

MIFID II product governance / Retail investors, professional investors and ECPs – Solely for the purposes of the manufacturer's product approval process, the target market assessment in respect of the Certificates has led to the conclusion that: (i) the target market for the Certificates is eligible counterparties, professional clients and retail clients, each as defined in Directive 2014/65/EU (as amended, **MiFID II**) MiFID II; (ii) all channels for distribution to eligible counterparties and professional clients are appropriate; and (iii) the determination of the appropriate channels for distribution of the Certificates to retail clients has been made and is available on the website <https://regulatory.sgmarkets.com/#/mifid2/emt>, subject to the distributor's suitability and appropriateness obligations under MiFID II, as applicable. Any person subsequently offering, selling or recommending the Certificates (a **distributor**) should take into consideration the manufacturer's target market assessment; however, a distributor subject to MiFID II is responsible for undertaking its own target market assessment in respect of the Certificates (by either adopting or refining the manufacturer's target market assessment) and determining appropriate distribution channels, subject to the distributor's suitability and appropriateness obligations under MiFID II, as applicable.

UK MIFIR product governance / Professional investors and ECPs only target market – Solely for the purposes of each manufacturer's product approval process, the target market assessment in respect of the Certificates has led to the conclusion that: (i) the target market for the Certificates is only eligible counterparties, as defined in the FCA Handbook Conduct of Business Sourcebook (COBS), and professional clients, as defined in Regulation (EU) No 600/2014 as it forms part of domestic law by virtue of the European Union (Withdrawal) Act 2018 (**UK MIFIR**); and (ii) all channels for distribution of the Certificates to eligible counterparties and professional clients are appropriate. Any person subsequently offering, selling or recommending the Certificates (a **distributor**) should take into consideration the manufacturer's target market assessment; however, a distributor subject to the FCA Handbook Product Intervention and Product Governance Sourcebook (the **UK MiFIR Product Governance Rules**) is responsible for undertaking its own target market assessment in respect of the Certificates (by either adopting or refining the manufacturer's target market assessment) and determining appropriate distribution channels.

Dated 12/02/2024

PROHIBITION OF SALES TO UK RETAIL INVESTORS - The Certificates are not intended to be offered, sold or otherwise made available to and should not be offered, sold or otherwise made available to any retail investor in the United Kingdom (UK). For these purposes, a retail investor means a person who is one (or more) of: (i) a retail client, as defined in point (8) of Article 2 of Regulation (EU) No 2017/565 as it forms part of UK domestic law by virtue of the European Union (Withdrawal) Act 2018 (EUWA); or (ii) a customer within the meaning of the provisions of the Financial Services and Markets Act 2000, as amended (the FSMA) and any rules or regulations made under the FSMA to implement Directive (EU) 2016/97, where that customer would not qualify as a professional client, as defined in point (8) of Article 2(1) of Regulation (EU) No 600/2014 as it forms part of UK domestic law by virtue of the EUWA; or (iii) not a qualified investor as defined in Article 2 of Regulation (EU) 2017/1129 as it forms part of UK domestic law by virtue of the EUWA. Consequently, no key information document required by Regulation (EU) No 1286/2014 as it forms part of UK domestic law by virtue of the EUWA (the UK PRIIPs Regulation) for offering or selling the Certificates or otherwise making them available to retail investors in the UK has been prepared and therefore offering or selling the Certificates or otherwise making them available to any retail investor in the UK may be unlawful under the UK PRIIPs Regulation.

