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THIRD AMENDMENT

TO UNIVERSAL REGISTRATION DOCUMENT

2026

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Third amendment to the Universal Registration Document filed with AMF on 29 October 2026 under N° D-26-0091-A03.



This third amendment to the Universal Registration Document has been filed on 29 October 2026 with the AMF, under D-26-0091-A03 as competent authority under Regulation (EU) 2017/1129, without prior approval pursuant to Article 9 of the said regulation.
The Universal Registration Document may be used for the purposes of an offer to the public of securities or admission of securities to trading on a regulated market if completed by a securities note and, if applicable, a summary and any amendments to the Universal Registration Document.
The whole is approved by the AMF in accordance with Regulation (EU) 2017/1129.

This document is a translation into English of the Annual Financial Report/Universal Registration Document of the Company issued in French and its available on the website of the Issuer.

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1. KEY FIGURES AND PROFILE OF SOCIETE GENERALE

1.1 Recent developments and outlook

Update of the pages 16-18 of the 2026 Universal Registration Document

European economic and regulatory environment

From a regulatory perspective, governments continue to adapt to the new global geopolitical and economic paradigm.

In a difficult geopolitical environment, **the European Union (EU) continued its reflections on its strategic autonomy and sovereignty**. Following the Draghi and Letta reports, which called for strengthening European competitiveness, the institutions are pursuing the implementation of the “One Europe, One Market” roadmap¹ to be delivered by the end of 2027. Furthermore, in her State of the Union address², the President of the European Commission (EC) announced that Canada would become the EU’s first associate member, although the precise scope of this status has yet to be clearly defined. This ambition is also embodied in the Clean Industrial Deal of February 2025, which is now part of a strengthened drive towards energy sovereignty and which implementation was further clarified in 2026, with a stronger focus on reducing energy prices and accelerating decarbonization, in close coordination with existing policy instruments around infrastructure (Next Generation EU), energy (REPowerEU) and defence (European Defence Industrial Strategy). Furthermore, negotiations are ongoing regarding the Industrial Accelerator Act³ (IAA) and the Cloud and AI Development Act⁴ (CADA). The IAA aims to strengthen Europe's industrial base, accelerate decarbonization, and reduce strategic dependencies on third countries. Through the CADA, the EU seeks to expand its cloud computing and data centre capacities in order to support the broader deployment and diffusion of artificial intelligence (AI).

In France, in particular, the Government carried its strategic autonomy and productive investment projects by encouraging the reindustrialization of the economy through green and innovative projects and enhancing the economic appeal of Paris as a marketplace.

The economic environment, still marked by high interest rates, continues to be a concern for regulators in the context of tighter budgetary constraints. European banks have already faced the extension or the adjustment of measures that weighed on their profitability. In addition, the international geopolitical context is marked by persistent tensions in the Middle East and Ukraine and the increase in security incidents, combined with the direct involvement of several regional and international actors, has created a lasting climate of uncertainty. This situation has significant repercussions on geopolitical balances, particularly in terms of energy security, with a risk of a high volatility in commodity prices, particularly hydrocarbons, the stability of financial markets and global supply chains.

In France, the regulatory, tax and political environment remains subject to considerable parliamentary uncertainty and by the priority given to restoring public finances. Following the difficult adoption of the 2026 finance law, the budgetary process resumed with the submission of the 2027 finance bill on 1 October 2026, with debates in the National Assembly began mid-October. Against a fragmented parliamentary backdrop, the final content of the bill and the conditions for its adoption remain therefore uncertain at this stage.

In this regard, the 2026 finance law, adopted in a context of unprecedented political instability in France which has resulted in a deterioration of the French sovereign spread, increasing the pressure to absorb the public deficit set at 5% of GDP in 2026 provided for several important tax measures for French companies including : the extension of the exceptional contribution on the profits of large companies, the creation of a mechanism to secure the application of the long-term capital gains regime for equity securities, the tax on the financial assets of holding companies and the clarifications made to the global minimum taxation of large multinational companies (Pillar 2).

At the European level, priorities remain shaped by the findings regarding Europe’s declining competitiveness and the need for regulatory simplification, as set out in the numerous reports published in 2024 (Donohoe, Letta, Noyer, Draghi). The findings were consistent on the need to (i) continue to work for the harmonization of regulation and

¹ [One Europe, One Market roadmap - European Commission](#)

² [Discours sur l'état de l'Union 2026 de la présidente von der Leyen - Représentation en France](#)

³ [Industrial Accelerator Act - Internal Market, Industry, Entrepreneurship and SMEs](#)

⁴ [Proposal for the Cloud and AI Development Act \(CADA\) | Shaping Europe's digital future](#)

supervisory practices in the Union, (ii) integrate the concepts of competitiveness, attractiveness and agility in a more systematic way into the European legislative approach, (iii) proactively relaunch the securitization market in Europe and (iv) mobilize European savings for the benefit of financing the economy, via pan-European long-term savings products, possibly supported by tax incentives.

The CRR3 transposing the Basel Accords entered into force in January 2025. The deferral of capital charges under the new Fundamental Review of the Trading Book (FRTB) standards has been activated twice due to ongoing delays and uncertainties in the US and UK (a deferral that runs until 1 January 2027). A new transitional regime has been adopted in S2 2026, which includes individual multipliers per institution, which can be revised every 3 months and apply for 3 years (until the end of 2029), and whose stated objective is to neutralize the capital impact of the entry into force of the FRTB.

The broader question of the **adequacy of the European prudential framework** is more acute in 2026, as the United States and the United Kingdom pursue an assumed agenda of deregulation. The European Central Bank's (ECB) Task Force has delivered its report on simplification at the end of 2025, which advocates simplifications with constant prudential requirements. The EC has carried out in spring 2026 its public consultation on strengthening the competitiveness of European banking players and the internal banking market, which led to the adoption of a dedicated Communication on 17 July. The European authorities attribute the lack of competitiveness of EU banks first to the fragmentation of the European market (not to a stricter prudential framework): this suggests proposals that will place the ambition on the finalization of the Banking Union more than on the easing of prudential requirements.

The issue of **reviving the securitisation market in Europe**, despite the reluctance of many Member States, has emerged as one of the main issues on the agenda in favor of the development of European capital markets (or SIUs, Savings and Investment Unions). As early as summer 2025, the Commission published proposals to (i) improve the prudential banking treatment of securitization and (ii) its treatment in the context of the liquidity ratio, (iii) reduce reporting and due diligence requirements, and (iv) review the prudential framework applied to insurers. Member states have agreed on a negotiating position from the end of 2025 that is more conservative than expected on prudential calibration. Negotiations in the European Parliament (EP) concluded at the end of June, and the trilogue negotiations, which began after the summer recess, are expected to conclude by the end of 2027.

In addition, **the need to simplify the regulatory framework** has become a major objective of Ursula Von der Leyen's new Commission. In terms of sustainable finance. It has been embodied in several initiatives in 2025 which were the subject of various consultations throughout 2026. Among other things, the scope of the Corporate Sustainability Reporting Directive is drastically reduced and the application of the European Due Diligence Directive CS3D has been postponed until 2029, in addition to various other simplification measures. Simplification also covers additional publications initially planned for 2027 related to taxonomy. Since 2022 through Pillar 3, ESG risks have been an integral part of the European prudential legislative framework and European banks will have to put in place strengthened ESG risk management requirements as well as a prudential transition plan, the content of which is specified by the European Banking Authority and, finally, supervisory reporting requirements in 2027. One of the fundamental challenges for banks is to ensure consistency between, on the one hand, the requirements specific to them, about their prudential obligations, and, on the other hand, the simplification movement, which will result in greater complexity for banks in data collection. In addition, negotiations are ongoing as part of the current trilogue on SFDR.

A welcome search for simplification is also at work in the **digital field** with work on omnibus projects on AI and the digital acquis, which aim to harmonize the many digital regulations in force, to increase the proportionality of measures and to adapt them to the development of AI, particularly with regard to the GDPR. However, the scope and certain provisions of the AI Act remain unclear, and industry bodies are seeking further clarification on these aspects. The required adaptations are being implemented within the Group, while closely monitoring developments relating to the EU Pact on generative AI, by continuing the dialogue with the European authorities.

Other topics related to **digital transformation and innovation** around financial services remain a regulatory priority.

- The legislative work on open finance has been substantively completed with the review of the Payment Services Directive (PSD3 – RSP) and are currently stalled at the trilogue stage concerning FiDA, for example. Similarly, discussions are continuing with respect to the implementation as harmonized as possible of the digital identity (e-IDAS) for more fluidity in the various banking processes. Banks are placing particular emphasis on this issue, as it is essential that they continue to be perceived by consumers as trusted intermediaries.

- Negotiations on the draft text on the digital euro has been finalized in the European Parliament at the end of June and following an agreement on a favorable negotiating position by the Council in November 2025, the trilogues will start in July 2026. The Irish Presidency is seeking to conclude the negotiations and finalize the text by the end of the year. Nevertheless, several sensitive issues remain outstanding, including the business model and the compensation of acquiring banks and merchants, as well as the issue of holding limits. European banks continue to push private solutions such as EPI/Wero, in response to the issue of European sovereignty. A forthcoming review of the MiCA Regulation on crypto-assets has been launched through a European Commission consultation. This review should provide an opportunity to optimize the framework for the development of stablecoins, a tool that is already ongoing significant development and crucial for ensuring the smooth functioning of all types of transactions and strengthening European sovereignty.

With regard to the **Retail Investment Strategy** (RIS), level 2 works are now ongoing and will continue on a formal basis in 2027 with the publication of a consultation by ESMA.

was approved by COREPER and by the European Parliament's ECON Committee in early June. The final plenary vote in the European Parliament plenary is expected in the autumn, and the text will be published once all 27 language versions are available. The landing of the text does not provide for a ban on retrocessions (inducements), but the technical drafts have still not been finalized. However, the drafting of the Level 2 measures, especially concerning the inducement test and the Value for Money (VfM) requirements, will be critical for preserving the balance of the Level 1 agreement. In addition, the text creates considerable administrative burdens, particularly with respect to the justification and ongoing monitoring of inducements.

Finally, at the beginning of December 2025, a Commission legislative proposal "**Market Integration Package**" was published, which shows very significant ambitions to (i) promote the consolidation of market infrastructures, (ii) encourage innovation through the use of DLT and the controlled development of crypto-asset markets, (iii) facilitate the cross-border distribution of funds and (iv) strengthen ESMA's role as a player in supervisory convergence and as a direct supervisor of significant crypto-asset infrastructure and service providers, while thoroughly reviewing its governance. The Council adopted its negotiating position in early October, with a less ambitious outcome than the Commission's proposal on both the scope of supervision (Germany having required to exempt its stock exchange, Deutsche Borse) and ESMA's governance (smaller Member States having sought, in return, to limit the loss of influence of the Board of Supervisors).

As to the European Parliament, the rapporteurs published their draft reports in late June, demonstrating broad support for the Commission's proposal and, on certain issues, a willingness to go beyond them. This includes, in particular, strengthening ESMA's competitiveness mandate and expanding the scope of its direct supervision to encompass all financial market infrastructures and asset managers. This publication initiated the period of amendments to the text by the other MEPs and therefore the first discussions. It is worth noting that, both in the Council and in the European Parliament, there is a willingness to introduce measures relating to equity market structure that are generally less favorable to banks, notably through restrictions on the systematic internaliser regime. Trilogues are expected to begin in early 2027.

Global economic and financial environment

The global economic and financial environment is exposed to geopolitical risks and a very high level of uncertainty. In the United States, the Trump administration is pursuing a protectionist and isolationist agenda, which has resulted into persistent trade tensions with China and announcements of potential tariff increases targeting other trading partners. The United States has withdrawn from the climate agreements, is reducing its development aid and its support for multilateral institutions. Successive announcements are contradictory, leaving a high level of uncertainty over the international trade regime, security agreements and the role of the dollar in the international monetary system. In the Middle East, the conflict involving Israel and the United States against Iran since late February is dragging on while the outlook for a durable resolution remains uncertain. It is causing oil and gas prices to rise and fluctuate, which is fueling expectations of higher inflation.

The global economy is still supported by an investment supercycle, but growth prospects are increasingly constrained by the cost of capital, energy resources, and the supply of critical inputs. The rise in inflation in the United States is delaying the prospects of interest rate cuts. In Europe, declining US support for Ukraine and doubts about the extent of its support for NATO make a sustained rearmament effort necessary. Europe needs to increase its defense spending in an already tight budgetary context in many countries. In France, budget adjustment is weakened by the lack of a majority in parliament and by political uncertainty ahead of the presidential and legislative elections in spring 2027. In Asia, persistent trade tensions between the United States and China and the ongoing tensions in the South China Sea are fueling geopolitical tensions, production relocations and the risks of technological divides that will also affect Europe.

Corporate and emerging market spreads remain below the levels seen during the monetary tightening cycle. In the eurozone, France's sovereign spread has widened significantly since early September, reflecting a political and budgetary risk premium in a climate of uncertainty ahead of the 2027 presidential election.

Corporate defaults have started to rise in the United States and Europe, while solvency problems in the weakest emerging markets remain. Credit spreads will come under pressure from corporate bankruptcies, while eurozone sovereign spreads, particularly those in France, could suffer from the slowdown and political uncertainty. Greater market volatility cannot be ruled out.

Geopolitical risks remain high. Developments in U.S. foreign policy are contributing to heightened geopolitical uncertainty. Environmental issues, both physical and transitional, could increase market volatility, inflation and growth prospects, and weigh on already stretched public finances.

