

Dated 16/01/2014

## SG Issuer

Issue of up to SEK 250 000 000 Notes due 25/03/2019  
Unconditionally and irrevocably guaranteed by Société Générale  
under the €125 000 000 000  
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 29/04/2013, which constitutes a base prospectus for the purposes of the Prospectus Directive (Directive 2003/71/EC) (the **Prospectus Directive**) as amended (which includes the amendment made by Directive 2010/73/EU (the **2010 PD Amending Directive**) to the extent that such amendments have been implemented in a Member State). 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 Luxembourg Act and must be read in conjunction with the Base Prospectus and the supplements to such Base Prospectus dated 31/05/2013 and 23/07/2013 and 08/08/2013 and 12/09/2013 and 09/10/2013 and 15/11/2013 and 10/01/2014 and published prior to the Issue Date (as defined below) (**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(s) 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 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, U.S. Persons. 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 (which comprises the summary in the Base Prospectus as amended to reflect the provisions of these Final Terms) 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>                              | 55061EN/14.3                         |
|    | (ii)  | <b>Tranche Number:</b>                             | 1                                    |
|    | (iii) | <b>Date on which the Notes become fungible:</b>    | Not Applicable                       |
| 2. |       | <b>Specified Currency or Currencies:</b>           | SEK                                  |
| 3. |       | <b>Aggregate Nominal Amount:</b>                   |                                      |
|    | (i)   | - <b>Tranche:</b>                                  | up to SEK 250 000 000                |
|    | (ii)  | - <b>Series:</b>                                   | up to SEK 250 000 000                |
| 4. |       | <b>Issue Price:</b>                                | 100% of the Aggregate Nominal Amount |
| 5. |       | <b>Specified Denomination(s):</b>                  | SEK 10 000                           |
| 6. | (i)   | <b>Issue Date:</b><br>(DD/MM/YYYY)                 | 20/03/2014                           |
|    | (ii)  | <b>Interest Commencement Date:</b><br>(DD/MM/YYYY) | 20/03/2014                           |

7.	<b>Maturity Date: (DD/MM/YYYY)</b>	25/03/2019
8.	<b>Governing law:</b>	Swedish law
9.	<b>(i) Status of the Notes:</b>	Unsecured
	<b>(ii) Date of corporate authorisation obtained for the issuance of Notes:</b>	Not Applicable
	<b>(iii) Type of Structured Notes:</b>	Index Linked Notes
		<p>The provisions of the following Additional Terms and Conditions apply: Additional Terms and Conditions for Index Linked Notes</p> <p>Such Additional Terms and Conditions contain, amongst others, the provisions for determining any amount where calculation is impossible or impracticable.</p>
	<b>(iv) Reference of the Product:</b>	3.3.8 with Option 4 applicable 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>Put/Call Options:</b>	See section "PROVISIONS RELATING TO REDEMPTION" below.
<b>PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE</b>		
13.	<b>Fixed Rate Note Provisions</b>	Not Applicable
14.	<b>Floating Rate Note Provisions</b>	Not Applicable
15.	<b>Structured Interest Note Provisions</b>	Applicable as per Condition 3.3
	<b>(i) Structured Interest Amount(s):</b>	<p>Unless previously redeemed, on each Interest Payment Date(i) (i from 1 to 5), the Issuer shall pay to the Noteholders, for each Note, an amount determined by the Calculation Agent as follows:</p> <p><b>Scenario 1:</b></p> <p>If on Valuation Date(i), WorstLevel(i) is higher than or equal to 60% and WorstLevel(i) is lower than 90%, then:</p> <p>Structured Interest Amount(i) = Specified Denomination x 5%</p> <p><b>Scenario 2:</b></p> <p>If on Valuation Date(i), WorstLevel(i) is lower than 60% or WorstLevel(i) is higher than or equal to 90%, then: Structured Interest Amount(i) = 0 (zero)</p>
	<b>(ii) Specified Period(s)/Interest</b>	Interest Payment Date(i) (i from 1 to 5):

**Payment Date(s):**  
(DD/MM/YYYY)

i	Interest Payment Date(i)
1	25/03/2015
2	25/03/2016
3	25/03/2017
4	25/03/2018
5	25/03/2019

- (iii) **Business Day Convention:** Following Business Day Convention (unadjusted)
- (iv) **Day Count Fraction:** Not Applicable
- (v) **Business Centre(s):** Stockholm

16. **Zero Coupon Note Provisions:** Not Applicable

**PROVISIONS RELATING TO REDEMPTION**

17. **Redemption at the option of the Issuer:** Not Applicable

18. **Redemption at the option of the Noteholders:** Not Applicable

19. **Automatic Early Redemption:** Applicable as per Condition 5.9

- (i) **Automatic Early Redemption Amount(s) :** Unless previously redeemed, if an Automatic Early Redemption Event has occurred, then the Issuer shall redeem early the Notes on Automatic Early Redemption Date(i) (i from 1 to 4) in accordance with the following provisions in respect of each Note:

Automatic Early Redemption Amount(i) = Specified Denomination x [100% + CouponLevel x i]

- (ii) **Automatic Early Redemption Date(s):**  
(DD/MM/YYYY)

Automatic Early Redemption Date(i) (i from 1 to 4):

i	Automatic Early Redemption Date(i)
1	25/03/2015
2	25/03/2016
3	25/03/2017
4	25/03/2018

20. **Final Redemption Amount:** Unless previously redeemed, the Issuer shall redeem the Notes on the Maturity Date, in accordance with the following provisions in respect of each Note:
- Scenario 1:**  
If on Valuation Date(5), WorstLevel(5) is higher than or equal to 90%, then:  
  
Final Redemption Amount = Specified Denomination x [100% + CouponLevel x 5]
- Scenario 2:**  
If on Valuation Date(5), WorstLevel(5) is lower than 90% and WorstLevel(5) is higher than or equal to 60%, then:  
Final Redemption Amount = Specified Denomination x 100%
- Scenario 3:**  
If on Valuation Date(5), WorstLevel(5) is lower than 90% and WorstLevel(5) is lower than 60%, then:  
Final Redemption Amount = Specified Denomination x [0 + WorstLevel(5)]
21. **Physical Delivery Note Provisions** Not Applicable
22. **Credit Linked Notes Provisions** Not Applicable
23. **Bond Linked Notes Provisions** Not Applicable
24. **Trigger redemption at the option of the Issuer:** Applicable as per Condition 5.6
25. **Early Redemption Amount(s) payable on redemption for taxation reasons or on Event of Default:** Market Value

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

26. (i) **Underlying(s):** The following Indices (each an "Underlying(k)" and together the "Basket") as defined below:

k	Index Name	Bloomberg Ticker	Index Sponsor	Exchange	Website
1	FT-SE 100	UKX	FINANCIAL TIMES AND LDN STOCK EXCH	London Stock Exchange	www.ft.com and www.londonstockexchange.com
2	FTSE/MIB INDEX	FTSEMIB	FINANCIAL TIMES AND LDN STOCK EXCH	Borsa Italiana	www.ftse.com
3	RDX RUSSIAN DEPOSITARY INDEX EUR	RDX	WIENER BORSE AG	London Stock Exchange	www.indices.cc
4	OMX Stockholm 30 Index	OMX	Nasdaq OMX Group	Stockholm Stock Exchange	www.nasdaqomx.com

- (ii) **Information relating to the past and future performances of the Underlying(s):** The information relating to the past and future performances of the Underlying(s) is available on the website, or Reuters or Bloomberg, as the case may be, specified in the table above and the volatility can

be obtained, upon request, at the specified office of Société Générale (see in address and contact details of Société Générale for all administrative communications relating to the Notes), at the office of the Agent in Luxembourg and at the office of the Principal Swiss Paying Agent in Switzerland if any.

**(iii) Other information relating to the Underlying(s):**

Information or summaries of information included herein with respect to the Underlying(s), has been extracted from general databases released publicly or by any other available information.

Each of the Issuer and the Guarantor confirms that such information has been accurately reproduced and that, so far as it is aware and is able to ascertain from information published, no facts have been omitted which would render the reproduced information inaccurate or misleading.

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

27. (i) **Definitions relating to date(s):** Applicable

**Valuation Date(0)**  
(DD/MM/YYYY)

06/03/2014

**Valuation Date(i);**  
(i from 1 to 5)  
(DD/MM/YYYY)

i	Valuation Date(i)
1	06/03/2015
2	06/03/2016
3	06/03/2017
4	06/03/2018
5	06/03/2019

**(ii) Definitions relating to the Product:**

Applicable, subject to the provisions of the Additional Terms and Conditions relating to Formulae

**CouponLevel**

Indicatively 10% and with a minimum of 8%. Final CouponLevel will be confirmed on the Valuation Date(0)

**WorstLevel(i)**  
(i from 1 to 5)

means the Minimum, for k from 1 to 4 of Level(i, k), as defined in Condition 4.6 of the Additional Terms and Conditions relating to Formulae.

**Level(i,k)**  
(i from 1 to 5)  
(k from 1 to 4)

means  $(S(i, k) / S(0, k))$ , as defined in Condition 4.1 of the Additional Terms and Conditions relating to Formulae.

**S(i,k)**  
(i from 0 to 5)  
(k from 1 to 4)

means in respect of any Valuation Date(i) the Closing Price of the Underlying(k), as defined in Condition 4.0 of the Additional Terms and Conditions relating to Formulae

**Automatic Early Redemption Event**

is deemed to have occurred, as determined by the Calculation Agent, if on a Valuation Date(i) (i from 1 to 4), WorstLevel(i) is higher than or equal to 90%

## PROVISIONS RELATING TO SECURED NOTES

28.                    **Secured Notes Provisions**                    Not Applicable

## GENERAL PROVISIONS APPLICABLE TO THE NOTES

29.                    **Provisions applicable to payment date(s):**

                          - **Payment Business Day:**                    Following Payment Business Day

                          - **Financial Centre(s):**                    Stockholm

30.                    **Form of Notes:**

                          (i)                    **Form:**                    Dematerialised Uncertificated Swedish Notes in book entry form issued, cleared and settled through Euroclear Sweden in accordance with the Swedish Financial Instruments Accounts Act (SFS 1998:1479), as amended

                          (ii)                    **New Global Note:**                    No

31.                    **Redenomination:**                    As per Condition 1

32.                    **Consolidation:**                    As per Condition 15

33.                    **Partly Paid Notes Provisions:**                    Not Applicable

34.                    **Instalment Notes Provisions:**                    Not Applicable

35.                    **Masse:**                    Not Applicable

Signed on behalf of the Issuer:

By: Alexandre GALLICHE  
*Duly authorised*

## PART B – OTHER INFORMATION

## 1. LISTING AND ADMISSION TO TRADING

- (i) **Listing:** Application will be made for the Notes to be listed on the regulated market of the Nasdaq OMX Stockholm AB, Sweden.
- (ii) **Admission to trading:** Application will be made for the Notes to be admitted to trading on the Regulated Market of the Nasdaq OMX Stockholm AB, Sweden, with effect from or as soon as practicable after the Issue Date.
- There can be no assurance that the listing and trading of the Notes will be approved with effect on the Issue Date or at all.**
- (iii) **Estimate of total expenses related to admission to trading:** Not Applicable
- (iv) **Information required for Notes to be listed on the SIX Swiss Exchange:** Not Applicable

## 2. RATINGS

The Notes to be issued have not been rated.

## 3. INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE

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.

