sovellettavissa	100 %	Senior Level	
	Windstream Services, LLC	Standard North American Corporate	1,0 %	Sovellettavissa	100 %	Senior Level	

Jakso D – Riskit		
<b>D2</b>	<b>Tärkeää tietoa liikkeeseenlaskijaan ja takaajaan liittyvistä keskeisistä riskeistä</b>	<p>Konserni on altis niille riskeille, jotka ovat ominaisia sen päätoimialalle.</p> <p>Konsernin riskienhallinta keskittyy seuraaviin riskien pääkategorioihin, joista mikä tahansa voi vaikuttaa merkittävän kielteisesti konsernin liiketoimintaan, liikevoittoon ja taloudelliseen tilanteeseen:</p> <p><b>Luotto- ja vastapuolen riski (mukaan lukien maariski):</b> riski menetyksistä, jotka aiheutuvat siitä, että konsernin asiakkaat, liikkeeseenlaskijat tai muut vastapuolet eivät pysty täyttämään taloudellisia sitoumuksiaan. Luottoriskiinkin sisältyy vastapuolen riski, joka liittyy niin markkinatransaktioihin (korvausriski) kuin arvopaperistamistoimintoihin.</p> <p><b>Markkinariski:</b> riski rahastoinstrumenttien arvon menetyksestä, joka aiheutuu muutoksista markkinoiden muuttujissa, näiden muuttujien epävakaisuudesta ja niiden välisistä korrelaatioista.</p>



		<p><b>Operationaalinen riski:</b> riski menetyksistä tai pakotteista, jotka aiheutuvat riittämättömyyksistä tai epäonnistumisista sisäisissä menettelytavoissa tai järjestelmistä, inhimillisestä erehdyksestä tai ulkoisista tapahtumista.</p> <p><b>Rakenteellinen korko- ja vaihtokurssiriski:</b> korko- ja vaihtokurssien vaihteluista aiheutuva riski konsernin varojen menetyksistä tai arvonalennuksista.</p> <p><b>Likviditeettiriski:</b> riski siitä, että konserni ei pysty täyttämään käteis- tai vakuusvaatimuksiaan niiden ilmentyessä ja kohtuullisilla kustannuksilla.</p>
<b>D6</b>	<b>Tärkeää tietoa arvopapereihin liittyvistä keskeisistä riskeistä ja varoitus sijoittajalle siitä, että ne voivat menettää koko sijoituksensa arvon tai osan siitä</b>	<p>Sijoittaminen velkakirjoihin, kiinteä korko mukaan lukien, sisältää markkina-arvojen muutoksiin liittyvän riskin, joka voi vaikuttaa haitallisesti velkakirjojen arvoon.</p> <p>Velkakirjojen ehtojen mukaan tehtävät maksut (suhteessa pääomaan ja/tai korkoon ja olipa sitten kyse maksamisesta eräpäivänä tai muulloin) ovat sidoksissa yhteen tai useampaan kohde-etuuteen liittyvän yhden tai useamman luottotapahtuman tapahtumiseen tai siihen, että luottotapahtumaa ei tapahdu. Jos laskenta-asiamies määrittää, että yksi tai useampi luottotapahtuma on tapahtunut, liikkeeseenlaskijan velvollisuus maksaa pääoma eräpäivänä korvataan seuraavasti: (i) velvollisuudella maksaa muu summa (joko kiinteä tai laskettu suhteessa kyseisen viite-entiteetin nojalla toimitettujen varojen arvoon, ja joka voi joka tapauksessa olla vähemmän kuin velkakirjojen alkuperäinen arvo kyseisenä päivänä) ja/tai (ii) velvollisuudella toimittaa toimitetut varat. Lisäksi korolliset luottosidonnaiset velkakirjat saattavat lakata tuottamasta korkoa luottotapahtuman määrätyypäivänä tai aiemmin.</p> <p>Takaus muodostaa yleisen ja vakuudettoman sopimusvelvoitteen takaajalle eikä kenellekään muulle, kaikki velkakirjojen nojalla suoritettavat maksut riippuvat myös takaajan luottokelpoisuudesta.