2. GROUP MANAGEMENT REPORT

2.1 Press release dated 21 September 2026 – Capital Markets Day : Societe Generale presents an ambitious strategic roadmap supported by disciplined execution

A new phase of disciplined, profitable and value-creating growth

- Societe Generale presents its strategic roadmap for 2029, opening a new development phase after the successful transformation initiated in 2023.
- With a simplified model, an improved risk profile, increased discipline in capital allocation, and a substantially improved financial performance, the Group is now entering a new stage of value creation based on four main priorities:
 - **Decrease further our cost base:** the Group will pursue its cost reduction efforts, continuing the structural measures successfully undertaken in recent years, by relying on traditional levers of simplification, operational efficiency and technological transformation, as well as on the gradual and responsible acceleration of the deployment of Artificial Intelligence (AI).
 - **Accelerate its disciplined growth approach:** the Group will pursue a disciplined growth strategy, in line with the selective approach implemented in recent years in terms of capital allocation and prioritizing the activities that create the most value.
 - **Deepen the transformation of our businesses:** (i) by relying on a unique setup and a more integrated approach in France, the Group intends to accelerate the development of French Retail Banking, Private Banking and Insurance, in order to better serve its customers; (ii) by strengthening its already highly profitable Global Banking and Investor Solutions businesses; and, (iii) by ensuring a disciplined development combining growth and improvement in the profitability of the International Mobility, Retail Banking and Financial Services activities.
 - **Maintain best-in-class risk management:** rigorous risk management will remain a cornerstone of the Group's strategy, extending the actions taken since 2023 to control the risk/return profile of its activities.

Ambitious financial targets for 2029

- **Cost reduction of ~-2% vs. 2026 estimated (2026e), with a 2029 cost base expected to be below EUR 16.3bn**
- **Average annual growth (CAGR) in Group revenues ~+3%** on average between 2026e and 2029
- **Cost/income ratio below 55%** in 2029
- **Cost of risk** in a target range of **25 to 30bps** in 2026e-2029
- **Return on tangible capital (ROTE) between 13% and 14%** in 2029 and **more than 15% in 2030 and beyond**
- **CET1 ratio above 13%**

An attractive distribution policy

- The distribution policy is based on two components:
 - An ordinary distribution policy based on a distribution payout ratio of 50%¹ of the reported net income, with:
 - A balanced distribution between a cash dividend payment and a share buy-back,
 - An interim dividend paid in the fourth quarter each year.

¹ Based on reported Group net income, restated for non-monetary items and after deducting interest on deeply subordinated notes and perpetual subordinated notes.

- This ordinary distribution is expected to exceed EUR 13 billion¹ over the 2026e-2029 period and will result in a low-to-mid teens² average annual growth (CAGR) of the dividend per share over the period 2026e-2029.
 - A distribution of excess capital above the CET1 ratio of 13%. Should all this excess capital were to be distributed, distribution could amount up to EUR ~8 billion³ over the period 2026e-2029. Communications on the Group's excess capital management will be made once a year during the second quarter results publication.
- In total, the sum of these two components could exceed EUR 21 billion over the period.

Slawomir Krupa, Group Chief Executive Officer, says:

“Over the past three years, we have fundamentally transformed Societe Generale. We have simplified our model, strengthened our discipline, and demonstrated our ability to meet all our commitments.

This success, which is the result of the collective work of the entire company, creates a sense of shared pride and reinforces a sense of ongoing responsibility for our common future. Today, we are entering a new phase. Our ambition is clear: to accelerate our profitable growth and maintain rigorous risk and cost discipline. This will enable us to achieve high profitability, offer new opportunities to our teams, increase our capacity to support the growth of our clients, and offer an attractive distribution policy.

Thanks to the commitment of our teams, the quality of our franchises, and the many opportunities that are emerging, we are confident in our ability to achieve our new objectives in the interest of our clients, our shareholders and our employees.”

¹ Including the interim dividend of EUR 0.75 per share announced on 30 July 2026.

² Based on a balanced distribution between the payment of a cash dividend and a share buy-back, and without taking into account the extraordinary distribution.

³ Including EUR 1.5bn of extraordinary distribution announced on 30 July 2026.

Meeting under the chairmanship of William Connelly on 18 September 2026, Societe Generale's Board of Directors approved the Group's strategic plan and financial objectives for 2029 and beyond.

The plan is based on an enhanced value creation equation, combining the pursuit of efficiency gains, selective and disciplined growth, rigorous risk management, and the continuous transformation of all the Group's businesses.

Further reduce costs

In 2029, Societe Generale's cost base is expected to be below EUR 16.3 billion, a decrease of approximately -2%, in absolute terms, compared to the 2026e level.

The Group aims to achieve a net cost reduction of approximately EUR -0.3 billion by 2029 (vs. 2026e), thanks to expected gross savings of approximately EUR 1.9 billion between 2026e and 2029. This will largely offset the impact of inflation, estimated at approximately EUR 1 billion between 2026e and 2029, and expected incremental investments of approximately EUR 600 million over the same period.

The cost reduction measures for the 2026e-2029 period will be based on three main levers:

- A decrease in procurement costs, excluding IT, for an amount of approximately EUR 0.4 billion;
- A decrease in IT spending of approximately EUR -0.5 billion, bringing our IT intensity ratio to 12% by 2029, thanks to further simplifications, elimination of redundancies and obsolete solutions, and productivity gains enabled by AI;
- An expected reduction in the number of employees through natural attrition.

Our fundamental work in terms of simplification, organization and process re-engineering will gradually be supported by controlled developments in AI. The implementation of numerous initiatives at Group level will generate between EUR 500 million and EUR 600 million in savings, including approximately EUR 350 million already identified by 2029. The signing of a strategic agreement with Anthropic marks a decisive step in our ambition to accelerate the adoption of corporate AI. This collaboration will strategically strengthen our productivity while increasing the quality of the service offered to our clients.

Accelerate disciplined growth

Between 2022 on a pro forma basis¹ and 2026e, we expect the Group to generate an organic revenue growth of approximately +8%. Building on this momentum, Societe Generale intends to accelerate its growth by focusing its investments on activities offering the best risk-adjusted returns and the strongest value creation. These businesses include BoursoBank, Wealth and Savings, selected activities and geographies of our Global Banking and Investor Solutions division, as well as our activities in Eastern Europe and Ayvens. The Group thus aims to achieve an average annual revenue growth (CAGR) of approximately +3% over the 2026e-2029 period, while maintaining strict discipline in the use of capital, with an average annual organic growth (CAGR) in risk-weighted assets (RWA) of approximately +2% over the same period, which represents approximately EUR 25 billion in RWA in total.

In addition, the Group will continue to rely on strict criteria in the management of its portfolio of activities. Criteria include: contribution to the Group's profitability; significant synergies within the Group; limited exposure to tail risks; leading positions in attractive markets; and, alignment with the Group's ESG requirement.

The Group's acquisition policy maintains a rigorous and disciplined approach, with strict investment criteria: a return on invested capital higher than the cost of capital; an accretive impact on earnings per share; a higher level of profitability (ROTE) than that of the Group; a strong strategic and industrial fit; and, a controlled execution risk.

With regards to its businesses, the Group's ownership levels in its three main subsidiaries give it full control over their strategy while providing an optimal balance between value creation and capital allocation. This approach is fully in line with the disciplined management of the business portfolio and the Group's selective acquisition policy.

Maintain a best-in-class risk management

¹ 2022 pro forma revenues correspond to revenues reported in 2022, restated for mainly perimeter effects, TLTRO and UCS result.

Following the repositioning of its Global Markets activities since 2021, the Group has significantly reduced its exposure to market risks, notably with a -16% decline in market RWA in H1 26 compared to the average RWA between 2018 and 2022, while significantly increasing the level of revenues generated by Global Markets.

Moreover, with a solid track record in credit risk management, Societe Generale expects a net cost of risk of between 25 and 30 basis points over the 2026e-2029 period. The Group will maintain rigorous and disciplined risk management with a diversified geographical and business exposure. The Group is strongly focused on concentration risk with a global exposure of less than 13% to the five largest corporate sectors, as well as to the quality of its counterparties with more than 70% of its exposure geared toward investment grade clients. As a result, the Group's cost of risk has been low at 23bps on average since 2023, well below its peers.

Deepen the transformation of our businesses

French Retail, Private Banking and Insurance aims to optimize its operational efficiency with a cost/income ratio of less than 55% in 2029, substantially improved compared to the 2026 target of a cost/income ratio below 60%.

To achieve this objective, the Group has implemented a strategy based on three levers:

- Continue to reduce operating expenses with targeted streamlining of the number of branches and the central functions of the SG network as well as the ongoing suppression of a regional level of supervision;
- Accelerate the growth of BoursoBank, which expects to reach more than 14 million clients at end-2029 and a profitability (RONE) of more than 45% each year between 2026 and 2029. In addition, BoursoBank has made a change in accounting standards. The client acquisition and loyalty bonuses that were previously recognized immediately as expenses will now be capitalized in accordance with IFRS 15 standard and amortized over their estimated 7-year recoverability period;
- Take advantage of the growing needs of clients in terms of Wealth and Savings, aiming for approximately EUR 115 billion in assets under administration for BoursoBank, approximately EUR 180 billion in assets under management for Private Banking, and approximately EUR 205 billion in savings life insurance outstandings for 2029.

The Group intends to develop a more integrated approach to the French retail market for individuals. The Group will make greater use of the strengths of its unique retail banking model based on the complementarity of BoursoBank (the leading online bank in France) with the SG network (the fourth largest national player) and Societe Generale Private Banking (the second largest private banking player in France). In a rapidly changing French market, with an increasingly digitized and polarized banking offering, our ambition is to meet even better the expectations of our different types of clients by offering them more segmented value propositions adapted to their needs, while opening up new growth potential for the Group.

Individual and professional clients will therefore be supervised by the same manager, implementing a coherent and optimized vision and strategy with the aim of offering each client segment an adapted service offering and, for the Group, a production cost corresponding to the profitability of each of these segments.

Global Banking and Investor Solutions targets a cost/income ratio of less than 60% in 2029, substantially better than the 2026 target of below 65%. This target is based on an annual revenue growth (CAGR) of between +3% and +5% on average in Financing & Advisory (between 2026e and 2029) and a revenue range of between EUR 6.0 and 6.5 billion in Global Markets.

The strategic objectives of this pillar are structured around four levers:

- Efficiency with the redesign and automation of processes and the acceleration of the use of AI;
- Disciplined growth by continuing to invest in our leading global franchises. In Global Markets, our objective is to strengthen our presence with hedge funds and asset managers and further develop our Prime Brokerage activities. In Financing & Advisory, we aim to continue increasing origination and distribution volumes, while growing deposits in Transaction Banking. These franchises offer significant growth potential, which we intend to continue capturing;
- Rigorous risk management through continued disciplined origination and a controlled appetite for market risk;
- Acceleration of the diversification of our mix of activities and our geographical coverage, notably in the United States, to further improve the quality of our revenues.

Mobility, International Retail Banking and Financial Services aims for a cost/income ratio of less than 47% in 2029. In particular, Ayvens targets a cost/income ratio of approximately 49%¹ in 2029 and a profitability (ROTE reported by Ayvens) of between 14% and 16% in 2029.

The division's strategy is based on two levers:

- Efficiency with the optimization of operational performance at the level of each franchise of the pillar, thanks in particular to digitization and AI;
- Growth based on disciplined development in high-potential markets in Eastern Europe, as well as on a selective growth at Ayvens, combining expansion and margin protection. In consumer finance activities, the ambition is to maintain a high level of profitability while maintaining a controlled risk profile and a strict discipline in the underwriting of new loans.

¹ Cost/income ratio excluding used car sales result and hyperinflation as per Ayvens' new methodology, to be compared with a 53% target for 2026, restated on a like-for-like methodology basis (vs. 52% previously).

Pursuing our ESG trajectory

Societe Generale is making concrete progress in its decarbonization strategy and is positioning itself for new growth opportunities.

The Group is continuing to implement its 2030 goals, with more than EUR 200 billion mobilized in favor of sustainable finance since 2024. It is making progress on its credit portfolio alignment targets while preparing for alignment ambitions by 2035.

The transformation of the Group's energy mix financing is a concrete example of this progress. Societe Generale has significantly reduced its exposure to fossil fuels while increasing its financing for low-carbon energies, which accounted for 81% of commitments related to energy production at end-2025, compared to 43% at end-2019.

Thanks to the solid expertise it has developed, the Group is now broadening its scope of action to better meet the growing needs of its clients in the face of climate challenges. Today, it announces a new ambition to deploy EUR 1.5 billion in debt and equity, in order to further support the emerging players in the climate transition, and also the emerging leaders in climate change adaptation and nature-based solutions.

Furthermore, the Group confirms its commitment to the responsible management of the Bank's transformations. The Group is also continuing its efforts to promote diversity, with the ambition of increasing the share of women in management bodies¹ to 35% at Group level and 40% in France by 2029. In order to further strengthen employee shareholder engagement, the Group intends to continue to launch a Global Employee Share Ownership Program (GESOP) each year, in line with the alignment of employee and shareholder interests.²

Regarding its contribution to society, the Group will increase the budget of the Societe Generale Foundation by 50%, with an extension of its geographical scope of intervention. A specific focus is placed on actions to strengthen financial education.

Finally, the Group intends to continue to respect the highest governance standards. The Board of Directors is composed of 91% independent directors and has had an independent and separated Chairman since 2015. Its composition is characterized by a high diversity of profiles, expertise and nationalities. The Board of Directors ensures the regular reinforcement of its members' skills through training dedicated in particular to new strategic issues. In addition, it benefits from the expertise of a non-voting director dedicated to sustainability issues.