SG Issuer

Legal entity identifier (LEI) : 549300QNMDVBVTHX8H127

Issue of 100 Certificates in an aggregate principal amount of EUR 10 000 000 due 10/01/2029

Unconditionally and irrevocably guaranteed by Société Générale under the Debt Instruments Issuance Programme

PART A – CONTRACTUAL TERMS

Terms used herein shall be deemed to be defined as such for the purposes of the Conditions set forth under the heading "*General Terms and Conditions of the English Law Certificates*" in the Base Prospectus dated 31 May 2023. This document constitutes the Final Terms of the Certificates described herein and must be read in conjunction with the Base Prospectus and the supplement to such Base Prospectus dated 4 August 2023 and 25 October 2023 and 15 January 2024 and 8 February 2024 and any supplement published prior to the Issue Date (as defined below) (the **Supplement(s)**); provided, however, that to the extent such Supplement (i) is published after these Final Terms have been signed or issued and (ii) provides for any change to the Conditions as set out under the heading "*General Terms and Conditions of the English Law Certificates*", such change shall have no effect with respect to the Conditions of the Certificates to which these Final Terms relate. Full information on the Issuer, the Guarantor and the offer of the Certificates 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 Certificates described herein, prospective investors should read and understand the information provided in these Final Terms,

the Base Prospectus and any Supplement(s) and be aware of the restrictions applicable to the offer and sale of such Certificates in the United States or to, or for the account or benefit of, persons that are not Permitted Transferees. 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, the specified offices of the Paying Agents and, in the case of Certificates admitted to trading on the Regulated Market or on Euro MTF of the Luxembourg Stock Exchange, on the website of the Luxembourg Stock Exchange (www.luxse.com) and in the case of Non-Exempt Offers; on the website of the Issuer (<http://prospectus.socgen.com>).

1. (i) **Series Number:** 269363EN/24.2

(ii) **Tranche Number:** 1

(iii) **Date on which the Certificates become fungible:** Not Applicable
2. **Specified Currency:** EUR
3. **Aggregate Nominal Amount:**

(i) **- Tranche:** 100 Certificates in an aggregate principal amount of EUR 10 000 000

(ii) **- Series:** 100 Certificates in an aggregate principal amount of EUR 10 000 000
4. **Issue Price:** EUR 100 000 per Certificate of EUR 100 000 Specified Denomination
5. **Specified Denomination(s):** EUR 100 000
6. (i) **Issue Date:** 23/02/2024
(DD/MM/YYYY)

(ii) **Interest Commencement Date:** Issue Date
7. **Final Exercise Date:** 10/01/2029
(DD/MM/YYYY)

(such date being the Scheduled Final Exercise Date), subject to the provisions of paragraph 24(iv) "Credit Linked Certificates Provisions" and the Additional Terms and Conditions for Credit Linked Certificates.
8. **Governing law:** English law
9. (i) **Status of the Certificates:** Unsecured

(ii) **Date of corporate authorisation obtained for the issuance of Certificates:** Not Applicable

(iii) **Type of Structured Certificates :** Credit Linked Certificates

The provisions of the following Additional Terms and Conditions apply:

Additional Terms and Conditions for Credit Linked Certificates

(iv) **Reference of the Product :** Not Applicable
10. **Interest Basis:** See section "PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE" below.
11. **Redemption/Payment Basis:** See section "PROVISIONS RELATING TO REDEMPTION" below.
12. **Issuer's/Certificateholders' redemption option:** See section "PROVISIONS RELATING TO REDEMPTION" below.

PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE

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| 13. Fixed Rate Certificate Provisions: | Applicable as per Condition 4.1 of the <i>General Terms and Conditions</i> , subject to the provisions of paragraph 24(iv) "Credit Linked Certificates Provisions" and the Additional Terms and Conditions for Credit Linked Certificates. |
| (i) Rate(s) of Interest: | 4.40% per annum payable semi-annually in arrear. |
| (ii) Specified Period(s) / Interest Payment Date(s):(DD/MM/YYYY) | means the 10 January and 10 July in each year from and including the 10 January 2025 to and including the Scheduled Maturity Date. |
| (iii) Business Day Convention: | Following Business Day Convention (unadjusted) |
| (iv) Fixed Coupon Amount : | Unless previously redeemed, on the Interest Payment Date, the Issuer shall pay to the Certificateholders, for each Certificate, an amount determined by the Calculation Agent as follows:
Rate of Interest x Relevant Proportion of the Interest Calculation Amount x Day Count Fraction |
| (v) Day Count Fraction: | 30/360 convention |
| (vi) Broken Amount (s): | In case of a long or short Interest Period (with regard to paragraph 13(ii) "Specified Period(s)/Interest Payment Date(s)" above), the amount of Interest will be calculated in accordance with the formula specified in paragraph 13(iv) "Fixed Coupon Amount" above. |
| (vii) Determination Date(s): | Not Applicable |
| 14. Floating Rate Certificate Provisions: | Not Applicable |
| 15. Structured Interest Certificate Provisions: | Not Applicable |
| 16. Zero Coupon Certificate Provisions: | Not Applicable |

