SOCIETE GENERALE

RESULTS AT 30 JUNE 2026

Press release
Paris, 30 July 2026 at 6:25 a.m.

RECORD GROUP NET INCOME IN H1 26 OF EUR 3.5BN

UPGRADE OF 2026 ROTE TARGET TO ~11%

EXTRAORDINARY SHARE BUY-BACK OF EUR 1.5BN

INTERIM CASH DIVIDEND OF EUR 0.75[1] PER SHARE, +23% VS. 2025

- **Group revenues of EUR 14.2bn in H1 26, up +2.4% vs. H1 25**, in line with the 2026 target of >+2%
- **Costs down -5.0% in H1 26 vs. H1 25**, better than the 2026 target of ~-3%
- **Cost / income ratio at 59.7% in H1 26**, in line with the 2026 target of <60%
- **Cost of risk at 26bps in H1 26**, at the low end of the 2026 guidance range of 25 to 30bps
- **Record Group net income in H1 26 of EUR 3.5bn, up +13.9% vs. H1 25, ROTE of 12.0% in H1 26**
- **In Q2 26, revenue growth of +4.5%, costs down -4.1%, C/I ratio at 58.6%, cost of risk at 27bps, record Group net income of EUR 1.8bn and ROTE of 12.2%**
- **Upgrade of the 2026 financial targets:**
  - **Cost reduction of ~-4% in 2026 in comparison to 2025**, vs. ~-3% previously
  - **ROTE target for 2026 upgraded to ~11%**, vs. >10% previously
- **Distribution of excess capital in the form of an extraordinary share buy-back of EUR 1.5bn** (-39bps of the CET1 ratio), to be launched on 3 August 2026 at the earliest
- **Interim cash dividend of EUR 0.75[1] per share for H1 26**, up +23% vs. last year, to be paid on 7 October 2026
- **CET1 ratio of 13.2% at the end of Q2 26 after the extraordinary share buy-back**, around 290bps above the regulatory requirement

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

"The results we are publishing today once again illustrate the strength and continued growth of our financial performance, reflecting the disciplined execution of our strategic plan. Our Group net income rose sharply in the first half to a record level. Our operational efficiency improved with both an increase in our revenues and a sharp drop in our costs generating strong positive jaws effect in the quarter. This momentum translates into a significant improvement in our profitability and allows us to upgrade our ROTE target for 2026 to ~11%.

Our strong capital position allows us to announce today, the launch of an extraordinary share buy-back programme and the payment of an interim dividend in 2026, up compared to 2025.

I would like to warmly thank all the teams whose commitment to serving our customers and to the transformation of our Group is at the heart of these performances. I will be pleased to present the new strategic and financial roadmap on 21 September at our Capital Markets Day."

[1] Out of a total contemplated distribution accrual of EUR 2.19 per share at end H1 26 based on a pay-out ratio of 50% of the H1 26 Group net income restated for non-cash items (including GESOP) and after deduction of interest on deeply subordinated notes and undated subordinated notes

1. GROUP CONSOLIDATED RESULTS

In EURm	Q2 26	Q2 25	Change		H1 26	H1 25	Change	
Net banking income	7,096	6,791	+4.5%	+6.1%*	14,202	13,874	+2.4%	+5.2%*
Operating expenses	(4,155)	(4,331)	-4.1%	-2.7%*	(8,485)	(8,935)	-5.0%	-2.7%*
Gross operating income	2,941	2,460	+19.5%	+21.6%*	5,717	4,939	+15.7%	+19.8%*
Net cost of risk	(390)	(355)	+9.9%	+13.9%*	(745)	(699)	+6.6%	+8.2%*
Operating income	2,551	2,105	+21.2%	+22.9%*	4,972	4,240	+17.3%	+21.8%*
Net profits or losses from other assets	12	75	-84.6%	-84.5%*	76	277	-72.7%	-72.7%*
Net income from companies accounted for by the equity method	5	(1)	n/s	n/s	12	7	+61.4%	+61.4%*
Income tax	(524)	(477)	+9.9%	+11.9%*	(1,066)	(967)	+10.3%	+15.3%*
Net income	2,043	1,702	+20.1%	+21.5%*	3,993	3,557	+12.2%	+16.0%*
o/w non-controlling interests	253	249	+1.7%	-0.5%*	506	496	+2.0%	+2.2%*
Group net income	1,790	1,453	+23.2%	+25.5%*	3,487	3,061	+13.9%	+18.4%*
ROE	10.8%	8.6%			10.6%	9.1%		
ROTE	12.2%	9.7%			12.0%	10.3%		
Cost to income	58.6%	63.8%			59.7%	64.4%		

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

Societe Generale's Board of Directors, which met on 29 July 2026 under the chairmanship of William Connelly, examined Societe Generale Group's results for the second quarter and for the first half of 2026.

Net banking income

Net banking income for the quarter stood at EUR 7,096 million, up +4.5% vs. Q2 25 and **+6.1% at constant perimeter and exchange rates**. It includes an impact from disposals of EUR -70 million.

French Retail, Private Banking and Insurance revenues were up +12.6% from Q2 25, amounting to EUR 2,553 million in Q2 26. Net interest income rose sharply over the quarter to +14.9% vs. Q2 25. **Private Banking** assets under management and **life insurance** outstandings are up by +10% and +11%, respectively, in Q2 26 vs. Q2 25 and reach record highs. Lastly, **BoursoBank**, with a solid client base of around 9.1 million clients at 30 June 2026, demonstrated the relevance of its model by contributing EUR 84 million to Group net income in Q2 26, in line with the target annual net contribution of more than EUR 300 million in 2026. The return on normative equity (RONE) stood at 60.7% in Q2 26.

