Q2 2026 results

30 July 2026

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SOCIETE GENERALE GROUP

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The financial information presented for quarter ending 30 June 2026 was reviewed by the Board of Directors on 29 July 2026 and has been prepared in accordance with IFRS as adopted in the European Union and applicable at this date. The limited review procedures carried out by the statutory auditors on the consolidated condensed financial statements are in progress.

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Contents

1 Highlights

Financial performance

Income statement	Q2 2026	Q2 2025
Margins[1]	609 bps	550 bps
Net UCS result per unit[2]	EUR -62	EUR 972
Gross UCS result per unit[3]	EUR 326	EUR 1,234
Underlying C/I ratio[4]	50.3%	57.6%
Net income group share	EUR 248m	EUR 271m
ROTE	13.4%	13.7%

Delivering value to shareholders

c. EUR 700m distribution to shareholders

- **EUR 450m** share buyback to be launched on 31 July 2026
- Exceptional cash dividend **EUR 0.32 per share** to be paid on 10 September 2026

Strong CET 1 ratio

12.6% CET 1 ratio
at 30 June 2026
after distribution provision[5]

1. Leasing and Services margins excluding non-recurring items, annualized and expressed as a percentage of average earning assets
2. UCS (Used car sales) result including impacts of depreciation adjustments
3. UCS excluding impacts of depreciation adjustments
4. Excluding net UCS result and non-recurring items
5. The distribution provision assumes a payout ratio of 50% of net income group share after deduction of interest on AT1 capital, share buyback of EUR 450 million and tax related impacts and an exceptional dividend of c. EUR 250 million.

H1 2026 results

H1 2026 income statement

In EURm	H1 2026	H1 2025	Change
Leasing & services margins	1,520	1,420	7.0%
Net UCS result[1]	51	253	-80.0%
Gross operating income	**1,570**	**1,674**	**-6.2%**
Operating Expenses	(832)	(920)	-9.5%
Cost of risk	(42)	(58)	-28.0%
Other expense	7	2	x3
Result from equity method	2	3	-47.0%
Profit before tax	**705**	**702**	**0.4%**
Income tax	(190)	(209)	-8.8%
Non-controlling interests	(0)	(2)	n/a
Net income group share	**514**	**491**	**4.7%**
ROTE	14.1%	12.4%	+1.7p.p
EPS in EUR[2]	0.61	0.56	8.9%

Strong financial performance

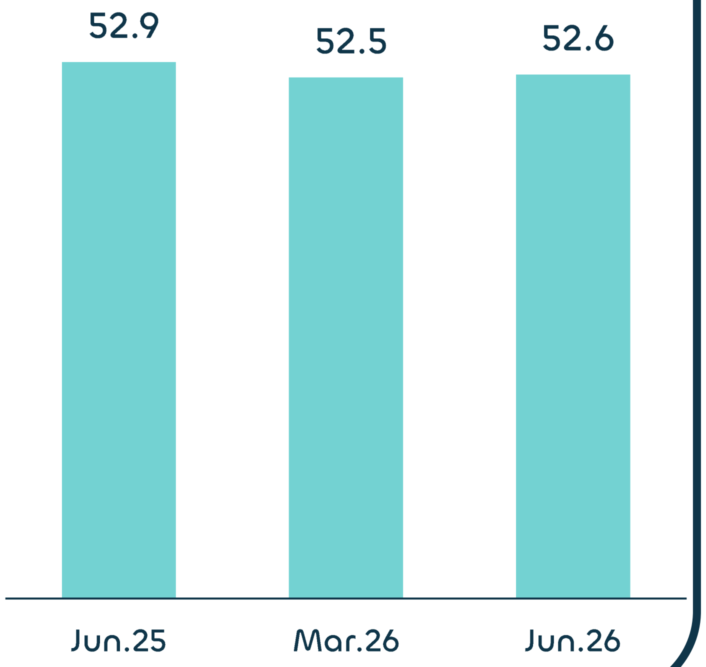
- Lower GOI due to decline in net UCS result partially offset by strong margins
- Strong cost reduction driven by synergies, cost discipline and reduction in CTA
- ROTE at 14.1% and EPS up 8.9% further supported by share buybacks and exceptional dividends announced in Q3 2025 and Q2 2026

1. Used car sales result and depreciation adjustments
2. Diluted EPS. H1 2025 EPS restated to exclude impacts of warrants as not exercised

Fleet and earning assets

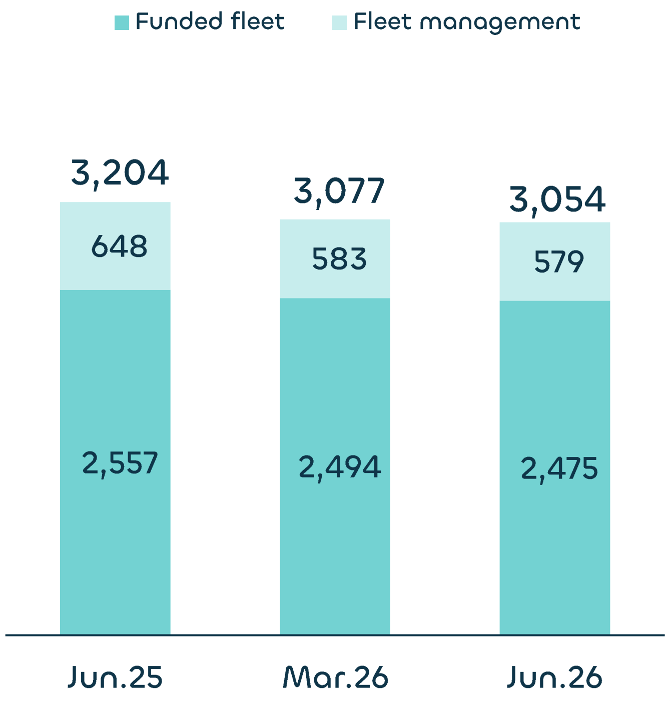
Earning assets

in EUR bn



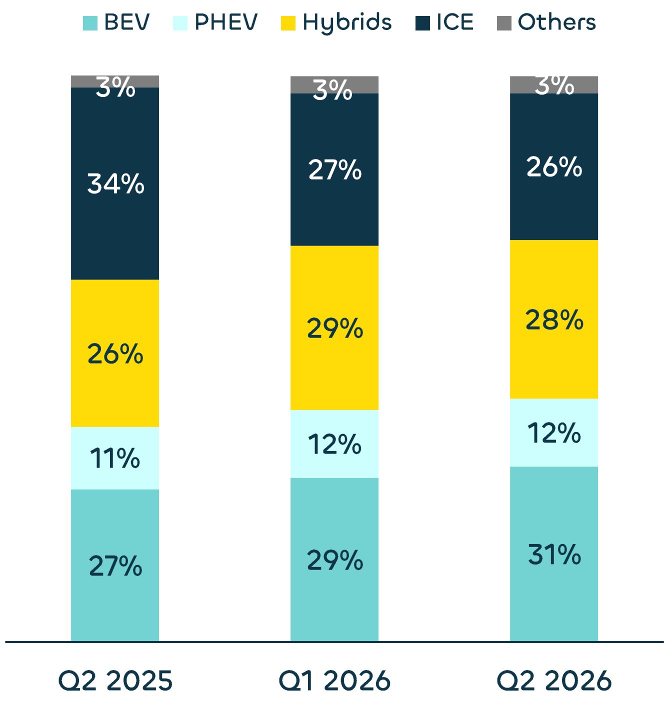
Total fleet(1)(2)

in ‘000 vehicles



Deliveries by powertrain(1)

