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

Drop-back Certificate
ISIN: CH1574359431
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: 14/09/2026
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	USD
Listing	None
Minimum Investment	USD 1,000
Maturity Date	02/10/2028
Initial Cash Component	60% of the Nominal Value
Allocation Rate(s)	20%
Lock-In Barrier(s)	See Below

Settlement Currency	USD
Nominal Value	USD 1,000 per note
Issue Price	100% of the Nominal Value
Minimum Reimbursement	No, you can lose up to the full invested amount
Initial Equity Component	40% of the Nominal Value
Coupon	8.00% per annum

Underlying

Reference Underlying	Bloomberg Ticker	Relevant Exchange	Currency	Weight
BNP PARIBAS	BNP FP	EURONEXT - EURONEXT PARIS	EUR	10%
ING Groep NV	INGA NA	EURONEXT - EURONEXT AMSTERDAM	EUR	10%
Unicredit SpA	UCG IM	BORSA ITALIANA S.P.A.	EUR	10%
Citigroup Inc	C UN	NEW YORK STOCK EXCHANGE, INC.	USD	10%
American Express Co	AXP UN	NEW YORK STOCK EXCHANGE, INC.	USD	10%
S&P Global Inc	SPGI UN	NEW YORK STOCK EXCHANGE, INC.	USD	10%
AXA SA	CS FP	EURONEXT - EURONEXT PARIS	EUR	10%
Zurich Insurance Group AG	ZURN SE	ELEKTRONISCHE BORSE SCHWEIZ	CHF	10%
Banco Santander SA	SAN SQ	MEFF FINANCIAL DERIVATIVES (OPTIONS)	EUR	10%
ABN AMRO Bank NV	ABN NA	EURONEXT - EURONEXT AMSTERDAM	EUR	10%

The Reference Underlying consists of an equally weighted basket of 10 listed financial sector companies, including banks, insurance companies and diversified financial services providers. Each constituent has a weight of 10% in the basket.

Type

This product is an unsecured debt instrument governed by Swiss Law.

Term

This product has a maturity of 02/10/2028.

Objectives

The product is a fixed term investment which is designed to generate a payoff at maturity linked to the performance of the Reference Underlying. The product also provides a coupon, which is conditional on the Cash Component, which may change depending on the Lock-In events. Your capital will be fully at risk when investing in this product.

The product has 2 components :
a) Cash Component (bearing interest): At inception 60% of Nominal Value is allocated to the Cash Component (Initial Cash Component). The allocation of cash can change in dependence of occurrence of a Lock-In Event. The Coupon is fixed at 8% p.a. during the Allocation Observation Period of the product. However, the Cash Component can reduce in consequence of a Lock-In Event. The interests are calculated daily and are paid on Coupon Payment Date. If all the Lock-In Events have occurred the Cash Component will be reduced to 0% of the Nominal Value.
b) Equity Component : the remaining 40% of Nominal Value is allocated to the Equity Component. The part of Equity Component is tracking the Performance of the Reference Underlying.

On any day during the Allocation Observation Period of the product the percentage part of both components can change in dependence of the performance of the Reference Underlying.
A Lock-In Event occurs during the Allocation Observation Period when the Level of the Reference Underlying (Closing Price) becomes successively and for the first time equal to or lower than one or more Lock-In Barriers. Each Lock-In Barrier can only be triggered once. The consequent Allocation Rates are permanent and they are not reversed if the Reference Underlying recovers.
On each Lock-In Event the corresponding Allocation Rate of Nominal Value (the equivalent of part of Cash Component) is switched to Equity Component. This part is fully participating in the performance of the Reference Underlying since that date. The Cash Component is reduced consequently and only the reduced part of Cash Component is considered for the calculation of interests. Depending on the Performance of the Reference Underlying it can happen that proportion of Cash and Equity Component is unchanged during the Allocation Observation Period of the product. Also it is possible that the Nominal Value is fully allocated to the Equity Component. If more than one Lock-In Event occurs, the switch takes place at the corresponding Lock-In Barrier for each event.

