

SOCIETE GENERALE HONG KONG BRANCH
(A public limited company incorporated in France)

Financial Information Disclosure Statements
For the year ended 31 December 2025

*The English version shall prevail in case of any discrepancy or inconsistency between the English version and its Chinese translation.

SOCIETE GENERALE HONG KONG BRANCH (A public limited company incorporated in France)

FINANCIAL INFORMATION DISCLOSURE STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

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SECTION A - HONG KONG BRANCH INFORMATION

PROFIT AND LOSS INFORMATION
FOR THE YEAR ENDED 31 DECEMBER 2025

	<u>For the year ended</u>	
	<u>31.12.2025</u>	<u>31.12.2024</u>
	HK\$'000	HK\$'000
	Unaudited	Unaudited
Interest income	3,809,423	4,613,145
Interest expense	(4,018,189)	(4,383,914)
Net interest income	(208,766)	229,231
Other operating income	2,622,803	1,910,238
	<u>2,414,037</u>	<u>2,139,469</u>
Operating expenses	(1,904,830)	(1,890,396)
Operating income before impairment allowances and loss from disposal of property and equipment	509,207	249,073
Reversal of impairment allowances on loans and receivables	20,136	40,815
Reversal /(Provision) of Impairment loss on other assets	582	(1,102)
Net loss from disposal of property and equipment	(8)	(276)
Profit before taxation	529,917	288,510
Income tax charge	(59,282)	(107,883)
Net profit	<u>470,635</u>	<u>180,627</u>

SECTION A - HONG KONG BRANCH INFORMATION - continued

Branch activities

Societe Generale Hong Kong Branch ("the Branch") is a branch of Societe Generale ("the Bank"), a bank incorporated in France, and accordingly has no separate legal status or existence. The Branch is registered under the Hong Kong Banking Ordinance ("the Ordinance") as a full licensed bank. During the year, the Branch was principally involved in lending, deposit taking activities, derivative trading activities, foreign exchange spot and forward market activities. The Branch had a positive performance derived from the core operating activities for the year of 2025.

ADDITIONAL PROFIT AND LOSS INFORMATION

(i) Other operating income

	<u>For the year ended</u>	
	<u>31.12.2025</u>	<u>31.12.2024</u>
	HK\$'000	HK\$'000
Fees and commission income	452,055	368,848
Less: Fees and commission expenses	(5,493)	(6,644)
Net fees and commission income	446,562	362,204
Gains less losses arising from trading in foreign currencies	903,593	420,187
Gains less losses on securities and loans and borrowings measured at fair value through profit or loss	96,847	3,942
Gains less losses from other trading activities	165,282	297,774
Other income from intercompany management fee, sales credit and other activities	1,010,519	826,131
	<u>2,622,803</u>	<u>1,910,238</u>

(ii) Operating expenses

	<u>For the year ended</u>	
	<u>31.12.2025</u>	<u>31.12.2024</u>
	HK\$'000	HK\$'000
Staff expenses	1,417,665	1,381,883
Rental expenses	122,307	122,266
Other operating expenses	364,858	386,247
	<u>1,904,830</u>	<u>1,890,396</u>

SOCIETE GENERALE HONG KONG BRANCH (A public limited company incorporated in France)

SECTION A - HONG KONG BRANCH INFORMATION - continued

BALANCE SHEET INFORMATION
AT 31 DECEMBER 2025

	<u>31.12.2025</u>	<u>30.6.2025</u>
	HK\$'000	HK\$'000
ASSETS		
Balances with banks	55,146	184,565
Placements with banks maturing between one and twelve months	-	-
Balances with the Monetary Authority	67,352	5,997,094
Amount due from overseas offices of the Bank	99,500,787	72,803,494
Trade bills	16,013	809,545
Securities held for trading purposes	6,224,851	12,618,868
Investment securities	593,393	599,584
Loans and receivables	27,493,809	30,089,898
Property and equipment	150,810	156,908
Other investments	28,879	28,297
Total assets	<u>134,131,040</u>	<u>123,288,253</u>
EQUITY AND LIABILITIES		
Deposits and balances from banks	32,408,600	23,686,467
Deposits and balances from central banks and the Monetary Authority	14,783,698	9,113,685
Deposits from customers	38,506,353	28,404,468
Amount due to overseas offices of the Bank	30,583,982	37,855,526
Certificates of deposit issued	10,652,165	8,666,259
Other liabilities	6,963,059	15,419,013
Total liabilities	<u>133,897,857</u>	<u>123,145,418</u>
Reserves	233,183	142,835
Total equity and liabilities	<u>134,131,040</u>	<u>123,288,253</u>

SECTION A - HONG KONG BRANCH INFORMATION - continued

ADDITIONAL BALANCE SHEET INFORMATION

(i) Loans and receivables	<u>31.12.2025</u> HK\$'000	<u>30.6.2025</u> HK\$'000
Loans and advances to customers	23,426,496	23,874,977
Accrued interest and other accounts	4,083,006	6,244,501
Collective impairment allowances	(13,185)	(11,316)
Individual impairment allowances	(2,508)	(18,264)
	<u>27,493,809</u>	<u>30,089,898</u>

- (ii) Collective impairment allowances of HK\$13,185,000 as at 31 December 2025 (30 June 2025: HK\$11,316,000) to cover possible loan losses that are not separately identified are maintained in the Branch's accounts.

Where there is a risk that borrowers may not be able to honour a part or all of their liabilities or commitments, impairment allowances for specifically identified impaired assets are charged against income.