Global Banking and Investor Solutions reported revenues of EUR 2,718 million in Q2 26, up +2.7% vs. Q2 25 and +4.0% at constant perimeter and exchange rates. **Global Markets** revenues stood at EUR 1.6 billion in Q2 26, down -1.0% vs. Q2 25. **Equity revenues** were up +5.5% in Q2 26 compared with Q2 25 to exceed EUR 1.0 billion. This quarter was driven by solid commercial activity in derivatives, financing and prime services. Revenues from **Fixed Income and Currencies** were down -11.3% compared with Q2 25, in a still unfavourable environment for the business mix, mostly exposed to Europe and Rates. **Securities Services** revenues were up +3.9% in Q2 26 vs. Q2 25, driven by both higher fees and stronger net interest income. **Global Banking & Advisory** reported a strong quarter driven by client activity and solid origination with a continued momentum in the energy, infrastructure and commodities trade finance sectors. Besides, this quarter was also supported by solid rebound in debt and equity capital markets, driven by several landmark transactions across sectors and regions. Lastly, **Global Transaction & Payment Services** posted revenues up +6.7% compared with Q2 25, driven by strong commercial activity with corporate deposit growth across regions.

Revenues from **Mobility, International Retail Banking and Financial Services** totalled EUR 1,872 million, down -4.9% at constant perimeter and exchange rates. **International Retail Banking** reported revenues up +2.9% at constant perimeter and exchange rates. Revenues from **Mobility and Financial Services** were down -10.1% vs. Q2 25. Ayvens' revenues fell by -13.0% vs. Q2 25, with used car sales results[1] continuing to normalise, as expected, at EUR ~330 per unit. This was partially offset by the increase in margins, reflecting the ongoing strategy of refocusing on the most profitable segments.

Corporate Centre revenues amounted to EUR -48 million in Q2 26 vs. EUR -160 million in Q2 25, driven by continued efficient management of liquidity and revaluation of liabilities accounted at fair value.

During the first half of the year, the Group's net banking income increased by +2.4% vs. H1 25 and by +5.2% at constant perimeter and exchange rates.

Operating expenses

Operating expenses came to EUR 4,155 million in Q2 26, down -4.1% vs. Q2 25 and -2.7% at constant perimeter and exchange rates. The fall in operating expenses is notably due to disposals for an amount of EUR 41 million, a decrease in transformation costs of EUR 8 million, a reversal of IFRIC 21 taxes for EUR 36 million. Costs also include a charge of EUR 127 million[2] in connection with the Global Employee Share Ownership Programme launched in June 2026, increasing by +EUR 26 million vs Q2 25. Adjusted for these items, operating expenses fell by EUR 117 million, confirming our ongoing cost discipline.

Operating leverage improved sharply with **a cost-to-income ratio of 58.6% for the quarter**, down from Q2 25 (63.8%).

During the first half of the year, operating expenses fell significantly by -5.0% vs. H1 25 and by -2.7% at constant perimeter and exchange rates. Since this decrease is better than the initial target of around -3%, **the guidance on cost reduction has been upgraded to ~-4% between 2025 and 2026.** The cost-to-income ratio stood at 59.7% (vs. 64.4% in H1 25), in line with the 2026 guidance of <60%.

Cost of risk

The cost of risk[3] for the quarter was 27 basis points, or EUR 390 million, within the guidance range between 25 and 30 basis points for 2026. This comprises a EUR 405 million provision for non-performing loans (around 28 basis points) and a reversal of a provision for performing loans (stage 1 / stage 2) for EUR -15 million.

The Group had a stock of provisions for performing loans (stage 1 / stage 2)[4] of EUR 2,933 million at 30 June 2026, stable compared with 31 March 2026, while the stock of stage 2 provisions decreased by -2.4%, accounting for 3.4% of the amount of stage 2 loans outstanding.

The gross non-performing loan ratio stood at 2.70%[5] at 30 June 2026, down from its level at 31 March 2026 (2.75%). The net coverage ratio on the Group's non-performing loans stood at 83%[6] at 30 June 2026 (after netting of guarantees and collateral).

1 Gross UCS result excluding impacts of depreciation adjustments
2 Non-cash item with no impact on the CET1 ratio, and therefore no impact on distributable net income
3 Based on gross loans outstanding at the beginning of period (annualised)
4 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
5 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
6 Ratio of the sum of stage 3 provisions, guarantees and collateral to gross outstanding non-performing loans

Group net income

Group net income stood at EUR 1,790 million for Q2 26, a record level for a quarter, equating to a Return on Tangible Equity (ROTE) of 12.2%.

In the first half of the year, Group net income stood at EUR 3,487 million, a record level for a half-year period, with a ROTE of 12.0%.

Given the performance in the first half of the year, the Group has upgraded its ROTE target to ~11% in 2026.

Shareholder distribution

On the basis of the financial statements for the first half of 2026, the Board of Directors has decided the payment of an interim cash dividend of EUR 0.75 per share. The ex-dividend date will be on 5 October 2026 and paid on 7 October 2026.

In addition, a distribution of excess capital will be performed in the form of an extraordinary share buy-back of EUR 1.5 billion for the purpose of cancellation. Authorisations for the programme has already been obtained[1], including from the European Central Bank (ECB). The programme is due to be launched on 3 August 2026 at the earliest.

[1] See the description of the share buy-back programme dated 27 May 2026 relating to the 18th resolution of the Combined General Meeting of Shareholders held on the same date.

2. SUSTAINABLE DEVELOPMENT

The Group supports the development of innovative solutions across sectors, notably the energy sector, low carbon transport and carbon capture.