Coupon
On Coupon Payment Date, you will receive the Interest Rate multiplied by the Cash Component. If on any day during the Allocation Observation Period one or more Lock-In Events occur the part of Cash Component is reduced. Consequently the Interest will be considered on different Cash Component prorata temporis from the day a

Lock-In Event has occurred.

Final Redemption
At Maturity Date you will receive the Final Redemption Amount :
- The Final Redemption Amount is the sum of Cash Component and Equity Component multiplied by the Nominal Value. The Equity Component is the sum of the Levels of the Reference Underlying (including the Final Level) each multiplied with its weight (40% for initially Invested Amount, respectively Allocation Rates for Invested Amount allocated to Equity Component on Lock-In Events).
If the Final Redemption Amount is below your initial investment you will suffer a partial or complete loss of your investment (regardless of eventually paid interests).

Additional Information
- The Level of the Reference Underlying corresponds to its value expressed as a percentage of its Initial Value or in case of occurrence of a Lock-in Barrier-Event as a percentage of its Initial Value multiplied by the relevant Lock-In Barrier Level.
- The Initial Value of the Reference Underlying is its value observed on the Initial Observation Date. This value is the arithmetic average of underlying components with respect to their respective Weight.
- The Final Level is the level of the Reference Underlying observed on the Final Observation Date.
- The Final Redemption Amount is the product of (i) the sum of (a) the Cash Component and (b) the Reference Component, and (ii) the Nominal Value. The Reference Component is the sum of the levels of the Reference Underlying (incl. the Final Level) each multiplied with its reallocation weight.
- 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): Switzerland

Calendar

Issue Date	02/10/2026
Initial Observation Date	25/09/2026
Final Observation Date	25/09/2028
Maturity Date	02/10/2028
Observation Date for Coupon Payment	28/12/2026; 25/03/2027; 25/06/2027; 27/09/2027; 27/12/2027; 27/03/2028; 26/06/2028; 25/09/2028
Coupon Payment Dates	05/01/2027; 01/04/2027; 02/07/2027; 04/10/2027; 03/01/2028; 03/04/2028; 03/07/2028; 02/10/2028
Allocation Observation Period	25/09/2026 (excluding) - 25/09/2028 (including)
Lock-In Barrier(s) (within the Allocation Observation Period)	90%, 85%, 80%

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 2 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 4 out of 7, which is a medium risk class.
This rates the potential losses from future performance at a medium 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.
This product does not include any protection from future market performance so you could lose some or all of your investment.
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:		2 years	
Example Investment:		USD 10,000	
		If you exit after 1 year	**If you exit after 2 years** (Recommended holding period)
Scenarios			
Minimum*	**There is no minimum guaranteed return. You could lose some or all of your investment**		
Stress	**What you might get back after costs**	**USD 6,348**	**USD 5,799**
	Average return each year	-36.3%	-23.8%
Unfavourable	**What you might get back after costs**	**USD 10,402**	**USD 10,816**
	Average return each year	4.0%	4.0%
Moderate	**What you might get back after costs**	**USD 11,213**	**USD 12,840**
	Average return each year	12.0%	13.3%
Favourable	**What you might get back after costs**	**USD 11,884**	**USD 15,628**
	Average return each year	18.7%	24.9%

(*) 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-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:
- In the first year you would get back the amount that you invested (0 % annual return). For the other holding periods we have assumed the product performs as shown in the moderate scenario.
- USD 10,000 is invested

	If you exit after 1 year	If you exit after the Recommended Holding Period
Total costs	USD 369	USD 319
Annual cost impact(*)	3.8%	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 the recommended holding period your average return per year is projected to be 15.1% before costs and 13.3% after costs.
We may share part of the costs with the person selling you the product to cover the services they provide to you. They will inform you of the amount.

One-off costs upon entry or exit		**If you exit after 1 year**
Entry costs	3.2 % of the amount you pay in when entering this investment	USD 319
Exit costs	0.5 % of your investment before it is paid out to you	USD 50

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

Recommended Holding Period: 2 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 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.