PROVISIONS RELATING TO REDEMPTION

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| 17. Redemption at the option of the Issuer: | Not Applicable |
| 18. Redemption at the option of the Certificateholders: | Not Applicable |
| 19. Automatic Early Redemption: | Not Applicable |
| 20. Final Exercise Amount : | Unless previously redeemed, the Issuer shall redeem the Certificates on the Final Exercise Date, in accordance with the following provisions in respect of each Certificate:
Final Exercise Amount = Specified Denomination x 100% |

Provided that if one or more Credit Event Determination Date(s) occur(s) (as such term is defined in the Additional Terms and Conditions for Credit Linked Certificates), the Issuer will, on the Final Exercise Date, redeem each Certificate at the Cash Redemption Amount, subject to provisions of the Additional Terms and Conditions for Credit Linked Certificates.

Cash Redemption Amount means, an amount, subject to a minimum of zero, equal for each Certificate to (i) the Relevant Proportion of the difference between the Aggregate Nominal Amount and the Aggregate Loss Amount minus (ii) the aggregate of

- the Unwind Costs calculated in respect of all Credit Event Determination Dates, as at the Final Exercise Date.
21. **Physical Delivery Provisions:** Not Applicable
22. **Trigger redemption at the option of the Issuer:** Not Applicable
23. **Redemption for Tax Event, Special Tax Event, Regulatory Event, Force Majeure Event or Event of Default:** Early Redemption or Monetisation until the Maturity Date
Early Redemption Amount : Market Value

PROVISIONS APPLICABLE TO THE UNDERLYING(S) IF ANY

24. (i) **Underlying(s):** As provided in paragraph "Credit Linked Certificates Provisions"
- (ii) **Information relating to the past and future performances of the Underlying(s) and volatility:** Not Applicable
- (iii) **Provisions relating, amongst others, to the Market Disruption Event(s) and/or Extraordinary Event(s) and/or any additional disruption event(s) as described in the relevant Additional Terms and Conditions:** The provisions of the following Additional Terms and Conditions apply :
Additional Terms and Conditions for Credit Linked Certificates
- (iv) **Credit Linked Certificates Provisions:** Applicable, subject to the provisions of the Additional Terms and Conditions for Credit Linked Certificates.
- (a) **Type of Credit Linked Certificates:** Basket Certificates
- (b) **Terms relating to Settlement:**
- (A.) **Settlement Type:** European Settlement
- (B.) **Settlement Method:** Cash Settlement, as per Condition 1.1.3 of the Additional Terms and Conditions for Credit Linked Certificates
- (C.) **Final Value:** Floating Recovery with Auction Method: the Final Value is to be determined pursuant to a Transaction Auction Settlement Terms and if a Transaction Auction Settlement Terms is published on or before 140 Business Days following the Credit Event Determination Date, that provides for the valuation of obligations of a Reference Entity in respect of which a Credit Event has occurred, subject to the occurrence of a Fallback Settlement Event, means the Auction Final Price (as specified in the relevant Transaction Auction Settlement Terms and expressed as a percentage) determined, if any, under such Transaction Auction Settlement Terms and applicable to the seniority of the Reference Obligation or if a Fallback Settlement Event occurs or no Transaction Auction Settlement Terms is published on or before 140 Business Days following the Credit Event Determination Date, means the amount determined by the Calculation Agent on the Credit Valuation Date as follows:
- (x) the Final Price if there is only one Selected Obligation; or
- (y) the weighted average of the Final Prices of the Selected Obligations if the latter are a portfolio, in each case, minus the Valuation Hedging Cost for such Selected Obligation(s).
- (D.) **Unwind Costs:** Not Applicable : the Unwind Costs in respect of each Certificate will be equal to zero