¹ Top 250 positions or Group Leaders Circle is made up of the members of the Executive Committee, the Management Committee and the other Key Group Positions.

² Subject to the approval of the General Meeting of Shareholders.

2.2 Press release dated 1 October 2026: Completion of Societe Generale's EUR 1.5 billion extraordinary share buy-back programme for cancellation purpose

Societe Generale announces the completion of its extraordinary share buy-back programme of EUR 1.5 billion for cancellation purpose launched on 3 August 2026¹.

Societe Generale has thus bought back 19,871,418 shares which will subsequently be cancelled.

2.3 Press release dated 26 October 2026: Disclosure of regulatory capital requirements effective from 1 January 2027

The European Central Bank notified Societe Generale group of the level of its Pillar 2 Requirement (P2R), which will apply from 1 January 2027. It stands at 2.37%, including at least 1.39% in the form of CET1. This level includes a requirement of 0.12% 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 2027 applicable to the Group on a consolidated basis will be set at 10.41% for the CET1 ratio (including 0.86% on countercyclical buffers and 1.125% on Other systemically important institutions buffer), 12.33% for the Tier 1 ratio and 14.89% for the Total Capital ratio.

The European Central Bank also notified Societe Generale 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 13.2% as of 30 June 2026, Societe Generale group benefits from a comfortable pro forma buffer of around 280 basis points above regulatory requirements. Similarly, the Group's leverage ratio stood at 4.3% as of 30 June 2026, well above the requirement of 3.6%.

¹ Societe Generale announced on 30 July 2026 the launch on 3 August 2026 at the earliest of an extraordinary share buy-back of EUR 1.5bn for cancellation purpose. Cancellation of shares will be made in accordance with the legal requirement to cancel a maximum of 10% of share capital per 24 month period.

2.4 Press release dated 29 October 2026: Third quarter and 9-month 2026 results

Update of the 2026 Universal Registration Document, pages 32 – 45 Press release

Results at 30 September 2026

Paris, 29 October 2026 at 6.25 a.m.

ROTE of 12.3% in 9M 26, above the 2026 target of ~11%

Record Group net income in 9M 26 of EUR 5.4bn, +17.3% vs. 9M 25

Cost-to-income ratio significantly improving to 58.8% in 9M 26

- Group revenues of EUR 21.4bn in 9M 26, up +4.1% vs. 9M 25, on track to exceed 2026 target of >+2%
- Strong positive jaws with costs down -3.2% in 9M 26 vs. 9M 25
- Cost-to-income ratio of 58.8% in 9M 26, better than the 2026 target of <60%
- Cost of risk at 27bps in 9M 26, within the 2026 guidance of 25 to 30bps
- Record Group net income in 9M 26 of EUR 5.4bn, up +17.3% vs. 9M 25
- ROTE of 12.3% in 9M 26, on track to exceed 2026 target of ~11%
- In Q3 26, revenue growth of +7.8%, costs slightly up +0.8%, cost-to-income ratio of 57.1%, cost of risk at 28bps, record Group net income of EUR 1.9bn and ROTE of 13.0%
- Completion of the extraordinary share buy-back of EUR 1.5bn on 30 September 2026
- CET1 ratio of 13.4% at end-Q3 26, around 320bps above the regulatory requirement

Slawomir Krupa, the Group's Chief Executive Officer, commented:

"Societe Generale has once again achieved very strong quarterly results. We published a record Group net income for both the quarter and for the first nine months of the year. The performance of our businesses demonstrates the Group's ability to combine growth, operational efficiency, risk management and capital generation. I would like to warmly thank all our teams for their commitment to serving our clients and supporting the transformation of our Group."

"With the same discipline and determination, we will continue to execute our profitable growth strategy to achieve our 2029 targets and further create sustainable value, quarter after quarter, for our shareholders, clients, employees and all our stakeholders."

1. GROUP CONSOLIDATED RESULTS

In EURm	Q3 26	Q3 25	Change		9M 26	9M 25	Change	
Net banking income	7,173	6,655	+7.8%	+8.4%*	21,375	20,529	+4.1%	+6.3%*
Operating expenses	(4,093)	(4,060)	+0.8%	+1.1%*	(12,577)	(12,994)	-3.2%	-1.5%*
Gross operating income	3,081	2,595	+18.7%	+19.8%	8,798	7,535	+16.8%	+19.9%
Net cost of risk	(408)	(369)	+10.7%	+12.2%	(1,153)	(1,068)	+8.0%	+9.7%*
Operating income	2,673	2,226	+20.1%	+21.1%	7,644	6,467	+18.2%	+21.6%
Net profits or losses from other assets	(1)	61	n/s	n/s	74	338	-78.1%	-78.0%*
Net income from companies accounted for by the equity method	6	8	-19.8%	-19.8%*	18	15	+19.4%	+19.4%*
Income tax	(553)	(483)	+14.5%	+15.7%	(1,619)	(1,450)	+11.7%	+15.5%
Net income	2,125	1,812	+17.2%	+18.1%	6,117	5,369	+13.9%	+16.8%
O.w. non-controlling interests	237	291	-18.6%	-17.2%*	743	787	-5.6%	-4.7%*
Group net income	1,888	1,521	+24.1%	+24.8%	5,374	4,582	+17.3%	+20.6%
ROE	11.5%	9.4%			10.9%	9.2%		
ROTE	13.0%	10.7%			12.3%	10.5%		
Cost to income	57.1%	61.0%			58.8%	63.3%		

Asterisks* in the document refer to data at constant perimeter and exchange rates

Societe Generale's Board of Directors, which met on 28 October 2026 under the chairmanship of William Connelly, reviewed Societe Generale group's results for the third quarter and the first nine months of 2026.

Net banking income

Net banking income for the quarter stood at EUR 7,173 million, up +7.8% vs. Q3 25 and +8.4% at constant perimeter and exchange rates, after adjusting for a negative impact of EUR -48 million related to disposals.

French Retail, Private Banking and Insurance revenues were up +10.9% from Q3 25, amounting to EUR 2,531 million in Q3 26. Net interest income rose sharply over the quarter to +12.7% vs. Q3 25. Private Banking assets under management and life insurance outstandings were up +10% and +9%, respectively, in Q3 26 vs. Q3 25, reaching record levels. Lastly, BoursoBank, which reached more than 9.4 million clients at end-September 2026, demonstrated the relevance of its strategy by contributing EUR 101 million to Group net income in Q3 26. This was in line with the target of an annual net contribution for 2026 of more than EUR 300 million. The RONE in Q3 26 stands at 74%.

Global Banking and Investor Solutions reported revenues of EUR 2,777 million in Q3 26, up +12.5% vs. Q3 25. Global Markets revenues totalled EUR 1.7 billion in Q3 26, a significant increase of +18.0% compared with Q3 25. Equity revenues rose sharply by +45.9% in Q3 26 compared with Q3 25, reaching a record level for the quarter of more than EUR 1.2 billion. Fixed Income and Currencies recorded a fall in revenues of -20.6% compared with Q3 25 on the back of lower rates activity. Securities Services posted an increase of revenues of +9.1% in Q3 26 vs. Q3 25, supported by strong commercial activity and deposit growth. Global Banking & Advisory reported a higher performance on the back of continued growth in structured finance. Lastly, Global Transaction & Payment Services saw substantial revenue growth of +8.8% compared with Q3 25, buoyed by fees and deposit growth in most key markets.

Revenues from Mobility, International Retail Banking and Financial Services totalled EUR 1,855 million, down -4.3% at constant perimeter and exchange rates. International Retail Banking reported revenues up +1.0% at constant perimeter and exchange rates. Revenues from Mobility and Financial Services were down -7.8%. Ayvens' revenues fell by -12.2% vs. Q3 25, due to lower used car sales result, partially offset by higher margins.

The Corporate Centre recorded revenues of EUR 10 million in Q3 26.

In the first nine months of 2026, the Group's net banking income increased by +4.1% vs. 9M 25 and by +6.3% at constant perimeter and exchange rates.

Operating expenses

Operating expenses came to EUR 4,093 million in Q3 26, up +0.8% vs. Q3 25 and +1.1% at constant perimeter and exchange rates. The change in operating expenses is mainly due to an increase in Global Banking and Investor Solutions costs for EUR 123 million, notably driven by higher variable remuneration, owing to a strong revenue performance of these activities. This increase is largely offset by a fall in transformation charges of around EUR 39 million, a decrease related to disposals of around EUR 20 million and a net cost decrease for an amount of EUR 31 million.

Operating leverage improved sharply with a cost-to-income ratio of 57.1% for the quarter, compared with 61.0% in Q3 25 and significantly below the annual target of <60%.

In the first nine months of 2026, operating expenses fell by -3.2% vs. 9M 25 and by -1.5% at constant perimeter and exchange rates. The cost-to-income ratio stood at 58.8% (vs. 63.3% in 9M 25), better than the 2026 target of <60%.

Cost of risk

The cost of risk¹ for the quarter was 28 basis points, or EUR 408 million, within the guidance between 25 and 30 basis points for 2026. This comprises a EUR 488 million provision for doubtful loans (around 34 basis points) and a reversal of a provision for performing loans for EUR -80 million.

At end-September, the Group had a stock of provisions for performing loans (stage 1/stage 2)² of EUR 2,856 million, down -2.6% compared with 30 June 2026, while the stock of stage 2 provisions fell by -3.5%, accounting for 3.4%³ of the amount of stage 2 loans outstanding.

The gross non-performing loan ratio stood at 2.75%⁴ at 30 September 2026, slightly up from its level at end-June 2026 (2.70%). The net coverage ratio on the Group's non-performing loans stood at 81%⁵ at 30 September 2026 (after netting of guarantees and collateral).

Group net income

Group net income reached a record level of EUR 1,888 million in Q3 26, corresponding to a Return on Tangible Equity (ROTE) of 13.0%, up sharply from Q3 25 (10.7%).

In the first nine months of 2026, Group net income was EUR 5,374 million, a record over nine months, representing a ROTE of 12.3%, above the 2026 target of around ~11%.

¹ Based on gross outstanding loans at the beginning of the period (annualised)

² On and off-balance sheet provision outstandings. Quarterly variation of provisions for S1/S2 different from P&L impact, mainly due to IFRS 5 application and FX impact

³ Ratio calculated only on on-balance sheet outstanding

⁴ Ratio calculated according to the European Banking Authority methodology published on 16 July 2019, and excluding loans outstanding of companies classified as held for sale in accordance with IFRS 5

⁵ Ratio of the sum of stage 3 provisions, guarantees and collateral to gross outstanding non-performing loans

2. SUSTAINABLE DEVELOPMENT

Societe Generale supports the energy transition by leveraging its recognised expertise in the financing of infrastructure and the development of innovative solutions to address transition challenges.

During the quarter, the Group supported several strategic projects across the electrification value chain. The bank notably financed the innovative Gawara Baya¹ hybrid project in Australia, combining wind power and battery energy storage, and mobilised its expertise for the UK's electricity transmission network².

In Italy, the Group contributed to the financing of a landmark agrivoltaic³ project, combining renewable energy production and biodiversity measures.

Societe Generale also continued to roll out innovative blended finance solutions underpinned by risk-sharing mechanisms with multilateral institutions, supporting economic and social development in emerging economies such as Rwanda and Benin.

Lastly, the Group continued its support for innovative, fast-growing companies in the cleantech sector, financing Peridot Solar in partnership with the European Investment Bank.

¹ Developed by Copenhagen Infrastructure Partners

² Supported by Finnish export credit agency Finnvera

³ Agrivoltaics combines solar energy generation with agricultural activities on the same land

3. THE GROUP'S FINANCIAL STRUCTURE

As of 30 September 2026, the Group's Common Equity Tier 1 ratio stood at 13.4%¹, around 320 basis points² above the regulatory requirement. In terms of liquidity, the Liquidity Coverage Ratio (LCR) was well ahead of regulatory requirements at 145% at end-September 2026 (149% on average for the quarter), while the Net Stable Funding Ratio (NSFR) stood at 118% at end-September 2026.

All liquidity and solvency ratios are well above the regulatory requirements.

	30/09/2026	31/12/2025	Requirements
CET1 ⁽³⁾	13.4%	13.5%	10.26%
Tier 1 ratio ⁽³⁾	16.5%	16.0%	12.18%
Total Capital ⁽³⁾	18.6%	18.5%	14.74%
Leverage ratio ⁽³⁾	4.5%	4.5%	3.60%
TLAC (% RWA) ⁽³⁾	30.1%	29.7%	22.38%
TLAC (% leverage) ⁽³⁾	8.2%	8.3%	6.75%
MREL (% RWA) ⁽³⁾	32.6%	32.5%	27.46%
MREL (% leverage) ⁽³⁾	8.8%	9.1%	6.01%
End of period LCR	145%	144%	>100%
Period average LCR	149%	143%	>100%
NSFR	118%	116%	>100%

In EURbn	30/09/2026	31/12/2025
Total consolidated balance sheet	1,691	1,547
Shareholders' equity (IFRS), Group share	73	70
Risk-weighted assets (RWA)	405	393
O.w. credit risk	331	319
Total funded balance sheet	982	934
Customer loans	481	466
Customer deposits	647	605

As of 12 October 2026, the parent company has issued around EUR 16 billion of medium/long-term vanilla debt under its 2026 vanilla financing programme, including EUR 3.1 billion of pre-financing issued at end-2025. The subsidiaries had issued EUR 2.8 billion of vanilla debt. In total, the Group has issued around EUR 18.8 billion of medium- and long-term vanilla debt and has completed its 2026 financing programme.

