

## **DISCLOSURE OF REGULATORY CAPITAL REQUIREMENTS AS FROM 1<sup>ST</sup> JANUARY 2023**

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### **Press release**

Paris, December 15<sup>th</sup> 2022

The European Central Bank notified the level of requirement in respect of P2R (Pillar 2 Requirement) for Societe Generale, which will apply from 1<sup>st</sup> January 2023. This level stands at 2.14%, including the additional requirement regarding pillar 2 prudential expectations on calendar provisioning regarding non-performing loans granted before 26 April 2019.

Considering the combined regulatory buffers, the minimum requirements applicable to Societe Generale on a consolidated basis will be respectively 9.36% for the CET1 ratio, 11.26% for the Tier 1 ratio and 13.80% for the Total Capital ratio as of 1<sup>st</sup> January 2023.

With a CET1 ratio at 13.1%<sup>(1)</sup> as of 30 September 2022, the Group benefits from a comfortable pro-forma buffer of around 370 basis points above the threshold for triggering distribution limitations.

*(1) Including IFRS 9 phasing. Based on CRR2/CRD5 rules, including the Danish compromise for insurance.*

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### **Societe Generale**

Societe Generale is one of the leading European 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. Committed to the positive transformations of the world's societies and economies, Societe Generale and its teams seek to build, day after day, together with its clients, a better and sustainable future through responsible and innovative financial solutions.

Active in the real economy for over 150 years, with a solid position in Europe and connected to the rest of the world, Societe Generale has over 117,000 members of staff in 66 countries and supports on a daily basis 25 million individual clients, businesses and institutional investors around the world by offering a wide range of advisory services and tailored financial solutions. The Group is built on three complementary core businesses:

- **French Retail Banking** which encompasses the Societe Generale, Credit du Nord and Boursorama brands. Each offers a full range of financial services with omnichannel products at the cutting edge of digital innovation;
- **International Retail Banking, Insurance and Financial Services**, with networks in Africa, Central and Eastern Europe and specialised businesses that are leaders in their markets;
- **Global Banking and Investor Solutions**, which offers recognised expertise, key international locations and integrated solutions.

Societe Generale is included in the principal socially responsible investment indices: DJSI (Europe), FTSE4Good (Global and Europe), Bloomberg Gender-Equality Index, Refinitiv Diversity and Inclusion Index, Euronext Vigeo (Europe and Eurozone), STOXX Global ESG Leaders indexes, and the MSCI Low Carbon Leaders Index (World and Europe).

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