- (c) **Provisions relating to Basket Certificates:** Applicable
- (A.) Relevant Proportion:** As per Condition 2 of the Additional Terms and Conditions for Credit Linked Certificates
- (B.) Aggregate Loss Amount:** As per Condition 2 of the Additional Terms and Conditions for Credit Linked Certificates, means at any time for a Basket Certificate that is not a Tranche Certificate, the aggregate of the Loss Amount in respect of all Reference Entities in respect of which a Credit Event Determination Date has occurred.
- (C.) Loss Amount:** In relation to each Reference Entity in respect of which a Credit Event Determination Date has occurred, an amount equal to the product of:
- (i) the Reference Entity Notional Amount and
- (ii) the difference between the Reference Price and the Final Value, subject to a minimum of zero.
- (D.) Reference Entity Notional Amount:** For each Reference Entity comprised in the Reference Portfolio: the amount equal to the product of the Reference Entity Weighting and the Reference Portfolio Notional Amount
- (E.) Tranche Certificates:** Not Applicable
- (F.) Reference Portfolio Notional Amount:** An amount equal to the Aggregate Nominal Amount.
- (G.) Reference Price:** For each Reference Entity comprised in the Reference Portfolio: the percentage specified as such in "Annex for Credit Linked Certificates" hereto or, if not specified, 100%.
- (H.) Reference Entity Weighting:** For each Reference Entity comprised in the Reference Portfolio: the proportion specified as such in "Annex for Credit Linked Certificates" hereto which will be adjusted in accordance with the provisions of the Additional Terms and Conditions for Credit Linked Certificates.
- (I.) Interest Recovery:** Floating Interest Recovery
- (d) **Transaction Type:** For each Reference Entity comprised in the Reference Portfolio, as specified in "Annex for Credit Linked Certificates" hereto
- (e) **Selected Obligation(s):** Applicable
- (A.) Selected Obligation Category:** For each Reference Entity comprised in the Reference Portfolio, the Selected Obligation Category specified in "Annex for Credit Linked Certificates" hereto
- (B.) Selected Obligation Characteristics:** For each Reference Entity comprised in the Reference Portfolio, the Selected Obligation Characteristics specified in "Annex for Credit Linked Certificates" hereto
- (f) **Accrual of Interest upon Credit Event:** No Accrued Interest upon Credit Event
- (g) **Observed Interest:** Not Applicable
- (h) **First Credit Event Occurrence Date : (DD/MM/YYYY)** 09/02/2024
- (i) **Scheduled Last Credit Event Occurrence Date :** the 4th Business Day immediately preceding the Scheduled Final Exercise Date
- (j) **Reference Entity(ies):** The Reference Entities comprised in the Reference Portfolio as described in "Annex for Credit Linked Certificates" hereto (or any Successor thereto)
- (k) **Multiple Successor(s):** Not relevant. The provisions of Condition 1.4 of the Additional Terms and Conditions for Credit Linked Certificates do not apply. For the avoidance of doubt, splits into several resulting entities are dealt