Passenger cars and LCVs



1. Management information
2. Jun.25 total fleet restated to exclude UAE, classified as held-for-sale in Q4 2025

2 Q2 2026 financial results

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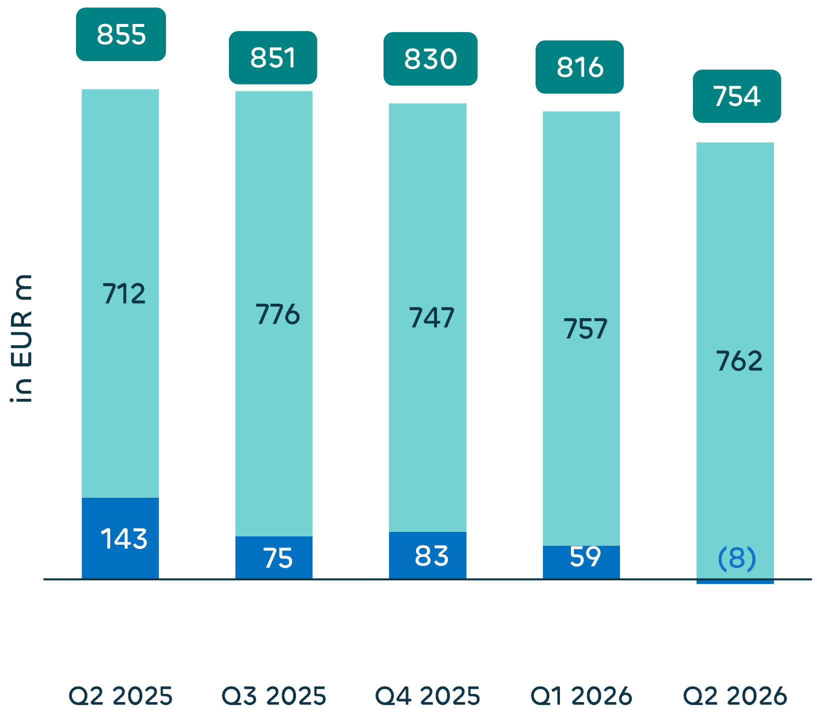
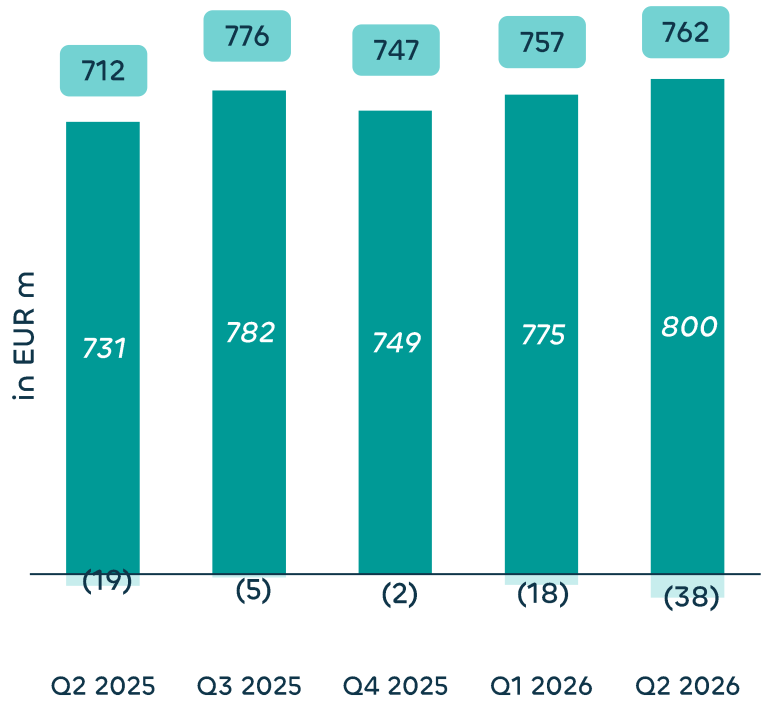
Strong margins and UCS normalization

Gross Operating Income



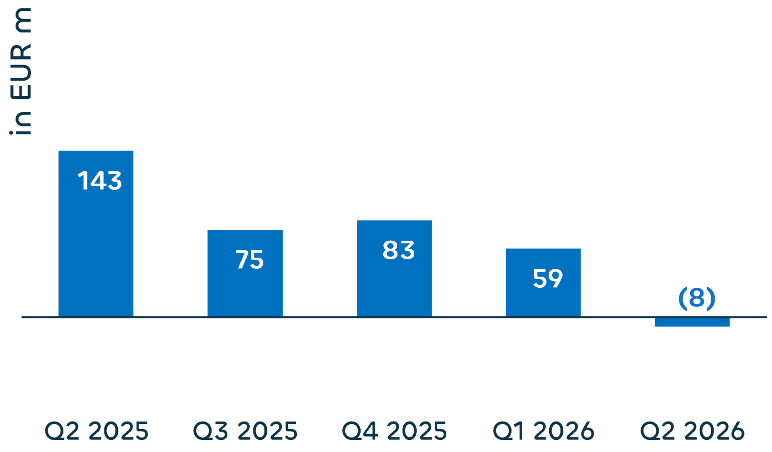
Gross Operating Income
Leasing & Services margins
Net UCS result