The Group is rated by four rating agencies: (i) FitchRatings - long-term rating "A+", stable outlook, senior preferred debt rating "A+", short-term rating "F1" (ii) Moody's - long-term rating (senior preferred debt) "A1", negative outlook, short-term rating "P-1" (iii) R&I - long-term rating (senior preferred debt) "A", stable outlook; and (iv) S&P Global Ratings - long-term rating (senior preferred debt) "A", positive outlook, short-term rating "A-1".

¹ Based on an ordinary distribution pay-out ratio of 50% of the 9M 26 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 26 results. At the end of 9M 26, the total distribution accrual in millions of euros is equivalent to EUR 3.42 per share. It includes the interim dividend of EUR 0.75 paid in October 2026

² The European Central Bank notified Societe Generale group of the level of its regulatory requirements which will apply from 1 January 2027. Following this notification, Societe Generale group benefits from a comfortable pro forma buffer of approximately 300 basis points

³ Including Basel IV phasing

4. FRENCH RETAIL, PRIVATE BANKING AND INSURANCE

In EURm	Q3 26	Q3 25	Change	9M 26	9M 25	Change	
Net banking income	2,531	2,281	+10.9%	7,588	6,849	+10.8%	+11.4%*
Of which net interest income	1,208	1,072	+12.7%	3,587	3,170	+13.2%	+13.8%*
Of which net fee income	1,106	1,021	+8.3%	3,347	3,090	+8.3%	+9.1%*
Operating expenses	(1,421)	(1,498)	-5.1%	(4,331)	(4,541)	-4.6%	-3.8%*
Gross operating income	1,110	783	+41.7%	3,257	2,308	+41.1%	+41.3%*
Net cost of risk	(189)	(189)	+0.2%	(576)	(505)	+14.0%	+14.0%*
Operating income	921	595	+54.8%	2,681	1,803	+48.7%	+48.9%*
Net profits or losses from other	3	(5)	n/s	4	21	n/s	n/s
Group net income	682	439	+55.4%	1,981	1,348	+46.9%	+47.2%*
RONE	14.6%	9.9%		14.3%	10.2%		
Cost to income	56.1%	65.7%		57.1%	66.3%		

Commercial activity

SG Network, Private Banking and Insurance

The SG Network's deposit outstandings totalled EUR 219 billion in Q3 26, down slightly by -1% compared with Q3 25 but stable vs. Q2 26.

The SG Network's loan outstandings amounted to EUR 190 billion in Q3 26, down -2% compared with Q3 25 but stable vs. Q2 26.

The loan to deposit ratio stood at 87% in Q3 26.

Private Banking saw net inflows of EUR 1 billion in Q3 26. Assets under management grew by +10% vs. Q3 25 to a record level of EUR 150 billion in Q3 26. Net banking income stood at EUR 343 million for the quarter, a strong increase of +10% vs. Q3 25, and at EUR 1,042 million for the first nine months of 2026, up +6% vs. 9M 25.

Insurance, which covers activities in and outside France, recorded savings life insurance net inflows of EUR 1.5 billion in Q3 26 and a negative market effect on outstandings in Q3 26. Savings life insurance outstandings increased by +9% vs. Q3 25 to reach EUR 167 billion in Q3 26. The share of unit-linked products in Q3 26 remained high at 43%.

Boursobank

Assets under administration, including deposits and financial savings, amounted to EUR 86 billion in Q3 26, a sharp increase of +13% vs. Q3 25. Deposits outstanding rose by +7% vs. Q3 25 to reach EUR 49 billion in Q3 26. Savings life insurance outstandings increased by +17% vs. Q3 25 to EUR 16 billion. Brokerage recorded a strong increase in stock market orders, reaching 3.4 million, up +20% vs. Q3 25.

Loans outstanding amounted to EUR 18 billion in Q3 26, up +7% compared with Q3 25.

Boursobank totals more than 9.4 million clients in Q3 26, onboarding 446 thousand new clients this quarter with a churn rate that remains low at less than 4%.

Starting from Q3 26, the Group has updated the accounting treatment of Boursobank's customer acquisition costs and referral bonuses, which are now recognised in profit or loss over their expected recovery period of these premiums, in accordance with IFRS 15.

Boursobank's Group net income totalled EUR 101 million in Q3 26, in line with a 2026 annual target of more than EUR 300 million. RONE stood at 74% in Q3 26.

Net banking income

Over the quarter, revenues totalled EUR 2,531 million (including PEL/CEL provision), up +10.9% from Q3 25. Net interest income and fees were up +12.7% and +8.3%, respectively, compared with Q3 25.

In the first nine months of 2026, revenues totalled EUR 7,588 million (including PEL/CEL provision), up +10.8% compared with 9M 25 and +11.4% at constant perimeter and exchange rates. Net interest income grew by +13.2% vs. 9M 25. It increased by +13.8% vs. 9M 25 at constant perimeter and exchange rates. Fee income rose by +8.3% vs. 9M 25 and +9.1% at constant perimeter and exchange rates.

Operating expenses

Over the quarter, operating expenses came to EUR 1,421 million, down -5.1% from Q3 25. The cost-to-income ratio stood at 56.1% in Q3 26, a sharp improvement of 9.6 percentage points vs. Q3 25.

In the first nine months of 2026, operating expenses came to EUR 4,331 million, down -4.6% compared with 9M 25 and -3.8% at constant perimeter and exchange rates. The cost-to-income ratio was 57.1%, an improvement of 9.2 percentage points compared with 9M 25.

Cost of risk

Over the quarter, the cost of risk was EUR 189 million, or 33 basis points vs. 38 basis points in Q2 26.

In the first nine months of 2026, the cost of risk was EUR 576 million, or 33 basis points vs. 29 basis points compared with 9M 25.

Group net income

Over the quarter, Group net income came to EUR 682 million, up +55.4% vs. Q3 25. RONE stood at 14.6% in Q3 26 vs. 9.9% in Q3 25.

In the first nine months of 2026, Group net income came to EUR 1,981 million, up +46.9% vs. 9M 25. RONE was 14.3% in 9M 26 vs. 10.2% in 9M 25.

5. GLOBAL BANKING AND INVESTOR SOLUTIONS

In EURm	Q3 26	Q3 25	Change		9M 26	9M 25	Change	
Net banking income	2,777	2,469	+12.5%	+11.8%*	8,250	8,012	+3.0%	+4.9%*
Operating expenses	(1,595)	(1,482)	+7.6%	+6.9%*	(4,904)	(4,868)	+0.7%	+2.2%*
Gross operating income	1,182	987	+19.8%	+19.1%*	3,346	3,144	+6.4%	+9.2%*
Net cost of risk	(46)	(51)	-10.0%	-10.0%*	(104)	(187)	-44.4%	-44.4%*
Operating income	1,136	936	+21.4%	+20.6%*	3,241	2,957	+9.6%	+12.7%*
Group net income	899	734	+22.4%	+21.6%*	2,539	2,340	+8.5%	+11.4%*
RONE	19.8%	17.4%			19.4%	17.6%		
Cost to income	57.4%	60.0%			59.4%	60.8%		

Net banking income

Global Banking and Investor Solutions reported strong Q3 26 results with revenues of EUR 2,777 million in Q3 26, up +12.5% on Q3 25.

In the first nine months of 2026, revenues amounted to EUR 8,250 million, +3.0% vs. 9M 25.

Global Markets and Investor Services revenues reached EUR 1,858 million in Q3 26, up +17.0% from Q3 25. For the first nine months of 2026, revenues amounted to EUR 5,467 million, representing an increase of +3.9% vs. 9M 25.

Global Markets revenues in Q3 26 of EUR 1,676 million grew by +18.0% vs. Q3 25. For the first nine months of 2026, revenues increased by +3.6% vs. 9M 25 to EUR 4,927 million.

Equities revenues reached a record level this quarter at EUR 1,202 million in Q3 26, +45.9% vs. Q3 25. This quarter was boosted by very strong momentum across all activities and all regions. In the first nine months of 2026, revenues grew by +17.2% vs. 9M 25 to EUR 3,337 million.

Fixed Income and Currencies revenues in Q3 26 declined by -20.6% vs. Q3 25 to EUR 474 million. They reflected lower activity in Rates. In the first nine months of 2026, revenues were down -16.7% vs. 9M 25 to EUR 1,590 million.

Securities Services revenues in Q3 26 increased by +9.1% vs. Q3 25 to EUR 182 million, driven by good commercial activity and deposit growth across key markets. Assets under custody and assets under administration in Q3 26 amounted to EUR 5,858 billion and EUR 755 billion, respectively. In the first nine months of 2026, revenues were up +6.8% on 9M 25.

Financing and Advisory revenues totalled EUR 919 million in Q3 26, +4.2% vs. Q3 25. In the first nine months of 2026, revenues grew by +1.2% vs. 9M 25 up to EUR 2,783 million.

Global Banking & Advisory reported a strong quarter with revenues in Q3 26 up +2.5% vs. Q3 25, driven by core franchises. Structured finance continued to grow thanks to strong origination and robust client activity across key sectors. In the first nine months of 2026, revenues were stable vs. 9M 25.

Global Transaction & Payment Services posted strong commercial activity with fees and deposit growth in most key markets. Revenues in Q3 26 increased by +8.8% vs. Q3 25. In the first nine months of 2026, revenues were up +4.3% on 9M 25.

Operating expenses

During the quarter, operating expenses increased by +7.6% vs. Q3 25 up to EUR 1,595 million. The cost-to-income ratio stood at 57.4% in Q3 26 vs. 60.0% in Q3 25.

In the first nine months of 2026, operating expenses increased slightly by +0.7% vs. 9M 25 at EUR 4,904 million. The cost-to-income ratio stood at 59.4% in 9M 26 vs. 60.8% in 9M 25.

Cost of risk

Over the quarter, the cost of risk was 11 basis points, compared with 3 basis points in Q2 26.

In the first nine months of 2026, the cost of risk stood at 8 basis points, compared with 15 basis points for 9M 25.

Group net income

Over the quarter, Group net income was up +22.4% from Q3 25 to EUR 899 million, with RONE of 19.8% in Q3 26 vs. 17.4% in Q3 25.

In the first nine months of 2026, Group net income grew by +8.5% to EUR 2,539 million, with RONE of 19.4% in 9M 26 vs. 17.6% in 9M 25.

6. MOBILITY, INTERNATIONAL RETAIL BANKING AND FINANCIAL SERVICES

In EURm	Q3 26	Q3 25	Change		9M 26	9M 25	Change	
Net banking income	1,855	1,988	-6.7%	-4.3%*	5,671	6,024	-5.9%	-2.1%*
Operating expenses	(961)	(1,010)	-4.8%	-2.6%*	(2,977)	(3,249)	-8.4%	-4.2%*
Gross operating income	894	978	-8.6%	-6.0%*	2,693	2,775	-2.9%	+0.3%*
Net cost of risk	(173)	(131)	+32.2%	+37.5%	(475)	(381)	+24.5%	+30.4%
Operating income	721	847	-14.9%	-12.7%*	2,218	2,394	-7.3%	-4.4%*
Net profits or losses from other assets	(1)	(1)	n/s	n/s	15	(1)	n/s	n/s
Non-controlling interests	210	254	-17.6%	-15.9%*	657	712	-7.7%	-6.8%*
Group net income	349	393	-11.1%	-8.6%*	1,074	1,115	-3.7%	+0.2%*
RONE	12.9%	14.9%			13.3%	13.8%		
Cost to income	51.8%	50.8%			52.5%	53.9%		

Commercial activity

International Retail Banking

International Retail Banking continued its good commercial momentum this quarter. Loans outstanding are up +7.5%* vs. Q3 25 to EUR 64 billion in Q3 26, and deposits outstanding up +4.9%* vs. Q3 25 to EUR 77 billion in Q3 26.

The Czech Republic recorded solid commercial activity among both retail and corporate clients in Q3 26. Loans outstanding increased by +8.8%* vs. Q3 25 to EUR 38 billion in Q3 26. Deposits outstanding were up +6.6%* vs. Q3 25 to EUR 46 billion in Q3 26.

Romania saw its loans outstanding grow in both client segments, up +11.3%* vs. Q3 25 to EUR 11 billion in Q3 26. The growth in deposits was more modest +2.1%* vs. Q3 25 to stand at EUR 14 billion in Q3 26, mainly driven by retail clients.

The Africa, Mediterranean Basin and Overseas region saw growth across all client segments, with loans outstanding up +1.5%* vs. Q3 25 to EUR 14 billion in Q3 26 and deposits of EUR 17 billion in Q3 26, +2.6%* vs. Q3 25.

Mobility and Financial Services

Ayvens' earning assets remained at EUR 52.8 billion in Q3 26, thanks to the strategic refocus on profitability and prudent management of residual values.

Consumer Finance posted loans outstanding of EUR 23 billion in Q3 26.

Net banking income

Mobility, International Retail Banking and Financial Services posted revenues of EUR 1,855 million in Q3 26. The fall of -4.3%* vs. Q3 25 includes lower result from used car sales at Ayvens.

In the first nine months of 2026, revenues fell by -2.1%* vs. 9M 25 to EUR 5,671 million.

International Retail Banking posted revenues of EUR 874 million in Q3 26, up 1.0%* vs. Q3 25. In the first nine months of 2026, the increase was +2.1%* vs. 9M 25 to EUR 2,623 million.

The Czech Republic saw its revenues grow by +4.2%* vs. Q3 25 to EUR 350 million in Q3 26. This growth can be seen in both net interest income and fees, boosted by strong commercial momentum. Romania recorded revenues of EUR 189 million in Q3 26, up +1.5%* vs. Q3 25. Net interest income rose by +5.7%* vs. Q3 25, offsetting a decrease in fees.