- with in the definition of Successor as per Condition 2 of the Additional Terms and Conditions for Credit Linked Certificates.
- (l) **Reference Obligation(s):** For each Reference Entity comprised in the Reference Portfolio, the Reference Obligation(s) specified in "Annex for Credit Linked Certificates" hereto (or any obligation replacing such original Reference Obligation as per the Additional Terms and Conditions for Credit Linked Certificates).
- (m) **Credit Events:** For each Reference Entity comprised in the Reference Portfolio, the Credit Event(s) specified in "Annex for Credit Linked Certificates" hereto
- (n) **Notice of Publicly Available Information:** For each Reference Entity comprised in the Reference Portfolio, as specified in "Annex for Credit Linked Certificates" hereto
- (o) **Obligation(s):**
- (A.) **Obligation Category:** For each Reference Entity comprised in the Reference Portfolio, the Obligation Category specified in "Annex for Credit Linked Certificates" hereto
- (B.) **Obligation Characteristics:** For each Reference Entity comprised in the Reference Portfolio, the Obligation Characteristics specified in "Annex for Credit Linked Certificates" hereto
- (p) **All Guarantees:** For each Reference Entity comprised in the Reference Portfolio, as specified in "Annex for Credit Linked Certificates" hereto
- (q) **Additional Provisions relating to certain specific Reference Entities:** Applicable, if relevant, as per Condition 1.8 of the Additional Terms and Conditions for Credit Linked Certificates.
- (r) **Business Days (for the purposes of the Additional Terms and Conditions for Credit Linked Certificates):** The Business Days specified in "Annex for Credit Linked Certificates" hereto
- (s) **(s) Reference Entities Switch and/or Maturity Extension at the option of the Issuer :** Not Applicable
- (t) **Other applicable options as per the Additional Terms and Conditions for Credit Linked Certificates:** Preliminary Cash Redemption is not applicable
- (v) **Bond Linked Certificates Provisions:** Not Applicable

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

25. (i) **Definitions relating to date(s):** Not Applicable
- (ii) **Definitions relating to the Product:** Not Applicable

PROVISIONS RELATING TO SECURED CERTIFICATES

26. **Secured Certificates Provisions:** Not Applicable

GENERAL PROVISIONS APPLICABLE TO THE CERTIFICATES

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

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- **Payment Business Day:** Following Payment Business Day
 - **Financial Centre(s):** Not Applicable
- 28. Form of the Certificates:**
- (i) **Form:** Non-US Registered Global Note registered in the name of a nominee for a common depository for Euroclear and Clearstream
 - (ii) **New Global Note (NGN – bearer notes) / New Safekeeping Structure (NSS – registered notes):** No
- 29. Redenomination:** Not Applicable
- 30. Consolidation:** Applicable as per Condition 14.2 of the *General Terms and Conditions*
- 31. Partly Paid Certificates Provisions:** Not Applicable
- 32. Instalment Certificates Provisions:** Not Applicable
- 33. Masse:** Not Applicable
- 34. Dual Currency Certificate Provisions:** Not Applicable
- 35. Additional Amount Provisions for Italian Certificates:** Not Applicable
- 36. Interest Amount and/or the Redemption Amount switch at the option of the Issuer:** Not Applicable
- 37. Portfolio Linked Certificates Provisions:** Not Applicable

THIRD PARTY INFORMATION

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.

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

- (i) **Listing:** None
- (ii) **Admission to trading:** Application shall be made for the Certificates to be admitted to trading on the Multilateral Trading Facility (“MTF”) named EuroTLX organized and managed by Borsa Italiana S.p.A. with effect from or as soon as practicable after the Issue Date. Société Générale, directly or through a third party appointed by it, will act as specialist for the Certificates, in accordance with the rules and regulations of EuroTLX.

There can be no assurance that the listing and trading of the Certificates will be approved with effect on the Issue Date or at all, provided that if Borsa Italiana S.p.A. does not release its decision of admission to trading within the day immediately preceding the Issue Date, the issuance will be deemed cancelled.

The Issuer undertakes to file the relevant application with Borsa Italiana S.p.A. in due time to allow Borsa Italiana S.p.A. to release a decision, according to its rules, within the day immediately preceding the Issue Date.