</p> <p>Mahdollisten velkakirjoihin sijoittajien, jotka hyötyvät takauksesta, tulee ottaa huomioon, että liikkeeseenlaskijan maksuhäiriötilanteessa velkakirjan haltijan oikeus rajoittuu rahasummiin, jotka on saatu takauksen nojalla tehdyn korvausvaatimuksen puitteissa, ja takauksen relevantteihin säännöksiin, eikä sijoittajilla ole oikeutta aloittaa mitään oikeudellista tai muuta menettelyä liikkeeseenlaskijaa vastaan tai muutoin nostaa kannetta liikkeeseenlaskijaa vastaan ja ainoastaan vakuudellisten velkakirjojen kyseessä ollessa rahasummiin, jotka on saatu asiaankuuluvan panttaussopimuksen toimeenpanon seurauksena.</p> <p>Takaus on ainoastaan maksutakaus eikä asiaankuuluvan liikkeeseenlaskijan tai minkään sen muun takauksesta hyötyvän sitoumuksen suoritustakaus velkakirjojen suhteen.</p> <p>Takaus saattaa kattaa vain osan asiaankuuluvan liikkeeseenlaskijan maksusitoumuksista asiaankuuluvan velkakirjasarjan suhteen. Tällaisessa tapauksessa velkakirjojen haltijat saattavat pidättää riskin siitä, että takauksen nojalla suoritettavat maksut ovat pienemmät kuin liikkeeseenlaskijan maksettavina olevat summat velkakirjoista.</p> <p>Société Générale toimii liikkeeseenlaskijana ohjelman nojalla, takaajana liikkeeseenlaskijan liikkeeseen laskemien velkakirjojen suhteen ja myös suojausinstrumentin hankkijana liikkeeseenlaskijalle. Tämän seurauksena sijoittajat ovat alttiina paitsi takaajan luottoriskille, myös operationaalisille riskeille, jotka aiheutuvat takaajan itsenäisyyden puutteesta sen hoitaessa velvollisuutensa ja sitoumuksensa takaajana ja suojausinstrumenttien hankkijana.</p> <p>Mahdollisia eturistiriitoja ja operationaalisia riskejä, jotka aiheutuvat kyseisestä itsenäisyyden puutteesta on tarkoitus jossain määrin lieventää siten, että takaajan eri</p>

		<p>osastot ovat vastuussa takauksen toteutuksesta ja suojausinstrumenttien hankinnasta ja että jokainen osasto on erillinen operationaalinen yksikkönsä, joita erottaa ns. Chinese wall (tietomuuri) ja joita johtavat eri johtoryhmät.</p> <p>Liikkeeseenlaskija ja takaaja ja niiden mahdolliset tytäryhtiöt ja/tai sidosryhmät saattavat muun liiketoiminnan yhteydessä saada haltuunsa tai hankkia olennaista tietoa kohde-etuuksista. Sellaiset liiketoimet ja tiedot voivat aiheuttaa haitallisia seuraamuksia velkakirjan haltijalle.</p> <p>Liikkeeseenlaskija ja takaaja ja niiden mahdolliset tytäryhtiöt ja/tai sidosryhmät saattavat toimia velkakirjoihin liittyen eri asemissa, kuten markkinatakaajana, laskentaedustajana tai edustajana. Tästä syystä mahdollisia eturistiriitoja saattaa ilmetä.</p> <p>Velkakirjojen tarjoamiseen liittyen liikkeeseenlaskija ja takaaja ja/tai niiden sidosryhmät voivat tehdä yhden tai useamman suojautumistoimen viiteomaisuuteen (-omaisuuksiin) tai asiaankuuluvaan johdannaiseen liittyen, mikä saattaa vaikuttaa markkinahintaan, likviditeettiin tai velkakirjojen arvoon.</p> <p>Velkakirjojen voimassaoloaikana velkakirjojen markkina-arvo voi olla pienempi kuin niihin sijoitettu pääoma. Lisäksi liikkeeseenlaskijan ja/tai takaajan insolvenssi voi johtaa sijoitetun pääoman menettämiseen kokonaan.</p> <p><b>SIJOITTAJA VOI MENETTÄÄ KOKO SIJOITUKSENSA TAI OSAN SIITÄ.</b></p>
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<b>Jakso E – Tarjous</b>		
<b>E2b</b>	<b>Syyt tarjoamisen ja tuottojen käyttö</b>	Jokaisesta velkakirjojen liikkeeseenlaskusta saadut nettotuotot käytetään Société Générale -konsernin yleisiin rahoitustarkoituksiin, mikä sisältää voiton tuottamisen.
