

**MiFID II product governance / Retail investors, professional investors and ECPs** – Solely for the purposes of the manufacturer's product approval process, the target market assessment in respect of the Certificates, has led to the conclusion that: (i) the target market for the Notes is eligible counterparties, professional clients and retail clients, each as defined in Directive 2014/65/EU (as amended, MiFID II) MiFID II; (ii) all channels for distribution to eligible counterparties and professional clients are appropriate; and (iii) the determination of the appropriate channels for distribution of the Notes to retail clients has been made and is available on the website <https://regulatory.sgmarkets.com/#/mifid2/emt>, subject to the distributor's suitability and appropriateness obligations under MiFID II, as applicable. Any person subsequently offering, selling or recommending the Notes (a distributor) should take into consideration the manufacturer's target market assessment; however, a distributor subject to MiFID II is responsible for undertaking its own target market assessment in respect of the Notes (by either adopting or refining the manufacturer's target market assessment) and determining appropriate distribution channels, subject to the distributor's suitability and appropriateness obligations under MiFID II, as applicable.

**UK MiFIR product governance / Professional investors and ECPs only target market** – Solely for the purposes of the manufacturer's product approval process, the target market assessment in respect of the Certificates, has led to the conclusion that: (i) the target market for the Certificates is only eligible counterparties, as defined in the FCA Handbook Conduct of Business Sourcebook (COBS), and professional clients, as defined in Regulation (EU) No 600/2014 as it forms part of domestic law by virtue of the European Union (Withdrawal) Act 2018 (**UK MiFIR**); and (ii) all channels for distribution of the Certificates to eligible counterparties and professional clients are appropriate. Any person subsequently offering, selling or recommending the Certificates (a **distributor**) should take into consideration the manufacturer's target market assessment; however, a distributor subject to the FCA Handbook Product Intervention and Product Governance Sourcebook (the **UK MiFIR Product Governance Rules**) is responsible for undertaking its own target market assessment in respect of the Certificates (by either adopting or refining the manufacturer's target market assessment) and determining appropriate distribution channels.

#### **APPLICABLE FINAL TERMS**

**Dated 26/02/2026**

**PROHIBITION OF SALES TO UK RETAIL INVESTORS** - The Certificates are not intended to be offered, sold or otherwise made available to and should not be offered, sold or otherwise made available to any retail investor in the United Kingdom (UK). For these purposes, a retail investor means a person who is one (or more) of: (i) a retail client, as defined in point (8) of Article 2 of Regulation (EU) No 2017/565 as it forms part of UK domestic law by virtue of the European Union (Withdrawal) Act 2018 (EUWA); or (ii) a customer within the meaning of the provisions of the Financial Services and Markets Act 2000, as amended (the FSMA) and any rules or regulations made under the FSMA to implement Directive (EU) 2016/97, where that customer would not qualify as a professional client, as defined in point (8) of Article 2(1) of Regulation (EU) No 600/2014 as it forms part of UK domestic law by virtue of the EUWA; or (iii) not a qualified investor as defined in Article 2 of Regulation (EU) 2017/1129 as it forms part of UK domestic law by virtue of the EUWA. Consequently, no key information document required by Regulation (EU) No 1286/2014 as it forms part of UK domestic law by virtue of the EUWA (the UK PRIIPs Regulation) for offering or selling the Certificates or otherwise making them available to retail investors in the UK has been prepared and therefore offering or selling the Certificates or otherwise making them available to any retail investor in the UK may be unlawful under the UK PRIIPs Regulation.

**SG Issuer**

Legal entity identifier (LEI) : 549300QNMDVBVTHX8H127

**Issue of up to 50 000 Certificates in an aggregate principal amount of EUR 50 000 000 due  
03/04/2029**

**unconditionally and irrevocably guaranteed by Société Générale  
under the Debt Instruments Issuance Programme**

## PART A – CONTRACTUAL TERMS

Terms used herein shall be deemed to be defined as such for the purposes of the Conditions set forth under the heading "*General Terms and Conditions of the English Law Certificates*" in the Base Prospectus dated 30 May 2025, which constitutes a base prospectus for the purposes of Regulation (EU) 2017/1129, as amended (the **Prospectus Regulation**). This document constitutes the Final Terms of the Certificates described herein for the purposes of Article 8(4) of the Prospectus Regulation and must be read in conjunction with the Base Prospectus and the supplement(s) to such Base Prospectus dated 2 July 2025 and 26 September 2025 and 15 October 2025 and 20 February 2026 and any supplement published prior to the Issue Date (as defined below) (the **Supplement(s)**); provided, however, that to the extent such Supplement (i) is published after these Final Terms have been signed or issued and (ii) provides for any change to the Conditions as set out under the heading "*General Terms and Conditions of the English Law Certificates*", such change shall have no effect with respect to the Conditions of the Certificates to which these Final Terms relate. Full information on the Issuer, the Guarantor and the offer of the Certificates is only available on the basis of the combination of these Final Terms, the Base Prospectus and any Supplement(s). Prior to acquiring an Interest in the Certificates described herein, prospective investors should read and understand the information provided in these Final Terms, the Base Prospectus and any Supplement(s) and be aware of the restrictions applicable to the offer and sale of such Certificates in the United States or to, or for the account or benefit of, persons that are not Permitted Transferees. A summary of the issue of the Certificates is annexed to these Final Terms. Copies of the Base Prospectus, any Supplement(s) and these Final Terms are available, in the case of Certificates admitted to trading on the Regulated Market or on Euro MTF of the Luxembourg Stock Exchange, on the website of the Luxembourg Stock Exchange ([www.luxse.com](http://www.luxse.com)) and in the case of Non-Exempt Offers, on the website of the Issuer (<http://prospectus.socgen.com>).

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| 1. | (i) <b>Series Number:</b>  | 340543EN/26.3  |
|    | (ii) <b>Tranche Number:</b>  | 1  |
|    | (iii) <b>Date on which the Certificates become fungible:</b>                           | Not Applicable   |
| 2. | <b>Specified Currency:</b>   | EUR  |
| 3. | <b>Aggregate Nominal Amount:</b>   |  |
|    | (i) <b>- Tranche:</b>  | up to 50 000 Certificates in an aggregate principal amount of EUR 50 000 000 |
|    | (ii) <b>- Series:</b>  | up to 50 000 Certificates in an aggregate principal amount of EUR 50 000 000 |
| 4. | <b>Issue Price:</b>  | EUR 1 000 per Certificate of EUR 1 000 Specified Denomination                |
| 5. | <b>Specified Denomination(s):</b>  | EUR 1 000  |
| 6. | (i) <b>Issue Date:</b><br><b>(DD/MM/YYYY)</b>  | 30/03/2026   |
|    | (ii) <b>Interest Commencement Date:</b>  | Issue Date   |
| 7. | <b>Final Exercise Date:</b><br><b>(DD/MM/YYYY)</b>                                     | 03/04/2029   |
| 8. | <b>Governing law:</b>  | English law  |
| 9. | (i) <b>Status of the Certificates:</b>   | Secured. See paragraph 26 "Secured Certificates Provisions" below.           |
|    | (ii) <b>Date of corporate authorisation obtained for the issuance of Certificates:</b> | Not Applicable   |
|    | (iii) <b>Type of Structured Certificates:</b>  | Share Linked Certificates  |
- The provisions of the following Additional Terms and Conditions apply:
- Additional Terms and Conditions for Share Linked Certificates and Depositary Receipts Linked Certificates

