

Key Information Document

PURPOSE

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

PRODUCT

SG Kiberbiztonság Index EUR 2029 December Note

ISIN: XS2878524870

MANUFACTURER: Société Générale, <http://kid.sgmarkets.com>, Call +33(0) 969 32 08 07 for more information

COMPETENT AUTHORITY OF THE MANUFACTURER: Autorité des Marchés Financiers (AMF) & Autorité de Contrôle Prudentiel et de Résolution (ACPR) is responsible for supervising Société Générale in relation to this Key Information Document.

DATE OF PRODUCTION OF THIS KID: 13/11/2025

ISSUER: SG Issuer | **GUARANTOR:** Société Générale

You are about to purchase a product that is not simple and may be difficult to understand

WHAT IS THIS PRODUCT?

Product Currency	EUR
Listing	Luxembourg Stock Exchange
Minimum Investment	EUR 1,000
Maturity Date	18/12/2029
Capital Barrier	60%
Early Redemption Barrier	Please refer to the Calendar below
Final Barrier	85%
Final Redemption Floor	30%

Settlement Currency	EUR
Nominal Value	EUR 1,000 per note
Issue Price	EUR 1,000 per note
Minimum Reimbursement	30% of the Nominal Value at maturity only
Capital Barrier Type	Observed on the Final Observation Date only
Early Redemption Coupon	Please refer to the Calendar below
Final Coupon	34.00%

Underlying

Reference Underlying	ISIN Code	Currency	Website
Solactive Cyber Security & Data Protection AR 50	DE000SL0KUY1	EUR	https://www.solactive.com/indices

The Solactive Cyber Security & Data Protection AR 50 index tracks the performance of a fixed basket of ten stocks from cybersecurity, data management, and data protection sectors. The stocks within the index are equally weighted on a daily basis. The Index, denominated in EUR, presents a currency risk as the value of its components quoted in USD are converted into Euro. As a result, the Index's performance may be significantly affected, positively or negatively, by the evolution of the exchange rate of USD against the Euro.

The Solactive Cyber Security & Data Protection AR 50 is an index where all dividends paid by its constituent stocks are reinvested and a fixed and steady deduction of 50 index points is applied per year. If the actual dividends paid are lower than (or higher than) this deduction, the net result will have a negative (or positive) impact on the performance of the index, compared to an index where the dividends are not reinvested. All other things being equal, the significance of this deduction increases if the value of the index falls. This means that the deduction will represent a larger proportion of the index value if the index falls.

Link to the dedicated page of the Index: <https://www.solactive.com/indices/?se=1&index=DE000SL0KUY1>

Type

This product is an unsecured debt instrument governed by English law.

Term

This product has a life span of 4 years but can be redeemed earlier according to the conditions indicated in the "objectives" section below.

Objectives

This product is designed to provide a return when the product is redeemed (either at maturity or when redeemed early). 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 return and the capital redemption amount will be linked to the performance of the Reference Underlying. Your capital will be at risk when investing in this product.

Automatic Early Redemption

On any Early Redemption Observation Date, if the level of the Reference Underlying is at or above the corresponding Early Redemption Barrier, the product will be redeemed early and you will receive 100% of the Nominal Value plus the corresponding Early Redemption Coupon.

Final Redemption

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

- If the Final Level of the Reference Underlying is at or above the Final Barrier, you will receive 100% of the Nominal Value plus the Final Coupon.
- If the Final Level of the Reference Underlying is below the Final Barrier and is at or above the Capital Barrier, you will receive 100% of the Nominal Value.
- Otherwise, you will receive the Final Level of the Reference Underlying multiplied by the Nominal Value, which cannot be lower than the Final Redemption Floor. In this scenario, you will suffer a partial loss of your invested amount.

Additional Information

- The level of the Reference Underlying corresponds to its value expressed as a percentage of its Initial Value.
- The Initial Value of the Reference Underlying is its closing price observed on the Initial Observation Date.
- The Final Level of the Reference Underlying is its level observed on the Final Observation Date.
- Coupons are expressed as a percentage of the Nominal Value.
- The product is available through a public offering during the applicable offering period in the following jurisdiction(s): Hungary
- 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.

Calendar

Issue Date	18/12/2025
Initial Observation Date	11/12/2025
Final Observation Date	11/12/2029
Maturity Date	18/12/2029

Early Redemption Observation Dates	11/12/2026 ; 13/12/2027 ; 11/12/2028
Early Redemption Payment Dates	18/12/2026 ; 20/12/2027 ; 18/12/2028
Early Redemption Barrier (corresponding to each Early Redemption Observation Date)	100% ; 95% ; 90%
Early Redemption Coupon (corresponding to each Early Redemption Observation Date)	8.50% ; 17.00% ; 25.50%

Intended Retail Investor

The product is aimed at investors who:

- Have specific knowledge or experience of investing in similar products and in financial markets, and have the ability to understand the product and its risks and rewards.
- Seek a product offering capital growth and have an investment horizon in line with the recommended holding period stated below.
- Are able to bear total loss of their investment and accept the risk that the Issuer and / or Guarantor could fail to pay the capital and any potential return.
- Are willing to accept a level of risk to achieve potential returns that is consistent with the summary risk indicator shown below.

WHAT ARE THE RISKS AND WHAT COULD I GET IN RETURN?

Summary Risk Indicator

Lower risk < 1 2 3 4 5 6 7 > Higher risk



The risk indicator assumes you keep the product for 4 years.