The Issuer and Société Générale expect to enter into hedging transactions in order to hedge the Issuer's obligations under the Notes. Should any conflicts of interest arise between (i) the responsibilities of Société Générale as Calculation Agent for the Notes and (ii) the responsibilities of Société Générale as counterparty to the above mentioned hedging transactions, the Issuer and Société Générale hereby represent that such conflicts of interest will be resolved in a manner which respects the interests of the Noteholders.

## 4. REASONS FOR THE OFFER, ESTIMATED NET PROCEEDS AND TOTAL EXPENSES

- (i) **Reasons for the offer:** See "Use of Proceeds" wording in Base Prospectus.
- (ii) **Estimated net proceeds:** Not Applicable
- (iii) **Estimated total expenses:** Not Applicable

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

Not Applicable

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

Not Applicable

**7. PERFORMANCE OF INDEX/FORMULA, EXPLANATION OF EFFECT ON VALUE OF INVESTMENT AND ASSOCIATED RISKS** *(Structured Notes only)*

Under these Notes, the Noteholders are entitled to receive indexed coupons totally linked to the performance of the Underlying(s) calculated on annual Valuation Dates, on the basis of its initial level. At maturity, the Noteholders are entitled to receive an amount totally linked to the performance of the Underlying(s). The actual redemption date of these Notes is directly related to the performance of the Underlying(s): the better the performance, the sooner the redemption date and conversely, the worse the performance and the later the redemption date. The return depends upon the fact that the performance of the Underlying(s) reaches or does not reach a pre-determined threshold. Accordingly, a small downward or upward movement of the Underlying(s) close to the threshold may result in a significantly larger increase or decrease of the return of the Notes. Only the performance of the worst performing Underlying(s) will be retained for the calculation of the performance. Accordingly, the Noteholders may not benefit from the performances of the best performing Underlying(s). The return of these Notes is linked to the performances of the Underlying(s) as calculated on pre-determined Valuation Dates, and regardless of the level of such Underlying(s) between these dates. As a result, the Closing Price of the Underlying(s) on these dates will affect the value of the Notes more than any other single factor. Under these Notes, at maturity, the Noteholders may not receive the amount initially invested. Noteholders are entitled to receive a Final Redemption Amount which may, in case of an adverse evolution of the Underlying(s) during the term of the Notes, be significantly lower than the amount per Note initially invested.

Pursuant to the provisions of the applicable Additional Terms and Conditions, upon the occurrence of certain events or adjustments, the Calculation Agent may decide an Early Redemption of the Notes on the basis of Market Value.

The Notes may be redeemed early in the event that the outstanding aggregate nominal amount is reduced to or falls below 10% of the initial aggregate nominal amount of such Notes.

In such event the Issuer will have the option to redeem any outstanding Notes early upon giving not less than 15 Business Days notice. This could lead to investors receiving an amount at redemption earlier than had been anticipated in circumstances over which the investors have no control and may affect the value of their investment.

**8. OPERATIONAL INFORMATION**

- |              |   |  |
|--------------|---|--|
| <b>(i)</b>   | <b>Security identification code(s):</b> |  |
|              | - ISIN Code:                            | SE0005624749   |
|              | - Common Code:                          | 101688984  |
| <b>(ii)</b>  | <b>Clearing System(s):</b>              | Swedish Central Security Depository & Clearing Organisation ( <b>Euroclear Sweden</b> ) identification number: 556112- 8074. The Issuer and the Issuer Agent shall be entitled to obtain information from registers maintained by Euroclear Sweden for the purposes of performing their obligations under the Notes. |
| <b>(iii)</b> | <b>Delivery:</b>                        | Delivery against payment   |
| <b>(iv)</b>  | <b>Calculation Agent:</b>               | Société Générale<br>Tour Société Générale<br>17 cours Valmy<br>92987 Paris La Défense Cedex<br>France  |
| <b>(v)</b>   | <b>Paying Agent(s):</b>                 | Société Générale Bank&Trust<br>11, avenue Emile Reuter<br>2420 Luxembourg<br>Luxembourg  |
|              |   | and  |
|              |   | Nordea – Smålandsgatan 17, A213<br>– SE-105 71 Stockholm<br>Sweden   |



- (vi) **Intended to be held in a manner which would allow Eurosystem eligibility:** No
- (vii) **Address and contact details of Société Générale for all administrative communications relating to the Notes:** 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: [clientsupport-deai@sgcib.com](mailto:clientsupport-deai@sgcib.com)
- 9. DISTRIBUTION**
- (i) **Method of distribution:** Non-syndicated  
  
**- Dealer(s):** Société Générale  
Tour Société Générale  
17, Cours Valmy  
92987 Paris la Défense Cedex  
France
- (ii) **Total commission and concession:** There is no commission and/or concession paid by the Issuer to the Dealer or the Managers.  
  
Société Générale shall pay to the person(s) mentioned below (each an "**Interested Party**") the following remunerations for the services provided by such Interested Party to Société Générale in the capacity set out below: to Skandiabanken AB as distributor an annual average remuneration (calculated on the basis of the term of the Notes) of up to 0.8% of the amount of Notes effectively placed.
- (iii) **TEFRA rules:** Not Applicable
- (iv) **Permanently Restricted Notes:** Yes
- (v) **Non-exempt Offer:** An offer of the Notes may be made by the Dealer and other parties authorised by the Dealer other than pursuant to Article 3(2) of the Prospectus Directive 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.
- (vi) **General Consent:** Not Applicable
- (vii) **Other conditions to consent:** Not Applicable
- 10. PUBLIC OFFERS IN EUROPEAN ECONOMIC AREA**
- Public Offer Jurisdiction(s):** Sweden
- Offer Period:** From 20/01/2014 to 28/02/2014
- Offer Price:** The Notes will be offered at the Issue Price increased by fees, if any, as mentioned below.

<b>- Conditions to which the offer is subject:</b>	<p>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>
<b>- Description of the application process:</b>	<p>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.</p>
<b>- Description of possibility to reduce subscriptions and manner for refunding excess amount paid by applicants:</b>	<p>Not Applicable</p>
<b>- Details of the minimum and/or maximum amount of application:</b>	<p>Minimum amount of application : SEK 10 000 (i.e. 1 Note)</p>
<b>- Details of the method and time limits for paying up and delivering the Notes:</b>	<p>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 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.</p>
<b>- Manner and date in which results of the offer are to be made public:</b>	<p>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.</p>
<b>- Procedure for exercise of any right of pre-emption, negotiability of subscription rights and treatment of subscription rights not exercised:</b>	<p>Not Applicable</p>
<b>- Whether tranche(s) has/have been reserved for certain countries:</b>	<p>Not Applicable</p>
<b>- Process for notification to applicants of the amount allotted and the indication whether dealing may begin before notification is made:</b>	<p>Not Applicable</p>

**- Amount of any expenses and taxes specifically charged to the subscriber or purchaser:**

Taxes charged in connection with the subscription, transfer, purchase or holding of the Notes must be paid by the Noteholders and neither the Issuer nor the Guarantor shall have any obligation in relation thereto; in that respect, Noteholders shall consult professional tax advisers to determine the tax regime applicable to their own situation. The Noteholders shall also consult the Taxation section in the Base Prospectus.

Subscription fees or purchases fees: up to 2% of Issue Price per Note, paid by the purchaser to Skandiabanken AB or an agent appointed by Skandiabanken AB.

**- Name(s) and address(es), to the extent known to the Issuer, of the placers in the various countries where the offer takes place:**

Skandiabanken AB  
Lindhagensgatan 86, SE-106 55  
Stockholm, Sweden

And any additional financial intermediaries appointed by the Issuer after the date of these applicable Final Terms for whom the Issuer publishes on its website details of each financial intermediary.

## 11. ADDITIONAL INFORMATION

**- Minimum Investment in the Notes:**

SEK 10 000 (i.e. 1 Note)

**- Minimum Trading Lot:**

SEK 10 000 (i.e. 1 Note)

**- Underlying Disclaimer:**

Unless otherwise agreed by the parties, there shall be incorporated in any scheme particulars, offering circular, prospectus or terms and conditions relating to the Licensed Product or Licensed Fund or to any units or shares or other form of interest in the Licensed Fund or Licensed Product (or any similar documents relating to the Licensed Product or the shares or units in the Licensed Fund or the terms and conditions for any issue or transfer of any of them), a statement in the following terms and substantially the same form:

“The product is not in any way sponsored, endorsed, sold or promoted by FTSE International Limited (“FTSE”) or the London Stock Exchange Group companies (“LSEG”) (together the “Licensor Parties”) and none of the Licensor Parties make any claim, prediction, warranty or representation whatsoever, expressly or impliedly, either as to (i) the results to be obtained from the use of the FTSE (the “Index”) (upon which the product is based), (ii) the figure at which the Index is said to stand at any particular time on any particular day or otherwise, or (iii) the suitability of the Index for the purpose to which it is being put in connection with the product.

None of the Licensor Parties have provided or will provide any financial or investment advice or recommendation in relation to the Index to licensee or to its clients. The Index is calculated by FTSE or its agent. None of the Licensor Parties shall be (a) liable (whether in negligence or otherwise) to any person for any error in the Index or (b) under any obligation to advise any person of any error therein. All rights in the Index vest in FTSE. “FTSE®” is a trade mark of LSEG and is used by FTSE under licence”.

Unless otherwise agreed by the parties, there shall be incorporated in any scheme particulars, offering circular,

prospectus or terms and conditions relating to the Licensed Product or Licensed Fund or to any units or shares or other form of interest in the Licensed Fund or Licensed Product (or any similar documents relating to the Licensed Product or the shares or units in the Licensed Fund or the terms and conditions for any issue or transfer of any of them), a statement in the following terms and substantially the same form:

“The product is not in any way sponsored, endorsed, sold or promoted by FTSE International Limited (“FTSE”) or the London Stock Exchange Group companies (“LSEG”) (together the “Licensor Parties”) and none of the Licensor Parties make any claim, prediction, warranty or representation whatsoever, expressly or impliedly, either as to (i) the results to be obtained from the use of the FTSE Milano Italia Borsa (the “Index”) (upon which the product is based), (ii) the figure at which the Index is said to stand at any particular time on any particular day or otherwise, or (iii) the suitability of the Index for the purpose to which it is being put in connection with the product.

None of the Licensor Parties have provided or will provide any financial or investment advice or recommendation in relation to the Index to licensee or to its clients. The Index is calculated by FTSE or its agent. None of the Licensor Parties shall be (a) liable (whether in negligence or otherwise) to any person for any error in the Index or (b) under any obligation to advise any person of any error therein. All rights in the Index vest in FTSE. “FTSE®” is a trade mark of LSEG and is used by FTSE under licence”.

The index Russian Depository Index (RDX) is calculated and published by Vienna Stock Exchange and therefore represents its intellectual property. The designation „RDX“ is a registered trademark of Vienna Stock Exchange. The index description as well as its rules and composition are online available on [www.indices.cc](http://www.indices.cc).

Vienna Stock Exchange does not guarantee the accuracy and/or the completeness of the index or any data included therein and Vienna Stock Exchange shall have no liability for any errors, omissions, or interruptions therein.

A non-exclusive authorization to use the index in conjunction with financial products was granted upon the conclusion of a license agreement between the issuer and Vienna Stock Exchange. The only relationship to the licensee is the license agreement for the use of defined designations of the index and the index itself which is determined, composed and calculated by Vienna Stock Exchange without involvement of the licensee or the products. Vienna Stock Exchange reserves the rights to change the methods of index calculation or publication, to cease the calculation or publication of the index or to change the abbreviation of the index or cease its use.