During the quarter, Societe Generale contributed to a landmark project in next-generation geothermal energy by financing an emerging champion of carbon-free power in the United States, Fervo Energy. The bank has continued to support the development of sustainable mobility, in particular by financing the latest-generation freighter aircraft compatible with Sustainable Aviation Fuel. Furthermore, Societe Generale has positioned as an early mover in carbon capture, transport and storage technologies, participating in the development of Eni CCUS Holding’s activities in the United Kingdom.

In Q2 26, the Group strengthened its ambition in nature. It announced the launch of a financial and operational partnership with Ardian, focused on Nature-Based Solutions. This is intended to support the development of projects aimed at the conservation and restoration of natural ecosystems. In addition, the Group participated in the financing of Naturion, a US-based banking platform specialising in the development and operation of ecosystem restoration projects. Lastly, Societe Generale renewed its ambitions as part of Act4Nature International for the period 2026-2028.

These initiatives illustrate the Group’s ambition to support its clients through their transitions, while developing new opportunities in response to the growing challenges related to climate and the preservation of nature.

3. THE GROUP'S FINANCIAL STRUCTURE

At 30 July 2026, the Group's **Common Equity Tier 1** ratio stood at 13.2%, or around 290bps above the regulatory requirement. In terms of liquidity, the Liquidity Coverage Ratio (LCR) was well ahead of regulatory requirements at 146% at end-June 2026 (147% on average for the quarter), while the Net Stable Funding Ratio (NSFR) stood at 115% at end-June 2026.

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

	30/06/2026	31/12/2025	Requirements
CET1[1]	13.2%	13.5%	10.26%
Tier 1 ratio[1]	15.8%	16.0%	12.18%
Total Capital[1]	+18.0%	18.5%	14.74%
Leverage ratio[1]	4.3%	4.5%	3.60%
TLAC (% RWA)[1]	29.0%	29.7%	22.38%
TLAC (% leverage)[1]	7.9%	8.3%	6.75%
MREL (% RWA)[1]	31.1%	32.5%	27.46%
MREL (% leverage)[1]	8.5%	9.1%	6.01%
End of period LCR	146%	144%	>100%
Period average LCR	147%	143%	>100%
NSFR	115%	116%	>100%

In EURbn	30/06/2026	31/12/2025
Total consolidated balance sheet	1,673	1,547
Shareholders' equity (IFRS), Group share	72	70
Risk-weighted assets	406	393
O.w. credit risk	331	319
Total funded balance sheet	970	934
Customer loans	476	466
Customer deposits	626	605

As of 30 July 2026, the parent company has issued EUR 15.1 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 all, the Group has issued a total of EUR 17.9 billion in medium/long-term vanilla debt.

At end-July 2026, the parent company's 2026 funding programme was executed at 96% for vanilla issuance.

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".

On 12 May 2026: Fitch upgraded SG's issuer rating from "A-" to "A+" following the revision of its Bank rating criteria and reflecting SG's very large resolution debt buffer.
On 29 June 2026: S&P changed SG's rating outlook from "stable" to "positive", driven by the bank's strengthened performance and capitalization.

[1] Including Basel IV phasing; based on an ordinary distribution pay-out ratio of 50% of the H1 26 Group net income restated for non-cash items (including Global Employee Share Ownership Programme) and after deduction of interest on deeply subordinated notes and undated subordinated notes

4. FRENCH RETAIL, PRIVATE BANKING AND INSURANCE

In EURm	Q2 26	Q2 25	Change	H1 26	H1 25	Change	
Net banking income	2,553	2,269	+12.6%	5,057	4,568	+10.7%	+11.7%*
Of which net interest income	*1,190*	*1,036*	*+14.9%*	*2,379*	*2,097*	*+13.4%*	*+14.4%**
Of which fees	*1,127*	*1,013*	*+11.3%*	*2,241*	*2,069*	*+8.3%*	*+9.4%**
Operating expenses	(1,417)	(1,477)	-4.1%	(2,910)	(3,043)	-4.4%	-3.2%*
Gross operating income	1,137	791	+43.7%	2,147	1,525	+40.8%	+41.0%*
Net cost of risk	(223)	(146)	+52.7%	(387)	(317)	+22.2%	+22.2%*
Operating income	914	645	+41.7%	1,760	1,208	+45.6%	+46.0%*
Net profits or losses from other assets	(0)	20	n/s	1	27	-97.5%	-97.5%*
Group net income	674	488	+38.0%	1,299	909	+42.8%	+43.2%*
RONE	14.7%	11.2%		14.2%	10.4%		
Cost to income	55.5%	65.1%		57.5%	66.6%		

Commercial activity

SG Network, Private Banking and Insurance

The **SG Network's** deposits outstanding amounted to EUR 219 billion in Q2 26, down -3% compared with Q2 25 and decreasing by -1% vs. Q1 26 with sight deposits increasing and term deposits decreasing. The strong growth in retail savings and investment products remains in place.

The SG Network's loan outstandings amounted to EUR 190 billion in Q2 26, down -2% on Q2 25 but stable vs. Q1 26.

The loan to deposit ratio stood at 87% in Q2 26.

Private Banking saw net inflows of EUR 2.4 billion in Q2 26, with annualised inflows in Q2 26 representing 7% of assets under management. Assets under management grew by +10% vs. Q2 25 to a record EUR 145 billion in Q2 26. Net banking income stood at EUR 363 million for the quarter, an increase of +18% vs. Q2 25, and at EUR 699 million for the half-year.

Insurance, which covers activities in and outside France, once again posted a very strong commercial performance. Net life insurance savings inflows amounted to EUR 2.3 billion in Q2 26. Life insurance outstandings increased by +11% vs. Q2 25 to reach a record EUR 167 billion in Q2 26. The share of unit-linked products continued to rise, reaching 43% in Q2 26.