The actual risk can vary significantly if you cash in at an early stage and you may get back less. You may not be able to sell your product easily or you may have to sell at a price that significantly impacts on how much you get back.

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified this product as 5 out of 7, which is a medium-high risk class.

This rates the potential losses from future performance at a medium-high level, and poor market conditions are very unlikely to impact our capacity to pay you.

You are entitled to receive back at least 30% of your capital (where "capital" means Nominal Value and not invested amount). Any amount over this, and any additional return, depends on future market performance and is uncertain. However, this protection against future market performance will not apply if you cash in before the Maturity Date.

If we are not able to pay you what is owed, you could lose your entire investment.

Inflation Risk : if the economic situation is characterized by a high inflation persisting throughout the life time of the product, then the "real" return of the product, equal to its return minus the inflation rate, might be negative.

Performance Scenarios

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

The scenarios shown are illustrations based on results from the past and on certain assumptions. Market could develop very differently in the future.

Recommended holding period:

Until the product is called or matures

This may be different in each scenario and is indicated in the table

Example Investment:

EUR 10,000

		If you exit after 1 year	If you exit at call or maturity
Scenarios			
Minimum*	EUR 3,000	The return is only guaranteed if you hold the product until its recommended holding period and the Issuer of the product and Société Générale (the Guarantor) are able to meet their obligations under the product.	
Stress	What you might get back after costs	EUR 6,887	EUR 3,316
Product ends after 4 years	Average return each year	-31.1%	-24.1%
Unfavourable	What you might get back after costs	EUR 10,466	EUR 12,550
Product ends after 3 years	Average return each year	4.7%	7.9%
Moderate	What you might get back after costs		EUR 10,850
Product ends after 1 year	Average return each year		8.5%
Favourable	What you might get back after costs		EUR 10,850
Product ends after 1 year	Average return each year		8.5%

(*) the return shown in the Minimum Scenario is the Minimum Reimbursement and does not include other type of return such as guaranteed coupon payments.

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

The stress scenario shows what you might get back in extreme market circumstances.

The % figures in the table represent the potential positive (green) or negative (red) returns you might achieve at the end of the recommended holding period (last column) or by selling the product before (previous column) and for a stressed, unfavourable, moderate and favourable scenario (per line). These scenarios were calculated using simulations based on the underlying's past performance.

WHAT HAPPENS IF SOCIÉTÉ GÉNÉRALE IS UNABLE TO PAY OUT?

If the Issuer defaults you may only claim any unpaid amount from Société Générale (the Guarantor). Should Société Générale default or file for bankruptcy, you may suffer a partial or total loss of the invested amount. If the Issuer and/or the Guarantor becomes subject to resolution measures in the form of the bail-in tool ("bail-in"), your claim may be reduced to zero, converted into equity or its maturity may be postponed. Please be aware that your Investment is not covered by any investor compensation or guarantee scheme.

Please find the ratings of Société Générale at <https://investors.societegenerale.com/en/financial-and-non-financial-information/ratings/credit-ratings>.

WHAT ARE THE COSTS?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

Costs over Time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

The duration of this product is uncertain as it may terminate at different times depending on how the market evolves. The amounts shown here consider two different scenarios (early call and maturity). In case you decide to exit before the product ends, exit costs may apply in addition to the amounts shown here.

We have assumed:

- EUR 10,000 is invested
- a performance of the product that is consistent with each holding period shown.

	If the product is called at the first possible date 18/12/2026	If the product reaches maturity
Total costs	EUR 725	EUR 725
Annual cost impact(*)	8.4%	1.9% each year

(*) This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at maturity your average return per year is projected to be 10.4% before costs and 8.5% after costs.

Composition of Costs

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	7.2 % of the amount you pay in when entering this investment	EUR 724
Exit costs	0.5 % of your investment before it is paid out to you	EUR 50

HOW LONG SHOULD I HOLD IT AND CAN I TAKE MONEY OUT EARLY?

Recommended Holding Period: 4 years, which corresponds to the product maturity.

Under normal market conditions, Société Générale or an entity of its group ensures a daily secondary market during the life of the product by providing bid and offer prices expressed as percentages of the Nominal Value and the difference between the bid and offer prices (the spread) will not be more than 1% of such Nominal Value. If you want to sell the product before the Maturity Date, the price of the product will depend on market parameters at the time you wish to sell and you may sustain a partial or total capital loss. In unusual market condition, the resale of the product may be temporarily or permanently suspended.

HOW CAN I COMPLAIN?

Any complaint regarding the person advising on, or selling, the product can be submitted directly to that person. Any complaint regarding the product or the conduct of the product manufacturer can be submitted to Société Générale at the following address: SOCIETE GENERALE, Regulatory Information Department, 17 cours Valmy, 92987 PARIS LA DEFENSE CEDEX, FRANCE - SG-complaints-kid@sgcib.com (<http://kid.sgmarkets.com>).

OTHER RELEVANT INFORMATION

The latest Key Information Document is available online at <http://kid.sgmarkets.com>. This document may be updated as of the date it is first created and for as long as the product is available for purchase, including during the marketing period of the product, where applicable. Further risks and information about the product are detailed in the product prospectus in accordance with Regulation (EU) 2017/1129. The prospectus (including its summary in the relevant local languages annexed to the Final Terms when the context requires) is available online at <http://prospectus.socgen.com>, and/or may be obtained free of charge upon request by calling +33(0) 969 32 08 07.