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| (iv) <b>Reference of the Product:</b>                      | 3.3.3 with Option 3 applicable, as described in the Additional Terms and Conditions relating to Formulae. |
| <b>10. Interest Basis:</b>                                 | See section "PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE" below.                                     |
| <b>11. Redemption/Payment Basis:</b>                       | See section "PROVISIONS RELATING TO REDEMPTION" below.  |
| <b>12. Issuer's/Certificateholders' redemption option:</b> | See section "PROVISIONS RELATING TO REDEMPTION" below.  |

**PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE**

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| <b>13. Fixed Rate Certificate Provisions:</b>          | Not Applicable  |
| <b>14. Floating Rate Certificate Provisions:</b>       | Not Applicable  |
| <b>15. Structured Interest Certificate Provisions:</b> | Applicable as per Condition 4.3 of the General Terms and Conditions   |
| (i) <b>Structured Interest Amount(s):</b>              | Unless previously redeemed, on each Interest Payment Date(i) (i from 1 to 6), the Issuer shall pay to the Certificateholders, for each Certificate, an amount determined by the Calculation Agent as follows: |

**Scenario 1 :**

If on Valuation Date(i), the WorstPerformance(i, Strike) is higher than or equal to -40%, then :

Structured Interest Amount(i) = Max(0 ; Specified Denomination x (i x 6.10%) - SumCouponsPaid(i-1))

**Scenario 2 :**

If on Valuation Date(i), the WorstPerformance(i, Strike) is lower than -40%, then :

Structured Interest Amount(i) = 0 (zero)

Definitions relating to the Structured Interest Amount are set out in paragraph 25(ii) "Definitions relating to the Product".

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| (ii) <b>Specified Period(s)/Interest Payment Date(s): (DD/MM/YYYY)</b> | Interest Payment Date(i) (i from 1 to 6): 05/10/2026; 05/04/2027; 04/10/2027; 03/04/2028; 03/10/2028; 03/04/2029 |
| (iii) <b>Business Day Convention:</b>                                  | Following Business Day Convention (unadjusted)   |
| (iv) <b>Day Count Fraction:</b>  | Not Applicable   |
| (v) <b>Business Centre(s):</b>   | Not Applicable   |
| <b>16. Zero Coupon Certificate Provisions:</b>                         | Not Applicable   |

**PROVISIONS RELATING TO REDEMPTION**

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| <b>17. Redemption at the option of the Issuer:</b>             | Not Applicable  |
| <b>18. Redemption at the option of the Certificateholders:</b> | Not Applicable  |
| <b>19. Automatic Early Redemption:</b>                         | Applicable as per Condition 6.1.3.2 of the General Terms and Conditions |

- (i) **Automatic Early Redemption Amount(s) :** Unless previously redeemed, if an Automatic Early Redemption Event has occurred, then the Issuer shall redeem early the Certificates on the Automatic Early Redemption Date(i) (i from 2 to 5) in accordance with the following provisions in respect of each Certificate :  
Automatic Early Redemption Amount(i) = Specified Denomination x 100%
- Definitions relating to the Automatic Early Redemption Amount are set out in paragraph 25(ii) "Definitions relating to the Product".
- (ii) **Automatic Early Redemption Dates: (DD/MM/YYYY)** Automatic Early Redemption Date(i) (i from 2 to 5) : 05/04/2027 ; 04/10/2027 ; 03/04/2028 ; 03/10/2028
- (iii) **Automatic Early Redemption Event :** is deemed to have occurred, as determined by the Calculation Agent, if on a Valuation Date(i)(i from 2 to 5), the WorstPerformance(i, Strike) is higher than or equal to AutocallBarrier(i).
- 20. Final Exercise Amount :** Unless previously redeemed, the Issuer shall redeem the Certificates on the Final Exercise Date, in accordance with the following provisions in respect of each Certificate:
- Scenario 1:**
- If on Valuation Date(6), an European Knock In Event has not occurred, then:
- Final Exercise Amount = Specified Denomination x 100%
- Scenario 2:**
- If on Valuation Date(6), an European Knock In Event has occurred, then:
- Final Exercise Amount = Specified Denomination x [100% + WorstPerformance(6, Strike)]
- Definitions relating to the Final Exercise Amount are set out in paragraph 25(ii) "Definitions relating to the Product".
- 21. Physical Delivery Provisions:** Not Applicable
- 22. Trigger redemption at the option of the Issuer:** Not Applicable
- 23. (i) Redemption in respect of Non Eligible Certificates: Redemption for Tax Event, Special Tax Event, Regulatory Event, Force Majeure Event, Administrator Benchmark Event or Event of Default :** Early Redemption or Monetisation until the Final Exercise Date  
Early Redemption Amount : Market Value
- (ii) Redemption in respect of Eligible Certificates: Redemption for Tax Event, Special Tax Event, MREL Disqualification Event; Amounts Due in case of Bail-In of Eligible Certificates** Not Applicable

**PROVISIONS APPLICABLE TO THE UNDERLYING(S) IF ANY**

24. (i) **Underlying(s):** The following Shares (each an “Underlying(k)” and together the “Basket”) as defined below:

k	Company	Bloomberg Ticker	Exchange	Web Site
1	Unicredit SpA	UCG IM	BORSA ITALIANA S.P.A.	www.unicreditgroup.eu
2	Banca Monte dei Paschi di Siena SpA	BMPS IM	BORSA ITALIANA S.P.A.	www.mps.it
3	Banco BPM SpA	BAMI IM	BORSA ITALIANA S.P.A.	www.bancobpm.it/investor-relations

- (ii) **Information relating to the past and future performances of the Underlying(s) and volatility:** The information relating to the past and future performances of the Underlying(s) and volatility are available on the source specified in the table above.
- (iii) **Provisions relating, amongst others, to the Market Disruption Event(s) and/or Extraordinary Event(s) and/or any additional disruption event(s) as described in the relevant Additional Terms and Conditions:** The provisions of the following Additional Terms and Conditions apply :  
Additional Terms and Conditions for Share Linked Certificates and Depositary Receipts Linked Certificates
- (iv) **Credit Linked Certificates Provisions:** Not Applicable
- (v) **Bond Linked Certificates Provisions:** Not Applicable

**DEFINITIONS APPLICABLE TO INTEREST (IF ANY), REDEMPTION AND THE UNDERLYING(S) IF ANY**

25. (i) **Definitions relating to date(s):** Applicable

**Valuation Date(i):** 28/09/2026; 25/03/2027; 27/09/2027; 27/03/2028; 26/09/2028;  
(i from 1 to 6) 23/03/2029

**Schedule(0) :** means each Scheduled Trading Day that is not a Disrupted Day from and including 02 March 2026 to and including 02 June 2026.