The issued products are not in any way sponsored, endorsed, sold or promoted by Vienna Stock Exchange. Vienna Stock Exchange makes no warranty or representation whatsoever, express or implied, as to results to be obtained by licensee, owners of the products, or any other person or entity from the use of the index or any data included therein. Without limiting any of the foregoing, in no event shall Vienna Stock Exchange have any liability for any special, punitive, indirect, or consequential damages (including lost profits), even if notified of the possibility of such damages.

« The Product(s) is not sponsored, endorsed, sold or promoted by The NASDAQ OMX Group, Inc. or its affiliates (NASDAQ OMX, with its affiliates, are referred to as the

“Corporations”). The Corporations have not passed on the legality or suitability of, or the accuracy or adequacy of descriptions and disclosures relating to, the Product(s). The Corporations make no representation or warranty, express or implied to the owners of the Product(s) or any member of the public regarding the advisability of investing in securities generally or in the Product(s) particularly, or the ability of the Nasdaq OMX Index to track general stock market performance. The Corporations' only relationship to licensee (“Licensee”) is in the licensing of the NASDAQ®, OMX®, NASDAQ OMX®, and Nasdaq OMX Index® registered trademarks, service marks and certain trade names of the Corporations and the use of the Nasdaq OMX Index which is determined, composed and calculated by NASDAQ OMX without regard to Licensee or the Product(s). NASDAQ OMX has no obligation to take the needs of the Licensee or the owners of the Product(s) into consideration in determining, composing or calculating the Nasdaq OMX Index. The Corporations are not responsible for and have not participated in the determination of the timing of, prices at, or quantities of the Product(s) to be issued or in the determination or calculation of the equation by which the Product(s) is to be converted into cash. The Corporations have no liability in connection with the administration, marketing or trading of the Product(s).

The Corporations do not guarantee the accuracy and/or uninterrupted calculation of the Nasdaq OMX Index or any data included therein. The Corporations make no warranty, express or implied, as to results to be obtained by Licensee, owners of the product(s), or any other person or entity from the use of the Nasdaq OMX Index or any data included therein. The Corporations make no express or implied warranties, and expressly disclaim all warranties of merchantability or fitness for a particular purpose or use with respect to the Nasdaq OMX Index or any data included therein. Without limiting any of the foregoing, in no event shall the Corporations have any liability for any lost profits or special, incidental, punitive, indirect, or consequential damages, even if notified of the possibility of such damages. »

**12. PUBLIC OFFERS IN OR FROM SWITZERLAND AND SWISS SIMPLIFIED PROSPECTUS**

Not Applicable

**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 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>Public Offer</b>) subject to the following conditions:</p> <p>(i) the consent is only valid during the period from 20/01/2014 to 28/02/2014 (the <b>Offer Period</b>);</p> <p>(ii) the only persons authorised to use the Base Prospectus to make the Public Offer (<b>Offerors</b>) are Skandiabanken AB and, if the Issuer appoints additional financial intermediaries after the date of the applicable Final Terms and publishes details of them on its website, each financial intermediary whose details are so published; and (iii) the consent only extends to the use of this Base Prospectus to make Public Offers of the Notes in Sweden;</p> <p><b>AN INVESTOR INTENDING TO ACQUIRE OR ACQUIRING ANY NOTES IN A PUBLIC OFFER FROM AN OFFEROR OTHER THAN THE ISSUER WILL DO SO, AND OFFERS AND SALES OF SUCH NOTES TO AN INVESTOR BY SUCH OFFEROR WILL BE MADE, IN ACCORDANCE WITH ANY TERMS AND OTHER ARRANGEMENTS IN PLACE BETWEEN SUCH OFFEROR AND SUCH INVESTOR INCLUDING AS TO PRICE, ALLOCATIONS AND SETTLEMENT ARRANGEMENTS. THE INVESTOR MUST LOOK TO THE OFFEROR AT THE TIME OF SUCH OFFER FOR THE PROVISION OF SUCH INFORMATION AND THE OFFEROR WILL BE RESPONSIBLE FOR SUCH INFORMATION. NONE OF THE ISSUER OR ANY DEALER HAS ANY RESPONSIBILITY OR LIABILITY TO AN INVESTOR IN RESPECT OF SUCH INFORMATION.</b></p>

<b>Section B – Issuer and Guarantor</b>		
<b>B.1</b>	<b>Legal and commercial name of the Issuer</b>	SG Issuer
<b>B.2</b>	<b>Domicile, legal form, legislation and country of incorporation</b>	<p>Domicile: 33, boulevard du 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>	SG Issuer expects to continue its activity in accordance with its corporate objects over the course of 2014.																													
<b>B.5</b>	<b>Description of the Issuer's group and the Issuer's position within the group</b>	SG Issuer is a subsidiary of the Société Générale Group and has no subsidiaries.																													
<b>B.9</b>	<b>Figure of profit forecast or estimate (if any)</b>	Not applicable. SG Issuer does not provide 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="475 936 643 1048">(in K€)</th> <th data-bbox="651 936 818 1048">June 30, 2013</th> <th data-bbox="826 936 994 1048">December 31, 2012 (audited)</th> <th data-bbox="1002 936 1169 1048">June 30, 2012</th> <th data-bbox="1177 936 1394 1048">December 31, 2011 (audited)</th> </tr> </thead> <tbody> <tr> <td data-bbox="475 1104 595 1160"><b>Operating Revenues</b></td> <td data-bbox="651 1104 722 1126">31 483</td> <td data-bbox="826 1104 882 1126">6 805</td> <td data-bbox="1002 1104 1058 1126">1 294</td> <td data-bbox="1177 1104 1249 1126">19 835</td> </tr> <tr> <td data-bbox="475 1249 595 1305"><b>Profit from operations</b></td> <td data-bbox="651 1249 691 1272">212</td> <td data-bbox="826 1249 882 1272">5 233</td> <td data-bbox="1002 1249 1058 1272">1 303</td> <td data-bbox="1177 1249 1249 1272">5 573</td> </tr> <tr> <td data-bbox="475 1395 595 1451"><b>Profit from continuing operations</b></td> <td data-bbox="651 1395 691 1417">212</td> <td data-bbox="826 1395 882 1417">5 233</td> <td data-bbox="1002 1395 1058 1417">1303</td> <td data-bbox="1177 1395 1249 1417">5 573</td> </tr> <tr> <td data-bbox="475 1563 611 1597"><b>Total Assets</b></td> <td data-bbox="651 1563 770 1585">10 048 496</td> <td data-bbox="826 1563 898 1585">447 087</td> <td data-bbox="1002 1563 1010 1585">-</td> <td data-bbox="1177 1563 1249 1585">69 028</td> </tr> </tbody> </table>					(in K€)	June 30, 2013	December 31, 2012 (audited)	June 30, 2012	December 31, 2011 (audited)	<b>Operating Revenues</b>	31 483	6 805	1 294	19 835	<b>Profit from operations</b>	212	5 233	1 303	5 573	<b>Profit from continuing operations</b>	212	5 233	1303	5 573	<b>Total Assets</b>	10 048 496	447 087	-	69 028
(in K€)	June 30, 2013	December 31, 2012 (audited)	June 30, 2012	December 31, 2011 (audited)																											
<b>Operating Revenues</b>	31 483	6 805	1 294	19 835																											
<b>Profit from operations</b>	212	5 233	1 303	5 573																											
<b>Profit from continuing operations</b>	212	5 233	1303	5 573																											
<b>Total Assets</b>	10 048 496	447 087	-	69 028																											
	<b>Material adverse change in the prospects of the Issuer since the date of its last</b>	There has been no material adverse change in the prospects of SG Issuer since the date of its last audited financial statements dated 31 December 2012.																													

	published audited financial statements	
	Significant changes in the financial or trading position subsequent to the period covered by the historical financial information	There have been no significant changes in the financial or trading position of SG Issuer since the date of its last published financial statements dated 30 June 2013.
B.13	Recent events particular to the Issuer which are to a material extent relevant to the evaluation of the Issuer's solvency	There have been no recent events particular to the Issuer which are to a material extent relevant to the evaluation of each of the Issuers' solvency.
B.14	Statement as to whether the Issuer is dependent upon other entities within the group	See Element B.5 above for the Issuers' position within the Group.  SG Issuer is dependent upon Société Générale Bank & Trust which is dependent upon Société Générale within the Group.
B.15	Issuer's principal activities	SG Issuer is a finance company whose main business is raising debt to be on-lent to Société Générale and other members of the Group.
B.16	To the extent known to the Issuer, whether the Issuer is directly or indirectly owned or controlled and by whom, and nature of such control	SG Issuer is a 100 per cent. owned subsidiary of Société Générale Bank & Trust S.A. which is a subsidiary of Société Générale and is a fully consolidated company.
B.17	Credit ratings assigned to the Issuer or its debt securities	SG Issuer is not rated.  The Notes to be issued have not been rated.
B.18	Nature and scope of the guarantee	The due and punctual payment of any amounts due by SG Issuer in respect of the Notes issued by SG Issuer will be unconditionally and irrevocably guaranteed by the Guarantor as provided in the Guarantee provided that the Guarantee shall not apply to any Series of Notes issued on or after the date of the Guarantee by SG Issuer to the extent that, at the Issue Date of such Series of Notes, the sum of (A) the Aggregate Nominal Amount of such Series of Notes and (B) the Aggregate Nominal Amounts of each Series of Notes issued by the Issuers and outstanding on such Issue Date, in each case, converted into Euro at the relevant spot rate of exchange on such Issue Date, is equal to an amount which exceeds €125.000.000.000.
B.19	Information about the guarantor as if	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 the Elements B.1, B.2, B.4b, B.5, B.9, B.10, B.12, B.13, B.14, B.15, B.16 and B.17 below, respectively :