Leasing & Services margins

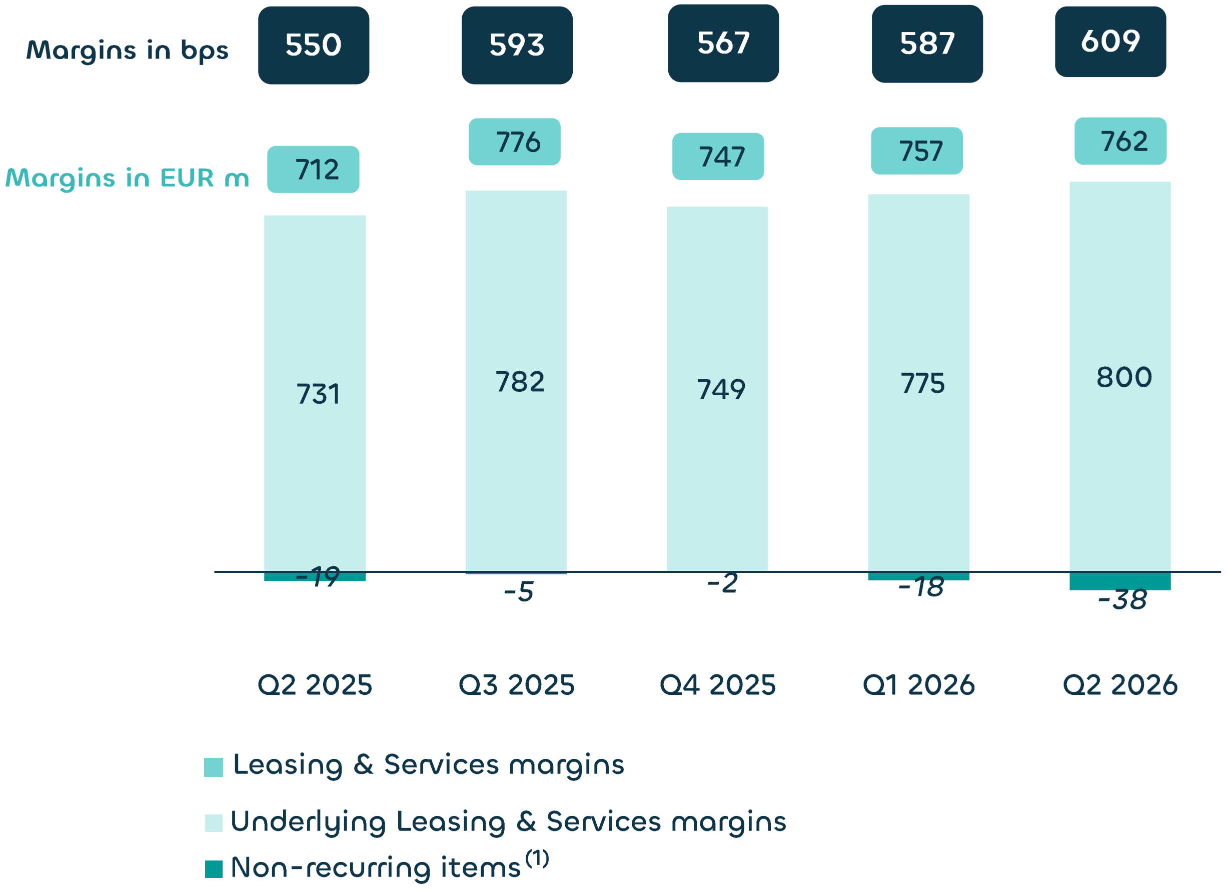


Leasing & Services margins
Underlying Leasing & Services margins
Non-recurring items

Net UCS result



Strong margins

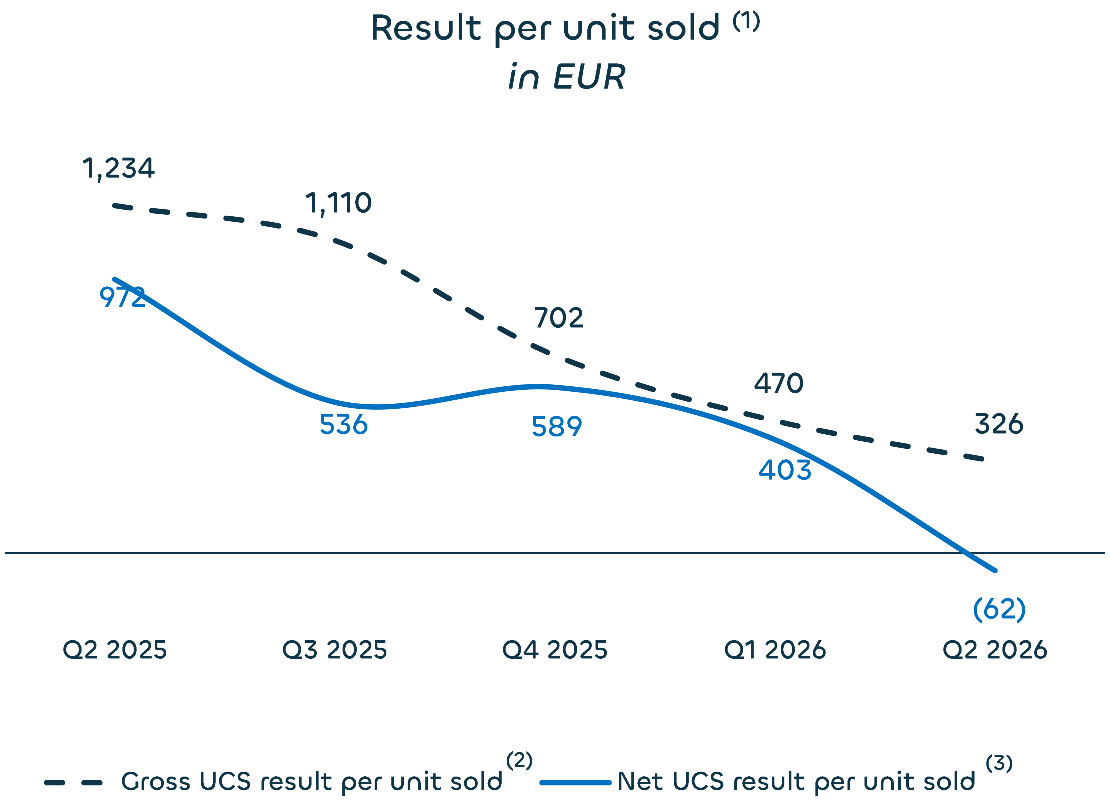


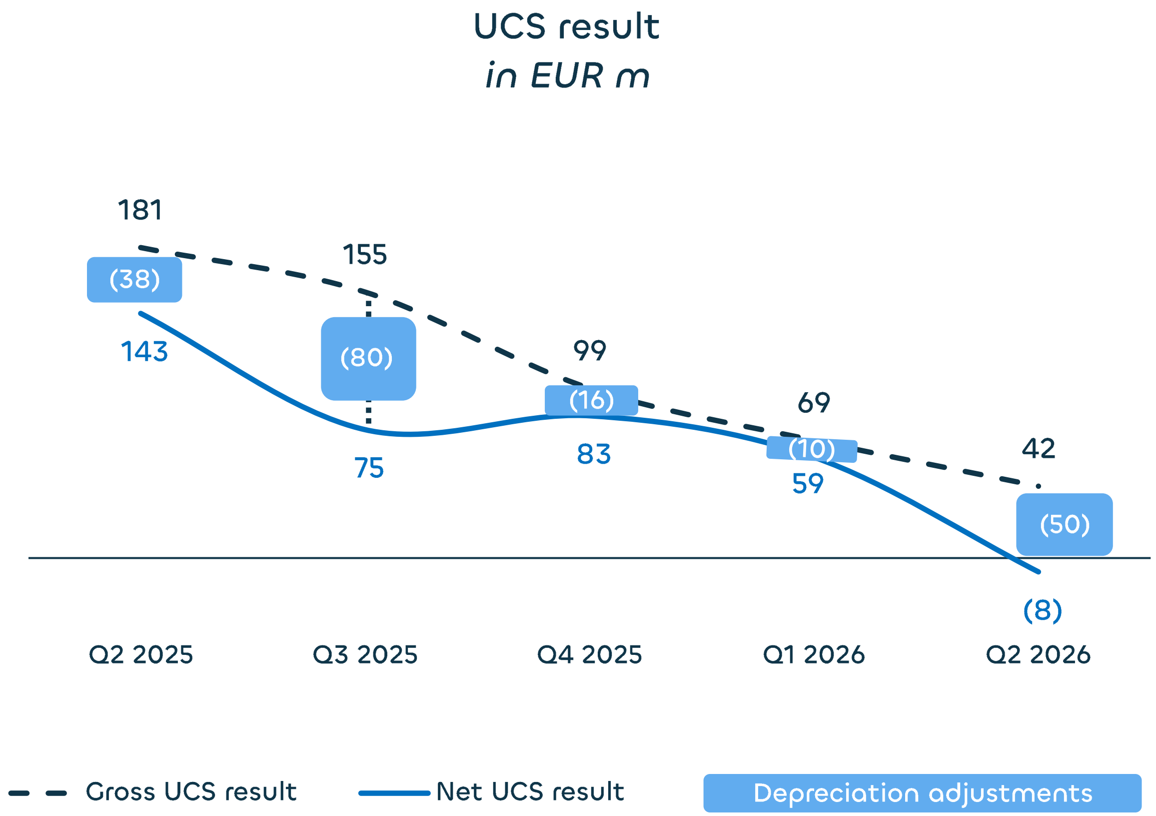
- Underlying margins up 59 bps vs. Q2 2025 thanks to continued focus on profitability over volumes
- Non-recurring items: hyperinflation in Turkey

in EUR million	Q2 2025	Q3 2025	Q4 2025	Q1 2026	Q2 2026
Non-recurring impacts from treasury activities	3	4	-17	6	4
Hyperinflation in Turkey[2]	-20	-7	-27	-19	-38
Impact of PPA	-2	-3	-5	-5	-5
Agreement with the Lincoln consortium	-	-	47	-	-
Total non-recurring items	**-19**	**-5**	**-2**	**-18**	**-38**

1. Management information
2. Hyperinflation in Turkey represents a restatement of non-monetary assets and liabilities to reflect changes in the Turkish CPI (Consumer Price Index) adjusted for an impairment of the Turkish earning assets. Impairment is a result of the inflation being above the expected recoverable amount of the vehicles representing a disconnect between CPI and Auto indices in Turkey.