**Lookback Schedule(0,k)** (k from 1 to 3) means each Valuation Date(t) within Schedule(0), for which S(t,k) is lower than or equal to S(0,k) which is the Closing Price of the Underlying(k) on the first Valuation Date(t) of Schedule(0)

- (ii) **Definitions relating to the Product:** Applicable, subject to the provisions of Condition 4 of the Additional Terms and Conditions relating to Formulae

**SumCouponsPaid(i-1)** (i from 2 to 6) means SumCouponsPaid(i-2) + Structured Interest Amount(i-1)

With:  
SumCouponsPaid(0) = 0 (zero)

**European Knock In Event** is deemed to have occurred as determined by the Calculation Agent, if on Valuation Date(6), WorstPerformance(i, Strike) is lower than - 40%.

**Performance(i, k, Strike(k))** (i from 1 to 6) (k from 1 to 3) means (S(i,k) / Strike(k)) - 100%

**WorstPerformance(i, Strike)** (i from 1 to 6) means the Minimum, for k from 1 to 3, of Performance(i,k,Strike(k)).

**S(i, k)** (i from 1 to 6 or i within Schedule(0) or i = t within Lookback Schedule(0,k)) (k from 1 to 3) means in respect of any Valuation Date(i), or any date within Schedule(0), or any date within Lookback Schedule(0,k) (all such dates being considered as Valuation Dates), the Closing Price of the Underlying(k).

<b>Price(i, k)</b> (i within Lookback Schedule(0)) (k from 1 to 3)	means S(i,k)
<b>Strike(k)</b> (k from 1 to 3)	means AverageTimePrice({Lookback Schedule(0,k)}, k).
<b>AutocallBarrier(i)</b> (i from 2 to 5)	AutocallBarrier(2) = -5% AutocallBarrier(3) = -10% AutocallBarrier(4) = -15% AutocallBarrier(5) = -20%
<b>AverageTimePrice({Lookback Schedule(0,k)}, k)</b> (k from 1 to 3)	means the Arithmetic Average, for any t belonging to the Lookback Schedule(0,k), of Price(t, k).

**PROVISIONS RELATING TO SECURED CERTIFICATES**

<b>26. Secured Certificates Provisions:</b>	Applicable, subject to the provisions of the "Additional Terms and Conditions relating to Secured Certificates".
	With Type of Collateral Structure : Tripartite Collateral Structure
<b>(i) Collateral Pool:</b>	The Collateral Assets held in the Collateral Account N° AT100U established with the Collateral Custodian.
<b>(ii) Type of Collateral Pool:</b>	Multiple Series Collateral Pool
<b>(iii) Type of Collateralisation:</b>	MV Collateralisation
<b>- Collateral Valuation at Nominal Value:</b>	Not Applicable
<b>(iv) Eligibility Criteria:</b>	<p>The Collateral Assets that comply with the Eligibility Criteria will be the "<b>Eligible Collateral Assets</b>".</p> <p>The collateral assets can be composed of all kind of securities with a value reviewed on a daily basis such as but not limited to:</p> <ul style="list-style-type: none"> <li>• any kind of equity securities;</li> <li>• bonds, convertible bonds of any kind;</li> <li>• any kind of fund shares, including mutual fund shares, real estate fund and Exchange Traded Funds;</li> <li>• notes or warrants;</li> <li>• covered bonds as well as any kind of collateralized issuances by Société Générale or any affiliates whose collateral assets are compliant with the eligible collateral listed above.</li> <li>• Cash in an Eligible Currency (where Eligible Currency means CAD, CHF, EUR ,GBP, JPY, USD).</li> </ul> <p>Unsecured issuances by Société Générale or any affiliates such as, Société Générale equities or Société Générale unsecured debt instruments, shall be excluded.</p> <p>No specific diversification guidelines will be applicable.</p>
<b>(v) Collateral Rules:</b>	Not Applicable
<b>(vi) Collateralisation Percentage:</b>	100.0%
<b>(vii) Haircuts:</b>	No haircut applies
<b>(viii) Collateral Test Dates:</b>	Each Collateral Business Day
<b>(ix) Collateral Substitution:</b>	Applicable
<b>(x) Waiver of Rights:</b>	Applicable

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| (xi) <b>Early Redemption Amount following occurrence of a Collateral Disruption Event:</b>                         | Market Value of the Certificates as defined in Condition 6.5 of the General Terms and Conditions  |
| (xii) <b>Physical Delivery of Collateral Assets:</b>   | Not Applicable  |
| (xiii) <b>Order of Priority:</b>   | The Standard Order of Priority (as defined in Condition 1 of the Additional Terms and Conditions relating to Secured Certificates) applies. |
| (xiv) <b>Other applicable options as per the Additional Terms and conditions relating to Secured Certificates:</b> | Not Applicable  |

**GENERAL PROVISIONS APPLICABLE TO THE CERTIFICATES**

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| 27. <b>Provisions applicable to payment date(s):</b>   |   |
| - <b>Payment Business Day:</b>   | Following Payment Business Day  |
| - <b>Financial Centre(s):</b>  | Not Applicable  |
| 28. <b>Form of the Certificates:</b>   |   |
| (i) <b>Form:</b>   | Non-US Registered Global Note registered in the name of a nominee for a common depository for Euroclear and Clearstream |
| (ii) <b>New Global Note (NGN – bearer notes) / New Safekeeping Structure (NSS – registered notes):</b> | No  |
| 29. <b>Redenomination:</b>   | Not Applicable  |
| 30. <b>Consolidation:</b>  | Applicable as per Condition 14.2 of the <i>General Terms and Conditions</i>   |
| 31. <b>Partly Paid Certificates Provisions:</b>  | Not Applicable  |
| 32. <b>Instalment Certificates Provisions:</b>   | Not Applicable  |
| 33. <b>Masse:</b>  | Not Applicable  |
| 34. <b>Dual Currency Certificate Provisions:</b>   | Not Applicable  |
| 35. <b>Additional Amount Provisions for Italian Certificates:</b>                                      | Not Applicable  |
| 36. <b>Interest Amount and/or the Redemption Amount switch at the option of the Issuer:</b>            | Not Applicable  |
| 37. <b>Portfolio Linked Certificates Provisions:</b>   | Not Applicable  |

**THIRD PARTY INFORMATION**

Information or summaries of information included herein with respect to the Underlying(s) have been extracted from general databases released publicly or by any other available information. Each of the Issuer and the Guarantor confirms that such information has been accurately reproduced and that, so far as it is aware and is able to ascertain from information published, no facts have been omitted which would render the reproduced information inaccurate or misleading.

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**PART B – OTHER INFORMATION****1. LISTING AND ADMISSION TO TRADING**

- (i) **Listing:** None
- (ii) **Admission to trading:** Application shall be made for the Certificates to be admitted to trading on the Multilateral Trading Facility (“MTF”) named EuroTLX organized and managed by Borsa Italiana S.p.A. with effect from or as soon as practicable after the Issue Date. Société Générale, directly or through a third party appointed by it, will act as specialist for the Certificates, in accordance with the rules and regulations of EuroTLX.

**There can be no assurance that the listing and trading of the Certificates will be approved with effect on the Issue Date or at all, provided that if Borsa Italiana S.p.A. does not release its decision of admission to trading within the day immediately preceding the Issue Date, Section 10 – paragraph “Conditions to which the offer is subject” of these Final Terms shall apply.**

- (iii) **Estimate of total expenses related to admission to trading:** Not Applicable
- (iv) **Information required for Certificates to be listed on SIX Swiss Exchange:** Not Applicable

**2. RATINGS**

The Certificates to be issued have not been rated.