BoursoBank

Assets under administration, including deposits and financial savings, amounted to EUR 84 billion in Q2 26, up +16% vs. Q2 25. Deposits outstanding rose by +9% vs. Q2 25 and stand at EUR 49 billion in Q2 26. Life insurance outstandings increased by +20% vs. Q2 25 to reach EUR 16 billion. Brokerage recorded a strong increase in stock market orders, reaching a record level of 3.7 million, up +25% vs. Q2 25.

Loans outstanding amounted to EUR 17.8 billion in Q2 26, up +8% compared with Q2 25.

BoursoBank had around 9.1 million clients in Q2 26, with onboarding this quarter of more than 280,000 new clients while the attrition rate remains low at less than 4%.

BoursoBank's Group net income totalled EUR 84 million in Q2 26, in line with a 2026 annual target of more than EUR 300 million. The return on normative equity (RONE) stood at 60.7% in Q2 26.

Net banking income

During the quarter, revenues totalled EUR 2,553 million (including PEL/CEL provision), up +12.6% vs. Q2 25. Net interest income and fee income grew respectively by +14.9% and +11.3% relative to Q2 25.

During the first half of the year, revenues totalled EUR 5,057 million (including PEL/CEL provision), up +10.7% vs. H1 25 and +11.7% at constant perimeter and exchange rates. Net interest income grew by +13.4% vs. H1 25 and by +14.4% at constant perimeter and exchange rates. Fee income rose +8.3% vs. H1 25 and +9.4% at constant perimeter and exchange rates.

Operating expenses

During the quarter, operating expenses came to EUR 1,417 million, down -4.1% on Q2 25. The cost-to-income ratio stood at 55.5% in Q2 26, a sharp improvement of 9.6 percentage points vs. Q2 25.

During the first half of the year, operating expenses amounted to EUR 2,910 million, down -4.4% compared with H1 25 and -3.2% at constant perimeter and exchange rates. The cost-to-income ratio was 57.5%, an improvement of 9.1 percentage points compared with H1 25.

Cost of risk

During the quarter, the cost of risk was EUR 223 million, or 38 basis points vs. 28 basis points in Q1 26.

During the first half of the year, the cost of risk totalled EUR 387 million, or 33 basis points.

Group net income

During the quarter, Group net income totalled EUR 674 million. RONE stood at 14.7% in Q2 26 vs. 11.2% in Q2 25.

During the first half of the year, Group net income totalled EUR 1,299 million. RONE stood at 14.2% in H1 26 vs. 10.4% in H1 25.

5. GLOBAL BANKING AND INVESTOR SOLUTIONS

In EUR m	Q2 26	Q2 25	Change		H1 26	H1 25	Change	
Net banking income	2,718	2,647	+2.7%	+4.0%*	5,473	5,542	-1.3%	+1.7%*
Operating expenses	(1,587)	(1,630)	-2.7%	-1.5%*	(3,309)	(3,385)	-2.3%	+0.1%*
Gross operating income	1,131	1,017	+11.2%	+12.9%*	2,163	2,157	+0.3%	+4.3%*
Net cost of risk	(12)	(81)	-85.6%	-85.6%*	(58)	(136)	-57.3%	-57.3%*
Operating income	1,119	936	+19.6%	+21.6%*	2,105	2,021	+4.2%	+8.6%*
Reported Group net income	867	750	+15.6%	+17.4%*	1,640	1,606	+2.1%	+6.3%*
RONE	19.9%	16.8%			19.1%	17.7%		
Cost to income	58.4%	61.6%			60.5%	61.1%		

Net banking income

Global Banking and Investor Solutions reported strong quarterly results with revenues of EUR 2,718 million, up +2.7% on Q2 25.

During the first half of the year, revenues amounted to EUR 5,473 million, down -1.3% vs. H1 25.

Global Markets and Investor Services continued to generate significant revenues of EUR 1,743 million in Q2 26, down -0.5% from Q2 25. During the first half of the year, revenues amounted to EUR 3,609 million, down -1.8% vs. H1 25.

Global Markets revenues were down in Q2 26 (-1.0% vs. Q2 25) to EUR 1,561 million. During the first half of the year, they were down -2.5% vs. H1 25 to EUR 3,251 million.

Equities continued their solid performance with revenues of EUR 1,016 million, up +5.5% vs. Q2 25. This quarter was boosted by solid commercial activity in derivatives, financing activities and prime services. During the first half of the year, revenues grew by +5.5% vs. H1 25 to EUR 2,135 million.

Fixed Income and Currencies saw revenues decline by -11.3% in Q2 26 vs. Q2 25 to EUR 545 million. They were affected by a continued unfavourable environment for a business mix that is predominantly exposed to Europe and Rates. During the first half of the year, revenues were down -15.0% vs. H1 25 to EUR 1,116 million.

Securities Services revenues increased by +3.9% vs. Q2 25 to EUR 183 million, driven by both fee income growth and stronger net interest income. Assets under custody and assets under administration amounted to EUR 5,901 billion and EUR 744 billion, respectively. During the first half of the year, revenues were up +5.8% on H1 25.

Financial and Advisory revenues totalled EUR 975 million in Q2 26, an increase of +8.9% vs. Q2 25. During the first half of the year, they are stable (-0.2%) vs. H1 25 to EUR 1,864 million.

Global Banking & Advisory reported a strong quarter with revenues up +9.7% vs. Q2 25, driven by client activity and solid origination with a continued momentum in the energy, infrastructure and commodities trade finance sectors. Besides, this quarter was also supported by solid rebound in debt and equity capital markets, driven by several landmark transactions across sectors and regions. During the first half of the year, revenues were down -1.0% vs. H1 25.