In the Africa, Mediterranean Basin and Overseas region, revenues were stable* vs. Q3 25, at EUR 335 million in Q3 26, with solid momentum in the core franchises.

Mobility and Financial Services recorded revenues of EUR 981 million in Q3 26, down -7.8% vs. Q3 25, reflecting the lower performance of Ayvens. In the first nine months of 2026, they fell by -5.4%* vs. 9M 25 to EUR 3,048 million.

Ayvens' revenues fell by -12.2% vs. Q3 25 to EUR 731 million in Q3 26. Margins continued to increase, reaching 620bps¹ in Q3 26 vs. ~590bps¹ in Q3 25. In used car sales², average profit per vehicle was back down at around EUR 120 on the quarter Q3 26 and around EUR 310 in the first nine months of 2026, in line with the annual guidance of EUR 200 to 600. At the company level, Ayvens posted operational efficiency and profitability in line with the targets set for 2026, with a cost-to-income ratio of 49.2%³ and ROTE of 13.2%³ in Q3 26.

Operating expenses

Over the quarter, operating expenses decreased by -2.6%* vs. Q3 25 to EUR 961 million. The cost-to-income ratio stood at 51.8% in Q3 26 vs. 50.8% in Q3 25.

In the first nine months of 2026, costs fell by -4.2%* vs. 9M 25 to EUR 2,977 million. The cost-to-income ratio improved in 9M 26 to 52.5%, vs. 53.9% in 9M 25.

International Retail Banking reduced its costs at EUR 432 million in Q3 26, down by -2.9%* vs. Q3 25. The cost-to-income ratio stood at 49.5% in Q3 26 vs. 51.9% in Q3 25.

Mobility and Financial Services also stabilised operating expenses vs. Q3 25, at EUR 528 million in Q3 26. The cost-to-income ratio stood at 53.9% in Q3 26 vs. 49.9% in Q3 25.

Cost of risk

Over the quarter, the cost of risk amounted to EUR 173 million, or 47 basis points, slightly higher than in Q2 26 (43 basis points).

In the first nine months of 2026, the cost of risk totalled EUR 475 million, or 43 basis points.

Group net income

Over the quarter, Group net income came to EUR 349 million, down -8.6%* vs. Q3 25. RONE fell to 12.9% in Q3 26 vs. 14.9% in Q3 25. RONE was 16.5% in International Retail Banking and 10.2% in the Mobility and Financial Services division in Q3 26.

In the first nine months of 2026, Group net income came to EUR 1,074 million, stable* compared with 9M 25. RONE was down slightly at 13.3% in 9M 26 vs. 13.8% in 9M 25. RONE was 15.4% in International Retail Banking and 11.8% in the Mobility and Financial Services division in 9M 26.

¹ Excluding non-recurring items, mainly related to hyperinflation in Turkey

² Gross revenues from used car sales, excluding the impact of impairment adjustments

³ As communicated by Ayvens in its Q3 26 results. The C/I ratio is on an underlying basis

7. CORPORATE CENTRE

In EURm	Q3 26	Q3 25	Change	9M 26	9M 25	Change
Net banking income	10	(83)	n/s	(133)	(356)	+62.6%
Operating expenses	(116)	(70)	+64.6%	(365)	(337)	+8.3%
Gross operating income	(106)	(154)	+31.3%	(498)	(693)	+28.1%
Net cost of risk	0	2	+82.4%	2	6	+64.7%
Net profits or losses from other assets	(3)	67	n/s	56	317	-82.3%
Income tax	85	71	-20.1%	277	214	-29.2%
Group net income	(42)	(45)	+6.4%	(220)	(221)	+0.8%

The Corporate Centre includes:

- the property management of the Group's head office,
- the Group's equity portfolio,
- the Treasury function for the Group,
- certain costs related to cross-functional projects, as well as various costs incurred by the Group that are not re-invoiced to the businesses.

Net banking income

Over the quarter, the Corporate Centre's net banking income totalled EUR 10 million, compared with EUR -83 million in Q3 25, driven by revaluation of liabilities accounted at fair value.

In the first nine months of 2026, the Corporate Centre's net banking income totalled EUR -133 million, vs. EUR -356 million in 9M 25.

Operating expenses

Over the quarter, operating expenses totalled EUR -116 million, against EUR -70 million in Q3 25.

In the first nine months of 2026, operating expenses totalled EUR -365 million, compared with EUR -337 million in 9M 25.

Group net income

Over the quarter, the Corporate Centre's Group net income totalled EUR -42 million vs. EUR -45 million in Q3 25, broadly stable, despite a EUR 67m net profit contribution from other assets in Q3 25.

In the first nine months of 2026, the Corporate Centre's Group net income totalled EUR -220 million, vs. EUR -221 million in 9M 25.

8. 2026 AND 2027 FINANCIAL CALENDAR

2026 and 2027 Financial communication calendar

4 February 2027	Fourth quarter and full year 2026 results
4 May 2027	First quarter 2027 results
13 May 2027	Combined General Meeting
29 July 2027	Second quarter and half year 2027 results

9. APPENDIX 1: FINANCIAL DATA

GROUP NET INCOME BY BUSINESS

In EURm	Q3 26	Q3 25	Change	9M 26	9M 25	Change
French Retail, Private Banking and Insurance	682	439	+55.4%	1,981	1,348	+46.9%
Global Banking and Investor Solutions	899	734	+22.4%	2,539	2,340	+8.5%
Mobility, International Retail Banking & Financial	349	393	-11.1%	1,074	1,115	-3.7%
Total businesses	1,930	1,566	+23.2%	5,594	4,804	+16.5%
Corporate Centre	(42)	(45)	+6.4%	(220)	(221)	+0.8%
Group	1,888	1,521	+24.1%	5,374	4,582	+17.3%

MAIN EXCEPTIONAL ITEMS

In EURm	Q3 26	Q3 25	9M 26	9M 25
Operating expenses - Total one-off items and transformation charges	(18)	(57)	(180)	(262)
Transformation charges	(18)	(57)	(53)	(161)
<i>Of which French Retail, Private Banking and Insurance</i>	(8)	(15)	(18)	(48)
<i>Of which Global Banking & Investor Solutions</i>	(2)	(12)	(9)	(15)
<i>Of which Mobility, International Retail Banking & Financial Services</i>	(8)	(30)	(26)	(98)
<i>Of which Corporate Centre</i>	(0)	0	(0)	0
One-off items	0	0	(127)	(101)
<i>Global Employee Share Ownership Programme</i>	0	0	(127)	(101)
Other one-off items - Total	(1)	61	74	338
Net profits or losses from other assets	(1)	61	74	338

CONSOLIDATED BALANCE SHEET

In EUR m	30/09/2026	31/12/2025
Cash, due from central banks	147,082	133,322
Financial assets at fair value through profit or loss	650,286	576,057
Hedging derivatives	11,703	8,007
Financial assets at fair value through other comprehensive income	100,758	101,088
Securities at amortised cost	63,437	50,963
Due from banks at amortised cost	84,065	76,287
Customer loans at amortised cost	467,324	454,504
Revaluation differences on portfolios hedged against interest rate risk	(2,163)	(768)
Insurance and reinsurance contracts assets	414	649
Tax assets	4,224	4,709
Other assets	96,684	73,313
Non-current assets held for sale	1,506	2,496
Investments accounted for using the equity method	239	433
Tangible and intangible fixed assets	59,909	60,498
Goodwill	5,239	5,083
Total	1,690,707	1,546,641

In EUR m	30/09/2026	31/12/2025
Due to central banks	13,521	9,737
Financial liabilities at fair value through profit or loss	456,781	398,054
Hedging derivatives	19,503	13,919
Debt securities issued	159,338	151,389
Due to banks	111,888	103,786
Customer deposits	554,523	525,810
Revaluation differences on portfolios hedged against interest rate risk	(10,841)	(7,436)
Tax liabilities	2,668	2,603
Other liabilities	114,794	87,188
Non-current liabilities held for sale	2,072	3,033
Insurance and reinsurance contracts liabilities	169,680	162,463
Provisions	3,837	3,952
Subordinated debts	10,751	12,616
Total liabilities	1,608,514	1,467,114
Shareholder's equity	-	-
Shareholders' equity, Group share	-	-
Issued common stocks and capital reserves	16,483	19,237
Other equity instruments	11,875	9,762
Retained earnings	39,745	35,862
Net income	5,374	6,002
Sub-total	73,477	70,863
Unrealised or deferred capital gains and losses	(116)	(719)
Sub-total equity, Group share	73,361	70,144
Non-controlling interests	8,832	9,383
Total equity	82,193	79,527
Total	1,690,707	1,546,641

10. APPENDIX 2: METHODOLOGY

1 - Net banking income

The pillars' net banking income is defined on page 42 of Societe Generale's 2026 Universal Registration Document. The terms "Revenues" or "Net Banking Income" are used interchangeably. They provide a normalised measure of each pillar's net banking income taking into account the normative capital mobilised for its activity.

Starting from Q3 26, the Group has updated the accounting treatment of Boursobank's customer acquisition costs and referral bonuses, which are now recognised in profit or loss over their expected recovery period of these premiums, in accordance with IFRS 15.

2 - Operating expenses

Operating expenses are defined on page 42 of Societe Generale's 2026 Universal Registration Document. The term "costs" is also used to refer to Operating expenses. The cost-to-income ratio is defined on page 42 of Societe Generale's 2026 Universal Registration Document.

3 - Cost of risk in basis points, coverage ratio for doubtful outstandings

The cost of risk is defined on pages 43 and 708 of Societe Generale's 2026 Universal Registration Document. This measure makes it possible to assess the level of risk of each of the pillars as a percentage of balance sheet loan commitments, including operating leases.

In EURm		Q3 26	Q3 25	9M 26	9M 25
French Retail, Private Banking and Insurance	Net Cost Of Risk	189	189	576	505
	Gross loan Outstandings	232,293	231,967	232,880	231,843
	Cost of Risk in bp	33	33	33	29
Global Banking and Investor Solutions	Net Cost Of Risk	46	51	104	187
	Gross loan Outstandings	175,172	156,757	172,042	167,133
	Cost of Risk in bp	11	13	8	15
Mobility, International Retail Banking & Financial Services	Net Cost Of Risk	173	131	475	381
	Gross loan Outstandings	146,047	143,166	145,889	148,874
	Cost of Risk in bp	47	37	43	34
Corporate Centre	Net Cost Of Risk	0	(2)	(2)	(6)
	Gross loan Outstandings	27,171	26,488	26,839	26,161
	Cost of Risk in bp	(1)	(3)	(1)	(3)
Societe Generale Group	Net Cost Of Risk	408	369	1,153	1,068
	Gross loan Outstandings	580,683	558,378	577,651	574,011
	Cost of Risk in bp	28	26	27	25

The gross coverage ratio for doubtful outstandings is calculated as the ratio of provisions recognised in respect of the credit risk to gross outstandings identified as in default within the meaning of the regulations, without taking account of any guarantees provided. This coverage ratio measures the maximum residual risk associated with outstandings in default ("doubtful").

4 - ROE, ROTE, RONE

The notions of ROE (Return on Equity) and ROTE (Return on Tangible Equity), as well as their calculation methodology, are specified on pages 43 and 44 of Societe Generale's 2026 Universal Registration Document. This measure makes it possible to assess Societe Generale's return on equity and return on tangible equity.

RONE (Return on Normative Equity) determines the return on average normative equity allocated to the Group's businesses, according to the principles presented on page 44 of Societe Generale's 2026 Universal Registration Document. Starting from Q1 25 results, with restated historical data, normative return to businesses is based on a 13% capital allocation. The Q1 25 allocated capital includes the regulatory impacts related to Basel IV, applicable since 1 January 2025.

Details of the corrections made to the accounting equity in order to calculate ROE and ROTE for the period are given in the table below:

ROTE calculation: calculation methodology

End of period (in EURm)	Q3 26	Q3 25	9M 26	9M 25
Shareholders' equity Group share	73,361	69,826	73,361	69,826
Deeply subordinated and undated subordinated notes	(11,695)	(9,372)	(11,695)	(9,372)
Distribution provision ⁽¹⁾ and interest payable to holders of deeply & undated subordinated notes ⁽²⁾	(2,072)	(1,874)	(2,072)	(1,874)
OCI excluding conversion reserves	407	419	407	419
ROE equity end-of-period	60,002	58,999	60,002	58,999
Average ROE equity	59,159	58,533	58,918	58,673
Average Goodwill ⁽³⁾	(4,268)	(4,176)	(4,255)	(4,180)
Average Intangible Assets	(2,495)	(2,740)	(2,558)	(2,787)
Average ROTE equity	52,396	51,618	52,104	51,706
Group net Income	1,888	1,521	5,374	4,582
Interest paid and payable to holders of deeply subordinated notes and undated subordinated notes, issue premium	(191)	(141)	(570)	(528)
Adjusted ROE Group net income	1,696	1,380	4,805	4,054
Cancellation of goodwill impairment	-	-	-	-
Adjusted ROTE Group net income	1,696	1,380	4,805	4,054
ROE	11.5%	9.4%	10.9%	9.2%
ROTE	13.0%	10.7%	12.3%	10.5%

RONE calculation: Average capital allocated to businesses (in EURm)

In EURm	Q3 26	Q3 25	Change	9M 26	9M 25	Change
French Retail, Private Banking and Insurance	18,635	17,787	+4.8%	18,411	17,629	+4.4%
Global Banking and Investor Solutions	18,145	16,861	+7.6%	17,488	17,693	-1.2%
Mobility, International Retail Banking & Financial Services	10,845	10,516	+3.1%	10,748	10,810	-0.6%
Total businesses	47,625	45,164	+5.4%	46,647	46,132	+1.1%
Corporate Centre	11,534	13,369	-13.7%	12,271	12,541	-2.2%
Group	59,159	58,533	+1.1%	58,918	58,673	+0.4%

¹ The distribution provision is calculated based on an ordinary distribution payout ratio of 50% of the Group net income, restated from non-cash items and after deduction of deeply subordinated notes and on undated subordinated notes

² Interest net of tax. Minor methodology adjustment starting from Q1 26. Historical data have not been restated

³ Excluding goodwill arising from non-controlling interests

5 - Net assets and tangible net assets

Net assets and tangible net assets are defined in the methodology, page 45 of the Group's 2026 Universal Registration Document. The items used to calculate them are presented below:

End of period (in EURm)	9M 26	H1 26	2025
Shareholders' equity Group share	73,361	71,645	70,144
Deeply subordinated and undated subordinated notes	(11,695)	(10,346)	(9,366)
Interest of deeply & undated subordinated notes, issue premium	(160)	(123)	14
Book value of own shares in trading portfolio	(3)	(10)	(22)
Net Asset Value	61,503	61,166	60,770
Goodwill ⁽²⁾	(4,278)	(4,257)	(4,225)
Intangible Assets	(2,487)	(2,504)	(2,625)
Net Tangible Asset Value	54,739	54,405	53,919
Number of shares used to calculate NAPS ⁽³⁾	716,670	730,035	754,887
Net Asset Value per Share	85.8	83.8	80.5
Net Tangible Asset Value per Share	76.4	74.5	71.4

6 - Calculation of Earnings Per Share (EPS)

The EPS published by Societe Generale is calculated according to the rules defined by the IAS 33 standard (see page 44 of Societe Generale's 2026 Universal Registration Document). The corrections made to Group net income in order to calculate EPS correspond to the restatements carried out for the calculation of ROE and ROTE.