Net UCS result driven by negative prospective depreciation

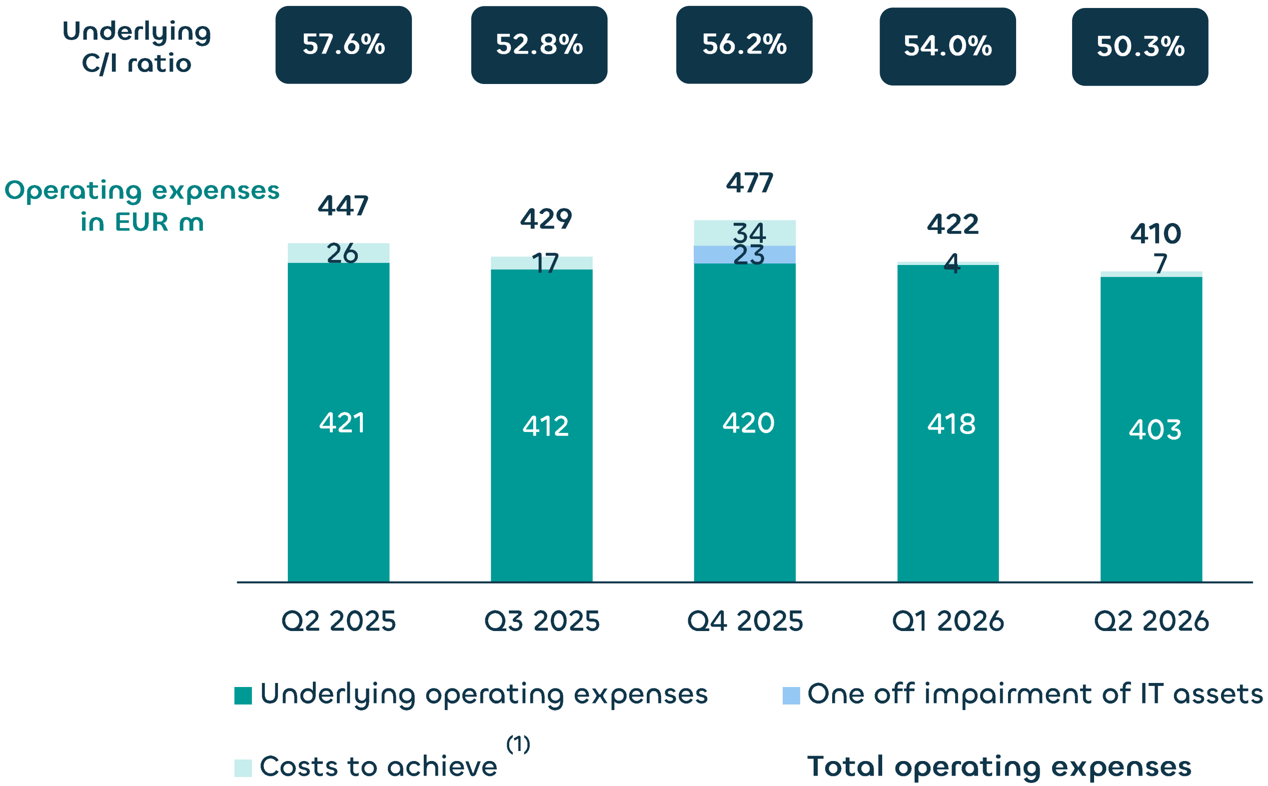




in '000 units	Q2 2025	Q3 2025	Q4 2025	Q1 2026	Q2 2026
Used cars sold[1]	147	140	141	146	129

1. Management information
2. Gross UCS result – underlying used car sales result, excluding depreciation adjustments
3. Net UCS result – used car sales result including depreciation adjustments

Delivering on C/I ratio

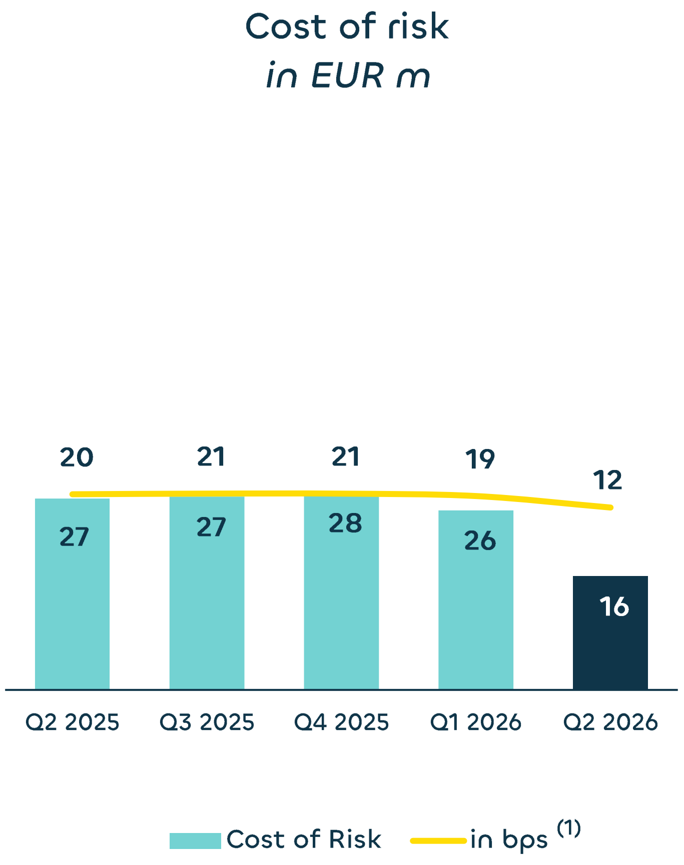


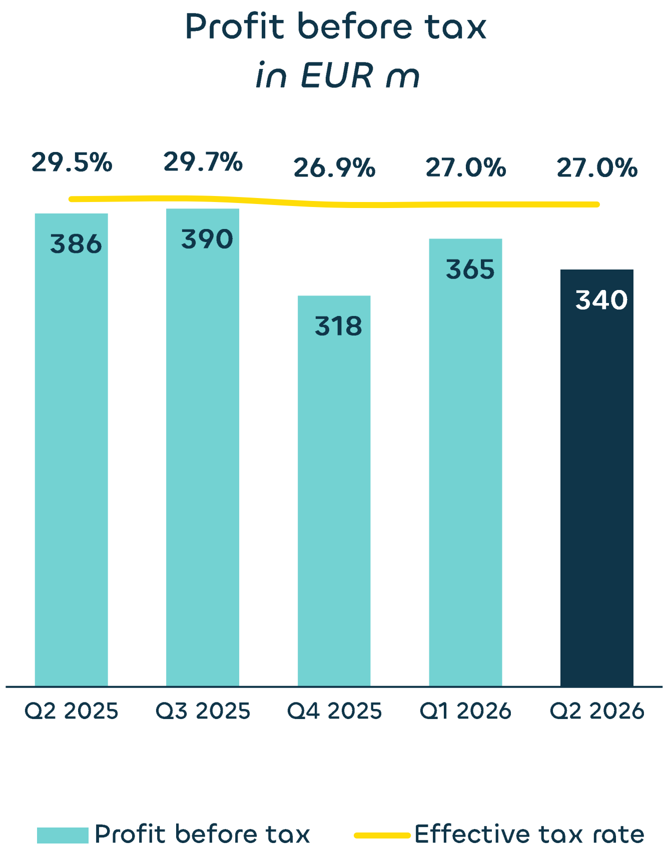
- Costs down -8.3% vs. Q2 2025 and -4.4% on an underlying basis
- C/I ratio is down 7.3p.p. vs. Q2 2025