Global Transaction & Payment Services posted strong commercial activity with growth in corporate deposit across regions. Revenues increased by +6.7% vs. Q2 25. During the first half of the year, revenues were up +2.1% on H1 25.

Operating expenses

During the quarter, operating expenses were down -2.7% vs. Q2 25 to reach EUR 1,587 million. The cost-to-income ratio stood at 58.4% in Q2 26 vs. 61.6% in Q2 25.

During the first half of the year, operating expenses fell by -2.3% vs. H1 25, while the cost-to-income ratio stood at 60.5% in H1 26 vs. 61.1% in H1 25.

Cost of risk

During the quarter, the cost of risk was low at 3 basis points, compared with 12 basis points in Q1 26.

During the first half of the year, the cost of risk was EUR 58 million, or 7 basis points vs. 16 basis points in H1 25.

Group net income

During the quarter, the Group net income rose +15.6% vs. Q2 25 to EUR 867 million with a RONE of 19.9%.

During the first half of the year, the Group net income is up +2.1% at EUR 1,640 million with a RONE of 19.1%.

6. MOBILITY, INTERNATIONAL RETAIL BANKING AND FINANCIAL SERVICES

In EURm	Q2 26	Q2 25	Change		H1 26	H1 25	Change	
Net banking income	1,872	2,036	-8.0%	-4.9%*	3,815	4,036	-5.5%	-1.1%*
Operating expenses	(973)	(1,059)	-8.1%	-3.9%*	(2,016)	(2,240)	-10.0%	-5.0%*
Gross operating income	899	977	-7.9%	-6.0%*	1,799	1,796	+0.1%	+3.7%*
Net cost of risk	(156)	(126)	+23.5%	+37.1%*	(302)	(250)	+20.5%	+25.6%*
Operating income	743	850	-12.6%	-11.8%*	1,497	1,546	-3.2%	+0.2%*
Net profits or losses from other assets	14	0	x 66.2	x 66.2*	16	0	x 57.0	x 57.0
Non-controlling interests	227	246	-7.5%	-9.5%*	447	458	-2.3%	-2.1%*
Group net income	360	404	-10.8%	-8.5%*	725	722	+0.4%	+5.5%*
RONE	13.4%	15.3%			13.5%	13.2%		
Cost to income	52.0%	52.0%			52.8%	55.5%		

Commercial activity

International Retail Banking

International Retail Banking continued to grow this quarter, with loans outstanding up 5.6%* vs. Q2 25 to EUR 63 billion in Q2 26, and deposits outstanding up +7.5%* vs. Q2 25 to EUR 78 billion in Q2 26.

Europe posted strong growth in loans outstanding of +8.8%* vs. Q2 25, to EUR 49 billion in Q2 26, both for retail and corporate clients, with +8.0%* in the Czech Republic and +11.4%* in Romania. Deposits also grew by +8.8%* vs. Q2 25 to EUR 61 billion in Q2 26, with +10.2%* in the Czech Republic and +4.3%* in Romania.

The **Africa, Mediterranean Basin and Overseas** region recorded positive commercial momentum in Q2 26, both in loans outstanding, +1.7%* vs. Q2 25 to EUR 14 billion in Q2 26, and in deposits outstanding, +3.2%* vs. Q2 25 to EUR 17 billion in Q2 26.

Mobility and Financial Services

Ayvens' productive assets stabilised vs. Q2 25 at EUR 52.6 billion in Q2 26. This was due to the strategic refocus on profitability and the prudent management of residual values.

Consumer Finance posted loans outstanding of EUR 23 billion in Q2 26.

Net banking income

During the quarter, **Mobility, International Retail Banking and Financial Services**' revenues fell by -4.9%* vs. Q2 25 to EUR 1,872 million. This reflects the anticipated normalisation from used car sales results at Ayvens.

During the first half of the year, revenues fell by -1.1%* vs. H1 25 to EUR 3,815 million.

International Retail Banking revenues reached EUR 869 million in Q2 26, up +2.9%* vs. Q2 25. During the first half of the year, the increase was +2.5%* vs. H1 25 to EUR 1,749 million.

Revenues in **Europe** amounted to EUR 541 million in Q2 26, a rise of +3.4%* vs. Q2 25, despite lower spreads.

In the **Africa, Mediterranean Basin and Overseas** region, revenues increased by +1.9%* vs. Q2 25 at EUR 328 million in Q2 26.

Mobility and Financial Services revenues amounted to EUR 1,003 million in Q2 26, down -10.1% vs. Q2 25, mainly driven by Ayvens. In the first half of the year, the decrease was -3.9%* vs. H1 25 to EUR 2,067 million.

Ayvens posted revenues of EUR 755 million in Q2 26, down -13.0%[1] vs. Q2 25, owing to the anticipated normalisation of results from used car sales[2]. The average revenues of around EUR 330 per unit are also within the guidance range of EUR 200 to 600 for 2026. The margin was significant at ~610 bps[3] in Q2 26 vs. 550 bps[3] in Q2 25. At company level, Ayvens achieved a cost-to-income ratio of 50.3%[4] and a ROTE of 13.4%[4], in line with 2026 guidance.

Consumer Finance revenues stabilised* vs. Q2 25 at EUR 248 million in Q2 26. The continued improvement of margins (NII +9% vs. Q2 25) this quarter offset the base effect in Q2 25, due to positive asset revaluation.

Operating expenses

During the quarter, operating expenses fell -3.9%* vs. Q2 25 to EUR 973 million in Q2 26. The cost-to-income ratio stood at 52.0% in Q2 26, stable vs. Q2 25.