The calculation of Earnings Per Share is described in the following table:

Average number of shares (thousands)	9M 26	H1 26	2025
Existing shares	750,569	754,338	790,605
Deductions			
Shares allocated to cover stock option plans and free shares awarded to staff	1,485	1,738	2,328
Other own shares and treasury shares	16,178	14,281	12,021
Number of shares used to calculate EPS ⁽⁴⁾	732,907	738,319	776,255
Group net income (in EURm)	5,374	3,487	6,002
Interest on deeply subordinated notes and undated subordinated notes (in EURm)	(570)	(378)	(720)
Adjusted Group net income (in EURm)	4,805	3,108	5,282
EPS (in EUR)	6.56	4.21	6.80

7 - Solvency and leverage ratios

Shareholder's equity, risk-weighted assets and leverage exposure are calculated in accordance with applicable CRR3/CRD6 rules, transposing the final Basel III text, also called Basel IV, including the procedures provided by the regulation for the calculation of phased-in and fully loaded ratios. The solvency ratios and leverage ratio are presented on a pro forma basis for the current year's accrued results, net of dividends, unless otherwise stated.

¹ Interest net of tax. Minor methodology adjustment starting from Q1 26. Historical data have not been restated

² Excluding goodwill arising from non-controlling interests

³ The number of shares considered is the number of ordinary shares outstanding as at end of period, excluding treasury shares and buybacks, but including the trading shares held by the Group (expressed in thousands of shares)

⁴ The number of shares considered is the average number of ordinary shares outstanding during the period, excluding treasury shares and buybacks, but including the trading shares held by the Group (expressed in thousands of shares)

8- Funded balance sheet, loan to deposit ratio

The funded balance sheet is based on the Group financial statements. It is obtained in two steps:

- A first step aiming at reclassifying the items of the financial statements into aggregates allowing for a more economic reading of the balance sheet. Main reclassifications:
 - Insurance: grouping of the accounting items related to insurance within a single aggregate in both assets and liabilities.
 - Customer loans: include outstanding loans with customers (net of provisions and write-downs, including net lease financing outstanding and transactions at fair value through profit and loss); excludes financial assets reclassified under loans and receivables in accordance with the conditions stipulated by IFRS 9 (these positions have been reclassified in their original lines).
 - Wholesale funding: includes interbank liabilities and debt securities issued. Financing transactions have been allocated to medium/long-term resources and short-term resources based on the maturity of outstanding, more or less than one year.
 - Reclassification under customer deposits of the share of issues placed by French Retail Banking networks (recorded in medium/long-term financing), and certain transactions carried out with counterparties equivalent to customer deposits (previously included in short term financing).
 - Deduction from customer deposits and reintegration into short-term financing of certain transactions equivalent to market resources.
- A second step aiming at excluding the contribution of insurance subsidiaries, and netting derivatives, repurchase agreements, securities borrowing/lending, accruals and “due to central banks”.

The Group loan/deposit ratio is determined as the division of the customer loans by customer deposits as presented in the funded balance sheet.

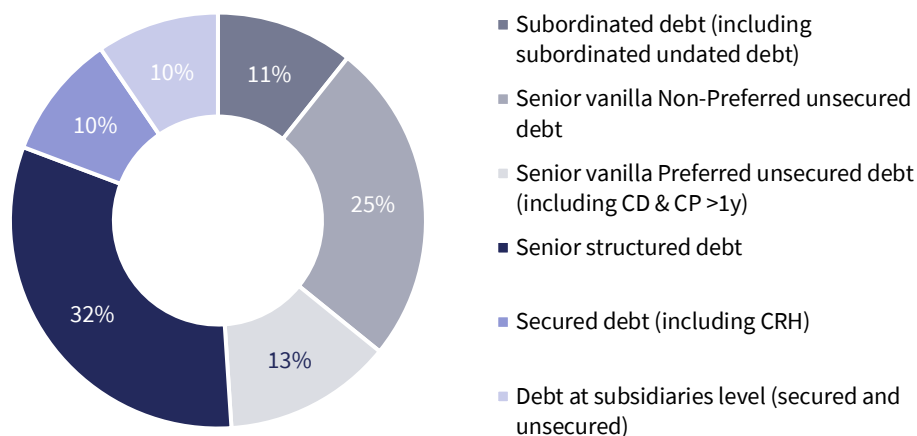
NB (1) The sum of values contained in the tables and analyses may differ slightly from the total reported due to rounding rules.

(2) All the information on the results for the period (notably: press release, downloadable data, presentation slides and supplement) is available on Societe Generale’s website www.societegenerale.com in the “Investor” section.

2.5 Financial policy

Group debt policy – Update of pages 54 and 55 of the 2026 Universal Registration Document

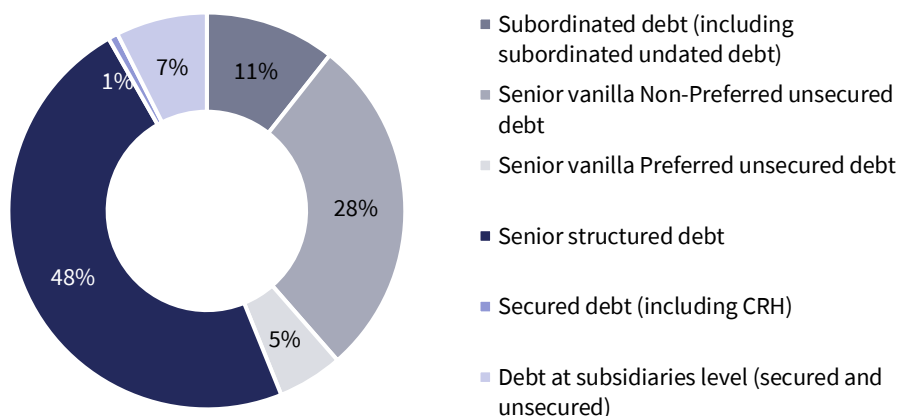
GROUP LONG-TERM SECURITIES DEBT AT 30.09.2026: EUR 205.4bn*



*Group short-term and long-term debt totaled EUR 265.9 billion at 30 September 2026, of which:

- EUR 16.7 billion issued by conduits (short term), and
- EUR 67.9 billion related to senior structured issues of small denomination (below EUR 100,000), predominately distributed to retail clients.

COMPLETION OF THE FINANCING PROGRAMME AT END-SEPTEMBER 2026: EUR 37.5bn



At end-September 2026, liquidity raised under the Group 2026 financing programme amounted to EUR 37.5 billion in secured, senior and subordinated debt. Liquidity raised at parent company level amounted to EUR 34.7 billion on 30 September 2026.

At parent company level, the breakdown of refinancing sources under the 2026 financing programme is as follows: EUR 3 billion in deeply subordinated undated debt Additional Tier 1, EUR 1 billion in subordinated Tier 2 debt, EUR 10.5 billion in vanilla senior non-preferred unsecured issues, EUR 2bn of vanilla senior preferred issues, EUR 18 billion in senior structured issues and EUR 0.3 billion in secured issues. At subsidiary level, a total of EUR 2.8 billion was raised on 30 September 2026.

2.6 Statement on post-closing events

Update of the page 59 of the 2026 Universal Registration Document

Since the end of the last financial period, other than those described in the amendment to the universal registration document filed with the AMF on April 30th, 2026 under n° D-26-0091-A01, other than described in the amendment to the universal registration document filed with the AMF on July 31st, 2026 under n° D-26-0091-A02 and other than described in the amendment to the universal registration document filed with the AMF on October 29th, 2026 under n° D-26-0091-A03, no significant change in the financial performance of the group occurred.

3. RISKS AND CAPITAL ADEQUACY

3.1 Risk factors

Update of the 2026 Universal Registration Document, pages 159– 172

Only the two risk factors below have been updated.

4.1.1.1 - The international economic, social and financial environment, geopolitical tensions, and market conditions in which the Group operates may materially and adversely affect its business activities, financial condition and results of operations.

Given the nature of its activities, the Group is particularly exposed to changes in macroeconomic and financial conditions in its key geographic markets. For the year ended December 31, 2025, 44% of the Group's net banking income was generated in France, 35% in Europe (excluding France), 10% in the Americas and 11% in the rest of the world. This geographic concentration makes the Group particularly sensitive to a deterioration in the economic and financial environment in France and Europe, while also exposing it to shocks affecting other major economic regions.

A deterioration in the economic, financial or geopolitical environment could affect the Group through multiple transmission channels. In particular, it could reduce demand for credit, slow customers' business activity, increase borrower defaults and provisioning requirements, impair the quality of certain assets, increase the Group's funding costs and adversely affect revenues derived from fees and market activities. Such developments could have a material adverse effect on the Group's business activities, results of operations, financial condition and cost of risk.

The global economic environment continues to be characterized by a high degree of uncertainty. The slowdown observed in certain major economies, notably China, could intensify. The conflict involving Iran constitutes a downside risk to global growth and an upside risk to inflation due to potential pressures on energy prices and the uncertainties it creates. In Europe, structural factors such as demographic ageing, weak productivity growth, costs associated with the energy transition and rising defence expenditures could continue to weigh on economic growth in a context of increasing fiscal constraints.

In addition, elevated levels of public debt in major developed economies could exert sustained upward pressure on long-term interest rates. Any loss of confidence in, or perceived weakening of, the credibility or independence of central banks could further increase interest-rate volatility and financial market volatility.

In a context of slower economic growth, corporate defaults could continue to increase in Europe and the United States, while vulnerabilities in the most fragile emerging economies could persist. In particular, a deterioration in the financial condition of certain emerging sovereigns, potentially resulting in a default or debt restructuring, could lead to an increase in the Group's non-performing loan ratio, losses on the relevant exposures that are not covered by export credit agencies or first-rank public or private guarantors, and a deterioration in local economic conditions affecting the Group's clients.

In this respect, Senegal initiated in September a process aimed at addressing its external sovereign debt, which may affect the Group's outstanding exposures in the country, given the Group's presence through a banking subsidiary and its international banking activities.

In France, fiscal consolidation efforts remain subject to political uncertainties in the run-up to the presidential and parliamentary elections scheduled for spring 2027. The spread between French and German sovereign bond yields has widened significantly since early September, reflecting an increased political and fiscal risk premium, which could adversely affect the funding conditions of the Group and its clients.

Furthermore, given the valuation levels of certain financial assets, a significant market correction cannot be ruled out. Adverse developments or increased volatility in bond, equity, commodity or foreign exchange markets could affect the Group's market activities, investment banking operations, asset management businesses and, more generally, the valuation of its assets. Such developments could result in losses, reduced market liquidity and contagion effects.

Environmental risks, whether physical (including extreme weather events) or transition-related, may increase macroeconomic and financial volatility, affect inflation and growth trajectories and place additional pressure on public finances. They may also exacerbate the Group's principal risk categories, including credit, market, liquidity, operational and reputational risks.

Rapid technological developments, including in the field of artificial intelligence, may also contribute to the amplification of certain operational and fraud risks, as further described in Section 4.1.5.1.

Given its international footprint and the significance of its activities in France and Europe, the Group is exposed to the effects of rising geopolitical tensions, increasing fragmentation of the global economy and the implementation of new protectionist measures. Such developments could adversely affect the Group's customers, particularly those operating in sectors dependent on global supply chains, energy, commodities or international trade.

They could also result in increased financial market volatility, higher energy or commodity prices, deteriorating financing conditions, wider credit spreads or lower transaction volumes. Such developments could adversely affect the Group's revenues, increase its cost of risk, impact the valuation of certain assets and, more generally, have a material adverse effect on its business activities, results of operations and financial condition.

Certain sector exposures may amplify the Group's sensitivity to the macroeconomic environment. In this respect, the Group has exposure to the automotive sector, notably following the merger between ALD and LeasePlan, which resulted in the creation of Ayvens. The sector is undergoing significant structural transformations, including the energy transition, technological changes and increasing competition, which could adversely affect the value of related assets and the Group's financial performance under adverse market conditions.

