

TICS REPORT - SOCIETE GENERALE: DATA AS AT 01 JUNE 2022

Societe Generale is a leading French bank. It operates across three core business areas: retail banking, international retail banking and corporate and investment banking. Total assets exceed \$1.8 trillion. Total Tier 1 assets exceed \$69 billion. Market capitalisation is in excess of \$22 billion. Societe Generale has more than 133,000 employees with more than 30 million customers.

	TICS CODE	TICS FACTOR	ANGLE	STATUS	SG DATA	BEST	WORST	AVERAGE	TICS FACTOR RANK (OUT OF 40)	TICS CATEGORY RANK (OUT OF 40)	
TICS CATEGORY	CREDIT RATINGS	CR:F1	STANDARD & POOR'S L/T RATING	FORWARD	VIEW	A	AA- STABLE	BBB- STABLE	A- POSITIVE	10	28
		CR:F2	STANDARD & POOR'S OUTLOOK	FORWARD	VIEW	STABLE					
		CR:F3	MOODY'S L/T RATING	FORWARD	VIEW	A1	Aa3 STABLE	Baa3 STABLE	A2 POSITIVE	6	
		CR:F4	MOODY'S OUTLOOK	FORWARD	VIEW	STABLE					
		CR:F5	FITCH L/T RATING	FORWARD	VIEW	A-	AA- STABLE	BBB STABLE	A POSITIVE	30	
		CR:F6	FITCH OUTLOOK	FORWARD	VIEW	STABLE					
	CDS	CDS:F1	5 YEAR CDS	PREVAILING	INDICATOR	59.51	25.71	153.00	70.29	15	31
		CDS:F2	1 YEAR CDS	PREVAILING	INDICATOR	23.22	5.12	76.76	28.50	20	
		CDS:F3	5 YEAR CDS DIRECTION	BACKWARD	INDICATOR	118.55%	-3.08%	142.48%	71.98%	31	
		CDS:F4	5 YEAR CDS VOLATILITY	BACKWARD	INDICATOR	52.94%	0.00%	87.86%	34.95%	31	
	BALANCE SHEET	FBS:F1	TIER 1 CAP RATIO	HISTORIC	FACT	19.20%	25.70%	12.60%	18.47%	13	18
		FBS:F2	LEVERAGE RATIO (ASSET/EQTY)	HISTORIC	FACT	22.51	3.90	30.40	16.41	36	
		FBS:F3	LOAN-TO-DEPOSIT RATIO	HISTORIC	FACT	94.8	11.60	169.80	78.64	29	
		FBS:F4	PRICE-TO-BOOK RATIO (Bps)	HISTORIC	FACT	0.31	0.31	2.10	0.77	1	
		FBS:F5	TIER 1 CAPITAL SIZE (\$Bln)	HISTORIC	FACT	69.36	439.94	2.90	112.80	21	
		FBS:F6	TOTAL ASSETS (\$Bln)	HISTORIC	FACT	1,804.88	5,106.44	33.42	1,787.16	16	
	MARKET INDICATORS	FMI:F1	MARKET CAPITALISATION (\$Bln)	PREVAILING	INDICATOR	22.47	388.37	6.14	85.28	32	12
		FMI:F2	SHARE PRICE VOLATILITY (260d)	BACKWARD	INDICATOR	41.08	10.56	45.20	28.22	12	
		FMI:F3	SHARE PRICE BETA	BACKWARD	INDICATOR	1.92	0.28	2.08	1.27	37	
		FMI:F4	SHARE PRICE DIRECTION	BACKWARD	INDICATOR	67.21%	100.16%	65.64%	81.53%	34	
		FMI:F5	ANALYST'S RECOMMENDATIONS	FORWARD	VIEW	BUY	BUY	SELL	BUY	N/A	
	SYSTEMIC IMPORTANCE	SI:F1	G-SIB STATUS	PREVAILING	FACT	Y	Y	N	Y	N/A	21
		SI:F2	G-SIB ADD. TIER1 CAP RATIO REQ	PREVAILING	FACT	1.00%	2.50%	1.00%	1.00%	13	
		SI:F3	TOTAL DEPOSITS (\$Bln)	HISTORIC	FACT	642.54	4,162.43	41.29	1,118.61	22	
		SI:F4	SOVEREIGN S&P RATING	HISTORIC	FACT	AA	AAA STABLE	BBB STABLE	AA STABLE	17	
		SI:F5	SOVEREIGN S&P OUTLOOK	FORWARD	VIEW	STABLE					
		SI:F6	NO. OF EMPLOYEES	PREVAILING	FACT	133,251	459,000	2,090	124,086	13	
	TICS AMALGAMATED SCORECARD RANK - SOCIETE GENERALE:										25

Source: Tempo Structured Products | Thomson Reuters | FT Banker Database | Issuers, 01 JUNE 2022.