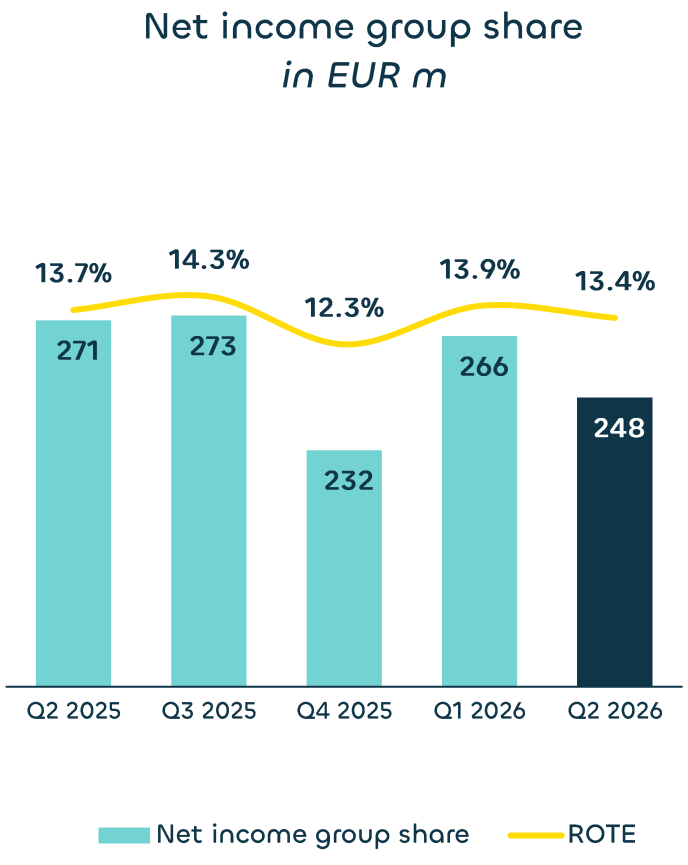
in EUR million	Q2 2025	Q3 2025	Q4 2025	Q1 2026	Q2 2026
Costs to achieve[1]	26	17	34	4	7
Impairment of IT assets	-	-	23	-	-
Total non-recurring items	26	17	57	4	7