- (iii) **Estimate of total expenses related to admission to trading:** Not Applicable
- (iv) **Information required for Certificates to be listed on SIX Swiss Exchange:** Not Applicable

2. RATINGS

The Certificates to be issued have not been rated.

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

Save for fees, if any, payable to the Dealer, and so far as the Issuer is aware, no person involved in the issue of the Certificates has an interest material to the offer.

The Dealer and its affiliates have engaged, and may in the future engage, in investment banking and/or commercial banking transactions with, and may perform other services for, the Issuer and its affiliates in the ordinary course of business. Société Générale will ensure the roles of provider of hedging instruments to the Issuer of the Certificates and Calculation Agent of the Certificates.

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

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

4. REASONS FOR THE OFFER AND USE OF PROCEEDS

- (i) **Reasons for the offer and use of proceeds:** The net proceeds from each issue of Certificates will be applied for the general financing purposes of the Société Générale Group, which include making a profit.
- (ii) **Estimated net proceeds:** Not Applicable

- (iii) **Estimated total expenses:** Not Applicable

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

Not Applicable

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

Not Applicable

7. PERFORMANCE AND EFFECT ON VALUE OF INVESTMENT

- (i) **PERFORMANCE OF FORMULA, EXPLANATION OF EFFECT ON VALUE OF INVESTMENT**
(*Structured Certificates only*)

The value of the Certificates is linked to the credit risk of reference entity(ies) and the financial indebtedness of such reference entity(ies), the amounts due under the Certificates are determined according to the occurrence of credit event(s) and in the case of the occurrence of credit event(s), according to the cash redemption amount.

During the lifetime of the Certificates, the market value of these Certificates may be lower than the invested capital. Furthermore, an insolvency of the Issuer and/or the Guarantor may cause a total loss of the invested capital. The attention of the investors is drawn to the fact that they could sustain an entire or a partial loss of their investment.

- (ii) **PERFORMANCE OF RATES OF EXCHANGE AND EXPLANATION OF EFFECT ON VALUE OF INVESTMENT** (*Dual Currency Certificates only*)

Not Applicable

8. OPERATIONAL INFORMATION

- (i) **Security identification code(s):**

- **ISIN Code:** XS2395069920

- **Common Code:** 239506992

- **Swiss security number (Valoren number):** 127603183

- (ii) **Clearing System(s):** Euroclear Bank S.A/N.V. (**Euroclear**) / Clearstream Banking *société anonyme* (**Clearstream**)

- (iii) **Delivery of the Certificates:** Delivery against payment

- (iv) **Calculation Agent:** Société Générale
Tour Société Générale 17 Cours Valmy 92987 Paris La Défense
Cedex France

- (v) **Paying Agent(s):** Société Générale Luxembourg SA
11, avenue Emile Reuter
2420 Luxembourg
Luxembourg

- (vi) **Eurosystem eligibility of the Certificates:** No. Whilst the designation is specified as "no" at the date of these Final Terms, should the Eurosystem eligibility criteria be amended in the future such that the Certificates are capable of meeting them the Certificates may then be deposited with one of the ICSDs as common safekeeper (and registered in the name of a nominee of one of the ICSDs acting as common safekeeper). Note that this does not necessarily mean that the Certificates will then be recognised as eligible collateral for Eurosystem monetary policy and intraday credit operations by the Eurosystem at any time during their life. Such recognition will depend upon the ECB being satisfied that Eurosystem eligibility criteria have been met.