In addition, uncertainties relating to economic cooperation and financial stability could increase market volatility, discourage investment and adversely affect the operating environment of the Group's customers.

4.1.1.2 The Group may fail to achieve the strategic and financial targets communicated to the market, which could adversely affect its business activities, results of operations, financial condition and reputation.

At its September 2026 Capital Markets Day, the Group presented its strategic plan through 2029. The plan is notably based on continued cost reduction efforts, the acceleration of disciplined growth, the further transformation of its businesses, and the maintenance of risk management practices in line with the highest standards.

The Group announced the following financial targets for 2029:

- an average annual revenue growth of approximately 3% between 2026e and 2029;
- a cost reduction of approximately 2% compared with the estimated 2026 cost base, with a cost base below EUR 16.3 billion in 2029;
- a cost-to-income ratio below 55% in 2029;
- a cost of risk of between 25 and 30 basis points through the cycle;
- a Return on Tangible Equity (ROTE) of between 13% and 14% in 2029 and above 15% from 2030 onwards;
- a CET1 ratio above 13%;
- organic risk-weighted assets (RWA) CAGR of approximately 2% between 2026e and 2029;
- a payout ratio of 50% of reported Group net income attributable to shareholders ¹.

The Group also announced the following targets for fiscal year 2026:

- revenue growth of more than 2% compared with 2025;
- a reduction in costs of approximately 4% compared with 2025;
- a cost of risk of between 25 and 30 basis points;
- a cost-to-income ratio below 60%;
- a ROTe of approximately 11%;
- organic growth in risk-weighted assets (RWA) of approximately 2% compared with 2025.

¹ After deduction of interest on deeply subordinated notes and undated subordinated notes, restated from non-cash items that have no impact on the CET1 ratio.

The financial targets communicated to the market as part of the Capital Markets Day are based on a set of macroeconomic assumptions used at the time they were established, primarily relating to economic growth prospects, inflation levels, EUR/USD evolution and interest rate trends.

Should actual conditions differ materially from these assumptions, the Group's performance may differ from that anticipated when these targets were defined, which could affect its ability to achieve them.

The execution of the strategic plan also depends on the Group's ability to continue implementing its transformation and operational efficiency programs. Difficulties in implementing cost-reduction initiatives, process simplification measures, capital allocation actions or business transformation programs could limit the expected benefits, delay the achievement of the announced targets or result in additional costs.

Furthermore, the benefits expected from the development of technological solutions and the increased use of artificial intelligence may fall short of the Group's expectations. Technological, operational, regulatory or data-quality constraints could slow the deployment of such solutions or limit the efficiency gains expected.

Failure to achieve, in whole or in part, the announced strategic and financial targets could result in lower-than-expected revenues, higher-than-anticipated operating expenses, reduced profitability or greater capital consumption than assumed by the Group.

3.2 Regulatory ratios

Update of the 2026 Universal Registration Document, pages 185–198

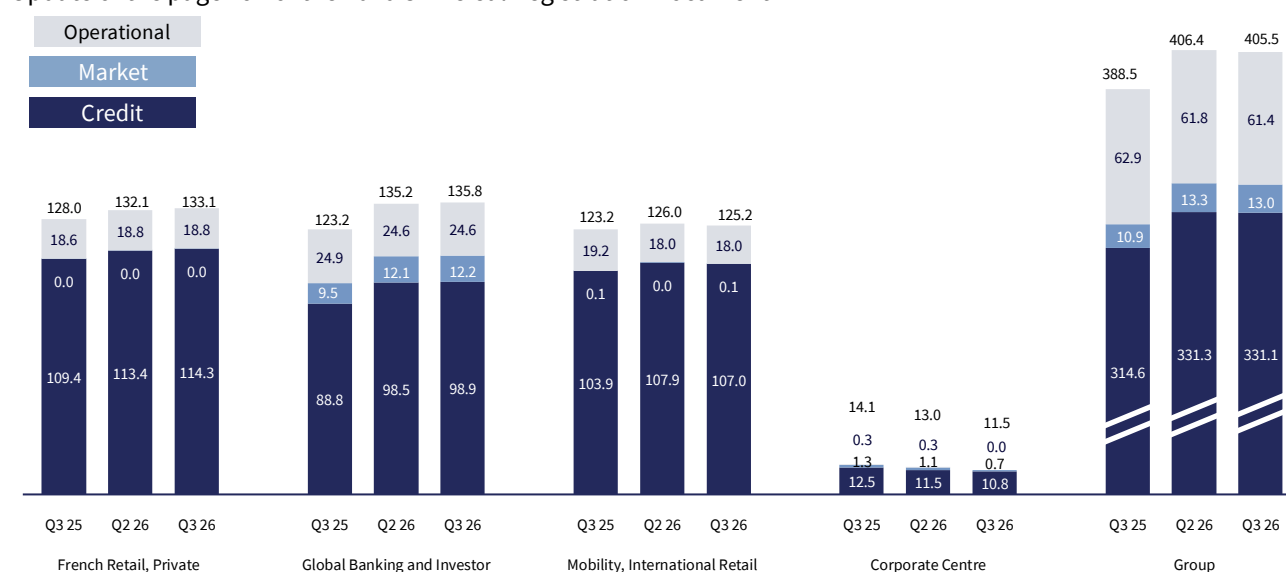
3.2.1 Prudential ratio management – Update of pages 185 and following of the 2026 Universal Registration Document

During the first nine months of 2026, Societe Generale issued USD 2.5 billion (EUR 2.2 billion equivalent) of Additional Tier 1 and EUR 750 million of Additional Tier 1. In addition, during this period, Societe Generale redeemed at first call date a USD 1bn Additional Tier 1 (EUR 0.9 billion equivalent) as well as EUR 2 billion equivalent of T2 instruments: two Tier 2 in JPY and EUR at first call date and three Tier 2 JPY and USD at maturity.

3.2.2 Extract from the presentation dated 29 October 2026: Third quarter and 9-month 2026 results (and supplements)

RISK-WEIGHTED ASSETS⁽¹⁾ (CRR3/CRD6, in EUR bn)

Update of the page 197 of the 2026 Universal Registration Document



(1) Including the entities reported under IFRS 5 until disposal

Phased-in Common Equity Tier 1, Tier 1 and Total Capital⁽¹⁾

Update of the page 194 of the 2026 Universal Registration Document

In EURbn	30.09.2026	31.12.2025
Shareholder equity Group share	73.4	70.1
Deeply subordinated notes'Undated subordinated notes ⁽²⁾	(11.7)	(9.4)
Distribution to be paid ⁽³⁾ , Distribution N-1 and interest on subordinated notes	(2.1)	(2.8)
Goodwill and intangible	(6.9)	(7.0)
Non-controlling interests ⁽⁴⁾	8.8	9.4
Deductions and regulatory adjustments	(7.0)	(7.3)
Common Equity Tier 1 Capital	54.5	53.1
Additionnal Tier 1 Capital	12.2	9.8
Tier 1 Capital	66.8	62.9
Tier 2 capital	8.8	10.0
Total capital (Tier 1 + Tier 2)	75.5	72.9
Risk-Weighted Assets	405.5	393.1
Common Equity Tier 1 Ratio	13.4%	13.5%
Tier 1 Ratio	16.5%	16.0%
Total Capital Ratio	18.6%	18.5%

(1): Including Danish compromise for insurance, pro forma including Q3 26 results. Prudential and accounting amounts may differ upon the prudential treatment applied to items subject to specific provisions in the current regulation and further adjustments to comply with prudential reporting requirements, (2) Excluding issue premia on deeply subordinated notes and on undated subordinated notes, (3) Based on an ordinary distribution payout ratio of 50% of the Group net income, restated from non-cash items and after deduction of interest on deeply subordinated notes and undated subordinated notes, (4) Non-controlling interests are presented at their accounting value, in line with consolidated financial statements

CRR leverage ratio⁽¹⁾

Update of the pages 197 and 198 of the 2026 Registration Document

In EURbn	30.09.2026	31.12.2025
Tier 1 Capital	66.8	62.9
Total prudential balance sheet ⁽²⁾	1,503	1,370
Adjustments related to derivative financial instruments	(26)	3
Adjustments related to securities financing transactions ⁽³⁾	24	18
Off-balance sheet exposure (loan and guarantee commitments)	119	122
Technical and prudential adjustments	(128)	(107)
Leverage exposure	1,492	1,406
Phased-in leverage ratio	4.5%	4.5%

(1) Pro forma including Q3 26 results, (2) The prudential balance sheet corresponds to the IFRS balance sheet less entities accounted for through the equity method (mainly insurance subsidiaries), (3) Securities financing transactions: repurchase transactions, securities lending or borrowing transactions and other similar transactions

3.3 Asset quality

Update of the page 214 of the 2026 Universal Registration Document

Asset quality

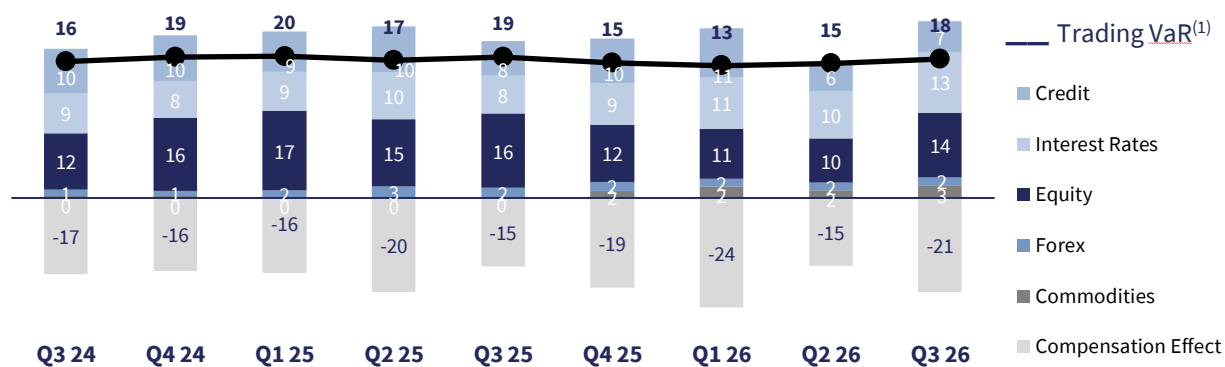
In EURbn	30.09.2026	30.06.2026	30.09.2025
Performing loans	511.1	508.2	488.3
<i>inc. Stage 1 book outstandings⁽¹⁾</i>	451.9	447.3	433.7
<i>inc. Stage 2 book outstandings</i>	48.9	49.9	42.4
Non-performing loans	14.5	14.1	13.9
<i>inc. Stage 3 book outstandings</i>	14.5	14.1	13.9
Total Gross book outstandings⁽²⁾	525.6	522.3	502.3
Group Gross non-performing loans ratio⁽²⁾	2.75%	2.70%	2.77%
Provisions on performing loans	2.4	2.5	2.5
<i>inc. Stage 1 provisions</i>	0.8	0.8	0.8
<i>inc. Stage 2 provisions</i>	1.6	1.7	1.7
Provisions on non-performing loans	6.5	6.5	6.2
<i>inc. Stage 3 provisions</i>	6.5	6.5	6.2
Total provisions	8.9	9.0	8.7
Group gross non-performing loans ratio (provisions on non-performing loans/ non-performing loans)	45%	46%	45%
Group net non-performing loans ratio (provisions on non-performing loans+Guarantees+Collateral/ non-performing loans)	81%	83%	82%

(1) Data restated excluding loans at fair value through profit or loss which are not eligible to IFRS 9 provisioning, (2) Figures calculated on on-balance sheet customer loans and advances, deposits at banks and loans due from banks, finance leases, excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits, in accordance with the EBA/ITS/2019/02 Implementing Technical Standards amending Commission Implementing Regulation (EU) No 680/2014 with regard to the reporting of financial information (FINREP). The NPL rate calculation was modified in order to exclude from the gross exposure in the denominator the net accounting value of the tangible assets for operating lease. Performing and non-performing loans include loans at fair value through profit or loss which are not eligible to IFRS 9 provisioning and so not split by stage. Historical data restated