**3. INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE/OFFER**

Save for fees, if any, payable to the Dealer, and so far as the Issuer is aware, no person involved in the issue of the Certificates has an interest material to the offer.

The Dealer and its affiliates have engaged, and may in the future engage, in investment banking and/or commercial banking transactions with, and may perform other services for, the Issuer and its affiliates in the ordinary course of business.

Société Générale will ensure the roles of provider of hedging instruments to the Issuer of the Certificates and Calculation Agent of the Certificates. Société Générale will also ensure the roles of Collateral Agent and Securities Valuation Agent for the Certificates.

The possibility of conflicts of interest between the different roles of Société Générale on one hand, and between those of Société Générale in these roles and those of the Certificateholders on the other hand cannot be excluded.

Furthermore, given the banking activities of Société Générale, conflicts may arise between the interests of Société Générale acting in these capacities (including business relationship with the issuers of the financial instruments being underlyings of the Certificates or possession of non public information in relation with them) and those of the Certificateholders. Finally, the activities of Société Générale on the underlying financial instrument(s), on its proprietary account or on behalf of its customers, or the establishment of hedging transactions, may also have an impact on the price of these instruments and their liquidity, and thus may be in conflict with the interests of the Certificateholders.

**4. REASONS FOR THE OFFER AND USE OF PROCEEDS**

- (i) **Reasons for the offer and use of proceeds:** The net proceeds from each issue of Certificates will be applied for the general financing purposes of the Société Générale Group, which include making a profit.
- (ii) **Estimated net proceeds:** Not Applicable
- (iii) **Estimated total expenses:** Not Applicable

**5. INDICATION OF YIELD (*Fixed Rate Certificates only*)**

Not Applicable

**6. HISTORIC INTEREST RATES (*Floating Rate Certificates only*)**

Not Applicable

**7. PERFORMANCE AND EFFECT ON VALUE OF INVESTMENT****(i) PERFORMANCE OF FORMULA, EXPLANATION OF EFFECT ON VALUE OF INVESTMENT  
(*Structured Certificates only*)**

The value of the Certificates, the payment of a coupon amount on a relevant interest payment date to a Certificateholder, the payment of an automatic early redemption amount on a relevant automatic early redemption date and the payment of a Final Exercise Amount to a Certificateholder on the Final Exercise Date will depend on the performance of the underlying asset(s), on the relevant valuation date(s).

The value of the Certificates is linked to the positive or negative performance of one or several underlying instrument(s) within the basket. The amount(s) to be paid is/are determined on the basis of the condition which is satisfied (or not) if the performance of one or several underlying instrument(s) within the basket is a predefined barrier performance.

During the lifetime of the Certificates, the market value of these Certificates may be lower than the invested capital. Furthermore, an insolvency of the Issuer and/or the Guarantor may cause a total loss of the invested capital. The attention of the investors is drawn to the fact that they could sustain an entire or a partial loss of their investment.

**(ii) PERFORMANCE OF RATES OF EXCHANGE AND EXPLANATION OF EFFECT ON VALUE OF INVESTMENT (*Dual Currency Certificates only*)**

Not Applicable

**8. OPERATIONAL INFORMATION****(i) Security identification code(s):**

- ISIN Code: XS2878551766

- Common Code: 287855176

**(ii) Clearing System(s): Euroclear Bank S.A/N.V. (**Euroclear**) / Clearstream Banking *société anonyme* (**Clearstream**)****(iii) Delivery of the Certificates:** Delivery against payment**(iv) Calculation Agent:** Société Générale  
Tour Société Générale 17 Cours Valmy 92987 Paris La Défense  
Cedex France**(v) Paying Agent(s):** Société Générale Luxembourg SA  
11, avenue Emile Reuter  
L- 2420 Luxembourg  
Luxembourg**(vi) Eurosystem eligibility of the Certificates:** No. Whilst the designation is specified as "no" at the date of these Final Terms, should the Eurosystem eligibility criteria be amended in the future such that the Certificates are capable of meeting them the Certificates may then be deposited with one of the ICSDs as common safekeeper (and registered in the name of a nominee of one of the ICSDs acting as common safekeeper). Note that this does not necessarily mean that the Certificates will then be recognised as eligible collateral for Eurosystem monetary policy and intraday credit operations by the Eurosystem at any time during their life. Such recognition will depend upon the ECB being satisfied that Eurosystem eligibility criteria have been met.**9. DISTRIBUTION****(i) Method of distribution:** Non-syndicated

- Dealer(s): Société Générale  
Tour Société Générale  
17, Cours Valmy  
92987 Paris la Défense Cedex

- France
- (ii) **Total commission and concession:** Société Générale shall pay to BANCA PASSADORE AND C SPA (the **Distributor**), a remuneration of up to 3% of the nominal amount of Certificates effectively placed by such Distributor.
- (iii) **TEFRA Rules:** Not Applicable
- (iv) **Non-exempt Offer Consent of the Issuer to use the Base Prospectus during the Offer Period:** A Non-exempt offer of the Certificates may be made by the Dealer and any **Initial Authorised Offeror** below mentioned, any **Additional Authorised Offeror**, the name and address of whom will be published on the website of the Issuer (<http://prospectus.socgen.com>) in the Non-exempt Offer jurisdiction(s) (**Non-exempt Offer Jurisdiction(s)**) during the offer period (**Offer Period**) as specified in the paragraph "Terms and Conditions of the Offer" below.
- **Individual Consent / Name(s) and address(es) of any Initial Authorised Offeror:** Applicable  
BANCA PASSADORE AND C SPA  
VIA ETTORE VERNAZZA 27-GENOVA-16121-ITALY
- **General Consent/ Other conditions to consent:** Not Applicable
- (v) **U.S. federal income tax considerations:** The Certificates are not Specified Certificates for purposes of Section 871(m) Regulations.
- (vi) **- Prohibition of Sales to EEA Retail Investors:** Not Applicable
- **Prohibition of Sales to EEA Non Retail Clients:** Not Applicable
- (vii) **- Prohibition of Sales to UK Retail Investors:** Applicable
- **Prohibition of Sales to UK Non Retail Clients:** Not Applicable
- (viii) **Prohibition of Sales to Swiss Non Retail Clients:** Not Applicable

## 10. TERMS AND CONDITIONS OF THE OFFER

- **Non-Exempt Offer Jurisdiction(s):** Italy
- **Offer Period:** From and including 02/03/2026 to and including 25/03/2026, subject to any early closing of the Offer Period as described below.
- **Offer Price:** The Certificates will be offered at the Issue Price, of which up to a maximum of 3% is represented by a distribution fee payable upfront by Société Générale to the Distributor
- **Conditions to which the offer is subject:** Offers of the Certificates are conditional on their issue and, on any additional conditions set out in the standard terms of business of the financial intermediaries, notified to investors by such relevant financial intermediaries.  
The Issuer reserves the right to close the Offer Period prior to its stated expiry for any reason. The Issuer reserves the right to withdraw the offer and cancel the issuance of the Certificates for any reason at any time on or prior to the Issue Date.  
For the avoidance of doubt, if any application has been made by a potential investor and the Issuer exercises such right, no potential investor shall be entitled to subscribe or otherwise acquire the Certificates.  
In each case, a notice to the investors on the early termination or the withdrawal, as applicable, will be published on the website of the Issuer (<http://prospectus.socgen.com>).