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TICS SIDE-BY-SIDE VIEW: DATA AS AT 01 JUNE 2022

	TICS CODE	TICS FACTOR	ANGLE	STATUS	BARC	BNP	BoA	CITI	CA	CS	GS	HSBC	INV	JPM	MSIP	MS	NATX	RBC	SANT	SG	UBS	
CREDIT RATINGS	CR:F1	STANDARD & POOR'S L/T RATING	FORWARD	VIEW	BBB	A+	A-	BBB+	A+	BBB	BBB+	A+	NULL	A-	A+	A-	A	AA-	A+	A	A-	
	CR:F2	STANDARD & POOR'S OUTLOOK	FORWARD	VIEW	POSITIVE	STABLE	POSITIVE	STABLE	STABLE	STABLE	STABLE	STABLE	NULL	POSITIVE	STABLE	STABLE	STABLE	STABLE	STABLE	STABLE	STABLE	
	CR:F3	MOODY'S L/T RATING	FORWARD	VIEW	Baa2	Aa3	A2	A3	Aa3	Baa1	A2	A1	A1	A2	A1	A1	A1	A1	A1	A2	A1	Aa3
	CR:F4	MOODY'S OUTLOOK	FORWARD	VIEW	POSITIVE	STABLE	POSITIVE	STABLE	STABLE	NEGATIVE	STABLE	STABLE	STABLE	POSITIVE	POSITIVE	STABLE	STABLE	STABLE	STABLE	STABLE	STABLE	STABLE
	CR:F5	FITCH L/T RATING	FORWARD	VIEW	A	A+	AA-	A	A+	BBB+	A	AA-	BBB+	AA-	NULL	A	A+	AA-	A-	A-	A+	
	CR:F6	FITCH OUTLOOK	FORWARD	VIEW	STABLE	STABLE	STABLE	STABLE	STABLE	STABLE	STABLE	STABLE	NEGATIVE	STABLE	STABLE	NULL	POSITIVE	NEGATIVE	STABLE	STABLE	STABLE	STABLE
CDS	CDS:F1	5 YEAR CDS	PREVAILING	INDICATOR	73.03	49.17	85.08	100	47.79	122.72	104.96	47.63	N/A	82.09	N/A	100	45	68.24	48.96	59.51	51.86	
	CDS:F2	1 YEAR CDS	PREVAILING	INDICATOR	34	20.42	46.7	50.47	18.51	57.1	51.41	21.29	N/A	45.15	N/A	51.02	19.5	23.06	19.56	23.22	18.36	
	CDS:F3	5 YEAR CDS DIRECTION	BACKWARD	INDICATOR	91.93%	84.85%	105.41%	115.47%	99.96%	142.48%	104.24%	69.80%	N/A	98.24%	N/A	106.65%	-3.08%	35.21%	100.00%	118.55%	102.66%	
	CDS:F4	5 YEAR CDS VOLATILITY	BACKWARD	INDICATOR	31.97%	43.03%	43.54%	41.12%	48.63%	35.65%	38.42%	36.35%	N/A	42.43%	N/A	37.93%	0.00%	13.56%	56.49%	52.94%	38.04%	
BALANCE SHEET	FBS:F1	TIER 1 CAP RATIO	HISTORIC	FACT	22.10%	16.40%	16.10%	16.80%	21.10%	19.00%	19.50%	21.50%	16.40%	17.30%	12.60%	21.40%	18.00%	15.50%	16.20%	19.20%	21.20%	
	FBS:F2	LEVERAGE RATIO (ASSET/EQTY)	HISTORIC	FACT	20.00	22.35	12.39	12.52	30.40	17.20	14.75	16.82	11.27	14.44	7.45	12.26	25.76	18.55	18.36	22.51	18.42	
	FBS:F3	LOAN-TO-DEPOSIT RATIO	HISTORIC	FACT	89.1	86.6	54.2	54.2	103.7	72.1	71.7	65.7	78.8	49.5	N/A	75.7	125.2	68.6	108	94.8	73.9	
	FBS:F4	PRICE-TO-BOOK RATIO (Bps)	HISTORIC	FACT	0.41	0.55	1.12	0.52	0.46	0.39	0.97	0.69	0.90	1.36	N/A	1.47	NULL	1.78	0.57	0.31	1.07	