1. Management information

ROTE in line with guidance

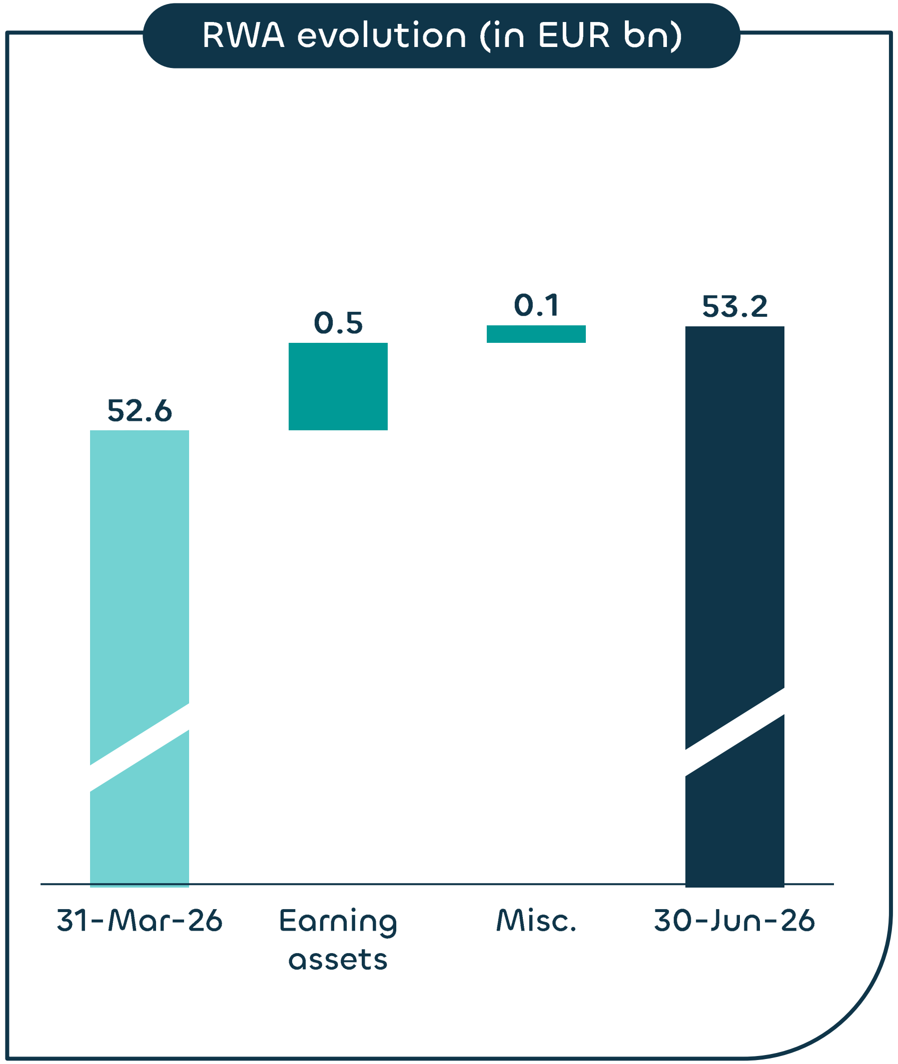


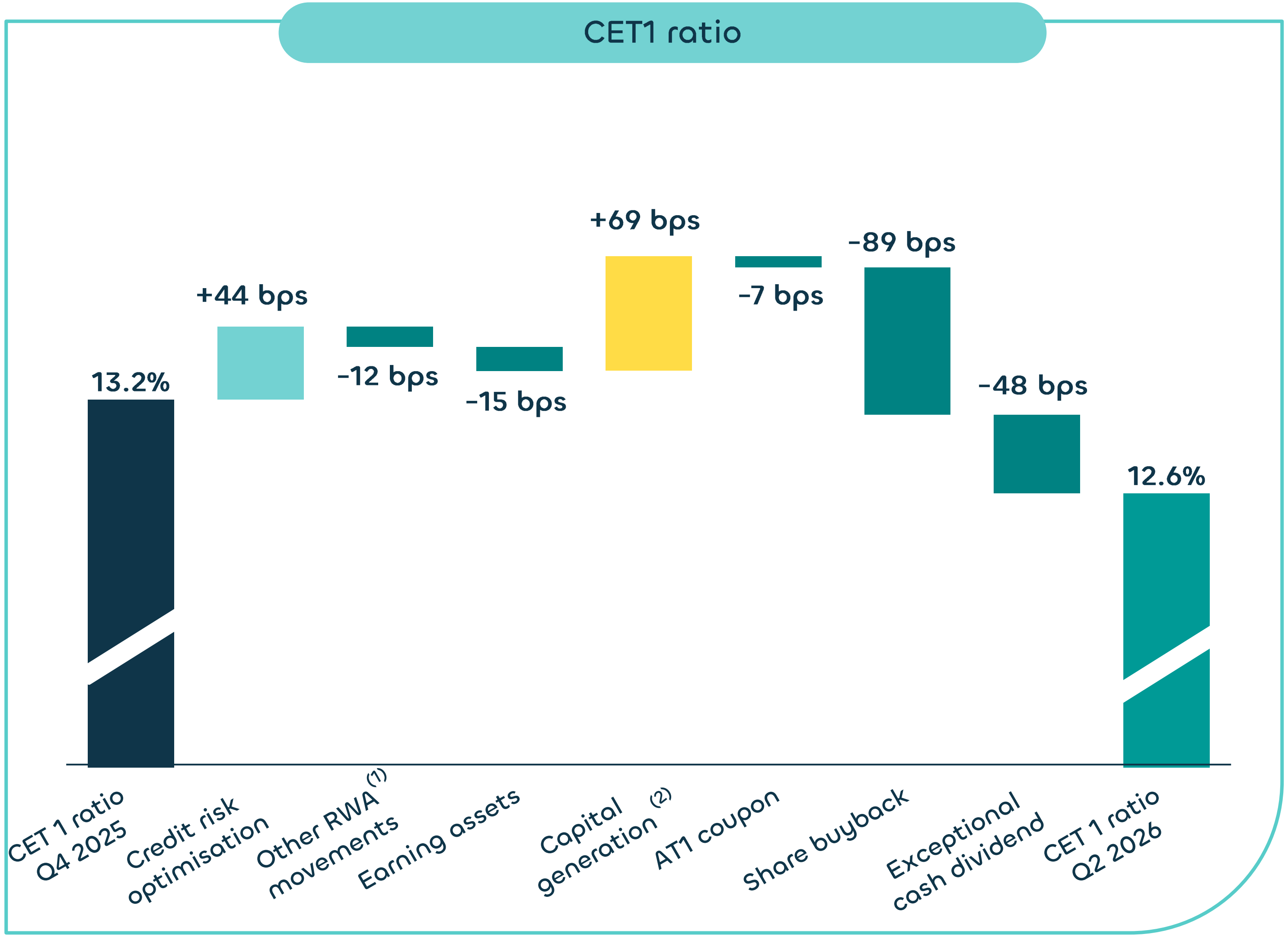




1. Annualized cost of risk, as a percentage of average earning assets

RWA evolution and CET 1 ratio





1. Mainly including non-transactional RWAs such as inventory, prepayments and other receivables
2. Net of distribution provision

2026 Ayvens Capital Markets Day

Save the date

Monday, 21 September 2026
2:00 PM to 6:00 PM (London time)

The Pelligon
43 Bank Street, Canary Wharf, London E14 5NX
United Kingdom

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3 Appendix

Breakdown of depreciation adjustments

P&L: Breakdown of depreciation adjustments in UCS

in EUR million	Q2 2026	Q2 2025
New prospective depreciation for running fleet	*(41)*	-
Reversal of prospective depreciation for vehicles sold	*(24)*	*(47)*
Net prospective depreciation	(65)	(47)
Other reversals/impairments[1]	15	8
Depreciation adjustments	**(50)**	**(38)**

Balance sheet: Prospective depreciation stock

	in EUR million
Prospective depreciation 31.03.2026	**53**
Net charge to Q2 2026 P&L	(65)
Prospective depreciation 30.06.2026	**(12)**

1. EUR 15 million of reversals mainly relating to the vehicles sold in Turkey and representing release of the impairment previously booked in the context of hyperinflation

Balance sheet as at 30 June 2026

in EUR million	30 June 2026	31 December 2025
Earning assets	52,626	53,045
o/w Rental fleet	*50,873*	*51,168*
o/w Finance lease receivables	*1,753*	*1,877*
Cash & Cash deposits with central banks	1,915	2,045
Intangibles (incl. goodwill)	2,730	2,737
Operating lease and other receivables	9,507	8,394
Other	4,457	4,692
Total assets	**71,235**	**70,913**
Group shareholders' equity	11,115	11,011
o/w Group shareholders' equity excl. AT1	*10,365*	*10,261*
o/w AT1	*750*	*750*
Tangible shareholders' equity	*7,644*	*7,499*
Non-controlling interests	25	29
Total equity	**11,141**	**11,040**
Deposits	14,973	14,308
Financial debt	36,003	36,379
Trade and other payables	5,877	5,861
Other liabilities	3,242	3,324
Total liabilities and equity	**71,235**	**70,913**

Q2 2026 financial results

in EUR million	Q2 2026	Q2 2025	Var. Q2 2026 vs. Q2 2025	Var. % Q2 2026 vs. Q2 2025
Total contracts ('000)	**3,054**	**3,204**	**(151)**	**-4.7%**
Full service leasing contracts	2,475	2,557	(81)	-3.2%
Fleet management contracts	579	648	(69)	-10.7%
Leasing margin	341.9	307.7	34.2	11.1%
Services margin	420.3	404.4	15.9	3.9%
Leasing & Services margins	**762.2**	**712.1**	**50.1**	**7.0%**
Used car sales (UCS) result	41.9	180.9	(139.0)	-76.8%
Depreciation adjustments	(49.9)	(38.4)	(11.6)	30.1%
UCS result and Depreciation adjustments	**(8.0)**	**142.5**	**(150.5)**	**n.a.**
Gross Operating Income	**754.2**	**854.7**	**(100.5)**	**-11.8%**
Total operating expenses	(409.8)	(446.8)	37.0	-8.3%
Cost of risk	(16.2)	(27.2)	11.0	-40.5%
Other income/(expense)	10.9	3.2	7.7	x3.4.
Operating result	**339.1**	**383.9**	**(44.8)**	**-11.7%**
Net result from equity method	0.6	1.7	(1.1)	-63.1%
Profit before tax	**339.7**	**385.6**	**(45.9)**	**-11.9%**
Income tax expense	(91.7)	(113.7)	(23.9)	-8.8%
Non-controlling interests	(0.3)	(0.6)	0.3	-50.9%
Net Income group share	**247.7**	**271.3**	**(23.6)**	**-8.7%**

1. Q2 2025 total fleet restated to exclude UAE, classified as held-for-sale in Q4 2025

Earnings per share (EPS)

Basic EPS	H1 2026	H1 2025
Existing shares	783,862,091	816,960,428
Shares allocated to cover stock options and shares awarded to staff	(218,239)	(484,981)
Treasury shares in liquidity contracts	(133,520)	(138,779)
End of period number of shares	**783,510,332**	**816,336,668**
Weighted average number of shares used for EPS calculation (A)	**783,344,745**	**816,149,071**
in EUR million		
Net income group share	514.2	491.3
Deduction of interest on AT1 capital	(32.8)	(36.4)
Net income group share after deduction of interest on AT1 capital (B)	481.4	454.9
Basic EPS (in EUR) (B/A)	**0.61**	**0.56**

Diluted EPS	H1 2026	H1 2025[1]
Existing shares	783,862,091	816,960,428
Weighted average number of shares used for EPS calculation (A')	**783,862,091**	**816,960,428**
Diluted EPS (in EUR) (B/A')	**0.61**	**0.56**