During the first half of the year, costs were down -5.0%* vs. H1 25, while the cost-to-income ratio improved in H1 26 to 52.8% vs. 55.5% in H1 25.

International Retail Banking costs totalled EUR 445 million in Q2 26, up +3.1%* vs. Q2 25, including the doubling of banking tax in Romania (retroactive from 1 July 2025).

Operating expenses for **Mobility and Financial Services** decreased by -8.4% vs. Q2 25 to EUR 529 million in Q2 26, as a result of synergies and lower transformation costs at Ayvens.

Cost of risk

During the quarter, the cost of risk amounted to EUR 156 million, or 43 basis points, higher than in Q1 26 (40 basis points).

During the first half of the year, the cost of risk totalled EUR 302 million, or 41 basis points.

Group net income

During the quarter, Group net income came to EUR 360 million, down -8.5%* vs. Q2 25. RONE fell to 13.4% in Q2 26 vs. 15.3% in Q2 25. RONE was 15.4% in International Retail Banking and 11.9% in the Mobility and Financial Services division in Q2 26.

During the first half of the year, Group net income came to EUR 725 million, down 5.5%* vs. H1 25. RONE stabilised at 13.5% in H1 26 vs. 13.2% in H1 25. RONE was 14.9% in International Retail Banking and 12.6% in the Mobility and Financial Services division in H1 26.

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[1] Ayvens' revenues at SG level
[2] Gross UCS result excluding the impact of depreciation adjustments
[3] Excluding non-recurring items, mainly related to hyperinflation in Turkey
[4] As communicated by Ayvens in its Q2 26 results

7. CORPORATE CENTRE

In EURm	Q2 26	Q2 25	Change		H1 26	H1 25	Change	
Net banking income	(48)	(160)	+70.3%	+70.3%*	(143)	(273)	+47.4%	+47.4%*
Operating expenses	(178)	(164)	+8.8%	+4.9%*	(249)	(267)	-6.6%	-13.4%*
Gross operating income	(226)	(324)	+30.3%	+31.6%*	(392)	(539)	+27.2%	+29.9%*
Net cost of risk	0	(2)	n/s	n/s	2	4	+55.5%	+55.5%*
Net profits or losses from other assets	(2)	57	n/s	n/s	59	250	-76.2%	-76.2%*
Income tax	129	83	-55.5%	-52.7%*	192	143	-33.7%	-29.0%*
Group net income	(111)	(188)	+41.3%	+42.6%*	(177)	(176)	-0.6%	+7.6%*

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

During the quarter, the net banking income totalled EUR -48 million for the quarter, vs. EUR -160 million in Q2 25, driven by improved management of excess liquidity and revaluation of liabilities at fair value.

During the first half, the Corporate Centre's net banking income totalled EUR -143 million, vs. EUR -273 million in H1 25.

Operating expenses

During the quarter, operating expenses totalled EUR -178 million, vs. EUR -164 million in Q2 25. They include EUR 127 million in expenses related to the Global Employee Share Ownership Programme launched in June 2026, compared with around EUR 100 million in Q2 25.

During the first half of the year, operating expenses totalled EUR -249 million, vs. EUR -267 million in H1 25.

Group net income

During the quarter, the Corporate Centre's Group net income totalled EUR -111 million, vs. EUR -188 million in Q2 25.

During the first half of the year, the Corporate Centre's Group net income totalled EUR -177 million, vs. EUR -176 million in H1 25.

8. 2026 AND 2027 FINANCIAL CALENDAR

2026 and 2027 Financial communication calendar	
21 September 2026	Capital Markets Day
5 October 2026	Ex-dividend date for the interim dividend
7 October 2026	Payment of the interim dividend
29 October 2026	Third quarter and nine-month 2026 results
4 February 2027	Fourth quarter and full year 2026 results
4 May 2027	First quarter 2027 results

9. APPENDIX 1: FINANCIAL DATA

GROUP NET INCOME BY CORE BUSINESS

In EURm	Q2 26	Q2 25	Variation	H1 26	H1 25	Variation
French Retail, Private Banking and Insurance	674	488	+38.0%	1,299	909	+42.8%
Global Banking and Investor Solutions	867	750	+15.6%	1,640	1,606	+2.1%
Mobility, International Retail Banking & Financial Services	360	404	-10.8%	725	722	+0.4%
Core Businesses	1,901	1,642	+15.8%	3,664	3,238	+13.2%
Corporate Centre	(111)	(188)	+41.3%	(177)	(176)	-0.6%
Group	1,790	1,453	+23.2%	3,487	3,061	+13.9%

MAIN EXCEPTIONAL ITEMS

In EURm	Q2 26	Q2 25	H1 26	H1 25
Operating expenses - Total one-off items and transformation charges	(150)	(131)	(162)	(205)
Transformation charges	(22)	(30)	(34)	(104)
Of which French Retail, Private Banking and Insurance	*(5)*	(10)	*(9)*	(33)
Of which Global Banking & Investor Solutions	*(2)*	9	*(6)*	(3)
Of which Mobility, International Retail Banking & Financial Services	*(14)*	(29)	*(18)*	(68)
Of which Corporate Centre	*(0)*	0	*(0)*	0
One-off items	(127)	(101)	(127)	(101)
Global Employee Share Ownership Programme	*(127)*	(101)	*(127)*	(101)
Other one-off items - Total	12	75	76	277
Net profits or losses from other assets	12	75	76	277