<p>it were the issuer of the same type of security that is subject of the guarantee</p>	<p><b>B.1:</b> Société Générale</p> <p><b>B.2:</b> Domicile: 29, boulevard Haussmann, 75009 Paris, France. Legal form: Public limited company (société anonyme). Legislation under which the Issuer operates: French law. Country of incorporation: France.</p> <p><b>B.4.b:</b> Significant but uneven deterioration in the global economic environment; recommendation by the European Banking Authority to reach a Core Tier 1 of at least 9% under Basel 2.5 starting 30 June 2012; Vickers report in the United Kingdom suggesting ringfencing retail banking activities within universal banks (issue which the European Union will take up in 2012); other topics being monitored by the Financial Stability Council include harmonisation of accounting standards, compensation practices, functioning of OTC derivative markets, among others. In the US, the Dodd-Frank Act laid the foundation for systemic risk supervisions and oversight of certain activities of Corporate and Investment Banks; a tax on financial transactions has been introduced in 2012 in France.</p> <p><b>B.5:</b> Société Générale is the parent company of the Société Générale Group. The Société Générale Group offers advisory and other services to individual customers, companies and institutions as part of three main business lines: - Retail Banking in France under Société Générale, Crédit du Nord and Boursorama brands; - International Retail Banking, which is present in Central and Eastern Europe, Russia, the Mediterranean Basin, Sub-Saharan Africa, Asia and in the French Overseas territories; and - Corporate and Investment Banking with a broad range of expertise in investment banking, finance and market activities</p> <p><b>B.9:</b> Not applicable. Société Générale does not make any figure of profit forecast or estimate</p> <p><b>B.10:</b> Not applicable. The audit report does not include any qualification.</p> <p><b>B.12:</b></p> <table border="1" data-bbox="475 1115 1364 2049"> <thead> <tr> <th></th> <th>Half year 2013</th> <th>Year ended 2012 (*)</th> <th>Half year 2012 (*)</th> <th>Year ended 2011</th> </tr> </thead> <tbody> <tr> <td><b>Results (in EUR M)</b></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Net Banking Income</td> <td>11,321</td> <td>23,110</td> <td>12,583</td> <td>25,636</td> </tr> <tr> <td>Operating income</td> <td>1,433</td> <td>2,757</td> <td>2,548</td> <td>4,270</td> </tr> <tr> <td>Net income before non controlling interests</td> <td>1,532</td> <td>1,224</td> <td>1,411</td> <td>2,788</td> </tr> <tr> <td>Net income</td> <td>1,319</td> <td>790</td> <td>1,171</td> <td>2,385</td> </tr> <tr> <td><i>French Networks</i></td> <td>575</td> <td>1,291</td> <td>686</td> <td>1,428</td> </tr> <tr> <td><i>International Retail Banking</i></td> <td>138</td> <td>(51)</td> <td>(186)</td> <td>325</td> </tr> <tr> <td><i>Corporate and Investment Banking</i></td> <td>868</td> <td>1,053</td> <td>482</td> <td>635</td> </tr> <tr> <td><i>Specialised Financial Services and Insurance</i></td> <td>389</td> <td>674</td> <td>330</td> <td>297</td> </tr> <tr> <td><i>Private Banking, Global Investment Management and Services</i></td> <td>157</td> <td>(293)</td> <td>(48)</td> <td>171</td> </tr> <tr> <td><i>Corporate Centre</i></td> <td>(808)</td> <td>(1,884)</td> <td>(93)</td> <td>(471)</td> </tr> <tr> <td>Activity (in EUR bn)</td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>		Half year 2013	Year ended 2012 (*)	Half year 2012 (*)	Year ended 2011	<b>Results (in EUR M)</b>					Net Banking Income	11,321	23,110	12,583	25,636	Operating income	1,433	2,757	2,548	4,270	Net income before non controlling interests	1,532	1,224	1,411	2,788	Net income	1,319	790	1,171	2,385	<i>French Networks</i>	575	1,291	686	1,428	<i>International Retail Banking</i>	138	(51)	(186)	325	<i>Corporate and Investment Banking</i>	868	1,053	482	635	<i>Specialised Financial Services and Insurance</i>	389	674	330	297	<i>Private Banking, Global Investment Management and Services</i>	157	(293)	(48)	171	<i>Corporate Centre</i>	(808)	(1,884)	(93)	(471)	Activity (in EUR bn)				
	Half year 2013	Year ended 2012 (*)	Half year 2012 (*)	Year ended 2011																																																														
<b>Results (in EUR M)</b>																																																																		
Net Banking Income	11,321	23,110	12,583	25,636																																																														
Operating income	1,433	2,757	2,548	4,270																																																														
Net income before non controlling interests	1,532	1,224	1,411	2,788																																																														
Net income	1,319	790	1,171	2,385																																																														
<i>French Networks</i>	575	1,291	686	1,428																																																														
<i>International Retail Banking</i>	138	(51)	(186)	325																																																														
<i>Corporate and Investment Banking</i>	868	1,053	482	635																																																														
<i>Specialised Financial Services and Insurance</i>	389	674	330	297																																																														
<i>Private Banking, Global Investment Management and Services</i>	157	(293)	(48)	171																																																														
<i>Corporate Centre</i>	(808)	(1,884)	(93)	(471)																																																														
Activity (in EUR bn)																																																																		

Total assets and liabilities	1,254.1	1,250.9	1,246.7	1,181.4
Customer loans	341.2	350.2	360.5	367.5
Customer deposits	350.0	337.2	348.5	340.2
<b>Equity</b> (in billions of euros)				
Group shareholders equity	49.4	49.3	48.7	47.1
Total consolidated equity	53.3	53.6	52.9	51.1

(\*) Items relating to the results for 2012 have been restated due to the implementation of IAS (International Accounting Standard) 19: the change in accounting method involves the adjustment of data for the previous year.

There has been no material adverse change in the prospects of Société Générale and its consolidated subsidiaries (taken as a whole) since the date of its last audited financial statements dated 31 December 2012.

There have been no significant changes in the financial or trading position of Société Générale and its consolidated subsidiaries (taken as a whole) since the date of its last published financial statements dated 30 June 2013.

**B.13:**

There have been no recent events particular to Société Générale which are to a material extent relevant to the evaluation of its solvency.

**B.14:**

See Element B.5 above for Société Générale'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.15:**

The purpose of Société Générale is, under the conditions determined by the laws and regulations applicable to credit institutions, to carry out with individuals and corporate entities, in France or abroad:

- all banking transactions;
- all transactions related to banking operations, including in particular, investment services or allied services as listed by Articles L. 321-1 and L. 321-2 of the French *Code monétaire et financier*;
- all acquisitions of interests in other companies.

Société Générale may also, on a regular basis, as defined in the conditions set by the French Financial and Banking Regulation Committee, engage in all transactions other than those mentioned above, including in particular insurance brokerage.

Generally, Société Générale may carry out, on its own behalf, on behalf of a third-party or jointly, all financial, commercial, industrial, agricultural, movable property or real property transactions, directly or indirectly related to the abovementioned activities or likely to facilitate the accomplishment of such activities.

**B.16:**

Société Générale is not owned or controlled by a parent company.

**B.17:**

Société Générale is rated A2 by Moody's Investors Services, A by Standard and Poor's and A by Fitch Ratings and AA (low) by DBRS.

Section C – Securities		
<b>C.1</b>	<b>Type and the class of the securities being offered and/or admitted to trading, including any security identification number</b>	<p>The Notes are: Index Linked Notes</p> <p><b>Clearing System(s):</b> Swedish Central Security Depository &amp; Clearing Organisation (<b>Euroclear Sweden</b>) identification number: 556112-8074. The Issuer and the Issuer Agent shall be entitled to obtain information from registers maintained by Euroclear Sweden for the purposes of performing their obligations under the Notes.</p> <p><b>ISIN code:</b> SE0005624749</p>
<b>C.2</b>	<b>Currency of the securities issue</b>	<b>Specified Currency or Currencies:</b> SEK
<b>C.5</b>	<b>Any restrictions on the free transferability of the securities</b>	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 and procedures for the exercise of those rights.</b>	<p><b>Ranking</b></p> <p>Unsecured Notes will be direct, unconditional, unsecured and unsubordinated obligations of the Issuers and will rank <i>pari passu</i> without any preference among themselves and (subject to such exceptions as from time to time exist under applicable law) at least <i>pari passu</i> with all other outstanding direct, unconditional, unsecured and unsubordinated obligations of the Issuers, present and future.</p> <p><b>Events of Default</b></p> <p>The terms of the Notes issued will contain the following events of default:</p> <ul style="list-style-type: none"> <li>- the Issuer is in default with respect to the payment of interest or principal when due or the delivery of Deliverable Assets deliverable in respect of the Notes; or</li> <li>- the Issuer is in default in the performance of any other obligation under the Terms and Conditions; or</li> <li>- the Issuer institutes or has instituted against it by a regulator, supervisor or any similar official with primary insolvency, rehabilitative or regulatory jurisdiction over it in the jurisdiction of its incorporation or the jurisdiction of its head office, or the Issuer consents to a proceeding seeking a judgment of insolvency or bankruptcy or any other relief under any bankruptcy or insolvency law or other similar law affecting creditors' rights, or the Issuer consents to a petition for its winding-up or liquidation by it or by such regulator, supervisor or similar official, provided that proceedings instituted or petitions presented by creditors and not consented to by the Issuer shall not constitute an Event of Default; or the Guarantee ceases to be in full force and effect in respect of the Notes or notice is given by the Guarantor which would cause the Guarantee to cease to be in full force and effect in respect of the Notes.</li> </ul> <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 Swedish law.</p>
<b>C.9</b>	<b>Nominal interest rate</b>	Not Applicable
	<b>Date from which interest becomes payable and due dates for interest</b>	Not Applicable

	<b>Where rate is not fixed, description of the underlying on which it is based</b>	Not Applicable
	<b>Maturity date and arrangements for amortisation of the loan, including the repayment procedures</b>	25/03/2019
	<b>Indication of yield</b>	Indication of Yield: Not Applicable
	<b>Name of representative of debt security holders</b>	Not Applicable
<b>C.10</b>	<b>Clear and comprehensive explanation to help investors understand how the value of their investment is affected by the value of the underlying instrument(s), especially under the circumstances when the risks are most evident</b>	See Element C15 below
<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 Nasdaq OMX Stockholm AB, Sweden.
<b>C.15</b>	<b>How the value of the investment is affected by the value of the underlying instrument(s), unless the securities have a denomination</b>	Under these Notes, the Noteholders are entitled to receive indexed coupons totally linked to the performance of the Underlying(s) calculated on annual Valuation Dates, on the basis of its initial level. At maturity, the Noteholders are entitled to receive an amount totally linked to the performance of the Underlying(s). The actual redemption date of these Notes is directly related to the performance of the Underlying(s): the better the performance, the sooner the redemption date and conversely, the worse the performance and the later the redemption date. The return depends upon the fact that the performance of the Underlying(s) reaches or does not reach a pre-determined threshold. Accordingly, a small downward or upward movement of the Underlying(s)

	<b>of at least EUR 100,000.</b>	<p>close to the threshold may result in a significantly larger increase or decrease of the return of the Notes. Only the performance of the worst performing Underlying(s) will be retained for the calculation of the performance. Accordingly, the Noteholders may not benefit from the performances of the best performing Underlying(s). The return of these Notes is linked to the performances of the Underlying(s) as calculated on pre-determined Valuation Dates, and regardless of the level of such Underlying(s) between these dates. As a result, the Closing Price of the Underlying(s) on these dates will affect the value of the Notes more than any other single factor. Under these Notes, at maturity, the Noteholders may not receive the amount initially invested. Noteholders are entitled to receive a Final Redemption Amount which may, in case of an adverse evolution of the Underlying(s) during the term of the Notes, be significantly lower than the amount per Note initially invested.</p> <p>Pursuant to the provisions of the applicable Additional Terms and Conditions, upon the occurrence of certain events or adjustments, the Calculation Agent may decide an Early Redemption of the Notes on the basis of Market Value.</p>
<b>C.16</b>	<b>Expiration or maturity date of the derivative securities – the exercise date or final reference date</b>	The maturity date of the Notes will be 25/03/2019, and the final reference date will be the final valuation date.
<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>Pursuant to the provisions of the Additional Terms and Conditions relating to the underlying asset(s) and upon the occurrence of certain extraordinary events and adjustments affecting such underlying asset(s), the Calculation Agent may decide an early redemption of the Notes on the basis of the Market Value.</p> <p>The Notes will be redeemable at maturity and the Final Redemption Amount shall be equal to Specified Denomination multiplied by the applicable formula. The Notes will be early redeemed automatically upon the occurrence of a trigger event and the Automatic Early Redemption Amount shall be equal to Specified Denomination multiplied by the applicable formula.</p>
<b>C.19</b>	<b>Exercise price or final reference price of the underlying</b>	Final reference price: the value of the underlying asset(s) on the relevant valuation date(s) for the redemption, subject to the occurrence of certain extraordinary events and adjustments affecting such underlying asset(s).