The validity of the offer is subject to the condition that the decision of admission to trading on EuroTLX is released by Borsa Italiana S.p.A. by not later than on the day immediately preceding the Issue Date; otherwise, the offer will be deemed withdrawn and the

issuance cancelled. The Issuer undertakes to file the relevant application with Borsa Italiana S.p.A. in due time to allow Borsa Italiana S.p.A. to release a decision, according to its rules, within the day immediately preceding the Issue Date.

- **Description of the application process:** The distribution activity will be carried out in accordance with the financial intermediary's usual procedures. Prospective investors will not be required to enter into any contractual arrangements directly with the Issuer in relation to the subscription of the Certificates.
- **Description of possibility to reduce subscriptions and manner for refunding excess amount paid by applicants:** Not Applicable
- **Details of the minimum and/or maximum amount of application:** Minimum amount of application : EUR 25 000 (i.e. 25 Certificates)
- **Details of the method and time limits for paying up and delivering the Certificates:** The Certificates will be issued on the Issue Date against payment to the Issuer of the net subscription moneys. However, the settlement and delivery of the Certificates will be executed through the Dealer mentioned above. Investors will be notified by the relevant financial intermediary of their allocations of Certificates and the settlement arrangements in respect thereof.  
The settlement and the delivery of the securities will be executed through the Dealer mentioned above only for technical reasons. However, the Issuer will be the only offeror and as such will assume all the responsibilities in connection with the information contained in the Final Terms together with the Base Prospectus.
- **Manner and date in which results of the offer are to be made public:** Publication on the website of the Issuer (<http://prospectus.socgen.com>) and in a daily newspaper of general circulation in the relevant place(s) of listing and/or public offer at the end of the subscription period if required by local regulation.
- **Procedure for exercise of any right of pre-emption, negotiability of subscription rights and treatment of subscription rights not exercised:** Not Applicable
- **Whether tranche(s) has/have been reserved for certain countries:** Not Applicable
- **Process for notification to applicants of the amount allotted and the indication whether dealing may begin before notification is made:** Not Applicable
- **Amount of any expenses and taxes specifically charged to the subscriber or purchaser:** Taxes charged in connection with the subscription, transfer, purchase or holding of the Certificates must be paid by the Certificateholders and neither the Issuer nor the Guarantor shall have any obligation in relation thereto; in that respect, Certificateholders shall consult professional tax advisers to determine the tax regime applicable to their own situation.

Punctual costs (entry costs), recurrent costs and potential anticipated exit penalties may have an impact on the return the investor may obtain from his investment.

## 11. ADDITIONAL INFORMATION

- **Minimum investment in the Certificates:** EUR 25 000 (i.e. 25 Certificates)
- **Minimum Trading Lot:** EUR 1 000 (i.e. 1 Certificates)

- Location where the Prospectus, any Supplements thereto and the Final Terms can be collected or inspected free of charge in Italy: Société Générale, Via Olona n.2, 20123 Milano Italy

**12. PUBLIC OFFERS IN SWITZERLAND**

Not Applicable

**13. EU BENCHMARKS REGULATION**

**Benchmark:** Not Applicable

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**ISSUE SPECIFIC SUMMARY****SECTION A – INTRODUCTION INCLUDING WARNINGS**

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**ISIN code:** XS2878551766

**Issuer : SG Issuer**

Domicile: 10, Porte de France, L-4360 Esch-sur-Alzette, Luxembourg

Telephone number : + 352 27 85 44 40

*Legal entity identifier (LEI) : 549300QNMDBVTHX8H127*

**Offeror and/or entity requesting the admission to trading :**

Société Générale

Tour Société Générale - 17 Cours Valmy

92987 Paris La Défense Cedex, France

Domicile : 29, boulevard Haussmann, 75009 Paris, France.

*Legal entity identifier (LEI) : O2RNE8IBXP4R0TD8PU41*

**Identity and contact details of the competent authority approving the prospectus:**

Approved by the Commission de Surveillance du Secteur Financier (CSSF)

283, route d'Arlon L-2991, Luxembourg

Telephone number: (352) 26 25 11

E-Mail : [direction@cssf.lu](mailto:direction@cssf.lu)

**Date of approval of the prospectus:** 30/05/2025

**WARNINGS**

This summary must be read as an introduction to the base prospectus (the **Base Prospectus**). Any decision to invest in the Certificates (the **Certificates**) should be based on a consideration of the Base Prospectus as a whole by the investor.

**Prospective investors should be aware that these Certificates may be volatile and that they may receive no interest and may lose all or a substantial portion of their principal.**

Where a claim relating to the information contained in the Base Prospectus and the applicable Final Terms is brought before a court, the plaintiff investor might, under the national legislation of the Member States, have to bear the costs of translating the Base Prospectus before the legal proceedings are initiated.

Civil liability attaches only to those persons who have tabled this summary, including any translation thereof, but only if the summary is misleading, inaccurate or inconsistent when read together with the other parts of the Base Prospectus or it does not provide, when read together with the other parts of the Base Prospectus, key information in order to aid investors when considering whether to invest in the Certificates.

**You are about to buy a product which is not simple and which may be difficult to understand.**

**SECTION B – KEY INFORMATION ON THE ISSUER**

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**WHO IS THE ISSUER OF THE SECURITIES?**

**Issuer : SG Issuer (or the Issuer)**

Domicile: 10, Porte de France, L-4360 Esch-sur-Alzette,

Legal form: Public limited liability company (*société anonyme*).

*Legal entity identifier (LEI) : 549300QNMDBVTHX8H127*

Legislation under which the Issuer operates: Luxembourg law.

Country of incorporation: Luxembourg.

**Statutory auditors : PriceWaterhouseCoopers**

The principal activity of SG Issuer is raising finance by the issuance of warrants as well as debt securities designed to be placed to institutional customers or retail customers through the distributors associated with Société Générale. The financing obtained through the issuance of such debt securities is then lent to Société Générale and to other members of the Group.

Shares of SG Issuer are held at 99.8 per cent. by Societe Generale Luxembourg and at 0.2 per cent. by Societe Generale. It is a fully consolidated company.

In accordance with its bylaws, the Issuer is managed by an Executive Board.

The members of the board of directors are Laurent Simonet, Thierry Bodson, Yves Cacclin, Olivier Pelsser, Samuel Worobel and Francois Caralp (individually a "**Director**" and collectively the **Board of Directors**).

Laurent Simonet, Thierry Bodson, Yves Cacclin, Olivier Pelsser, Samuel Worobel and Francois Caralp hold full-time management positions within the Societe Generale group.

