

DISCLOSURE OF REGULATORY CAPITAL REQUIREMENTS EFFECTIVE FROM 1 JANUARY 2026

Press release

Paris, 30 October 2025

The European Central Bank notified Société Générale Group of the level of its Pillar 2 Requirement (P2R), which will apply from 1 January 2026. It stands at 2.36%, including at least 1.38% in the form of CET1. This level includes a requirement of 0.11% regarding Pillar 2 prudential expectations on calendar provisioning relating to non-performing loans granted before 26 April 2019.

Considering the combined regulatory buffers, the minimum requirements from 1 January 2026 applicable to the Group on a consolidated basis will be set at 10.26% for the CET1 ratio (including 0.85% on countercyclical buffers), 12.19% for the Tier 1 ratio and 14.74% for the Total Capital ratio.

The European Central Bank also notified Société Générale Group of a Leverage Ratio P2R (LR-P2R) requirement, which stands at a level of 0.1%. Consequently, the minimum leverage ratio requirement stands at 3.6%.

With a CET1 ratio at 13.7%¹ as of 30 September 2025, Société Générale Group benefits from a comfortable pro forma buffer of around 340 basis points above regulatory requirements. Similarly, the Group's leverage ratio stood at 4.35% as of 30 September 2025, well above the requirement of 3.6%.

Press contact:

Jean-Baptiste Froville +33 1 58 98 68 00_ jean-baptiste.froville@socgen.com

Fanny Rouby +33 1 57 29 11 12_ fanny.rouby@socgen.com

¹ Based on a pay-out ratio of 50% of the 9M 25 Group net income restated for non-cash items and after deduction of interest on deeply subordinated notes and undated subordinated notes, pro forma including Q3 25 results

Societe Generale

Societe Generale is a top tier European Bank with around 119,000 employees serving more than 26 million clients in 62 countries across the world. We have been supporting the development of our economies for 160 years, providing our corporate, institutional, and individual clients with a wide array of value-added advisory and financial solutions. Our long-lasting and trusted relationships with the clients, our cutting-edge expertise, our unique innovation, our ESG capabilities and leading franchises are part of our DNA and serve our most essential objective - to deliver sustainable value creation for all our stakeholders.

The Group runs three complementary sets of businesses, embedding ESG offerings for all its clients:

- **French Retail, Private Banking and Insurance**, with leading retail bank SG and insurance franchise, premium private banking services, and the leading digital bank BoursoBank.
- **Global Banking and Investor Solutions**, a top tier wholesale bank offering tailored-made solutions with distinctive global leadership in equity derivatives, structured finance and ESG.
- **Mobility, International Retail Banking and Financial Services**, comprising well-established universal banks (in Czech Republic, Romania and several African countries), Ayvens (the new ALD I LeasePlan brand), a global player in sustainable mobility, as well as specialized financing activities.

Committed to building together with its clients a better and sustainable future, Societe Generale aims to be a leading partner in the environmental transition and sustainability overall. The Group 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).

In case of doubt regarding the authenticity of this press release, please go to the end of the Group News page on societegenerale.com website where official Press Releases sent by Societe Generale can be certified using blockchain technology. A link will allow you to check the document's legitimacy directly on the web page.

For more information, you can follow us on Twitter/X [@societegenerale](https://twitter.com/societegenerale) or visit our website societegenerale.com.