C.20	Type of the underlying and where the information on the underlying can be found	<table border="1"> <thead> <tr> <th>k</th> <th>Index Name</th> <th>Bloomberg Ticker</th> <th>Index Sponsor</th> <th>Exchange</th> <th>Website</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>FT-SE 100</td> <td>UKX</td> <td>FINANCIAL TIMES AND LDN STOCK EXCH</td> <td>London Stock Exchange</td> <td>www.ft.com and www.londonstockexchange.com</td> </tr> <tr> <td>2</td> <td>FTSE/MIB INDEX</td> <td>FTSEMIB</td> <td>FINANCIAL TIMES AND LDN STOCK EXCH</td> <td>Borsa Italiana</td> <td>www.ftse.com</td> </tr> <tr> <td>3</td> <td>RDX RUSSIAN DEPOSITARY INDEX EUR</td> <td>RDX</td> <td>WIENER BORSE AG</td> <td>London Stock Exchange</td> <td>www.indices.cc</td> </tr> <tr> <td>4</td> <td>OMX Stockholm 30 Index</td> <td>OMX</td> <td>Nasdaq OMX Group</td> <td>Stockholm Stock Exchange</td> <td>www.nasdaqomx.com</td> </tr> </tbody> </table>					k	Index Name	Bloomberg Ticker	Index Sponsor	Exchange	Website	1	FT-SE 100	UKX	FINANCIAL TIMES AND LDN STOCK EXCH	London Stock Exchange	www.ft.com and www.londonstockexchange.com	2	FTSE/MIB INDEX	FTSEMIB	FINANCIAL TIMES AND LDN STOCK EXCH	Borsa Italiana	www.ftse.com	3	RDX RUSSIAN DEPOSITARY INDEX EUR	RDX	WIENER BORSE AG	London Stock Exchange	www.indices.cc	4	OMX Stockholm 30 Index	OMX	Nasdaq OMX Group	Stockholm Stock Exchange	www.nasdaqomx.com
		k	Index Name	Bloomberg Ticker	Index Sponsor	Exchange	Website																													
		1	FT-SE 100	UKX	FINANCIAL TIMES AND LDN STOCK EXCH	London Stock Exchange	www.ft.com and www.londonstockexchange.com																													
		2	FTSE/MIB INDEX	FTSEMIB	FINANCIAL TIMES AND LDN STOCK EXCH	Borsa Italiana	www.ftse.com																													
		3	RDX RUSSIAN DEPOSITARY INDEX EUR	RDX	WIENER BORSE AG	London Stock Exchange	www.indices.cc																													
4	OMX Stockholm 30 Index	OMX	Nasdaq OMX Group	Stockholm Stock Exchange	www.nasdaqomx.com																															
C.21	Indication of the market where the securities will be traded and for which prospectus has been published	See Element C.11 above.																																		

Section D – Risks		
D.2	Key information on the key risks that are specific to the Issuer	<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 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> <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 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, 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 Notes 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 SG Issuer, SGA Société Générale Acceptance N.V. and SG Option Europe and also as provider of hedging instruments to each 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 Issuers 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 Issuers 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.</p> <p>In connection with the offering of the Notes, the Issuers 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>
D.3	<b>Key information on the key risks that are specific to the securities</b>	<ul style="list-style-type: none"> <li>• The Notes provide for an automatic early redemption linked to a specific event. Therefore, the Noteholder will not participate in any future performance of the underlying.</li> <li>• Payments (whether in respect of principal and/or interest and whether at maturity or otherwise) on Structured Notes are calculated by reference to certain underlyings, the return of the Notes is based on changes in the value of the underlying, which may fluctuate. Potential investors should be aware that these Notes may be volatile and that they may receive no interest and may lose all or a substantial portion of their principal.</li> <li>• The interest rate or redemption amount of certain Notes may be linked to the occurrence or non-occurrence of certain events which are not connected with the Issuer or the Guarantor, such as credit, price levels, weather or sports events, the occurrence of which is beyond the control of the Issuer and the Guarantor and Noteholders are exposed to the risk of such event occurring or not, as the case may be.</li> <li>•</li> <li>• The Terms and Conditions may include provisions under which upon the occurrence of certain market disruptions delays in the settlement of the Notes may be incurred or certain modifications be made to their terms. Furthermore, an early termination of the Notes by the Issuer may occur upon the occurrence of certain events.</li> </ul>
D.6	<b>Important warning to the investor</b>	<p><b>CERTAIN ISSUES OF NOTES MAY NOT BE SUITABLE INVESTMENTS FOR ALL INVESTORS. NO INVESTOR SHOULD PURCHASE A NOTE UNLESS SUCH INVESTOR UNDERSTANDS, AND IS ABLE TO BEAR THE YIELD, MARKET LIQUIDITY, STRUCTURE, REDEMPTION AND OTHER RISKS ASSOCIATED WITH THE NOTE.</b></p> <p><b>INVESTORS COULD SUSTAIN AN ENTIRE LOSS OF THEIR INVESTMENT AND SHOULD THEREFORE REACH AN INVESTMENT DECISION ON THE NOTES ONLY AFTER CAREFUL CONSIDERATION WITH THEIR OWN ADVISERS AS TO THE SUITABILITY OF THE PURCHASE IN LIGHT OF THEIR PARTICULAR FINANCIAL CIRCUMSTANCES.</b></p>





		<p>Details of the method and time limits for paying up and delivering the Notes:</p> <p>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 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.</p> <p>Manner and date in which results of the offer are to be made public:</p> <p>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.</p> <p>Procedure for exercise of any right of pre-emption, negotiability of subscription rights and treatment of subscription rights not exercised:</p> <p>Not Applicable</p> <p>Whether tranche(s) has/have been reserved for certain countries:</p> <p>Not Applicable</p> <p>Process for notification to applicants of the amount allotted and the indication whether dealing may begin before notification is made:</p> <p>Not Applicable</p> <p>Amount of any expenses and taxes specifically charged to the subscriber or purchaser:</p> <p>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.</p> <p>Subscription fees or purchases fees: up to 2% of Issue Price per Note, paid by the purchaser to Skandiabanken AB or an agent appointed by Skandiabanken AB.</p> <p>Name(s) and address(es), to the extent known to the Issuer, of the</p> <p>Skandiabanken AB Lindhagensgatan 86, SE-106 55 Stockholm, Sweden</p>
--	--	--

		<p>placers in the various countries where the offer takes place:</p> <p>And any additional financial intermediaries appointed by the Issuer after the date of these applicable Final Terms for whom the Issuer publishes on its website details of each financial intermediary.</p>
<b>E.4</b>	<b>Description of any interest that is material to the issue/offer including conflicting interests</b>	<p>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.</p> <p>The Issuer and Société Générale expect to enter into hedging transactions in order to hedge the Issuer's obligations under the Notes. Should any conflicts of interest arise between (i) the responsibilities of Société Générale as Calculation Agent for the Notes and (ii) the responsibilities of Société Générale as counterparty to the above mentioned hedging transactions, the Issuer and Société Générale hereby represent that such conflicts of interest will be resolved in a manner which respects the interests of the Noteholders.</p>
<b>E.7</b>	<b>Estimated expenses charged to the investor by the Issuer or the offeror</b>	<p>Subscription fees or purchases fees: up to 2% of Issue Price per Note, paid by the purchaser to Skandiabanken AB or an agent appointed by Skandiabanken AB.</p>

---

**ANNEX**  
**ISSUE SPECIFIC SUMMARY**  
***(Swedish version)***

## EMISSIONSSPECIFIK SAMMANFATTNING

Avsnitt A – Introduktion och Varningar		
A.1	<b>Varning</b>	<p>Denna sammanfattning ska betraktas som en introduktion till Grundprospektet.</p> <p>Varje beslut om att investera i Obligationerna skall baseras på en bedömning av detta Grundprospekt i dess helhet från investerarens sida.</p> <p>Om ett yrkande avseende uppgifterna i Grundprospektet anförts vid domstol kan den investerare som är kärande i enlighet med medlemsstaternas nationella lagstiftning bli tvungen att svara för kostnaderna för översättning av Grundprospektet innan de rättsliga förfarandena inleds.</p> <p>Civilrättsligt ansvar kan endast åläggas de personer som lagt fram den här sammanfattningen, inklusive översättningar därav, men endast om sammanfattningen är vilseledande, felaktig eller oförenlig med de andra delarna av Grundprospektet eller om den inte, tillsammans med andra delar av Grundprospektet, ger nyckelinformation för att hjälpa investerare när de överväger att investera i Obligationerna.</p>
A.2	<b>Samtycke till användning av Grundprospektet</b>	<p>Emittenten samtycker till användning av detta Grundprospekt i samband med återförsäljning eller placering av Obligationerna i de fall där det krävs att ett prospekt publiceras i enlighet med Prospektdirektivet (ett <b>Erbjudande till allmänheten</b>) i enlighet med följande villkor:</p> <p>(i) samtycket gäller endast under perioden 20/01/2014 till 28/02/2014 (<b>Erbjudandeperioden</b>);</p> <p>(ii) de personer som ges rätt att använda Grundprospektet för att göra det Offentliga erbjudandet (<b>Erbjudare</b>) är Skandiabanken AB och, om Emittenten utser ytterligare finansiella mellanhänder efter dagen för de tillämpliga Slutliga Villkoren och offentliggör information om dessa på sin webbplats, varje finansiell mellanhand som har offentliggjorts på detta sätt; och</p> <p>(iii) samtycket omfattar endast användning av detta Grundprospekt för att göra Publika Erbjudanden avseende Obligationerna i Sverige.</p> <p><b>EN INVESTERARE SOM HAR FÖR AVSIKT ATT KÖPA, ELLER SOM KÖPER, OBLIGATIONER I ETT OFFENTLIGT ERBJUDANDE FRÅN EN ERBJUDARE SOM INTE ÄR EMITTENTEN, GÖR DET, OCH ALLA ERBJUDANDEN OCH ALL FÖRSÄLJNING AV SÅDANA OBLIGATIONER TILL EN INVESTERARE AV EN SÅDAN ERBJUDARE SKER OCKSÅ, I ENLIGHET MED DE VILLKOR OCH ANDRA AVTAL SOM RÅDER MELLAN DENNA ERBJUDARE OCH INVESTERARE, VILKET ÄVEN OMFATTAR PRIS, FÖRDELNING OCH AVVECKLINGSARRANGEMANG. INVESTERARE SKA VÄNDA SIG TILL ERBJUDAREN NÄR DETTA ERBJUDANDE GÖRS FÖR ATT BEGÄRA DENNA TYP AV INFORMATION OCH ERBJUDAREN ANSVARAR FÖR ATT TILLHANDAHÅLLA SÅDAN INFORMATION. EMITTENTEN ELLER EVENTUELLA MÄKLARE HAR INGET ANSVAR ELLER SKYLDIGHETER GENTEMOT NÅGRA INVESTERARE VAD GÄLLER SÅDAN INFORMATION.</b></p>

Avsnitt B – Emittenter och garantigivare						
B.1	Emittentens registrerade firma och handelsbeteckning	SG Issuer				
B.2	Säte, bolagsform, lagstiftning och land i vilket bolaget bildades	Säte: 33, boulevard Prince Henri, L-1724 Luxemburg, Luxemburg. Bolagsform: Publikt aktiebolag ( <i>société anonyme</i> ). Lagstiftning som tillämpas för Emittentens verksamhet: Luxemburgs lag. Land i vilket bolaget bildades: Luxemburg.				
B.4b	Kända trender som påverkar Emittenten och alla branscher där denne är verksam	SG Issuer förväntar sig kunna fortsätta sin verksamhet i enlighet med sina affärsmål under år 2014.				
B.5	Beskrivning av den koncern Emittenten tillhör och Emittentens ställning inom denna	SG Issuer är ett dotterbolag till Société Générale Group och har inga dotterbolag.				
B.9	Uppgift om förväntat eller beräknat resultat	Ej tillämpligt. SG Issuer tillhandahåller inte någon siffra avseende resultatprognos eller uppskattning.				
B.10	Beskrivning av typen av eventuella anmärkningar i revisionsberättelsen om den historiska finansiella informationen	Ej tillämpligt. Revisionsberättelsen innehåller inga anmärkningar.				
B.12	Utvald väsentlig historisk finansiell information om Emittenten	(i tusental, €)	30 juni 2013	31 december 2012 (reviderat)	30 juni 2012	31 december 2011 (reviderat)
	Rörelseintäkter	31 483	6 805	1 294	19 835	
	Rörelseresultat	212	5 233	1 303	5 573	
	Resultat från kvarvarande verksamhet	212	5 233	1303	5 573	
	Totala tillgångar	10 048 496	447 087	-	69 028	
	Väsentliga negativa förändringar som har ägt rum i Emittentens framtidsutsikter sedan den senast offentliggjorda reviderade redovisningen	Inga väsentliga negativa förändringar har ägt rum i framtidsutsikterna för SG Issuer sedan den senast offentliggjorda reviderade redovisningen, daterad den 31 december 2012.				