**WHAT IS THE KEY FINANCIAL INFORMATION REGARDING THE ISSUER?**

**Income statement**

(in K€)	31 December 2024 (audited)	31 December 2023 (audited)
Operating profit/loss	234	15

**Balance sheet**

(in K€)	31 December 2024 (audited)	31 December 2023 (audited)
Net financial debt (long term debt plus short term debt minus cash) *	-15 575	5 990
Current ratio (current assets/current liabilities)	N/A	N/A
Debt to equity ratio (total liabilities/total shareholder equity)	N/A	N/A
Interest cover ratio (operating income/interest expense)	N/A	N/A

\*the Net financial debt is calculated on the basis of the following elements :

Net financial debt	31/12/2024	31/12/2023
Convertible Bond into Share (1)	48 000	48 000
Cash and cash equivalents (2)	-63 575	-42 010
Total	-15 575	5 990

(1) classified within the line Financial liabilities at amortized cost, see note 4.3 in the 2024 financial statements and in the 2024 condensed interim financial statements

(2) classified in the Balance Sheet.

**Cash flow**

(in K€)	31 December 2024 (audited)	31 December 2023 (audited)
Net cash flows from operating activities	55 941	28 259
Net cash flows used in financing activities	34 376	22 425
Net cash flows from investing activities	0	0

**WHAT ARE THE KEY RISKS THAT ARE SPECIFIC TO THE ISSUER?**

In the event of default or bankruptcy of the Issuer, the investor has recourse only against Société Générale and there is a risk of total or partial loss of the amount invested or conversion into securities (equity or debt) or postponement of maturity, in the event of bail-in affecting the Issuer's securities or Société Générale's structured Certificates, without any guarantee or compensation.

**SECTION C. KEY INFORMATION ON THE SECURITIES**
**WHAT ARE THE MAIN FEATURES OF THE SECURITIES?**

ISIN Code : XS2878551766 Number of Certificates : up to 50 000

<b>Product Currency</b>	EUR	<b>Settlement Currency</b>	EUR
<b>Listing</b>	EuroTLX, a Multilateral Trading Facility organized and managed by Borsa Italiana S.p.A	<b>Nominal Value</b>	EUR 1,000 per Certificate
<b>Minimum Investment</b>	EUR 25,000	<b>Issue Price</b>	EUR 1,000 per Certificate
<b>Maturity Date</b>	03/04/2029	<b>Minimum Reimbursement</b>	No, you can lose up to the full invested amount
<b>Conditional Coupon (Semi-Annually Gross)</b>	6.10%	<b>Capital Barrier Type</b>	Observed on the Final Observation Date only
<b>Conditional Coupon Barrier</b>	60%	<b>Capital Barrier</b>	60%
<b>Early Redemption Barrier(i) (i from 2 to 5)</b>	95%; 90%; 85%; 80%		

k	Reference Underlying	Identifier	Relevant Exchange	Currency
1	Unicredit SpA	IT0005239360	BORSA ITALIANA S.P.A.	EUR
2	Banca Monte dei Paschi di Siena SpA	IT0005508921	BORSA ITALIANA S.P.A.	EUR
3	Banco BPM SpA	IT0005218380	BORSA ITALIANA S.P.A.	EUR

This product is a certificate governed by English law.

This product is designed to provide a Conditional Coupon on a periodic basis. It is possible for the product to be automatically redeemed early based on pre-defined conditions. If the product is not redeemed early, both the Conditional Coupon and the capital redemption at maturity will be linked to the performance of the Reference Underlying.

Your capital will be fully at risk when investing in this product.

The Reference Underlying is the Underlying(k) with the lowest observed Level on the relevant Observation Date. Conditional Coupon

Provided that the product has not been previously redeemed early, on each Conditional Coupon Observation Date(i):

- If the Level of the Reference Underlying is at or above the Conditional Coupon Barrier, you will receive on the payment date the Conditional Coupon multiplied by a factor (i), minus the sum of Conditional Coupons already paid.

- If the Level of the Reference Underlying is below the Conditional Coupon Barrier, you will not receive the Conditional Coupon.

Automatic Early Redemption

Provided that the product has not been previously redeemed early, on each Early Redemption Observation Date(i):

- If the Level of the Reference Underlying is at or above the Early Redemption Barrier(i), the product will be redeemed early and you will receive 100% of the Nominal Value.

- If the Level of the Reference Underlying is below the Early Redemption Barrier(i), the product will not be redeemed early and the investment continues.

Final Redemption

On the Maturity Date, provided that the product has not been redeemed early, you will receive a conditional final redemption amount:

- If the Final Level of the Reference Underlying is at or above the Capital Barrier, you will receive 100% of the Nominal Value.

- If the Final Level of the Reference Underlying is below the Capital Barrier, you will receive the Final Level of the Reference Underlying multiplied by the Nominal Value. In this scenario, you will suffer a partial or total loss of your invested amount.

Additional Information

- The Strike Average Lookback Period : means each Exchange Business Day from and including 2 March 2026 to and including 2 June 2026.

- The Initial Value of each Underlying(k) is its reference price observed on the first Valuation Date of the Strike Average Lookback Period (this date being the Initial Valuation Date).

- The Final Value of each Underlying(k) is its reference price observed on the Final Observation Date.

- On each Observation Date, the Level of each Underlying(k) corresponds to the percentage ratio between the reference price of the Reference Underlying on the relevant Observation Date and its Strike.

- The Final Level of each Underlying(k) corresponds to its Level observed on the Final Observation Date.

- The Strike of each Underlying(k) is calculated as the arithmetic average of the reference prices of each Underlying(k) that, during the Strike Average Lookback Period, are equal to or lower than the respective Initial Value.

- The Conditional Coupon is expressed as a percentage of the Nominal Value.

- Extraordinary events may lead to changes to the product's terms or the early termination of the product and could result in losses on your investment

- The product is available through a public offering during the applicable offering period in the following jurisdiction(s): Italy

<b>Issue Date</b>	30/03/2026
<b>Final Observation Date</b>	23/03/2029
<b>Conditional Coupon Observation Dates(i) (i da 1 a 6)</b>	28/09/2026; 25/03/2027; 27/09/2027; 27/03/2028; 26/09/2028; 23/03/2029
<b>Conditional Coupon Payment Dates(i) (i from 1 to 6)</b>	05/10/2026; 05/04/2027; 04/10/2027; 03/04/2028; 03/10/2028; 03/04/2029

<b>Early Redemption Observation Dates(i) from 2 to 5)</b>	(i) 25/03/2027; 27/09/2027; 27/03/2028; 26/09/2028
<b>Early Redemption Payment Dates(i) (i from 2 to 5)</b>	05/04/2027; 04/10/2027; 03/04/2028; 03/10/2028

**Secured Certificates :**

In addition to the Guarantee of the Guarantor, payments due under the Certificates will be secured by a pledge over collateral assets which comply with the following Eligibility Criteria and Collateral Rules :

<b>Eligibility Criteria:</b>	<p>The Collateral Assets that comply with the Eligibility Criteria will be the “<b>Eligible Collateral Assets</b>”.</p> <p>The collateral assets can be composed of all kind of securities with a value reviewed on a daily basis such as but not limited to:</p> <ul style="list-style-type: none"> <li>• any kind of equity securities;</li> <li>• bonds, convertible bonds of any kind;</li> <li>• any kind of fund shares, including mutual fund shares, real estate fund and Exchange Traded Funds;</li> <li>• notes or warrants;</li> <li>• covered bonds as well as any kind of collateralized issuances by Société Générale or any affiliates whose collateral assets are compliant with the eligible collateral listed above.</li> <li>• Cash in an Eligible Currency (where Eligible Currency means CAD, CHF, EUR ,GBP, JPY, USD).</li> </ul> <p>Unsecured issuances by Société Générale or any affiliates such as, Société Générale equities or Société Générale unsecured debt instruments, shall be excluded. No specific diversification guidelines will be applicable.</p>
<b>Collateral Rules:</b>	Not Applicable

**Waiver of Set-off rights**

The Certificateholders waive any right of set-off, compensation and retention in relation to the Certificates, to the extent permitted by law.