<b>E3</b>	<b>Kuvaus tarjousehdosta</b>	<p><b>Julkisen tarjouksen lainkäyttöalue(et)</b> Suomi</p> <p><b>Tarjousaika:</b> 1.2.2016 lähtien 19.2.2016 asti</p> <p><b>Tarjoushinta:</b> Velkakirjoja tarjotaan liikkeeseenlaskuhintaan, johon lisätään mahdolliset palkkiot alla esitetyn mukaisesti.</p> <p><b>Ehdot, joita tarjoukseen sovelletaan:</b> Velkakirjojen tarjous on riippuvainen liikkeeseenlaskusta sekä lisäehdoista, jotka sisältyvät rahoitusvälittäjien vakiokaupankäyntiehtoihin ja jotka kyseinen rahoitusvälittäjä on toimittanut sijoittajille.</p> <p>Liikkeeseenlaskija varaa itselleen oikeuden päättää tarjousaika ennenaikaisesti mistä tahansa syystä.</p> <p>Liikkeeseenlaskijalla on oikeus</p>

		<p>peruuttaa tarjous ja liikkeeseenlasku milloin tahansa ja mistä tahansa syystä ennen liikkeeseenlaskupäivää tai liikkeeseenlaskupäivänä.</p> <p>Selvyiden vuoksi, mikäli sijoittaja on tehnyt merkintähakemuksen ja liikkeeseenlaskija käyttää yllämainittua oikeuttaan, sijoittajalla ei ole oikeutta merkitä tai muutoin saada velkakirjoja.</p> <p>Sijoittajalle ilmoitetaan kussakin tapauksessa tarjousajan ennenaikaisesta päättämisestä tai tarjouksen tai liikkeeseenlaskun peruuttamisesta liikkeeseenlaskijan verkkosivuilla (<a href="http://prospectus.socgen.com">http://prospectus.socgen.com</a>).</p>
<b>E4</b>	<b>Kuvaus kaikista liikkeeseenlaskun/tarjoukseen liittyvistä olennaisista intresseistä, mukaan lukien eturistiriidat</b>	<p>Lukuun ottamatta järjestelijälle (dealer) maksettavia palkkioita, sikäli kun liikkeeseenlaskija on tietoinen, kenelläkään velkakirjojen liikkeeseenlaskuun liittyvällä henkilöllä ei ole tarjoukseen vaikuttavaa intressiä.</p>
<b>E7</b>	<b>Arvioidut kustannukset, jotka liikkeeseenlaskija tai tarjoaja veloittaa sijoittajalta</b>	<p>Sijoittajalta veloitettavat kulut ovat korkeintaan 2 % liikkeeseenlaskuhinnasta kunkin velkakirjan osalta. Ostaja maksaa ALEXANDRIA PANKKIIRILIIKE OYJ:lle ja ALEXANDRIA MARKETS OY:lle tai ALEXANDRIA PANKKIIRILIIKE OYJ:n ja ALEXANDRIA MARKETS OY:n nimeämälle edustajalle.</p>