

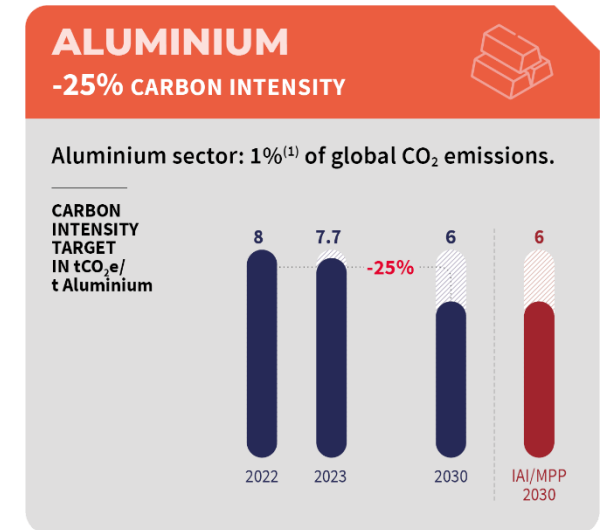
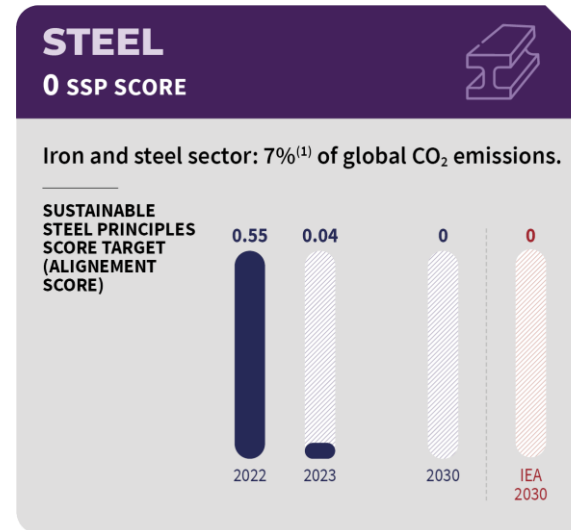
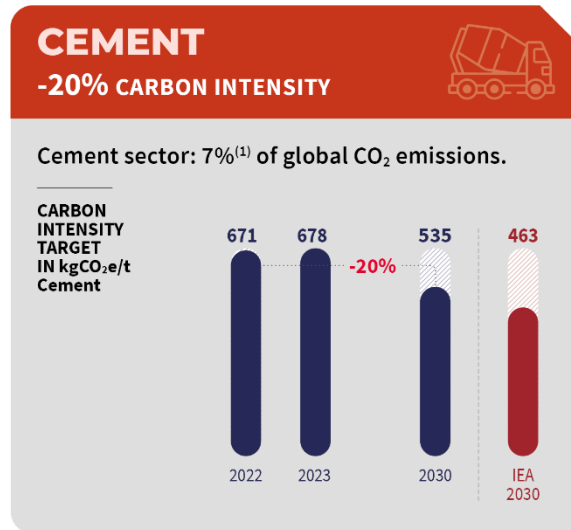
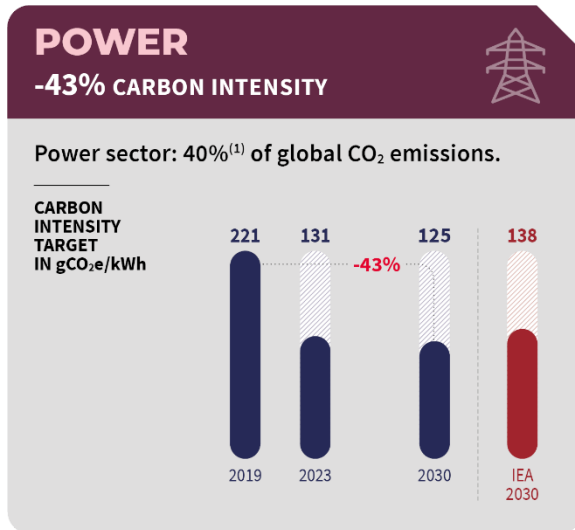
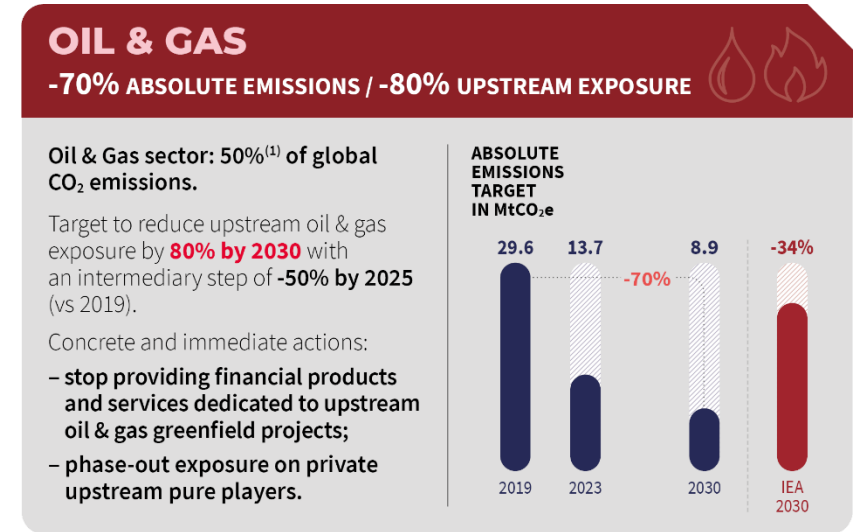
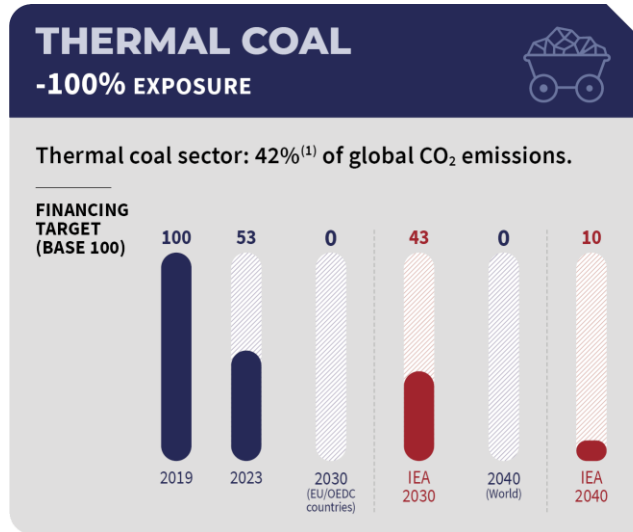
SOCIETE GENERALE'S PORTFOLIOS ALIGNMENT STRATEGY