	<b>Väsentliga förändringar i Emittentens finansiella situation eller ställning på marknaden efter den period som täcks av den historiska finansiella informationen</b>	Det har inte förekommit några väsentliga förändringar i den finansiella situationen eller ställningen på marknaden för SG Issuer sedan de senast publicerade finansiella rapporterna daterade den 30 juni 2013.
<b>B.13</b>	<b>Händelser som nyligen har inträffat och som är specifika för Emittenten i den utsträckning att de har en väsentlig inverkan på bedömningen av Emittentens solvens</b>	Det har inte förekommit några händelser som nyligen har inträffat och som är specifika för Emittenten i den utsträckning att de har en väsentlig inverkan på bedömningen av solvens för var och en av Emittenterna.
<b>B.14</b>	<b>Uttalande om huruvida Emittenten är beroende av andra företag inom koncernen</b>	Se Punkt B.5 ovan för en beskrivning av Emittenternas position inom koncernen.  SG Issuer är beroende av Société Générale Bank & Trust, som i sin tur är beroende av Société Générale inom koncernen.
<b>B.15</b>	<b>Emittentens huvudsakliga verksamhet</b>	SG Issuer är ett finansbolag vars huvudsakliga verksamhet är att ta upp lån för att låna vidare till Société Générale och andra medlemmar i koncernen.
<b>B.16</b>	<b>Direkt eller indirekt ägande eller kontroll av bolaget, vem som utövar denna kontroll och vad kontrollen består i, såvitt Emittenten har kännedom</b>	SG Issuer är ett dotterbolag som till 100 % ägs av Société Générale Bank & Trust S.A., vilket i sin tur är ett dotterbolag till Société Générale som är ett fullständigt konsoliderat bolag.
<b>B.17</b>	<b>Kreditvärdighetsbetyg som tilldelats en Emittent eller en Emittents skuldebrev</b>	SG Issuer har inte fått kreditvärdighetsbetyg.  Obligationerna som emitteras har inte getts ett kreditvärdighetsbetyg.
<b>B.18</b>	<b>Garantins art och tillämpningsområde</b>	Punktlig betalning av alla belopp som ska erläggas av SG Issuer avseende Obligationer emitterade av SG Issuer kommer att ovillkorligen och oåterkalleligen garanteras av Garantigivaren i enlighet med garantiavtalet, med förbehåll för att Garantin inte ska gälla för några Obligationsserier som utfärdas på eller efter datumet för Garantin av SG Issuer, i den omfattning, vid nämnda Obligationsseriens Emissionsdag, summan av (A) det totala nominella beloppet för nämnda Obligationsserier och (B) det totala nominella beloppet för varje Obligationsserie utfärdad av Emittenterna som är obetalt på sådan Emissionsdag, i varje enskilt fall, omvandlat till euro enligt tillämplig avistakurs för nämnda utfärdandedatum, är lika med ett belopp som överskrider 125 000 000 000 €.
<b>B.19</b>	<b>Upplysningar om garantigivaren på samma sätt som om garantigivaren hade varit Emittent av samma typ av värdepapper som utgör föremålet för garantin</b>	Upplysningar om Société Générale på samma sätt som om garantigivaren hade varit Emittent av samma typ av värdepapper som utgör föremålet för garantin anges nedan i enlighet med Punkt B.1, B.2, B.4b, B.5, B.9, B.10, B.12, B.13, B.14, B.15, B.16 respektive B.17: <b>B.1:</b> Société Générale  <b>B.2:</b> Säte: 29, boulevard Haussmann, 75009 Paris, Frankrike. Bolagsform: Publikt aktieföretag (société anonyme). Lagstiftning som tillämpas för Emittentens verksamhet: Fransk rätt. Land i vilket bolaget bildades: Frankrike.  <b>B.4.b:</b> Avsevärd men samtidigt ojämn försämring av den globala ekonomiska miljön, rekommendation från European Banking Authority (den europeiska banktillsynsmyndigheten) att uppnå en kärnprimärkapitaltäckningsgrad (Core Tier 1) på minst 9 % under Basel 2.5 från den 30 juni 2012, Vickers rapport i Storbritannien som

föreslår att man separerar bankernas retail-verksamhet från deras övriga bankverksamhet (en fråga som kommer att tas upp av Europeiska Unionen under år 2012), andra områden som ses över av Financial Stability Council är bland annat harmonisering av bokföringsstandarder, ersättningspraxis, funktionssätten för OTC-derivatsmarknader, etc. I USA lade regelverket Dodd-Frank grunden för övervakning av systemisk risk och en insyn i vissa delar av företags- och investeringsbankernas verksamhet. Beskattning av finansiella transaktioner infördes år 2012 i Frankrike.

**B.5:** Société Générale är moderbolag för koncernen Société Générale Group. Société Générale Group tillhandahåller rådgivning och andra tjänster till privata kunder, företag och institutioner, som en del av tre huvudsakliga affärsverksamheter: – Retailbanking i Frankrike under namnen Société Générale, Crédit du Nord och Boursorama. – Internationell retailbanking, med närvaro i centrala och östra Europa, Ryssland, Medelhavsområdet, subsahariska Afrika, Asien och de franska utomeuropeiska territorierna. – Företagsbank- och investeringsbanktjänster med bred expertis inom investeringsbanktjänster, finans- och marknadsverksamhet.

**B.9:** Ej tillämpligt. Société Générale gör ingen siffra avseende resultatprognos eller uppskattning.

**B.10:** Ej tillämpligt. Revisionsberättelsen innehåller inga anmärkningar.

**B.12**

	Halvåret 2013	Räkenskapsåret 2012 (*)	Halvåret 2012 (*)	Räkenskapsåret 2011
<b>Resultat</b> (i miljoner Euro)				
Periodens resultat för banktjänster	11 321	23 110	12 583	25 636
Rörelseintäkt	1 433	2 757	2 548	4 270
Periodens resultat exklusive minoritetsintressen	1 532	1 224	1 411	2 788
Periodens resultat	1 319	790	1 171	2 385
<i>Franska nätverk</i>	575	1 291	686	1 428
<i>Internationell retailbanking</i>	138	(51)	(186)	325
<i>Företags- och investeringsbanktjänster</i>	868	1 053	482	635
<i>Specialiserade finanstjänster och försäkring</i>	389	674	330	297
<i>Private banking, förvaltning och andra tjänster för global investering</i>	157	(293)	(48)	171
<i>Företagscenter</i>	(808)	(1 884)	(93)	(471)
<b>Verksamhet</b> (i miljarder Euro)				
Summa tillgångar och skulder	1 254,1	1 250,9	1 246,7	1 181,4
Kundfordringar	341,2	350,2	360,5	367,5
Kunddepositioner	350,0	337,2	348,5	340,2
<b>Eget kapital</b> (i miljarder euro)				
Gruppens aktieägares tillgångar	49,4	49,3	48,7	47,1
Summa konsoliderat	53,3	53,6	52,9	51,1

		<p>eget kapital</p> <p>(*)Poster relaterade till resultatet för år 2012 har återgetts i enlighet med IAS (International Accounting Standard) 19: förändring av bokföringsmetod leder till justering av uppgifter från föregående år.</p> <p>Inga väsentliga negativa förändringar har ägt rum i framtidsutsikterna för Société Générale och deras konsoliderade dotterbolag (som helhet) sedan datumet för den senast offentliggjorda reviderade redovisningen, den 31 december 2012.</p> <p>Det inte förekommit några väsentliga förändringar i den finansiella situationen eller ställningen på marknaden för Société Générale och deras konsoliderade dotterbolag (som en helhet) sedan datum för de senaste publicerade finansiella rapporterna, den 30 juni 2013.</p> <p><b>B.13:</b> Det har inte förekommit några händelser som nyligen har inträffat och som är specifika för Société Générale i den utsträckning att de har en väsentlig inverkan på bedömningen av dess solvens.</p> <p><b>B.14:</b> Se Punkt B.5 ovan för en beskrivning av Société Générales position inom koncernen. Société Générale är koncernens moderbolag. Société Générale driver dock även en egen verksamhet och agerar inte uteslutande som ett holdingbolag för sina dotterbolag.</p> <p><b>B.15:</b> Société Générales ändamål är, i enlighet med de villkor som bestäms i de lagar och förordningar som gäller för kreditinstitut, att utföra, med individer och företag, i Frankrike eller utomlands:</p> <ul style="list-style-type: none"> <li>• alla banktransaktioner,</li> <li>• alla transaktioner hänförliga till bankverksamhet, inklusive, i synnerhet, sådana investeringstjänster eller därtill knutna tjänster som uppräknas i paragraferna L. 321-1 och L. 321-2 i franska Lagen om penning- och finansmarknaden (<i>Code monétaire et financier</i>),</li> <li>• alla förvärv av intressen i andra bolag.</li> </ul> <p>Société Générale kan också regelbundet och på de villkor som bestäms av Comité de la Réglementation Bancaire et Financière (den franska bank- och finansregleringskommittén) utöva alla övriga transaktioner förutom de som nämns ovan, inklusive, i synnerhet, försäkringsmäkleri.</p> <p>På det hela taget kan Société Générale genomföra, för egen räkning, för tredje parts räkning eller gemensamt, alla finansiella, kommersiella, industriella, jordbruks- eller säkerhetstransaktioner eller transaktioner gällande fast eller lös egendom, direkt eller indirekt hänförliga till ovan nämnda aktiviteter eller som troligtvis kommer underlätta utförandet av sådan verksamhet.</p> <p><b>B.16:</b> Société Générale ägs inte eller styrs inte av ett moderbolag.</p> <p><b>B.17:</b> Société Générale har fått betyget A2 av Moody's Investors Services, A av Standard and Poor's och A av Fitch Ratings och AA (låg) av DBRS</p>
--	--	---

Avsnitt C – Värdepapper		
C.1	<p><b>Slag och kategori när det gäller de värdepapper som erbjuds och/eller tas upp till handel, inbegripet eventuell identitetskod</b></p>	<p>Obligationerna är :</p> <p>Indexlänkade Obligationer</p> <p><b>Clearing System:</b> Svensk Central Värdepappersförvarare och Clearingorganisation (<b>Euroclear Sweden</b>) med organisationsnummer: 556112-8074. Emittenten och emittentens agent har rätt att ta del av information från register som upprätthålls av Euroclear Sweden i syfte att fullfölja sina åligganden i relation till Obligationerna.</p> <p><b>ISIN-kod:</b> SE0005624749</p>