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 UBS EUROPE SE, SUCCURSALE ITALIA Via Del Vecchio Politecnico, 3 - 20121 Milano (the Distributor), a remuneration of up to 2.05% of the nominal amount of Certificates effectively placed by such Distributor
- (iii) **TEFRA Rules:** Not Applicable
- (iv) **Non-exempt Offer** Not Applicable
Consent of the Issuer to use the Base Prospectus during the Offer Period:
- (v) **U.S. federal income tax considerations:** The Certificates are not Specified Certificates for purposes of Section 871(m) Regulations.
- (vi) **- Prohibition of Sales to EEA Retail Investors:** Not Applicable
- **Prohibition of Sales to EEA Non Natural Persons:** Not Applicable
- (vii) **- Prohibition of Sales to UK Retail Investors:** Applicable
- **Prohibition of Sales to UK Non Natural Persons:** Not Applicable
- (viii) **Prohibition of Sales to Swiss Non Natural Persons:** Not Applicable

10. TERMS AND CONDITIONS OF THE OFFER

Not Applicable

11. ADDITIONAL INFORMATION

- **Minimum investment in the Certificates:** EUR 100 000 (i.e. 1 Certificate)
- **Minimum Trading Lot:** EUR 100 000 (i.e. 1 Certificate)

12. PUBLIC OFFERS IN SWITZERLAND

Not Applicable

13. EU BENCHMARKS REGULATION

Benchmark: Not Applicable

ANNEX FOR CREDIT LINKED CERTIFICATES

(This Annex forms a part of the Final Terms to which it is attached)

Reference Entities	Transaction Type	Reference Entity Weighting	Reference Obligation	Reference Price	Seniority Level
RENAULT	Standard European Corporate	33.33%	Standard Reference Obligation: Applicable	100%	Senior Level

Anglo American plc	Standard European Corporate	33.33%	Standard Reference Obligation: Applicable	100%	Senior Level
BANCO SANTANDER, S.A.	Standard European Financial Corporate	33.34%	Standard Reference Obligation: Applicable	100%	Subordinated Level

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

In the tables below, "X" shall mean "Applicable" conversely, when left in blank, means "Not Applicable".

Credit Events and related options	Standard European Corporate	Standard European Financial Corporate
Bankruptcy	X	X
Failure to Pay	X	X
Grace Period Extension		
Notice of Publicly Available Information	X	X
Payment Requirement	X (USD 1,000,000)	X (USD 1,000,000)
Obligation Default		
Obligation Acceleration		
Repudiation/Moratorium		
Restructuring	X	X
Mod R		
Mod Mod R	X	X
Multiple Holder Obligation	X	X
Default Requirement	X (USD 10,000,000)	X (USD 10,000,000)
All Guarantees	X	X
Governmental Intervention		X
Financial Reference Entity Terms		X
Subordinated European Insurance Terms		
2014 Coco Supplement		
No Asset Package Delivery		
Senior Non-Preferred Supplement		
Credit Deterioration Requirement	X	X
Fallback Discounting	X	X
Business Days (for the purposes of the Additional Terms and Conditions for Credit Linked Notes)	London & TARGET2	London & TARGET2

Obligation Category	Standard European Corporate	Standard European Financial Corporate
Payment		
Borrowed Money	X	X
Reference Obligation Only		
Bond		
Loan		
Bond or Loan		

Obligation Characteristics	Standard European Corporate	Standard European Financial Corporate
Not Subordinated		

Specified Currency - Standard Specified Currencies		
Specified Currency - Standard Specified Currencies and Domestic Currency		
Not Sovereign Lender		
Not Domestic Currency		
Not Domestic Law		
Listed		
Not Domestic Issuance		

Selected Obligation Category	Standard European Corporate	Standard European Financial Corporate
Payment		
Borrowed Money		
Reference Obligation Only		
Bond		
Loan		
Bond or Loan	X	X

Selected Obligation Characteristics	Standard European Corporate	Standard European Financial Corporate
Not Subordinated	X	X
Specified Currency - Standard Specified Currencies	X	X
Specified Currency - Standard Specified Currencies and Domestic Currency		
Not Sovereign Lender		
Not Domestic Currency		
Not Domestic Law		
Listed		
Assignable Loan	X	X
Consent Required Loan	X	X
Transferable	X	X
Not Bearer	X	X
Maximum Maturity: 30 years	X	X
Not Domestic Issuance		
Accelerated or Matured		