Societe Generale has been at the forefront of sustainable and positive impact finance since 2001, contributing to the UNEP "Positive Impact Finance Initiative".

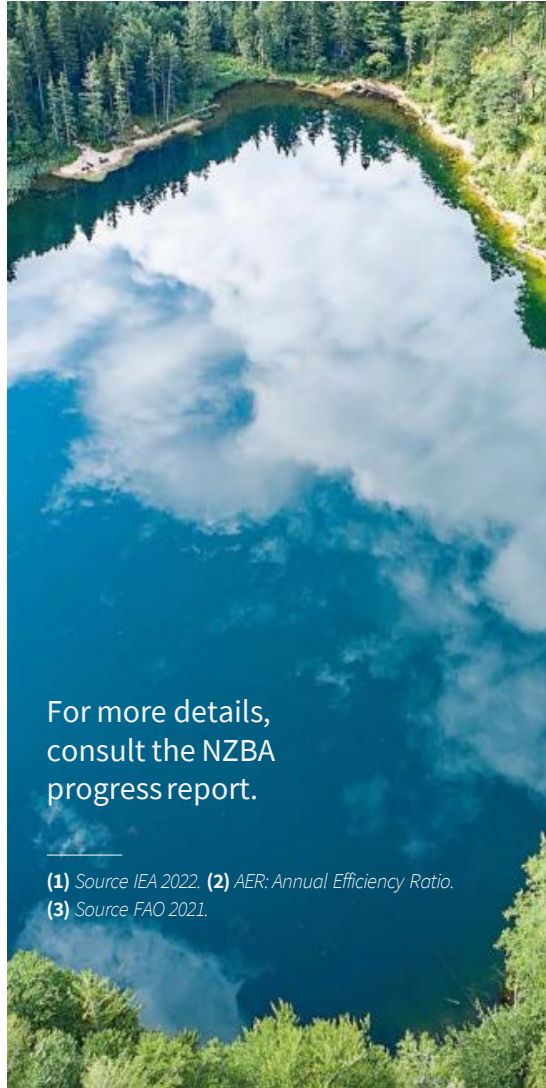
Since 2021, Societe Generale has also joined as a founding member **the Net Zero Banking Alliance (NZBA)** that brings together many banks around the objective of aligning their portfolios and activities with pathways consistent with a maximum temperature rise of 1.5 °C.

In 2024, here are the objectives set by Societe Generale on its 12 most emitting sectors.

(1) Source IEA 2022.