<b>C.2</b>	<b>Uppgift om i vilken valuta värdepapperen är denominerade</b>	<b>Angiven valuta eller valutor: SEK</b>
<b>C.5</b>	<b>Uppgift om i vilken valuta värdepapperen är denominerade</b>	Det finns inga inskränkningar i rätten att fritt överlåta Obligationerna, utöver de inskränkningar för att sälja och överlåta som kan gälla i vissa jurisdiktioner.
<b>C.8</b>	<b>Rättigheter som sammanhänger med värdepapperen, inklusive kreditvärdighetsbetyg och inskränkningar i sådana rättigheter och rutiner för att utöva sådana rättigheter.</b>	<p><b>Ranking</b></p> <p>Obligationer utan säkerhet är direkta, ovillkorliga, ej säkerställda, ej efterställda obligationer från Emittenten och kommer att värderas med samma rang (pari passu) utan att någon ges preferens och (med undantag för vad som från tid till annan kan gälla enligt rådande lagstiftning) minst med samma rang (pari passu) som alla andra utstående direkta, ovillkorliga, ej säkerställda, ej efterställda obligationer från Emittenten, nu och i framtiden.</p> <p><b>Händelser som kan föranleda rätt till förtida inlösen</b></p> <p>Villkoren för de emitterade Obligationerna kommer att inbegripa följande händelser som kan föranleda rätt till förtida inlösen:</p> <ul style="list-style-type: none"> <li>– Emittentens underlåtelse att betala kapitalbelopp eller ränta vid förfalldatumet eller underlåtelse att leverera Levererbara Tillgångar hänförliga till Obligationerna eller</li> <li>– Emittentens underlåtelse att uppfylla eller respektera något av sina andra åtaganden enligt Villkoren eller</li> <li>– Emittenten inleder eller är föremål för, på begäran av justerare, tillsynsman eller liknande befattningshavare, insolvensförfarande eller företagsrekonstruktion i den jurisdiktion där bolaget stiftades eller där det har sitt säte, eller Emittenten samtycker till ett förfarande som eftersträvar ett domslut om insolvens eller konkurs eller annan utväg enligt någon lag om konkurs eller insolvens eller andra liknande lagar som påverkar borgenärs rättigheter, eller Emittenten samtycker till en begäran om upplösning eller likvidation av den eller av nämnda justerare, tillsynsman eller liknande befattningshavare, med förbehåll för att de inledda förfarandena eller begäran från borgenär som Emittenten inte har samtyckt till, inte ska utgöra en Händelse som kan föranleda förtida inlösen eller Garantin upphör att vara rättsligt bindande och giltig i relation till Obligationerna eller om Garantigivaren meddelar om förhållanden som innebär att Garantin upphör att vara rättsligt bindande och giltig vad gäller Obligationerna.</li> </ul> <p><b>Tillämplig lag</b></p> <p>Obligationerna och alla icke-kontraktuella åtagande som uppstår som en följd av eller i samband med Obligationerna underkastas och ska upprättas i enlighet med svensk lag.</p>
<b>C.9</b>	<b>Nominell ränta</b>	Ej tillämpligt
	<b>Datum för utbetalning av ränta, och sista betalningsdag för ränta</b>	Ej tillämpligt
	<b>Om räntan inte är fast beskrivs underliggande instrument som den baseras på</b>	Ej tillämpligt
	<b>Löptid och arrangemang för amortering av lån, inklusive återbetalningsrutiner</b>	25/03/2019
	<b>Avkastning</b>	Indikation av kalkylavkastning: Ej tillämpligt
	<b>Namn för representanten för skuldförbindelseinnehavare</b>	Ej tillämpligt

C.10	Klar och fullständig förklaring för att investerarna ska kunna förstå hur värdet av deras investeringar påverkas av värdet på det eller de underliggande instrumenten, särskilt under de omständigheter då riskerna är mest uppenbara	Se Punkt C.15 nedan
C.11	Uppgifter om huruvida de värdepapper som erbjuds är eller kommer att bli föremål för en ansökan om upptagande till handel med avsikt att de ska distribueras på en reglerad marknad eller motsvarande, med information om vilka marknader som avses	Ansökan om att inregistrera Obligationerna för handel på den reglerade marknaden Nasdaq OMX Stockholm AB, Sverige, kommer att inlämnas.
C.15	Hur värdet av investeringen påverkas av värdet på det eller de underliggande instrumenten, såvida inte värdepapperen har ett nominellt värde på minst 100 000 euro	<p>Under dessa Obligationer har Obligationsinnehavarna rätt att få indexerade kuponger fullständigt länkade till utvecklingen av Underliggande beräknade på årliga Observationsdatum, på grundval av sin ursprungliga nivå.</p> <p>Vid löptidens slut, är Obligationsinnehavarna berättigade till att erhålla en summa vilken är fullständigt länkade till utvecklingen av Underliggande instrument. Det faktiska inlösendatumet för dessa Obligationer är direkt relaterat till utvecklingen av Underliggande instrument: ju bättre utveckling, desto tidigare infaller inlösendatumet, och motsatsvis, ju sämre utveckling, desto senare infaller inlösendatumet. Avkastningen beror på huruvida utvecklingen av Underliggande instrument når en viss förutbestämd nivå eller ej. Följaktligen kan en liten utveckling av Underliggande instrument i positiv eller negativ riktning nära den förutbestämda nivån medföra en väsentligt större ökning eller minskning av avkastningen på Obligationerna. Endast utvecklingen för det Underliggande instrumentet som utvecklats sämst ligger till grund för beräkningen av utvecklingen. Det är således möjligt att Obligationsinnehavarna inte kan dra fördel av de Underliggande instrument som utvecklas bäst. Avkastningen på dessa Obligationer är länkade till utvecklingen av de Underliggande instrumenten som beräknas på förutbestämda Värderingsdatum, oberoende av nivån på dessa Underliggande instrument mellan dessa Värderingsdatum. Ett resultat härav är att Stängningskursen för de Underliggande instrumenten på dessa Värderingsdatum påverkar värdet av Obligationerna mer än någon annan omständighet. När dessa Obligationer löper ut, är det möjligt att Obligationsinnehavarna inte kommer att återfå det initialt investerade beloppet. Obligationsinnehavarna är berättigade till att erhålla det Slutliga Inlösenbeloppet kan, vid en negativ utveckling av de Underliggande instrumenten, vara väsentligen lägre än det belopp som initialt investerades per Obligation.</p> <p>I enlighet med vad som anges i tillämpliga Ytterligare villkor, om vissa situationer inträffar eller om justeringar görs, kan Beräkningsagenten besluta om en förtida inlösen av Obligationerna i enlighet med Marknadsvärdet.</p>
C.16	Stängnings- eller förfallodag för derivatinstrumenten – lösendag eller dag för sista notering	Obligationernas förfallodag kommer att vara den 25/03/2019, och den slutliga referensdagen kommer att vara den slutliga värderingsdagen.
C.17	Beskrivning av förfarandet för avveckling av derivatinstrumenten	Kontant leverans
C.18	Beskrivning av förfarandet vid avkastning på derivatinstrumenten	<p>I enlighet med bestämmelserna i Tilläggsvillkoren avseende underliggande tillgång(ar) och om vissa ovanliga situationer inträffar och justeringar som påverkar underliggande tillgång(ar) kan Beräkningsagenten besluta om en förtida inlösen av Obligationerna på basis av Marknadsvärdet.</p> <p>Obligationerna blir inlösenbara på förfallodagen och det Slutliga Inlösenbeloppet ska vara lika med den Angivna Valören multiplicerat med tillämplig formel. Obligationerna kommer automatiskt att lösas in i förtid i det fall</p>

		en utlösande händelse inträffar och det Automatiska Förtida Inlösenbeloppet ska vara lika med den Angivna Valören multiplicerat med tillämplig formel.
C.19	Lösenpris eller sista referenskurs för det underliggande instrumentet	Slutlig referenskurs: värdet av de(n) underliggande tillgång(arna)/(en) vid relevant(a) värderingsdatum för inlösen, med förbehåll för att vissa extraordinära händelser och justeringar kan inträffa som påverkar sådana underliggande tillgångar.

C.20	Slag av underliggande instrument och var information om det underliggande instrumentet finns	<b>k</b>	<b>Indexnamn</b>	<b>Bloomberg Ticker</b>	<b>Indexsponsor</b>	<b>Börs</b>	<b>Webbplats</b>
		1	FT-SE 100	UKX	FINANCIAL TIMES AND LDN STOCK EXCH	London Stock Exchange	www.ft.com and www.londonstockexchange.com
		2	FTSE/MIB INDEX	FTSEMIB	FINANCIAL TIMES AND LDN STOCK EXCH	Borsa Italiana	www.ftse.com
		3	RDX RUSSIAN DEPOSITARY INDEX EUR	RDX	WIENER BORSE AG	London Stock Exchange	www.indices.cc
		4	OMX Stockholm 30 Index	OMX	Nasdaq OMX Group	Stockholm Stock Exchange	www.nasdaqomx.com

C.21	Uppgift om den marknad som värdepapperen kommer att handlas på och för vilken prospekt har utarbetats	Se Punkt C.11 ovan.
------	---	---------------------

#### Avsnitt D – Risker

D.2	Central information om de huvudsakliga risker som är specifika för Emittenten	<p>Koncernen är exponerad för de risker som uppstår i samband med utövandet av dess kärnverksamhet.</p> <p>Koncernens riskhantering fokuserar på nedanstående huvudriskkategorier. Vilken som helst av dessa kan ha en negativ effekt på Koncernens verksamhet, rörelseresultat och finansiella villkor:</p> <p><b>Kredit-och motpartsrisk (inkluderat landrisk):</b> risk för förlust på grund av att Koncernens kunder, Emittenter eller andra motparter inte kan uppfylla sina finansiella åtaganden. Kreditrisken innefattar motpartsrisk som är länkad till marknadstransaktioner (ersättningsrisk) likväl som värdepapperiseringsverksamhet.</p> <p><b>Marknadsrisk:</b> risk för att finansiella instrument förlorar värde på grund av förändrade marknadsparametrar, volatilitet i dessa parametrar och korrelationer mellan dessa.</p> <p><b>Operativa risker:</b> risk för förlust eller sanktioner på grund av oegentligheter eller fel i interna rutiner eller system, mänskliga fel eller externa händelser.</p> <p><b>Strukturella ränte- och valutakursrisker:</b> risk för förlust eller nedskrivning av Koncernens tillgångar som beror på förändringar i ränta eller valutakursen.</p> <p><b>Likviditetsrisker:</b> risk för att Koncernen inte kan möta gällande krav för likvida medel eller säkerheter när dessa uppstår och till en rimlig kostnad.</p> <p>Garantin utgör ett allmänt och ej säkerställt kontraktuellt åliggande för Garantigivaren, och för ingen annan, alla eventuella betalningar för Obligationerna är relaterade till Garantigivarens kreditvärdighet.</p>
-----	---	--