3.4 Change in trading VaR

Update of the pages 228 and 229 of the 2026 Universal Registration Document

Change in trading var⁽¹⁾ and stressed var⁽²⁾



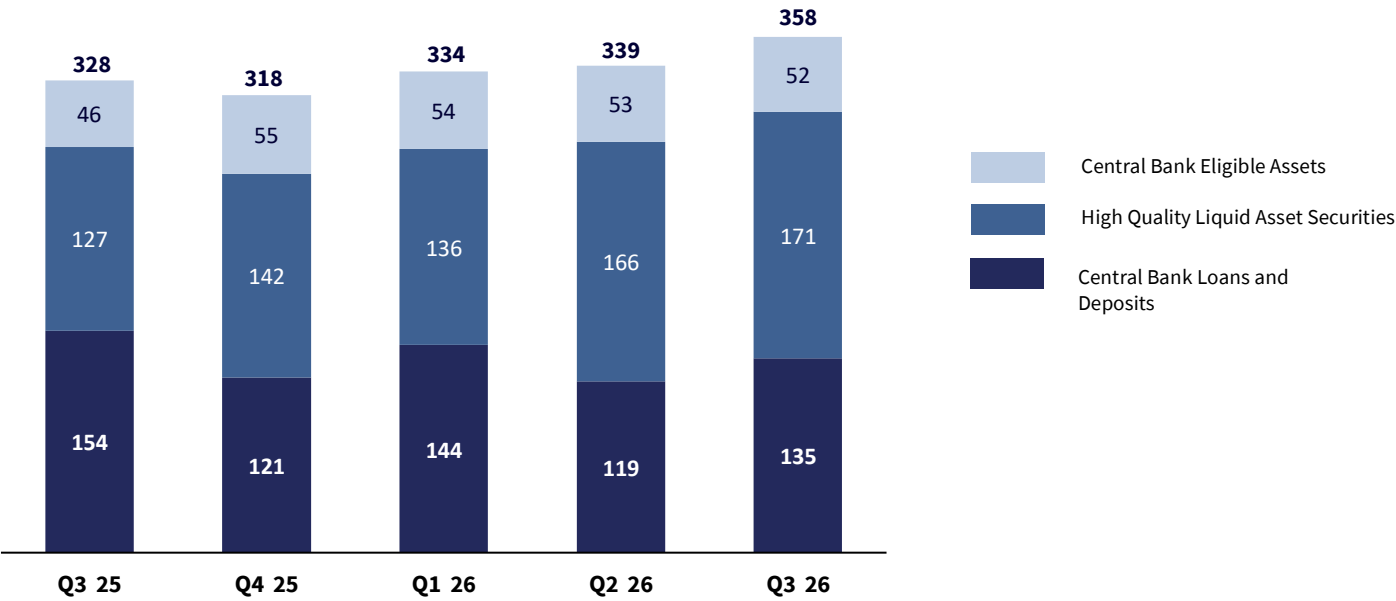
Stressed VAR ⁽²⁾ (1 day 99%, in EUR M)	Q3 25	Q4 25	Q1 26	Q2 26	Q3 26
Minimum	26	28	31	35	33
Maximum	51	58	65	65	61
Average	37	41	44	48	45

(1) Trading VaR: measurement over one year (i.e. 260 scenarios) of the greatest risk obtained after elimination of 1% of the most unfavourable occurrences

(2) Stressed VaR: Identical approach to VaR (historical simulation with 1-day shocks and a 99% confidence interval), but over a fixed one-year historical window corresponding to a period of significant financial tension instead of a one-year rolling period

3.5 Liquidity risk

Update of the page 242 of the 2026 Universal Registration Document
LIQUID ASSET BUFFER



Liquidity Coverage Ratio amounts to 149% on average for Q3 26.

3.6 Litigation risk

Update of the page 257 of the 2026 Universal Registration Document

Every quarter, the Group reviews in detail the disputes presenting a significant risk. These disputes may lead to the recording of a provision if it becomes probable or certain that the Group will incur an outflow of resources for the benefit of a third party without receiving at least the equivalent value in exchange. These provisions for litigations are classified among the Other provisions included in the Provisions item in the liabilities of the balance-sheet.

No detailed information can be disclosed on either the recording or the amount of a specific provision given that such disclosure would likely seriously prejudice the outcome of the disputes in question.

- The Romanian Competition Council (the "Council") initiated an investigation in 2022 concerning the setting of the ROBOR/ROBID reference rates by several Romanian banks, including BRD. On 6 April 2026, the Council's investigation team issued a report regarding a possible infringement of Romanian and EU rules prohibiting anticompetitive agreements and concerted practices, with regard to all investigated Romanian banks. On 5 June 2026, all investigated banks were fined. On 28 September 2026, BRD received the reasoned decision of the Council. BRD will use every possible recourse available to challenge this decision and have it overturned.
- Following an onsite investigation from October 2023 to May 2024 into SG's marketing practices for insurance packages and services sold by SGRF in France, ACPR decided on February 6, 2025, to refer SG to the Sanctions Commission regarding the marketing terms and the management of certain insurance products. On May 13, 2026, SG was sanctioned to a 20 MEUR fine, a reprimand and to the publication of the decision on the ACPR website for five years. SG has decided not to challenge this decision before the Conseil d'Etat.

4. PERSON RESPONSIBLE FOR THE THIRD AMENDMENT TO THE UNIVERSAL REGISTRATION DOCUMENT

4.1 Person responsible for the third amendment to the Universal Registration Document

Mr. Slawomir KRUPA

Chief Executive Officer of Societe Generale

4.2 Statement of the person responsible

I hereby certify that the information contained in this amendment to the Universal Registration Document is, to the best of my knowledge, in accordance with the facts and contains no omission likely to affect its meaning.

Paris, on 29 October 2026

Mr. Slawomir KRUPA

Chief Executive Officer of Societe Generale

4.3 Persons responsible for the audit of the accounts

STATUTORY AUDITORS

Name: Company KPMG S.A. represented by Guillaume Mabilie

Address: Tour EQHO - 2 Avenue Gambetta
CS 60055 - 92066 Paris la Défense (France)

Date of appointment: 22 May 2024

Term of office: six financial years

End of current term of office: at the close of the Ordinary General Meeting called to approve the accounts for the year ended 31 December 2029

Name: PricewaterhouseCoopers Audit represented by Emmanuel Benoist and Ridha Ben Chamek

Address: 63, rue de Villiers
92200 Neuilly-sur-Seine (France)

Date of appointment: 22 May 2024

Term of office: six financial years

End of current term of office: at the close of the Ordinary General Meeting called to approve the accounts for the year ended 31 December 2029

The companies KPMG SA and PricewaterhouseCoopers Audit are registered as Statutory Auditors with the Compagnie régionale des Commissaires aux comptes de Versailles et du Centre.

4.4 Declaration of the issuer related to the amendment

This amendment to the Universal Registration Document has been filed on 29 October 2026 with the AMF under number D-26-0091-A03, as competent authority under Regulation (EU) 2017/1129, without prior approval pursuant to Article 9 of the said regulation.

The Universal Registration Document may be used for the purposes of an offer to the public of securities or admission of securities to trading on a regulated market if completed by a securities note and, if applicable, a summary and any amendments to the Universal Registration Document. The whole is approved by the AMF in accordance with Regulation (EU) 2017/1129.

5. CROSS-REFERENCE TABLE

5.1 Cross-reference table of the amendment

This cross-reference table contains the headings provided for in Annex 1 (as referred to in Annex 2) of the Commission Delegated Regulation (EU) 2019/980 supplementing Regulation (EU) 2017/1129 of the European Parliament and of the Council and repealing Commission Regulation (EC) No 809/2004, and refers to the pages of this amendment to the Universal Registration Document where the information relating to each of these headings is mentioned.

Headings		Page numbers of the 2026 Universal Registration Document	Page numbers of the 1 st amendment to 2026 Universal Registration Document	Page numbers of the 2 nd amendment to 2026 Universal Registration Document	Page numbers of the 3 rd amendment to 2026 Universal Registration Document
1	PERSONS RESPONSIBLE				
1.1	Name and function of the persons responsible	696	42	161	43
1.2	Declaration by the persons responsible	696	43	161	43
1.3	Statement or report attributed to a person as an expert	N/A	N/A	N/A	N/A
1.4	Information sourced from a third party	N/A	N/A	N/A	N/A
1.5	Statement by the issuer	702	43	162	44
2	STATUTORY AUDITORS				
2.1	Names and addresses of the auditors	696	43	162	44
2.2	Resignation, removal or non-reappointment of the auditors	696	43	162	44
3	RISK FACTORS	159-172	32-33	41-42	34-36
4	INFORMATION ABOUT THE ISSUER	686	1	1	1
4.1	Legal and commercial name of the issuer	686	1	1	1
4.2	Place of registration, registration number and legal entity identifier (LEI) of the issuer	686	1	1	1
4.3	Date of incorporation and the length of life of the issuer	686	N/A	N/A	N/A
4.4	Domicile and legal form of the issuer, applicable legislation, country of incorporation, address and telephone number of its registered office and website	686	N/A	N/A	N/A
5	BUSINESS OVERVIEW				
5.1	Principal activities	10-11,19-27,46-49	3,8-26	7-24,28	7-12 ; 14-30
5.2	Principal markets	10-27,60-61,560-561	9-18	9-19	10-12 ; 15-25
5.3	Important events in the development of the business	7-27	3-7	3-7	3-6
5.4	Strategy and objectives	12-27	4-7	3-6	3-12
5.5	Extent to which the issuer is dependent on patents or licences, industrial, commercial or financial contracts or new manufacturing processes	N/A	N/A	N/A	N/A
5.6	Basis for any statements made by the issuer regarding its competitive position	34-41	8-26	7-19	7-12 ; 14-30
5.7	Investments	56-57,260,430-434	N/A	35,37	N/A

Headings		Page numbers of the 2026 Universal Registration Document	Page numbers of the 1 st amendment to 2026 Universal Registration Document	Page numbers of the 2 nd amendment to 2026 Universal Registration Document	Page numbers of the 3 rd amendment to 2026 Universal Registration Document
6	ORGANISATIONAL STRUCTURE				
6.1	Brief description of the Group	10-11,30	N/A	28	N/A
6.2	List of the significant subsidiaries	30-31	N/A	28	N/A
7	OPERATING AND FINANCIAL REVIEW				
7.1	Financial condition	32-33,54-55,411-676	20-23,27-28	13 ,22-26,29-34, 59-159	27-31 ; 32 ; 37-41
7.2	Operating results	32-45	8-19	8-22	14-30
8	CAPITAL RESOURCES				
8.1	Information concerning the issuer's capital resources	53,412-417,657-659	20-23,27-28	22-25 ;29-33,146-149	27-30 ; 32 ; 38
8.2	Sources and amounts of the issuer's cash flows	417	N/A	65	N/A
8.3	Information on the borrowing requirements and funding structure of the issuer	54-55	27-28	33-34	32
8.4	Information regarding any restrictions on the use of capital resources that have materially affected, or could materially affect the issuer's operations	57	N/A	N/A	N/A
8.5	Information regarding the anticipated sources of funds needed to fulfil commitments referred to in item 5.7	54-55,58	27-28	33-34	32
9	REGULATORY ENVIRONMENT	16-18,185	4-6	3-5	3-5
10	TREND INFORMATION				
10.1	Most significant recent trends in production, sales and inventory, and costs and selling prices since the end of the last financial year Any significant change in the financial performance of the Group or provide an appropriate negative statement.	58-59	28	3-7	33
10.2	Trends, uncertainties, demands, commitments or events that are reasonably likely to have a material effect on the issuer's prospects for at least the current financial year	16-18	4-7	3-6	3-6
11	PROFIT FORECASTS OR ESTIMATES	NA	N/A	N/A	N/A
12	ADMINISTRATIVE, MANAGEMENT AND SUPERVISORY BODIES AND GENERAL MANAGEMENT				
12.1	Board of Directors and General Management	64-95	N/A	38-40	N/A
12.2	Administrative, management and supervisory bodies and General Management conflicts of interests	135	N/A	40	N/A
13	REMUNERATION AND BENEFITS				
13.1	Amount of remuneration paid and benefits in kind	97-131	N/A	N/A	N/A
13.2	Total amounts set aside or accrued by the issuer or its subsidiaries to provide for pension, retirement or similar benefits	534-542	N/A	139-141	N/A

Headings		Page numbers of the 2026 Universal Registration Document	Page numbers of the 1 st amendment to 2026 Universal Registration Document	Page numbers of the 2 nd amendment to 2026 Universal Registration Document	Page numbers of the 3 rd amendment to 2026 Universal Registration Document
14	BOARD AND GENERAL MANAGEMENT PRACTICES				
14.1	Date of expiration of the current term of office	69,76-83,94,98,131	N/A	38-40	N/A
14.2	Members of the administrative bodies' service contracts with the issuer		N/A	N/A	N/A
14.3	Information about the issuer's audit committee and remuneration committee	88,90	N/A	N/A	N/A
14.4	Statement as to whether or not the issuer complies with the corporate governance regime	65	N/A	N/A	N/A
14.5	Potential material impacts on the corporate governance, including future changes in the board and committees composition	66-67	N/A	38-40	N/A
15	EMPLOYEES				
15.1	Number of employees	10	N/A	N/A	N/A
15.2	Shareholdings and stock options of company officers	69,76-83,94,97-131	N/A	N/A	N/A
15.3	Description of any arrangements for involving the employees in the capital of the issuer	535,541-42,628,649-650,653,682-684,688	N/A	141	N/A
16	MAJOR SHAREHOLDERS				
16.1	Shareholders holding more than 5% of capital or voting rights	682	N/A	160	N/A
16.2	Different voting rights held by the major shareholders	682-688	N/A	160	N/A
16.3	Control of the issuer	682,684	N/A	160	N/A
16.4	Arrangements, known to the issuer, the operation of which may at a subsequent date result in a change in control of the issuer	NA	N/A	N/A	N/A
17	RELATED PARTY TRANSACTIONS	135-136,535	N/A	N/A	N/A
18	FINANCIAL INFORMATION CONCERNING THE ISSUER'S ASSETS AND LIABILITIES, FINANCIAL POSITION AND PROFITS AND LOSSES				
18.1	Historical financial information	10-11,32-5,158,412-676	4-23	8-25,59-159	14-30
18.2	Interim and other financial information	NA	N/A	N/A	N/A
18.3	Auditing of historical annual financial information	604-611,671-676	43	159	44
18.4	Pro forma financial information	NA	N/A	N/A	N/A
18.5	Dividend policy	33,680-681	N/A	8,11	N/A
18.6	Legal and arbitration proceedings	257,600-602	39	155-158	42
18.7	Significant change in the issuer's financial position	59	28	37	33
19	ADDITIONAL INFORMATION				
19.1	Share capital	133-134,678-688	1	1,160	1
19.2	Memorandum and Articles of Association	689-694	N/A	N/A	N/A
20	MATERIAL CONTRACTS	58	N/A	N/A	N/A
21	DOCUMENTS AVAILABLE	686-688	N/A	N/A	N/A