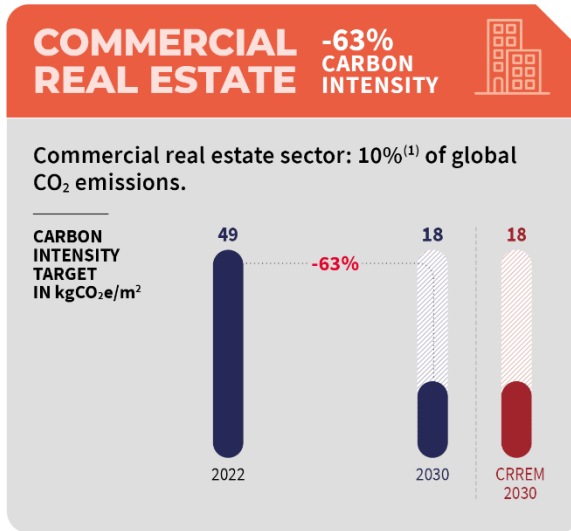
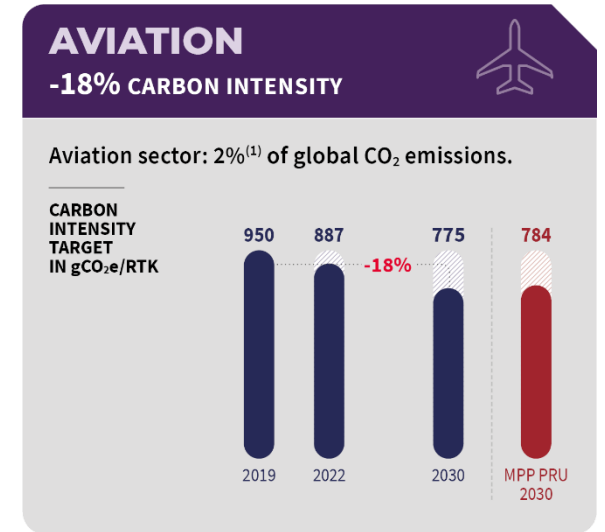
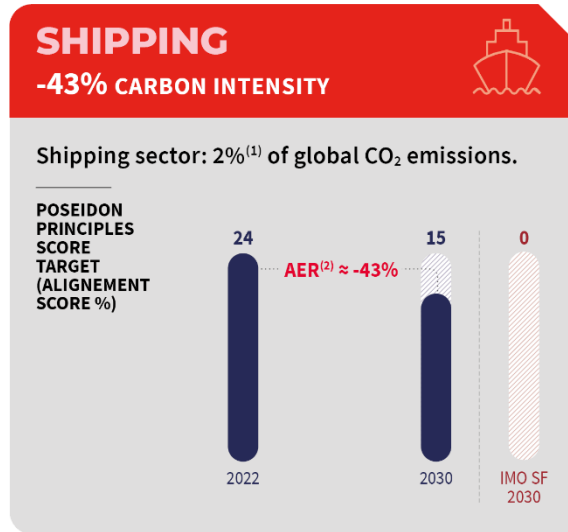
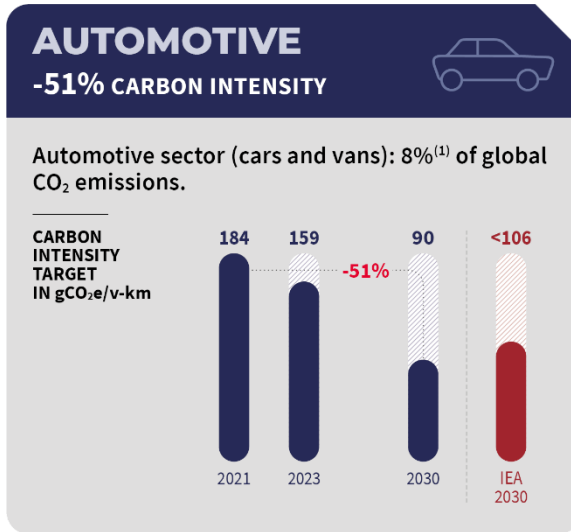


SOCIETE GENERALE'S PORTFOLIOS ALIGNMENT STRATEGY



For more details, consult the NZBA progress report.

(1) Source IEA 2022. (2) AER: Annual Efficiency Ratio.
(3) Source FAO 2021.



RESIDENTIAL REAL ESTATE

Residential real estate sector: 16%⁽¹⁾ of global CO₂ emissions.

Societe Generale shall foster and incentivize energy renovation in the housing sector by developing innovative financing solutions, teaming up with partners to elaborate new solutions and integrated service offerings to homeowners, and working with public bodies to identify required changes in the regulatory and policy landscape.

AGRICULTURE

Agri-food sector: 30%⁽³⁾ of GHG emissions.

Societe Generale shall monitor client progress and carry out client engagement initiatives, monitor the reduction of the carbon intensity of a specific sub-segment of the agricultural value chain with regular reporting of progress to the management, and strengthen the Group's agriculture policy on deforestation and conversion.