

TICS REPORT - SOCIETE GENERALE: DATA AS AT 03 JANUARY 2019

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 \$1.5 trillion. Total Tier 1 assets exceed \$54 billion. Market capitalisation is in excess of \$44 billion. Societe Generale has more than 150,000 employees with more than 44 million customers.

	TICS CODE	TICS FACTOR	ANGLE	STATUS	SG DATA	BEST	WORST	AVERAGE	TICS FACTOR RANK (OUT OF 39)	TICS CATEGORY RANK (OUT OF 39)	
TICS CATEGORY	CREDIT RATINGS	CR:F1	STANDARD & POOR'S L/T RATING	FORWARD	VIEW	A	AA- STABLE	BBB- POSITIVE	A- POSITIVE	7	11
		CR:F2	STANDARD & POOR'S OUTLOOK	FORWARD	VIEW	POSITIVE					
		CR:F3	MOODY'S L/T RATING	FORWARD	VIEW	A1	Aa3 STABLE	Baa3 STABLE	A2 NEGATIVE	5	
		CR:F4	MOODY'S OUTLOOK	FORWARD	VIEW	STABLE					
		CR:F5	FITCH L/T RATING	FORWARD	VIEW	A	AA STABLE	BBB NEGATIVE	A POSITIVE	16	
		CR:F6	FITCH OUTLOOK	FORWARD	VIEW	STABLE					
	CDS	CDS:F1	5 YEAR CDS	PREVAILING	INDICATOR	70.71	29.14	192.40	78.25	16	22
		CDS:F2	1 YEAR CDS	PREVAILING	INDICATOR	39.35	8.62	138.18	33.78	26	
		CDS:F3	5 YEAR CDS DIRECTION	BACKWARD	INDICATOR	278.53%	0.00%	302.73%	133.19%	32	
		CDS:F4	5 YEAR CDS VOLATILITY	BACKWARD	INDICATOR	69.59%	0.00%	91.20%	49.84%	29	
	BALANCE SHEET	FBS:F1	TIER 1 CAP RATIO	HISTORIC	FACT	17.00%	23.90%	12.80%	18.03%	22	32
		FBS:F2	LEVERAGE RATIO (ASSET/EQTY)	HISTORIC	FACT	21.81	3.80	30.70	16.39	34	
		FBS:F3	LOAN-TO-DEPOSIT RATIO	HISTORIC	FACT	96.86	12.60	187.26	85.03	28	
		FBS:F4	PRICE-TO-BOOK RATIO (Bps)	HISTORIC	FACT	0.36	0.22	2.24	0.77	3	
		FBS:F5	TIER 1 CAPITAL SIZE (\$Bn)	HISTORIC	FACT	59.66	324.13	2.46	95.02	21.00	
		FBS:F6	TOTAL ASSETS (\$Bn)	HISTORIC	FACT	1,451.31	3,795.66	64.56	1,397.72	17	
	MARKET INDICATORS	FMI:F1	MARKET CAPITALISATION (\$Bn)	PREVAILING	INDICATOR	25.50	330.25	5.74	79.75	29	28
		FMI:F2	SHARE PRICE VOLATILITY (260d)	BACKWARD	INDICATOR	18.95	12.01	33.13	23.19	12	
		FMI:F3	SHARE PRICE BETA	BACKWARD	INDICATOR	1.54	0.59	1.75	1.19	33	
		FMI:F4	SHARE PRICE DIRECTION	BACKWARD	INDICATOR	58.04%	85.43%	42.16%	65.41%	29	
		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	18
		SI:F2	G-SIBADD TIER1 CAP RATIO REQ	PREVAILING	FACT	1.00%	2.50%	1.00%	1.00%	13	
		SI:F3	TOTAL DEPOSITS (\$Bn)	HISTORIC	FACT	573.10	3,171.17	17.93	885.42	21	
SI:F4		SOVEREIGN S&P RATING	HISTORIC	FACT	AA						
SI:F5		SOVEREIGN S&P OUTLOOK	FORWARD	VIEW	STABLE	AAA STABLE	BBB NEGATIVE	AA NEGATIVE	17		
SI:F6		NO. OF EMPLOYEES	PREVAILING	FACT	147,125	487,307	327	124,835	12		

Source: Tempo Structured Products | Thomson Reuters | FT Banker Database | Issuers, 03 DEC 2018.

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