		<p>Presumtiva investerare i Obligationerna som gynnas av Garantin bör notera att Obligationssinnehavarens berättigande kommer att vara begränsat till de summor som erhålls genom att framställa krav under Garantin och de relevanta bestämmelserna i Garantin och, avseende endast beträffande Obligationer med Säkerhet, från de belopp som erhålls genom verkställande av relevant Pantavtal.</p> <p>Garantin är uteslutande en betalningsgaranti och inte en garanti för resultat för aktuell Emittent eller några av deras andra åligganden i relation till de Obligationer som garantin gäller.</p> <p>Garantin kanske endast täcker en del av den aktuella Emittentens betalningsskyldigheter för relevant Obligationsserie. I sådana fall kan det hända att Obligationssinnehavarna fortfarande bär risken för att sådana utbetalningar relaterade till Obligationerna är mindre än vad som ursprungligen indikerats.</p> <p>Société Générale agerar som Emittent för detta Program och som Garantigivare för Obligationer som emitteras av SG Issuer, SGA Société Générale Acceptance N.V. och SG Option Europe och tillhandahåller även säkringsinstrument för varje Emittent.</p> <p>På grund av detta exponeras investerare inte bara för kreditrisker som är relaterade till Garantigivaren, utan även för operativa risker som uppstår på grund av att Garantigivaren saknar oberoende då de utgör både Garantigivaren och tillhandahållare av säkringsinstrument.</p> <p>De möjliga intressekonflikter och operativa risker som kan uppstå på grund av denna avsaknad av oberoende anses till viss del mildras genom att det är olika divisioner inom Garantigivarens koncern som ansvarar för Garantin och för att tillhandahålla säkringsinstrument och genom att varje division drivs som en separat operativ enhet, skild av informationsbarriärer (så kallad kinesisk mur) och ledda av olika ledningsteam.</p> <p>Emittenten och Garantigivaren och alla dotterbolag och/eller koncernbolag kan i samband med andra affärsverksamheter inneha eller förvärva materiell information om de underliggande tillgångarna. Sådan verksamhet och information kan få konsekvenser som är negativa för Obligationssinnehavarna.</p> <p>Emittenterna och Garantigivaren och alla deras dotterbolag och/eller koncernbolag kan agera i andra egenskaper i relation till Obligationerna, som t.ex. marknadsaktör, beräkningssombud eller agent. Det är därför möjligt att intressekonflikter uppstår.</p> <p>I samband med erbjudandet för Obligationerna kan Emittenten och Garantigivaren och/eller deras koncernbolag ingå en eller flera säkringstransaktioner för en referenstillgång eller relaterade derivat, vilket kan komma att påverka marknadspris, likviditet eller värde för Obligationerna.</p>
D.3	<p><b>Central information om de huvudsakliga risker som är specifika för värdepapperen</b></p>	<ul style="list-style-type: none"> <li>• Obligationerna kan ge en automatisk förtida inlösen som är knuten till en specifik händelse. Obligationssinnehavaren kommer därför inte vara delaktiga i framtida resultat för underliggande instrument.</li> <li>• Betalningar (oavsett om dessa gäller kapital och/eller ränta och oavsett om det sker på förfallodagen eller vid annan tidpunkt) för Strukturerade produkter beräknas utifrån vissa underliggande instrument. Avkastningen för Obligationerna baseras på förändringar av värdet för underliggande instrument, vilket kan fluktuera. Potentiella investerare ska vara medvetna om att dessa Obligationer kan vara volatila och att det kan hända att de inte erhåller någon ränta alls och att de kan komma att förlora hela eller en betydande del av deras kapital.</li> <li>• Ränta eller inlösenbelopp för vissa Obligationer kan vara knutna till vissa händelser som ligger utanför Garantigivarens kontroll, som t.ex. kredit, prisnivåer, väder eller sportevenemang. Garantigivare och Obligationssinnehavarna är då exponerade för risken för att dessa händelser inträffar eller inte, beroende på vad som gäller i varje specifikt fall.</li> <li>• Villkoren kan innehålla klausuler om att vissa störningar på marknaden kan leda till förseningar i avvecklingen av Obligationerna eller att vissa förändringar av villkoren görs. Om vissa händelser inträffar, kan Emittenten besluta om förtida slutdatum för Obligationerna.</li> </ul>
D.6	<p><b>Viktig varning till investeraren</b></p>	<p><b>VISSA EMISSIONER AV OBLIGATIONER KANSKE INTE ÄR EN LÄMPLIG INVESTERING FÖR ALLA INVESTERARE. FÖR ATT KÖPA OBLIGATIONER BÖR INVESTERAREN HA KUNSKAP OM OCH KUNNA BÄRA AVKASTNINGEN, MARKNADSLIKVIDITETEN,</b></p>

	STRUKTUREN, INLÖSEN OCH ANDRA RISKER SOM ASSOCIERAS MED OBLIGATIONEN. I VÄRSTA FALL KAN INVESTERARE BÄRA HELA FÖRLUSTEN FÖR SIN INVESTERING OCH DE SKA DÄRFÖR ENDAST TA BESLUT OM ATT INVESTERA I OBLIGATIONERNA EFTER NOGGRANT ÖVERVÅGANDE TILLSAMMANS MED SINA RÅDGIVARE, DÅR DE BEAKTAR HUR LÄMPLIGT DETTA KÖP ÄR I RELATION TILL DERAS SPECIFIKA FINANSIELLA OMSTÄNDIGHETER.
--	--

Avsnitt E – Erbjudande	
<b>E.2.b</b>	<p><b>Motiven till erbjudandet och användningen av de medel det förväntas tillföra, om det inte avser lönsamhet eller skydd mot vissa risker</b></p> <p>Nettointäkterna från varje emission av Obligationer kommer att användas i allmänna finansieringssyften av Société Générale-koncernen, vilket inkluderar generering av vinst.</p>
<b>E.3</b>	<p><b>Beskrivning av erbjudandets former och villkor</b></p> <ul style="list-style-type: none"> <li>- <b>Jurisdiktion(er) för offentligt erbjudande:</b> Sverige</li> <li>- <b>Erbjudandeperiod</b> Från 20/01/2014 till 28/02/2014</li> <li>- <b>Säljkurs:</b> Obligationerna kommer att erbjudas till Emissionskursen med tillägg för avgifter, om några, som angivits nedan.</li> <li>- <b>Villkor för erbjudandet:</b> <p>Erbjudanden om Obligationerna är villkorat av dess emission och av andra tilläggsvillkor såsom angivits i standardavtalet för Finansiella Mellanhänders affärsverksamhet, vilka investerarna blivit meddelade om av sådan relevant Finansiell Mellanhand.</p> <p>Emittenten förbehåller sig rätten att avbryta Erbjudandeperioden före dess angivna slut av vilken orsak som helst.</p> <p>Emittenten förbehåller sig rätten att dra tillbaka erbjudandet och avbryta emissionen av Obligationerna oavsett anledning vid varje tidpunkt fram till och med Emissionsdagen. För att tydliggöra, om en potentiell investerare gjort en ansökan och om Emittenten utövar rättigheten som beskrivits ovan, är sådan potentiell investerare inte berättigad att teckna eller annorledes köpa Obligationerna.</p> </li> <li>- <b>Beskrivning av anmälningsprocessen:</b> Distributionen kommer att genomföras i enlighet med den finansiella mellanhandens standardrutiner. Potentiella investerare kommer inte att ingå några direkta avtal med Emittenten i relation till Obligationerna.</li> <li>- <b>Beskrivning av möjligheten att minska teckningar och beskrivning av processen för återbetalning av överskottsbelopp som betalas av sökande:</b> Ej tillämpligt</li> </ul>

		<p><b>- Beskrivning av minsta och/eller högsta belopp för teckningsanmälan:</b></p> <p><b>- Beskrivning av metod och tidsgränser för betalning och leverans av Obligationerna:</b></p> <p><b>- Publiceringsätt och - datum för offentliggörande av erbjudandet:</b></p> <p><b>- Process för att utöva eventuell rätt till förtida inlösen, förhandling om teckningsrätt och hantering av ej nyttjade teckningsrätter:</b></p> <p><b>- Huruvida trancher har reserverats för vissa länder:</b></p> <p><b>- Process för meddelande till sökande om antal de erbjuds och om handel kan påbörjas innan meddelandet skickas ut:</b></p> <p><b>- Utgifter och skatter som ska betalas av tecknare eller köparen:</b></p> <p><b>- Namn och adress, i den mån Emittenten känner till dessa, för placerare i de olika länder där erbjudandet görs:</b></p>	<p>Minsta beloppet för teckningsanmälan: 10 000 SEK (d.v.s. 1 Obligation)</p> <p>Obligationerna kommer att emitteras på Emissionsdagen mot betalning av nettoteckningsbeloppet till Emittenten. Betalning och leverans av Obligationerna kommer dock att genomföras av Återförsäljarens försorg som nämnts ovan. Relevant Finansiell Mellanhand kommer att meddela Investorerare om deras tilldelning av Obligationerna och därtill hörande betalningsarrangemang.</p> <p>Publicering på Emittentens webbplats, <a href="http://prospectus.socgen.com">http://prospectus.socgen.com</a> och i en dagstidning med spridning i område(n) som är relevant(a) för notering och/eller publika erbjudanden i slutet av teckningsperioden, om detta fordras enligt nationell lagstiftning.</p> <p>Ej tillämpligt</p> <p>Ej tillämpligt</p> <p>Ej tillämpligt</p> <p>Skatt i relation till teckning, överlåtelse, förvärv eller innehav av Obligationerna måste betalas av Obligationssinnehavarna och varken Emittenten eller Garantigivaren har några skyldigheter i relation därtill; med beaktande härav ska Obligationssinnehavarna konsultera professionella skatterådgivare för att avgöra vilken skatteregim som är tillämplig på deras situation. Obligationssinnehavarna ska också ta hänsyn till Skattedelen i Grundprospektet.</p> <p>Teckningsavgifter eller förvärvsavgifter: upp till 2% av Emissionskursen per Obligation, att betalas av köparen till Skandiabanken AB eller ett ombud utsett av Skandiabanken AB.</p> <p>Skandiabanken AB Lindhagensgatan 86, SE-106 55 103 91 Stockholm Sweden</p> <p>Och alla ytterligare finansiella mellanhänder som Emittenten har utsett</p>
--	--	---	--

		<p>efter datumet för tillämpliga Slutliga Villkor, beträffande vilka Emittenten har publicerat uppgifter på sin webbplats.</p>
<b>E.4</b>	<b>En beskrivning av eventuella intressen som har betydelse för emissionen/erbjudandet, inbegripet intressekonflikter</b>	<p>Förutom avgifter, om några, som ska betalas till Återförsäljaren, och såvitt Emittenten vet, finns det inga personer inblandade i emissionen av Obligationerna som har ett väsentligt intresse i erbjudandet.</p> <p>Emittenten och Société Générale förväntas att ingå hedgingtransaktioner för att säkra Emittentens skyldigheter under Obligationerna. Om någon intressekonflikt skulle uppkomma mellan (i) Société Générales ansvar som Beräkningsagent för Obligationerna och (ii) Société Générales ansvar som motpart till de ovan nämnda hedgingtransaktionerna, utlovar Emittenten och Société Générale härmed att sådana intressekonflikter ska lösas på ett sätt som respekterar Obligationens innehavarnas intressen.</p>
<b>E.7</b>	<b>Beräknade kostnader som ska åläggas investeraren av Emittenten eller erbjudaren</b>	<p>Teckningsavgifter eller förvärvsavgifter: upp till 2% av Emissionskursen per Obligation, att betalas av köparen till Skandiabanken AB eller ett ombud utsett av Skandiabanken AB.</p>