**Submission to jurisdiction:**

The Issuer accepts the competence of the courts of England in relation to any dispute against the Issuer, but accepts that such Certificateholders may bring their action before any other competent court.

**Ranking:**

The Certificates will be direct, unconditional, secured, limited recourse and unsubordinated obligations of the Issuer and will rank at least pari passu with all other outstanding direct, unconditional, secured, limited recourse and unsubordinated obligations of the Issuer, present and future.

The Certificateholder acknowledge that in case of resolutions pursuant to Directive 2014/59/UE in relation to the Issuer’s liabilities or the non subordinated, senior preferred, structured and LMEE ratio eligible liabilities of Société Générale, the Certificates may be subject to the reduction of all, or a portion, of the amounts due, on a permanent basis, a conversion of all, or a portion, of the amounts due into shares or other securities of the Issuer or the Guarantor or another person; cancellation; and/or the amendment on maturity of the Certificates or amendment on the calendar or the amount of the interests.

**RESTRICTIONS ON THE FREE TRANSFERABILITY OF THE SECURITIES :**

Not Applicable. There is no restriction on the free transferability of the Certificates, subject to selling and transfer restrictions which may apply in certain jurisdictions including restrictions applicable to the offer and sale to, or for the account or benefit of, persons other than Permitted Transferees.

A Permitted Transferee means any person who (i) is not a U.S. person as defined pursuant to Regulation S; (ii) is not a person who comes within any definition of U.S. person for the purposes of the CEA or any CFTC Rule, guidance or order proposed or issued under the CEA (for the avoidance of doubt, any person who is not a "Non-United States person" defined under CFTC Rule 4.7(a)(1)(iv), but excluding, for purposes of subsection (D) thereof, the exception for any qualified eligible person who is not a "Non-United States person," shall be considered a U.S. person); and (iii) is not a "U.S. Person" for purposes of the final rules implementing the credit risk retention requirements of Section 15G of the U.S. Securities Exchange Act of 1934, as amended (the **U.S. Risk Retention Rules**) (a **Risk Retention U.S. Person**).

**WHERE THE SECURITIES WILL BE TRADED**
**Admission to trading:**

Application will be made for the Certificates to be admitted to trading on the Multilateral Trading Facility ("MTF") EuroTLX organized and managed by Borsa Italiana S.p.A. **There can be no assurance that the listing and trading of the Certificates will be approved with effect on the Issue Date or at all, provided that if Borsa Italiana S.p.A. does not release its decision of admission to trading within the day immediately preceding the Issue Date, paragraph "Conditions to which the offer is subject" of these Issue Specific Summary shall apply.**

**IS THERE A GUARANTEE ATTACHED TO THE SECURITIES?**
**Nature and scope of the guarantee:**

The Certificates are unconditionally and irrevocably guaranteed by Société Générale (the **Guarantor**) pursuant to the guarantee governed by French law made as of 30/05/2025 (the **Guarantee**).

The Guarantee obligations constitute a direct, unconditional, unsecured and unsubordinated obligations of the Guarantor ranking as senior preferred obligations, as provided for in Article L. 613-30-3-I-3° of the French Code "monétaire et financier" and will rank at least pari passu with all other existing and future direct, unconditional, unsecured senior preferred obligations of the Guarantor, including those in respect of deposits.

Any references to sums or amounts payable by the Issuer which are guaranteed by the Guarantor under the Guarantee shall be to such sums and/or amounts as directly reduced, and/or in the case of conversion into equity, as reduced by the amount of such conversion, and/or otherwise modified from time to time resulting from the application of a bail-in power by any relevant authority pursuant to directive 2014/59/EU of the European Parliament and of the Council of the European Union.

**Description of the Guarantor:**

The Guarantor, Société Générale is the parent company of the Société Générale Group.  
Domicile: 29, boulevard Haussmann, 75009 Paris, France.  
Legal form: Public limited liability company (société anonyme).  
Country of incorporation: France.  
Legal entity identifier(LEI) : O2RNE8IBXP4R0TD8PU41

The Guarantor may on a regular basis, as defined in the conditions set by the French Banking and Financial Regulation Committee, engage in all transactions other than those mentioned above, including in particular insurance brokerage.

Generally speaking, the Guarantor may carry out, on its own behalf, on behalf of third parties or jointly, all financial, commercial, industrial, agricultural, personal property or real property, directly or indirectly related to the above-mentioned activities or likely to facilitate the accomplishment of such activities.

**Key financial information on the Guarantor:**
**Income statement**

(in million EUR)	First Quarter 2025 (audited)	31/12/2024 (audited)	First Quarter 2024 (audited)	31/12/2023 (audited)
Net interest income (or equivalent)	N/A	9,892	N/A	10,310
Net fee and commission income	N/A	6,226	N/A	5,588
Net impairment loss on financial assets	(344)	(1,530)	(400)	(1,025)
Net trading income	N/A	10,975	N/A	10,290
Measure of financial performance used by the issuer in the financial statements such as operating profit	2,135	8,316	1,265	6,580
Net profit or loss (for consolidated financial statements net profit or loss attributable to equity holders of the parent)	1,608	4,200	680	2,493

**Balance sheet**

(in billion EUR)	First Quarter 2025 (audited)	31/12/2024 (audited)	First Quarter 2024 (audited)	31/12/2023 (audited)	Value as outcome from the most recent supervisory review and evaluation process (SREP)
Total assets (Total Assets)	1,554.4	1,573.5	1,590.6	1,554.0	N/A
Senior debt (Debt securities issued)	154.3	162.2	166.6	160.5	N/A
Subordinated debt (Subordinated debts)	16.1	17	15.8	15.9	N/A
Loans and receivables to customers (Customer loans at amortised cost)	447.8	454.6	459.2	485.4	N/A
Deposits from customers (Customer deposits)	521.1	531.7	530.9	541.7	N/A
Total equity (Shareholders' equity, subtotal Equity, Group share)	70.6	70.3	67.3	66	N/A
Non-performing loans (based on net carrying amount / Loans and receivables) (Doubtful loans)	14.3	14.4	15	16.1	N/A
Common Equity Tier 1 capital (CET1) ratio (or other relevant prudential capital adequacy ratio depending on the issuance) (Common Equity Tier 1 ratio)	13.4% <sup>(1)</sup>	13.3% <sup>(1)</sup>	13.2% <sup>(1)</sup>	13.1% <sup>(1)</sup>	10.22%**
Total capital ratio (Total capital ratio)	19.1% <sup>(1)</sup>	18.9% <sup>(1)</sup>	18.7% <sup>(1)</sup>	18.2% <sup>(1)</sup>	N/A
Leverage ratio calculated under applicable regulatory framework	4.4% <sup>(1)</sup>	4.3% <sup>(1)</sup>	4.2% <sup>(1)</sup>	4.3% <sup>(1)</sup>	N/A

\*\*Taking into account the combined regulatory buffers, the phased-in CET1 ratio level that would trigger the Maximum Distributable Amount (MDA) mechanism would be 10.22% as of 31/03/2025.