	FBS:F5	TIER 1 CAPITAL SIZE (\$Bln)	HISTORIC	FACT	77.38	121.98	200.10	167.43	126.82	58.17	92.73	160.17	2.90	234.84	19.60	88.08	85.16	55.64	96.91	69.36	56.18	
	FBS:F6	TOTAL ASSETS (\$Bln)	HISTORIC	FACT	1,799.35	3,072.21	2,819.63	2,260.33	2,737.67	915.71	1,163.04	2,984.16	33.42	3,386.07	597.79	1,115.86	1,785.52	1,221.46	1,862.04	1,804.88	1,125.77	
MARKET INDICATORS	FMI:F1	MARKET CAPITALISATION (\$Bln)	PREVAILING	INDICATOR	35.63	70.37	299.72	103.72	33.50	19.11	112.26	134.42	6.14	388.37	N/A	150.68	13.51	148.10	55.27	22.47	71.42	
	FMI:F2	SHARE PRICE VOLATILITY (260d)	BACKWARD	INDICATOR	32.22	33.86	28.61	26.75	31.33	32.67	26.82	26.77	33.32	25.54	N/A	29.34	37.12	13.23	33.89	41.08	29.51	
	FMI:F3	SHARE PRICE BETA	BACKWARD	INDICATOR	1.67	1.90	1.39	1.61	1.88	1.52	1.40	0.89	1.91	1.11	N/A	1.40	1.22	0.78	1.65	1.92	1.19	
	FMI:F4	SHARE PRICE DIRECTION	BACKWARD	INDICATOR	77.15%	78.43%	73.90%	66.42%	71.55%	65.89%	76.21%	94.01%	97.24%	76.03%	N/A	78.18%	N/A	88.75%	86.04%	67.21%	90.90%	
	FMI:F5	ANALYST'S RECOMMENDATIONS	FORWARD	VIEW	BUY	BUY	BUY	BUY	HOLD	HOLD	BUY	HOLD	BUY	BUY	N/A	BUY	NULL	BUY	BUY	BUY	BUY	
SYSTEMIC IMPORTANCE	SI:F1	G-SIB STATUS	PREVAILING	FACT	Y	Y	Y	Y	Y	Y	Y	Y	N	Y	N	Y	Y	Y	Y	Y	Y	
	SI:F2	G-SIB ADD TIER1 CAP RATIO REQ	PREVAILING	FACT	1.50%	2.00%	1.50%	2.00%	1.00%	1.00%	1.50%	2.00%	N/A	2.50%	N/A	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	
	SI:F3	TOTAL DEPOSITS (\$Bln)	HISTORIC	FACT	641.38	1,207.54	1,795.48	1,280.73	1,270.83	462.89	259.73	1,724.86	43.88	2,144.26	N/A	310.78	829.27	730.75	1,066.69	642.54	535.66	
	SI:F4	SOVEREIGN S&P RATING	HISTORIC	FACT	AA	AA	AA+	AA+	AA	AAA	AA+	AA	AA	AA+	AA	AA+	AA	AAA	A	AA	AAA	
	SI:F5	SOVEREIGN S&P OUTLOOK	FORWARD	VIEW	STABLE	STABLE	STABLE	STABLE	STABLE	STABLE	STABLE	STABLE	STABLE	STABLE	STABLE	STABLE	STABLE	STABLE	STABLE	STABLE	STABLE	
	SI:F6	NO. OF EMPLOYEES	PREVAILING	FACT	83,000	193,319	211,378	221,119	73,817	48,770	40,500	226,059	8,200	249,184	2,090	68,097	100,000	83,842	191,189	133,251	71,551	

Source: Tempo Structured Products | Thomson Reuters | FT Banker Database | Issuers, 01 JUNE 2022.

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