

TABLE OF CONTENTS

1	KEY FIGURES AND PROFILE OF SOCIETE GENERALE	5	5	CORPORATE SOCIAL RESPONSIBILITY	291
1.1	History	7	5.1	Being an exemplary financial company	293
1.2	Profile of Societe Generale	8	5.2	Being a responsible bank	314
1.3	A strategy of profitable and sustainable development, based on a diversified and integrated banking model	11	5.3	Methodology note	354
1.4	The group's core businesses	18	5.4	Independent third party's report on the consolidated non-financial statement	358
2	GROUP MANAGEMENT REPORT	27	5.5	Duty of care plan	361
2.1	Societe Generale Group's main activities	28	6	FINANCIAL INFORMATION	373
2.2	Group activity and results	30	6.1	Consolidated financial statements	374
2.3	Activity and results of the core businesses	32	6.2	Notes to the consolidated financial statements	381
2.4	Extra-financial report	46	6.3	Statutory auditors' report on the consolidated financial statements	557
2.5	Significant new products or services	54	6.4	Societe Generale management report	564
2.6	Analysis of the consolidated balance sheet	59	6.5	Financial statements	571
2.7	Financial policy	61	6.6	Notes to the parent company financial statements	573
2.8	Major investments and disposals	64	6.7	Statutory auditors' report on the financial statements	628
2.9	Pending acquisitions and major contracts	65	7	SHARE, SHARE CAPITAL AND LEGAL INFORMATION	635
2.10	Property and equipment	65	7.1	The Societe Generale share	636
2.11	Post-closing events	66	7.2	Information on share capital	639
2.12	Statement on post-closing events	66	7.3	Additional information	643
2.13	Information about geographic locations and activities at 31 December 2022	67	7.4	By-laws	646
3	CORPORATE GOVERNANCE	69	7.5	Internal rules of the Board of Directors	652
3.1	Board of Directors' report on corporate governance	70	7.6	List of regulated information published in the last 12 months	672
3.2	Statutory auditors' report on related-party agreements	159	8	PERSON RESPONSIBLE FOR THE UNIVERSAL REGISTRATION DOCUMENT	673
4	RISK AND CAPITAL ADEQUACY	161	8.1	Person responsible for the Universal Registration Document	674
	Key figures	162	8.2	Statement of the person responsible for the Universal Registration Document and the Annual Financial Report	674
4.1	Risk factors by category	163	8.3	Persons responsible for the audit of the accounts	674
4.2	Risk management organisation	175	9	CROSS-REFERENCE TABLES	675
4.3	Internal control framework	188	9.1	Cross-reference tables	676
4.4	Capital management and adequacy	195	9.2	Declaration of the Issuer	684
4.5	Credit risk	206			
4.6	Counterparty credit risk	227			
4.7	Market Risk	235			
4.8	Structural risks - interest rate and exchange rate risks	247			
4.9	Structural risk - liquidity risk	251			
4.10	Operational risk	258			
4.11	Compliance risk	265			
4.12	Model risk	271			
4.13	Environmental, social and governance (ESG) risks	273			
4.14	Other risks	287			

ABBREVIATIONS USED:

Millions of euros: EURm / Billions of euros: EURbn / FTE: Headcount in Full-Time Equivalents

Rankings: the source for all references to rankings is given explicitly. Where it is not, rankings are based on internal sources.