(1)Phased-in ratio.

The audit report does not contain any qualification.

**Key risks that are specific to the guarantor :**

*Due to Société Générale's role as guarantor and counterparty to the Issuer's hedging transactions, investors are essentially exposed to Société Générale's credit risk and have no recourse against the Issuer in the event of the Issuer's default.*

**WHAT ARE THE KEY RISKS THAT ARE SPECIFIC TO THE SECURITIES?**

The investor bears the risk of total or partial loss of the amount invested at redemption of the Certificates on the Final Exercise Date or the event the Certificates is sold by the investor before that date.

Although it is subject to market making agreement, the liquidity of the product may be affected by exceptional circumstances that make it difficult to sell the product or at a price that results in a total or partial loss of the amount invested.

Certificates may be early redeemed automatically when the level of the Underlying(s) reaches a certain level. Investors will not benefit from the performance of the Underlying(s) subsequent to such event.

The market value of the Certificates depends on the evolution of market parameters at the time of exit (price level of the Underlying(s), interest rates, volatility and credit spreads) and may therefore result in a risk of total or partial loss on the amount initially invested.

Events unrelated to the Underlying(s) (e.g. change in law, including tax law, force majeure, number of securities in circulation) may lead to early redemption of the Certificates and thus to total or partial loss of the amount invested.

Events affecting the Underlying(s) or hedging transactions may lead to adjustments, de-indexation, substitution of the Underlying(s), and consequently to losses on the amount invested, including in the case of capital protection.

If the currency of the investor's main activities is different from that of the product, the investor is exposed to currency risk, especially in the event of exchange controls, which may reduce the amount invested.

The investor is exposed to the risk that the proceeds from the liquidation of the collateral assets will not be sufficient to cover the amount due under the Certificates which is equal to their market value (without taking into account the default of the issuer or guarantor). Such shortfall may be due to lack of diversification or liquidity of the collateral assets, miscalibration, change or absence of haircuts applicable to the valuation of the collateral assets, correlation between the value of the collateral assets and the creditworthiness of the issuer or guarantor, collateralisation at par value or subordination to payment of certain providers.

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**SECTION D - KEY INFORMATION ON THE OFFER OF SECURITIES TO THE PUBLIC AND/OR ADMISSION TO TRADING ON A REGULATED MARKET**

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**UNDER WHICH CONDITIONS AND TIMETABLE CAN I INVEST IN THIS SECURITIES?****DESCRIPTION OF THE TERMS AND CONDITIONS OF THE OFFER:**

**Non Exempted Offer Jurisdiction(s):** Italy

**Offer Period:** From and including 02/03/2026 to and including 25/03/2026, subject to any early closing of the Offer Period as described below.

**Offer Price:** The Certificates will be offered at the Issue Price, of which up to a maximum of 3% is represented by a distribution fee payable upfront by Société Générale to the Distributor: BANCA PASSADORE AND C SPA, VIA ETTORE VERNAZZA 27-GENOVA-16121-ITALY (the **Distributor**).

**Conditions to which the offer is subject:**

Offers of the Certificates are conditional on their issue and, on any additional conditions set out in the standard terms of business of the financial intermediaries, notified to investors by such relevant financial intermediaries.

The Issuer reserves the right to close the Offer Period prior to its stated expiry for any reason. The Issuer reserves the right to withdraw the offer and cancel the issuance of the Certificates for any reason at any time on or prior to the Issue Date.

For the avoidance of doubt, if any application has been made by a potential investor and the Issuer exercises such right, no potential investor shall be entitled to subscribe or otherwise acquire the Certificates.

In each case, a notice to the investors on the early termination or the withdrawal, as applicable, will be published on the website of the Issuer (<http://prospectus.socgen.com>).

The validity of the offer is subject to the condition that the decision of admission to trading on EuroTLX is released by Borsa Italiana S.p.A. by not later than on the day immediately preceding the Issue Date; otherwise, the offer will be deemed withdrawn and the issuance cancelled. The Issuer undertakes to file the relevant application with Borsa Italiana S.p.A. in due time to allow Borsa Italiana S.p.A. to release a decision, according to its rules, within the day immediately preceding the Issue Date.

**Issue Price:** EUR 1 000 per Certificate of EUR 1 000 Specified Denomination

**Estimate of total expenses related to the issuance or the offer, including estimated expenses charged to the investor by the issuer or the offeror:**

Punctual costs (entry costs), recurrent costs and potential anticipated exit penalties may have an impact on the return the investor may obtain from his investment.

**Distribution plan:** The product is intended for retail investors and will be offered in Italy

**WHO IS THE OFFEROR AND/OR THE PERSON ASKING FOR THE ADMISSION TO TRADING ?**

Société Générale as Dealer

Tour Société Générale - 17 Cours Valmy

92987 Paris La Défense Cedex, France

Domicile : 29, boulevard Haussmann, 75009 Paris, France.

Legal form : Public limited liability company (*société anonyme*).

Applicable law : French law.

Country of incorporation : France

**WHY IS THIS PROSPECTUS BEING PRODUCED?**

This prospectus is drawn up for the purposes of the public offer of the Certificates.

**Reasons for the offer and use of proceeds:**

The net proceeds from each issue of Certificates will be applied for the general financing purposes of the Société Générale Group, which include making a profit.

**Estimated net proceeds:** Not Applicable

**Underwriting:** There is an underwriting agreement on a firm commitment basis with: Société Générale

**Interests of the individual and natural persons of the issuance/offer :**

Save for fees, if any, payable to the Dealer, and so far as the Issuer is aware, no person involved in the issue of the Certificates has an interest material to the offer. The Dealer and its affiliates have engaged, and may in the future engage, in investment banking and/or commercial banking transactions with, and may perform other services for, the Issuer and its affiliates in the ordinary course of business. Société Générale will ensure the roles of provider of hedging instruments to the Issuer of the Certificates and Calculation Agent of the Certificates.

The possibility of conflicts of interest between the different roles of Société Générale on one hand, and between those of Société Générale in these roles and those of the Certificateholders on the other hand cannot be excluded. Société Générale will also ensure the roles of Collateral Agent and Securities Valuation Agent for the Certificates.

The possibility of conflicts of interest between the different roles of Société Générale on one hand, and between those of Société Générale in these roles and those of the Certificateholders on the other hand cannot be excluded. Furthermore, given the banking activities of Société Générale, conflicts may arise between the interests of Société Générale acting in these capacities (including business relationship with the issuers of the financial instruments being underlyings of the Certificates or possession of non public information in relation with them) and those of the Certificateholders. Finally, the activities of Société Générale on the underlying financial instrument(s), on its proprietary account or on behalf of its customers, or the establishment of hedging transactions, may also have an impact on the price of these instruments and their liquidity, and thus may be in conflict with the interests of the Certificateholders.