

Societe Generale Group Results

Extract of the presentation
Third quarter and nine-months 2024 results

Disclaimer

The financial information on Societe Generale for its third quarter and nine-month 2024 financial results comprises this presentation and a dedicated press release which are available on the website:

<https://investors.societegenerale.com/en>.

This presentation contains forward-looking statements relating to the targets and strategies of the Societe Generale Group. These forward-looking statements are based on a series of assumptions, both general and specific, in particular the application of accounting principles and methods in accordance with IFRS (International Financial Reporting Standards) as adopted in the European Union, as well as the application of existing prudential regulations. These forward-looking statements have also been developed from scenarios based on a number of economic assumptions in the context of a given competitive and regulatory environment. The Group may be unable to:

- anticipate all the risks, uncertainties or other factors likely to affect its business and to appraise their potential consequences;
- evaluate the extent to which the occurrence of a risk or a combination of risks could cause actual results to differ materially from those provided in this document and the related presentation.

Therefore, although Societe Generale believes that these statements are based on reasonable assumptions, these forward-looking statements are subject to numerous risks and uncertainties, in particular in the Covid-19 crisis and Ukraine war context, including matters not yet known to it or its

management or not currently considered material, and there can be no assurance that anticipated events will occur or that the objectives set out will actually be achieved.

Important factors that could cause actual results to differ materially from the results anticipated in the forward-looking statements include, among others, overall trends in general economic activity and in Societe Generale's markets in particular, regulatory and prudential changes, and the success of Societe Generale's strategic, operating and financial initiatives.

More detailed information on the potential risks that could affect Societe Generale's financial results can be found in the section "Risk Factors" in our Universal Registration Document filed with the French Autorité des Marchés Financiers (which is available on <https://investors.societegenerale.com/en>).

Investors are advised to take into account factors of uncertainty and risk likely to impact the operations of the Group when considering the information contained in such forward-looking statements. Other than as required by applicable law, Societe Generale does not undertake any obligation to update or revise any forward-looking information or statements.

Unless otherwise specified, the sources for the business rankings and market positions are internal. This presentation includes information pertaining to our markets and our competitive positions therein. Such information is based on market data and our actual revenues in those markets for the relevant periods. We obtained this market information from various third-party sources (publications, surveys and

forecasts) and our own internal estimates. We have not independently verified these third-party sources and cannot guarantee their accuracy or completeness and our internal surveys and estimates have not been verified by independent experts or other independent sources.

The financial information presented for the financial year ending 30 September 2024 was approved by the Board of Directors on 30 October 2024. It has been prepared in accordance with IFRS as adopted in the European Union and applicable at this date. This information has not been audited.

Reshaping of the business portfolio well underway

Proactive and efficient portfolio management



A MORE SIMPLIFIED, INTEGRATED AND EFFICIENT BUSINESS MODEL

Meaningful investments in core businesses to enhance performance

French retail



One bank with one brand, one head office and one IT system
 Deployment of a new customer relationship model



Undisputed online banking leader in France
 Already ~6.8m clients and 8m expected in 2026

GBIS



Launch of a **new leader in cash equity and research**



Strategic partnership to **maximise client impact and increase scale of origination**

A new **Originate To Distribute** organization to accelerate the shift towards a more asset-light model

MIBS



Creation of a **leading global sustainable mobility player**



Strengthen leading position through **enhanced digitalization and top tier client satisfaction**

ESG

Acquisition of Reed Management as part of our **EUR 1bn energy transition investment in emerging leaders**



Very active in the **ESG ecosystem** with many investments in innovative start-ups

Acceleration of our ESG ambitions

Execution of our roadmap

Decarbonisation of our businesses⁽¹⁾

> 50% Oil & Gas upstream exposure reduction⁽²⁾ at Q2 24 vs. 2019

EUR 300bn sustainable finance target achieved

Delivered ahead of schedule the 2022-2025 sustainable finance target

EUR 1bn transition investment initiated

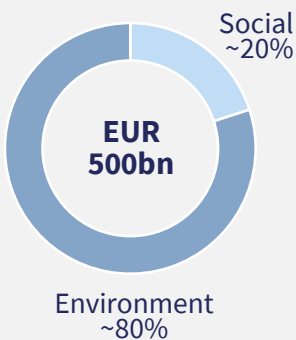
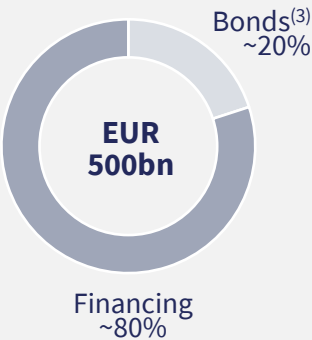
Acquisition of a majority stake in Reed Management to invest in emerging leaders of the energy transition

New partnerships to support SDGs

Innovative transactions with IFC to accelerate sustainable finance in developing countries

DRIVEN
FOR A MORE
SUSTAINABLE
WORLD

New sustainable finance target between 2024 and 2030



On track towards financial targets