CONSOLIDATED BALANCE SHEET

In EUR m	30/06/2026	31/12/2025
Cash, due from central banks	130,803	133,322
Financial assets at fair value through profit or loss	663,111	576,057
Hedging derivatives	7,844	8,007
Financial assets at fair value through other comprehensive income	100,687	101,088
Securities at amortised cost	61,610	50,963
Due from banks at amortised cost	85,135	76,287
Customer loans at amortised cost	464,057	454,504
Revaluation differences on portfolios hedged against interest rate risk	(785)	(768)
Insurance and reinsurance contracts assets	453	649
Tax assets	4,388	4,709
Other assets	90,063	73,313
Non-current assets held for sale	701	2,496
Investments accounted for using the equity method	279	433
Tangible and intangible fixed assets	59,913	60,498
Goodwill	5,235	5,083
Total	**1,673,492**	**1,546,641**

In EUR m	30/06/2026	31/12/2025
Due to central banks	9,160	9,737
Financial liabilities at fair value through profit or loss	457,710	398,054
Hedging derivatives	13,686	13,919
Debt securities issued	157,552	151,389
Due to banks	121,796	103,786
Customer deposits	535,542	525,810
Revaluation differences on portfolios hedged against interest rate risk	(7,218)	(7,436)
Tax liabilities	2,592	2,603
Other liabilities	114,168	87,188
Non-current liabilities held for sale	1,508	3,033
Insurance and reinsurance contracts liabilities	170,945	162,463
Provisions	3,821	3,952
Subordinated debts	11,682	12,616
Total liabilities	**1,592,943**	**1,467,114**
Shareholder's equity	-	-
Shareholders' equity, Group share	-	-
Issued common stocks and capital reserves	17,609	19,237
Other equity instruments	10,554	9,762
Retained earnings	40,443	35,862
Net income	3,487	6,002
Sub-total	**72,093**	**70,863**
Unrealised or deferred capital gains and losses	(448)	(719)
Sub-total equity, Group share	**71,645**	**70,144**
Non-controlling interests	8,904	9,383
Total equity	**80,549**	**79,527**
Total	**1,673,492**	**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.

2 - Operating expenses

Operating expenses correspond to the "Operating Expenses" as presented in note 5 to the Group's consolidated financial statements as at December 31st, 2025. The term "costs" is also used to refer to Operating Expenses. The Cost/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 709 of Societe Generale's 2026 Universal Registration Document. This indicator 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		Q2 26	Q2 25	H1 26	H1 25
French Retail, Private Banking and Insurance	Net Cost Of Risk	223	146	387	317
	Gross loan Outstandings	232,657	230,025	233,174	231,781
	Cost of Risk in bp	38	25	33	27
Global Banking and Investor Solutions	Net Cost Of Risk	12	81	58	136
	Gross loan Outstandings	178,540	171,860	170,477	172,321
	Cost of Risk in bp	3	19	7	16
Mobility, International Retail Banking & Financial Services	Net Cost Of Risk	156	126	302	250
	Gross loan Outstandings	145,507	144,329	145,811	151,727
	Cost of Risk in bp	43	35	41	33
Corporate Centre	Net Cost Of Risk	-	2	(2)	(4)
	Gross loan Outstandings	27,056	26,404	26,673	25,998
	Cost of Risk in bp	(1)	3	(1)	(3)
Societe Generale Group	Net Cost Of Risk	390	355	745	699
	Gross loan Outstandings	583,760	572,618	576,135	581,827
	Cost of Risk in bp	27	25	26	24

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)	Q2 26	Q2 25	H1 26	H1 25
Shareholders' equity Group share	71,645	68,293	71,645	68,293
Deeply subordinated and undated subordinated notes	(10,346)	(8,386)	(10,346)	(8,386)
Distribution provision[1], distribution N-1 to be paid and interest payable to holders of deeply & undated subordinated notes[2]	(3,225)	(2,351)	(3,225)	(2,351)
OCI excluding conversion reserves	241	512	241	512
ROE equity end-of-period	58,316	58,067	58,316	58,067
Average ROE equity	58,788	58,579	58,797	58,743
Average Goodwill[3]	(4,257)	(4,174)	(4,249)	(4,182)
Average Intangible Assets	(2,559)	(2,787)	(2,590)	(2,811)
Average ROTE equity	51,971	51,618	51,958	51,749
Group net Income	1,790	1,453	3,487	3,061
Interest paid and payable to holders of deeply subordinated notes and undated subordinated notes, issue premium amortisation	(205)	(200)	(378)	(387)
Adjusted ROE Group net Income	1,585	1,253	3,108	2,674
Cancellation of goodwill impairment	-	-	-	-
Adjusted ROTE Group net Income	1,585	1,253	3,108	2,674
ROE	10.8%	8.6%	10.6%	9.1%
ROTE	12.2%	9.7%	12.0%	10.3%

RONE calculation: Average capital allocated to Core Businesses (in EURm)

In EURm	Q2 26	Q2 25	Change	H1 26	H1 25	Change
French Retail , Private Banking and Insurance	18,316	17,412	+5.2%	18,299	17,549	+4.3%
Global Banking and Investor Solutions	17,435	17,894	-2.6%	17,161	18,109	-5.2%
Mobility, International Retail Banking & Financial Services	10,739	10,535	+1.9%	10,700	10,955	-2.3%
Core Businesses	46,491	45,841	+1.4%	46,161	46,613	-1.0%
Corporate Center	12,296	12,738	-3.6%	12,636	12,130	+4.2%
Group	58,787	58,579	+0.4%	58,797	58,743	+0.1%