1. H1 2025 restated to exclude impact of warrants as not exercised.

Return on tangible equity (ROTE)

in EUR million	Q2 2026	Q2 2025	H1 2026	H1 2025
Equity base for ROE BoP	**9,955.7**	**10,153.2**	**9,765.7**	**10,053.4**
Group shareholders' equity	11,115.4	11,161.5	11,115.4	11,161.5
AT1 Capital	(750.0)	(750.0)	(750.0)	(750.0)
Interest on AT1 capital	-	(0.2)	-	(0.2)
Distribution provision(1)	(964.1)	(227.4)	(964.1)	(227.4)
OCI excluding conversion reserves	(16.9)	13.0	(16.9)	13.0
Equity base for ROE EoP	**9,384.3**	**10,196.9**	**9,384.3**	**10,196.9**
Goodwill BoP	2,127.5	2,128.3	2,127.5	2,128.3
Goodwill EoP	2,127.5	2,128.3	2,127.5	2,128.3
Intangible assets BoP	600.3	659.6	609.2	662.9
Intangible assets EoP	602.6	652.6	602.6	652.6
Average equity base for ROE calculation	9,670.0	10,175.0	9,575.0	10,125.1
Average Goodwill	2,127.5	2,128.3	2,127.5	2,128.3
Average Intangible assets	601.5	656.1	605.9	657.7
Average tangible equity for ROTE calculation	**6,941.1**	**7,390.6**	**6,841.7**	**7,339.1**
Group net income after non-controlling interests	247.7	271.3	514.2	491.3
Interest on AT1 capital	(14.8)	(17.7)	(32.8)	(36.4)
Adjusted Group net income	**233.0**	**253.6**	**481.4**	**454.9**
ROTE	**13.4%**	**13.7%**	**14.1%**	**12.4%**

1. Assuming dividend payout ratio of 50% of adjusted net income group share, share buyback of EUR 450 million and tax related impacts and an exceptional dividend of EUR 250 million

Tangible book value per share

in EUR million	30 June 2026	31 December 2025
Group shareholders' equity	11,115.4	11,010.6
AT1 capital	(750.0)	(750.0)
Interest on AT1 capital	-	(37.2)
Book value of treasury shares	9.2	12.3
Net Asset Value (NAV)	**10,374.6**	**10,235.8**
Goodwill	(2,127.5)	(2,127.5)
Intangible assets	(602.6)	(609.2)
Net Tangible Asset Value (NTAV)	**7,644.5**	**7,499.1**
Distribution provision	(964.1)	(462.5)
NTAV after dividend provision[1]	**6,680.4**	**7,036.7**
Number of shares [2]	783,510,332	783,179,157
NAV per share	13.24	13.07
NTAV per share	9.76	9.58
NTAV per share after distribution provision	8.53	8.98

1. Assuming dividend payout ratio of 50% of adjusted net income group share, share buyback of EUR 450 million and tax related impacts and an exceptional dividend of EUR 250 million
2. The number of shares considered is the number of ordinary shares outstanding at end of period, excluding treasury shares

CRR3/CRD6 prudential capital ratios and RWA

in EUR million	30 June 2026	31 March 2026	31 December 2025
Group shareholders' equity	11,115	11,380	11,011
AT1 capital	(750)	(750)	(750)
Distribution provision[1] & interest on AT1 capital	(964)	(642)	(500)
Goodwill and intangible assets	(2,730)	(2,728)	(2,737)
Deductions and regulatory adjustments	51	32	75
Common Equity Tier 1 capital	**6,722**	**7,293**	**7,099**
AT1 capital	750	750	750
Tier 1 capital	**7,472**	**8,043**	**7,849**
Tier 2 capital	1,500	1,500	1,500
Total capital (Tier 1 + Tier 2)	**8,972**	**9,543**	**9,349**

Risk-Weighted Assets	**53,175**	**52,583**	**53,745**
Credit Risk Weighted Assets	49,230	48,664	49,889
Market Risk Weighted Assets	926	970	915
Operational Risk Weighted Assets	3,019	2,949	2,942
Common Equity Tier 1 ratio	12.6%	13.9%	13.2%
Tier 1 ratio	14.1%	15.3%	14.6%
Total Capital ratio	16.9%	18.1%	17.4%

1. Assuming dividend payout ratio of 50% of adjusted net income group share, share buyback of EUR 450 million and tax related impacts and an exceptional dividend of EUR 250 million

Quarterly series

in EUR million	Q2 2024	Q3 2024	Q4 2024	Q1 2025	Q2 2025	Q3 2025	Q4 2025	Q1 2026	Q2 2026
Leasing margin	260.2	231.7	297.7	265.1	307.7	345.8	345.2	350.3	341.9
Services margin	426.7	414.8	377.5	443.3	404.4	430.4	402.1	407.0	420.3
Leasing and Services margins	***686.9***	***646.5***	***675.2***	***708.4***	***712.1***	***776.2***	***747.3***	***757.3***	***762.2***
Used Car Sales (UCS) result	*234.0*	*222.3*	*199.6*	*193.4*	*180.9*	*154.9*	*98.9*	*68.5*	*41.9*
Depreciation adjustments	*(136.3)*	*(145.2)*	*(162.0)*	*(82.7)*	*(38.4)*	*(80.2)*	*(16.0)*	*(9.8)*	*(49.9)*
UCS result and Depreciation adjustments	***97.7***	***77.2***	***37.7***	***110.6***	***142.5***	***74.8***	***82.9***	***58.7***	***(8.0)***
Gross operating income	**784.5**	**723.7**	**712.9**	**819.0**	**854.7**	**851.0**	**830.3**	**816.1**	**754.2**
Total operating expenses	(475.3)	(459.9)	(474.6)	(472.8)	(446.8)	(429.2)	(477.2)	(422.4)	(409.8)
Impairment charges on receivables	(30.5)	(28.8)	(36.1)	(30.7)	(27.2)	(27.5)	(27.5)	(25.5)	(16.2)
Other income/(expense)	(1.2)	(7.3)	(2.7)	(1.0)	3.2	(6.3)	(8.6)	(4.3)	10.9
Net result from equity method	2.3	2.0	4.4	1.6	1.7	1.5	1.5	1.1	0.6
Profit before tax	**279.9**	**229.7**	**203.9**	**316.0**	**385.6**	**389.5**	**318.4**	**365.0**	**339.7**
Income tax expense	(71.4)	(81.6)	(42.7)	(94.9)	(113.7)	(115.8)	(85.6)	(98.6)	(91.7)
Non-controlling interests	(12.5)	(1.4)	(1.6)	(1.2)	(0.6)	(1.1)	(1.0)	(0)	(0.3)
Net income group share	**195.9**	**146.7**	**159.7**	**219.9**	**271.3**	**272.7**	**231.9**	**266.5**	**247.7**

in '000	Q2 2024	Q3 2024	Q4 2024	Q1 2025	Q2 2025	Q3 2025	Q4 2025	Q1 2026	Q2 2026
Total Contracts[(1)]	**3,373**	**3,332**	**3,281**	**3,239**	**3,204**	**3,193**	**3,175**	**3,077**	**3,054**
Full service leasing contracts	2,686	2,653	2,609	2,578	2,557	2,539	2,525	2,494	2,475
Fleet management contracts	686	680	672	662	648	654	650	583	579

