SOCIETE GENERALE
Corporate & Investment Banking

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

Price Gap Fixed Rate Note - Dec 26
ISIN: XS3410289816
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: 21/07/2026
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	None
Minimum Investment	EUR 1,000
Maturity Date	28/12/2026
Fixed Coupon	1.03%

Settlement Currency	EUR
Nominal Value	EUR 1,000 per note
Issue Price	100% of the Nominal Value
Minimum Reimbursement	100% of the Nominal Value at maturity only

Type

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

Term

This product has a maturity of 28/12/2026.

Objectives

This product is a fixed term investment which is designed to provide a fixed coupon at maturity. The product provides full capital protection at maturity only.

Final Redemption:
On the Maturity Date, you will receive the Final Redemption Amount:
100% of the Nominal Value plus the Fixed Coupon.

Additional Information:
- Investors' attention is drawn to the fact that capital protection applies only on the Maturity Date of the product. In the event of a sale prior to maturity, the investor may receive an amount higher or lower than the initial investment, depending on market conditions on the transaction date.
- Fixed 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.

Calendar

Issue Date	31/07/2026
Maturity Date	28/12/2026

The Performance scenarios and costs of the product are presented over its Recommended holding period (which is less than one year). They are not comparable with Performance scenarios and costs of other product having a different Recommended holding period and being calculated on annualized basis.

Intended Retail Investor

The product is aimed at investors who:
- have specific knowledge or experience with financial markets and investment products, and are capable of understanding the features, risks and rewards of structured products.
- seek a fixed term investment offering full capital protection at maturity only, and are able to hold the product until the Maturity Date.
- understand that capital* protection does not apply in case of early redemption, and that exercising the early redemption option may result in a loss of capital and loss of the fixed coupon.
- are able to bear a partial or total loss of their investment in the event of default of the Issuer or the Guarantor.
- understand that the early redemption value is exposed to market fluctuations, including equity performance, FX variations and the effects of embedded leverage.
- are willing to accept a level of market risk and liquidity risk consistent with the product's characteristics and risk profile.
(*) "Capital" refers to the Nominal Value and not the invested notional.

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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 months 27 days.
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 1 out of 7, which is the lowest risk class.

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

Be aware of currency risk. You will receive payments in a different currency, so the final return you will get depend on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

You are entitled to receive back at least 100% 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:	**4 months 27 days**
Example Investment:	**EUR 10,000**
	If you exit after 4 months 27 days (Recommended holding period)

Scenarios		
Minimum*	**EUR 10,000**	**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 10,103**
	Percentage Return	1.0%
Unfavourable	**What you might get back after costs**	**EUR 10,103**
	Percentage Return	1.0%
Moderate	**What you might get back after costs**	**EUR 10,103**
	Percentage Return	1.0%
Favourable	**What you might get back after costs**	**EUR 10,103**
	Percentage Return	1.0%

(*) 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.

This product cannot be easily cashed in. If you exit the investment earlier than the recommended holding period you may have to pay extra cost.

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-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.
We have assumed:
- You would get back the amount that you invested (0 % annual return).
- EUR 10,000 is invested

	If you exit after the Recommended Holding Period
Total costs	EUR 11
Cost impact(*)	0.1%

(*) This illustrates how costs reduce your return over the holding period. For example it shows that if you exit at the recommended holding period your average return is projected to be 1.1% before costs and 1.0% after costs.

One-off costs upon entry or exit		**If you exit after the Recommended Holding Period**
Entry costs	0.1 % of the amount you pay in when entering this investment	EUR 11
Exit costs	0.0 % of your investment before it is paid out to you	EUR 0

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

Recommended Holding Period: 4 months 27 days, 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 0% of the 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.