1 The distribution provision is calculated based on an ordinary distribution payout ratio of 50% of the Group net income, restated for 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)	H1 26	Q1 26	2025
Shareholders' equity Group share	71,645	70,997	70,144
Deeply subordinated and undated subordinated notes	(10,346)	(10,397)	(9,366)
Interest of deeply & undated subordinated notes, issue premium 18mortization[1]	(123)	(165)	14
Book value of own shares in trading portfolio	(10)	(15)	(22)
Net Asset Value	61,166	60,420	60,770
Goodwill[2]	(4,257)	(4,257)	(4,225)
Intangible Assets	(2,504)	(2,615)	(2,625)
Net Tangible Asset Value	54,405	53,548	53,919
Number of shares used to calculate NAPS[3]	730,035	730,035	754,887
Net Asset Value per Share	83.8	82.8	80.5
Net Tangible Asset Value per Share	74.5	73.3	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)	H1 26	Q1 26	2025
Existing shares	754,338	759,309	790,605
Deductions			
Shares allocated to cover stock option plans and free shares awarded to staff	1,738	2,244	2,328
Other own shares and treasury shares	14,281	14,604	12,021
Number of shares used to calculate EPS[4]	738,319	742,461	776,255
Group net Income (in EURm)	3,487	1,696	6,002
Interest on deeply subordinated notes and undated subordinated notes (in EURm)	(378)	(173)	(720)
Adjusted Group net income (in EURm)	3,108	1,523	5,282
EPS (in EUR)	4.21	2.05	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
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 buy-backs, 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 buy-backs, 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.

Disclaimer

The financial information on Societe Generale for its second quarter and first half 2026 financial results comprises this presentation and a dedicated press release which are available on the website (https://investors.societegenerale.com/en).

The financial information presented for the quarter ending 30 June 2026 has been prepared in accordance with IFRS (International Financial Reporting Standards) as adopted in the European Union (the “IFRS”) and applicable at this date. It was approved by the Board of Directors on 29 July 2026. The limited review procedures on the condensed interim statement at 30 June 2026 carried by the Statutory Auditors are currently underway.

This press release contains forward-looking information and statements that reflect assessments and projections relating to Societe Generale's business activities, objectives and strategy (the "Information"). This Information is based on assumptions, in particular regulatory ones, both general and specific, including the application of accounting principles and methods compliant with IFRS as well as the application of prudential regulations in force to date. This Information reflects various assumptions involving significant elements of subjective judgment and analysis, which may prove to be incorrect and are derived from scenarios based on a number of economic assumptions within a given competitive, regulatory and geopolitical context. Societe Generale may not be able to:

- anticipate all risks, uncertainties, contingencies or other factors that may affect its business and to assess their potential consequences;
- accurately assess the extent to which the occurrence of a risk or a combination of risks could result in outcomes that differ materially from those projected in this presse release.

Therefore, although Societe Generale believes that these statements are based on reasonable assumptions, this Information is subject to numerous risks, uncertainties and contingencies, including matters of which Societe Generale or its management are not yet aware or currently deem immaterial, and there is no guarantee that the anticipated events will occur or that the objectives set out will actually be achieved.

Important factors that could cause a material difference between actual results and the results anticipated in the Information include, among others, overall trends in general economic activity and in Societe Generale’s markets in particular, regulatory, prudential and geopolitical changes, and the success of Societe Generale’s business, strategic, operating and financial initiatives.

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

It is therefore recommended to take into account factors of uncertainty and risk likely to impact the operations of Societe Generale when considering the Information contained in such press release. Other than as required by applicable law, Societe Generale makes no commitment to update or revise this Information.

Unless otherwise specified, the sources for the business rankings and market positions are internal. This press release may include information pertaining to our markets and our competitive positions therein. Such information is based on market data and our actual revenues in those markets for the relevant periods. We obtained this market information from various third-party sources (publications and surveys) and our own internal estimates. We have not independently verified these third-party sources and cannot guarantee their accuracy, truthfulness, precision and completeness. In addition, our internal surveys and estimates have not been verified by independent experts or other independent sources. No reliance should therefore be placed on this Information.

The Alternative Performance Measures, notably the notions of net banking income for the pillars, operating expenses, cost of risk in basis points, ROE, ROTE, RONE, net assets and tangible net assets as well as the principles for the presentation of prudential ratios are defined in our Universal Registration Document and, where applicable, in the methodological notes at the end of this document as well as in the presentation published jointly with this press release.

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

No representation, warranty or undertaking, whether express or implied is made as to the adequacy, accuracy, completeness or reasonableness of the Information. Societe Generale or its representatives cannot be held liable for any error, omission or inaccuracy or for any consequences arising from reliance placed on, or use of, the Information contained in the press release, anything relating thereto or any document or information to which it may refer.

This press release does not constitute an invitation to buy or sell Societe Generale shares or any other financial instruments or financial contracts issued by or related to Societe Generale.

Societe Generale

Societe Generale is a top-tier European Bank with around 110,000 employees serving 27 million clients in 58 countries across the world. We have been supporting the development of our economies for over 160 years, providing our corporate, institutional, and individual clients with a wide array of value-added advisory and financial solutions. Our long-lasting and trusted relationships with the clients, our cutting-edge expertise, our unique innovation, our ESG capabilities and leading franchises are part of our DNA and serve our most essential objective - to deliver sustainable value creation for all our stakeholders.

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

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

Committed to building together with its clients a better and sustainable future, Societe Generale aims to be a leading partner in the environmental transition and sustainability overall. The Group is included in the principal socially responsible investment indices: DJSI (Europe), FTSE4Good (Global and Europe), Bloomberg Gender-Equality Index, Refinitiv Diversity and Inclusion Index, Euronext Vigeo (Europe and Eurozone), STOXX Global ESG Leaders indexes, and the MSCI Low Carbon Leaders Index (World and Europe).

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

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