1. Q4 2024 to Q3 2025 total fleet restated to exclude UAE, classified as held-for-sale in Q4 2025

Yearly series

in EUR million	2017	2018	2019	2020	2021	2022	2023	2024	2025
Leasing margin	558.1	613.1	643.7	643.4	683.0	758.8	775.5	1,070.7	1,263.7
Services margin	593.0	616.7	632.3	652.0	650.0	715.1	1,250.9	1,626.5	1,680.3
Leasing and Services margins	***1,151.1***	***1,229.8***	***1,276.0***	***1,295.4***	***1,333.0***	***1,473.9***	***2,026.4***	***2,697.2***	***2,944.0***
Used Car Sales (UCS) result	*165.3*	*102.5*	*75.0*	*61.1*	*437.7*	*747.6*	*1,078.5*	*907.9*	*628.1*
Depreciation adjustments	*16.4*	*10.7*	*20.4*	*(39.0)*	*49.8*	*422.4*	*(195.4)*	*(590.9)*	*(217.3)*
UCS result and Depreciation adjustments	***181.7***	***113.2***	***95.4***	***22.1***	***487.5***	***1,170.0***	***883.1***	***317.1***	***410.9***
Gross operating income	**1,332.8**	**1,343.0**	**1,371.4**	**1,317.5**	**1,820.6**	**2,643.9**	**2,909.5**	**3,014.3**	**3,354.9**
Total operating expenses	(598.0)	(617.6)	(635.0)	(633.7)	(675.1)	(882.7)	(1,591.6)	(1,899.3)	(1,826.1)
Impairment charges on receivables	(22.4)	(37.8)	(45.0)	(71.1)	(24.8)	(46.1)	(70.7)	(128.5)	(112.8)
Other income/(expense)	-	-	-	-	-	(50.6)	(28.7)	(2.2)	(12.6)
Net result from equity method	1.2	1.5	1.8	1.9	(1.9)	1.7	6.4	10.1	6.3
Profit before tax	**713.6**	**689.1**	**693.2**	**614.6**	**1,118.7**	**1,666.1**	**1,224.9**	**994.3**	**1,409.6**
Income tax expense	(140.4)	(126.8)	(122.2)	(108.9)	(238.6)	(446.0)	(359.3)	(284.2)	(410.0)
Result from discontinued operations	-	-	-	10.0	-	-	(77.6)	-	-
Non-controlling interests	(5.6)	(6.6)	(6.8)	(5.8)	(7.1)	(4.7)	(27.9)	(26.6)	(3.8)
Net income group share	**567.6**	**555.7**	**564.2**	**509.8**	**873.0**	**1,215.5**	**760.1**	**683.6**	**995.8**

in '000	2017	2018	2019	2020	2021	2022	2023	2024[1]	2025
Total contracts	**1,511**	**1,663**	**1,765**	**1,758**	**1,726**	**1,806**	**3,420**	**3,281**	**3,175**
Full service leasing contracts	*1,179*	*1,299*	*1,389*	*1,372*	*1,427*	*1,464*	*2,709*	2,609	2,525
Fleet management contracts	*332*	*365*	*376*	*386*	*299*	*342*	*710*	672	650

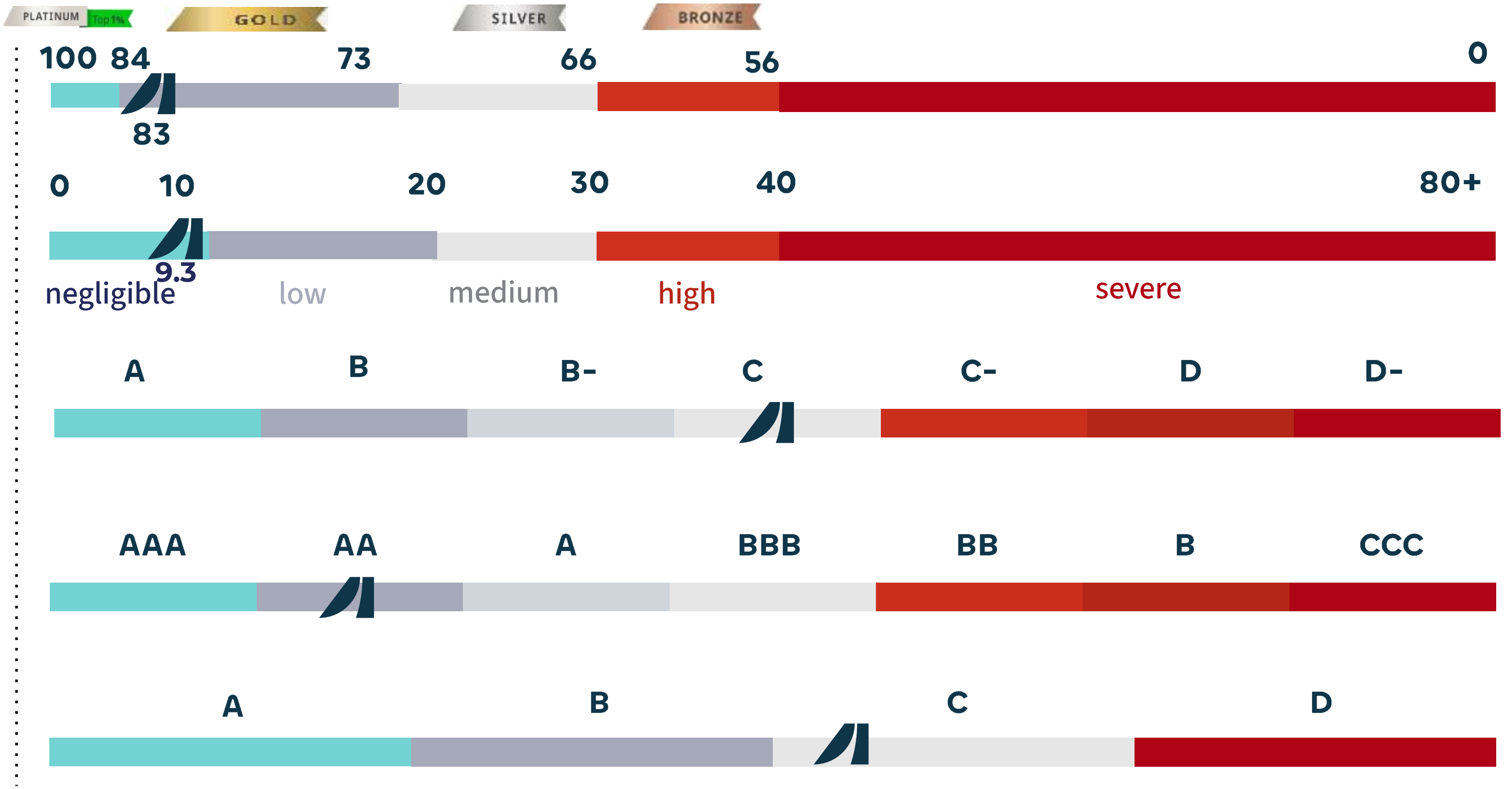
1. 2024 total fleet restated to exclude UAE, classified as held-for-sale in Q4 2025

Glossary

BEV	Battery Electric Vehicles
Earning assets	Net carrying amount of the rental fleet plus net receivables from finance leases
EV	Electric Vehicles
ICE	Internal Combustion Engine: Petrol and Diesel
Hybrids	Mild and full hybrid vehicles
Other powertrains	LPG, Gas and CNG, Bi-Fuel and Flex Fuel
PHEV	Plug-in Hybrid Electric Vehicles

ESG ratings: recognition of Ayvens ESG performance

Agencies | **Best ← Score → Worst** | **Position versus peers**



Agencies	Position versus peers
ecovadis	Gold medal Top 2% Carbon management level: Leader
SUSTAINALYTICS	Low risk Industry (transportation) ranking : 1st
CDP	Supplier Engagement Score (SEA): B
MSCI	Leader in the Road & Rail Transport sector
ISS ESG	C+ - Rated "Prime" on sustainability performance

SCIENCE BASED TARGETS
DRIVING AMBITIOUS CORPORATE CLIMATE ACTION

Near-term and Net-Zero CO_2 emissions targets were validated by SBTi in March 2026.

Agenda

1. Launch of share buyback program
   31 July 2026
2. Exceptional dividend detachment
   8 September 2026
3. Exceptional dividend payment
   10 September 2026
4. Capital Markets Day
   21 September 2026
5. Q3 2026 results
   29 October 2026
6. Q4 2026 results
   4 February 2027

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