

SOCIETE GENERALE



COMPANY DATA

LISTING JURISDICTION/EXCHANGE	France/Euronext
FINANCIAL YEAR-END DATE	31 Dec
BLOOMBERG TICKER	GLE FP
MARKET CAPITALISATION	€30.4bn (27 Sep 18)

CREDIT METRICS

BANK SENIOR CREDIT RATINGS (S&P/M/F)	A/A1/A+ (positive, stable, stable)
SENIOR NONPREFERRED DEBT RATINGS (S&P/M/F)	BBB+/Baa2/A
AT1 DEBT RATINGS (S&P/M/F)	BB+/Ba2/BB+
T2 DEBT RATINGS (S&P/M/F)	BBB/Baa3/A-
NET STABLE-FUNDING RATIO	>100% (30 Jun 18)
LIQUIDITY-COVERAGE RATIO	124% average value in Q2 2018
CET1/TOTAL CAPITAL RATIO	11.1%/16.8% (fully loaded) (30 Jun 18)
TOTAL SIZE OF ASSET BOOK (IFRS)/RISK-WEIGHTED ASSETS	€1,298bn/€363.1bn (30 Jun 18)

FUNDING METRICS (30 JUN 18)

WHOLESALE FUNDING BREAKDOWN	
SENIOR STRUCTURED	29%
COVERED BONDS	14%
SENIOR VANILLA PREFERRED UNSECURED	14%
LONG-TERM INTERBANK LIABILITIES	14%
T2	9%
SUBSIDIARIES (INCLUDES CONDUITS AND SECURITISED DEBT)	9%
AT1	6%
SENIOR NONPREFERRED	5%

About Societe Generale

Societe Generale is one of Europe's leading financial-services groups. Based on a diversified and integrated banking model, the group combines financial strength and proven expertise in innovation with a strategy of sustainable growth.

Active in the real economy for more than 150 years, with a solid position in Europe and connected to the rest of the world, Societe Generale has more than 147,000 members of staff in 67 countries and supports 31 million individual clients, businesses and institutional investors on a daily basis by offering a wide range of advisory services and tailored financial solutions. The group is built on three complementary core businesses: French retail banking, international retail banking, insurance and financial services to corporates, and global banking and investor solutions.

Funding strategy

The Societe Generale Group's debt policy is designed not only to ensure financing for the growth of the core businesses' commercial activities and debt renewal, but also to maintain repayment schedules that are compatible with the group's ability to access the market and its future growth.

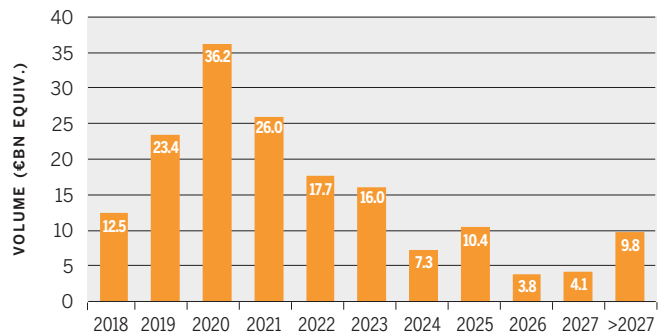
The group's debt policy is based on two principles. First, to maintain an active policy of diversifying the sources of refinancing issued in the capital market in order to guarantee its stability. Second, to adopt a group refinancing structure that consistently matches the maturities of its assets and liabilities.

AUD activity

Societe Generale is a regular issuer in the Australian market as part of the group's funding-diversification policy. Until 2018, this debt was mostly issued in T2 format. In 2018, the bank successfully launched its inaugural dual-tranche senior-nonpreferred transaction.

Looking forward, Societe Generale intends to continue issuing debt in Australian dollars subject to market conditions. In addition to issuance out of its EMTN programme, the bank may consider issuing in Kangaroo format, in view, in particular, of reopening a branch in Australia.

TERM DEBT MATURITY PROFILE (ALL CURRENCIES)



At 30 June 2018. Subordinated debt is listed to call date.

OUTSTANDING AUD BONDS

FIRST ISSUE DATE	VOLUME (A\$M)	MATURITY/CALL DATE	COUPON (%)	COUPON TYPE	ASSET TYPE	DOC./PROGRAMME
20 Sep 18	100	20 Sep 28	4.70	Fixed	Senior non-preferred	EMTN
20 Sep 18	450	20 Sep 23	3.925	Fixed	Senior non-preferred	EMTN
19 May 17	650	19 May 27	5.00	Fixed	T2	EMTN
24 Jan 17	200	24 Jan 29	5.00	Fixed	T2	EMTN
13 Oct 16	150	13 Oct 26	4.875	Fixed	T2	EMTN
20 Jul 16	325	20 Jul 28	5.00	Fixed	T2	EMTN
10 Jun 15	50	10 Jun 25	5.70	Fixed	T2	EMTN
2 Jun 15	125	2 Jun 27	5.50	Fixed	T2	EMTN

AUD bonds outstanding at 20 September 2018. Subordinated debt is listed to call date.

SOURCE: SOCIETE GENERALE SEPTEMBER 2018

FOR FURTHER INFORMATION PLEASE CONTACT:

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