(iii) (a) Impaired loans and advances to customers:	<u>31.12.2025</u> HK\$'000	<u>30.6.2025</u> HK\$'000
Impaired loans and advances to customers	50,161	244,642
As percentage of total loans and advances to customers	0.21%	1.02%
Individual impairment allowances	(2,508)	(12,245)

Impaired loans and advances to customers are those loans and advances where objective evidence exists that full repayment of principal or interest is considered unlikely.

The individual impairment allowances are made after taking into account the value of collateral in respect of such loans and advances. The value of collateral in respect of such loans and advances is HK\$50,160,000 as at 31 December 2025 (30 June 2025: HK\$76,533,000).

SECTION A - HONG KONG BRANCH INFORMATION - continued

ADDITIONAL BALANCE SHEET INFORMATION - continued

(iii) (b) Individual impairment allowances by geographical area:

The analysis of individual impairment allowances by geographical area, which is significant according to the location of the counterparties (constitutes 10% or more of the total individual impairment allowances), is as follows:

As at 31 December 2025	HK\$'000
- Vietnam	2,508
As at 30 June 2025	HK\$'000
- Taiwan	9,145
- Vietnam	3,100

(iv) Impaired loans and advances to banks and other financial institutions

There were no impaired loans and advances to banks and other financial institutions as at 31 December 2025 and 30 June 2025.

(v) Overdue and rescheduled loans and advances

(a) There were no loans and advances to customers which were overdue for more than one year as at 31 December 2025 and as at 30 June 2025.

	<u>31.12.2025</u>		<u>30.6.2025</u>	
	Overdue loans and advances to customers HK\$'000	Percentage of total loans and advances to customers %	Overdue loans and advances to customers HK\$'000	Percentage of total loans and advances to customers %
Loans and advances to customers which have been overdue for				
- more than 3 months but not more than 6 months	-	-	-	-
- more than 6 months but not more than one year	-	-	-	-
- more than one year	-	-	-	-

No individual impairment has been provided for the loans and advances to customers which have been overdue for more than one year. There were no collaterals held in respect of the overdue loans and advances to customers as at 31 December 2025 and 30 June 2025.

	<u>31.12.2025</u> HK\$'000	<u>30.6.2025</u> HK\$'000
Covered portion of total overdue loans and advances	-	-
Uncovered portion of total overdue loans and advances	-	-

SECTION A - HONG KONG BRANCH INFORMATION - continued

ADDITIONAL BALANCE SHEET INFORMATION - continued

(v) Overdue and rescheduled loans and advances - continued

- (b) There were no overdue loans and advances to customers as at 31 December 2025 and 30 June 2025.
- (c) There were no overdue loans and advances to banks as at 31 December 2025 and 30 June 2025.
- (d) There were no rescheduled loans and advances to customers as at 31 December 2025 and 30 June 2025.
- (e) There were no rescheduled loans and advances to banks as at 31 December 2025 and 30 June 2025.

(vi) Other assets overdue

	<u>31.12.2025</u>	<u>30.6.2025</u>
	HK\$'000	HK\$'000
Trade bills which have been overdue for:		
- more than 3 months but not more than 6 months	-	-
- more than 6 months but not more than one year	-	-
- more than one year	12,537	12,644
	<u>12,537</u>	<u>12,644</u>

There were no overdue debt securities as at 31 December 2025 and 30 June 2025.

(vii) No repossessed assets were held as at 31 December 2025 and 30 June 2025.

(viii) Deposits from customers

	<u>31.12.2025</u>	<u>30.6.2025</u>
	HK\$'000	HK\$'000
Demand deposits and current accounts	4,678,436	7,036,191
Saving deposits	9,439,018	2,652,601
Time, call and notice deposits	24,388,899	18,715,676
	<u>38,506,353</u>	<u>28,404,468</u>

SECTION A - HONG KONG BRANCH INFORMATION - continued

OFF-BALANCE-SHEET EXPOSURES

The following is a summary of the contractual or notional amounts of each significant class of off-balance-sheet exposure:

(i) Contingent liabilities and commitments		
	<u>31.12.2025</u>	<u>30.6.2025</u>
	HK\$'000	HK\$'000
Direct credit substitutes	10,326,226	11,825,936
Transaction-related contingencies	2,613,261	3,563,805
Trade-related contingencies	13,002,241	10,171,875
Other commitments	14,757,106	6,275,735
Forward forward deposits placed	1,258,100	937,414
	<u>41,956,934</u>	<u>32,774,765</u>
(ii) Derivatives		
	<u>31.12.2025</u>	<u>30.6.2025</u>
	HK\$'000	HK\$'000
Exchange rate contracts	101,911,048	99,218,643
Interest rate contracts		
- Swaps	31,941,741	23,627,264
- Forward forward deposits accepted	3,943,216	417,908
	<u>137,796,005</u>	<u>123,263,815</u>
Equity option contracts	134,138	156,040
	<u>137,930,143</u>	<u>123,419,855</u>

The contractual or notional amounts of the above instruments indicate the volume of transactions outstanding as of the balance sheet date. They do not represent amounts at risk.

SECTION A - HONG KONG BRANCH INFORMATION - continued

OFF-BALANCE-SHEET EXPOSURES - continued

(ii) Derivatives - continued

The fair values of the above off-balance sheet exposures after taking into account the effect of the valid bilateral netting agreement are as follows:

	<u>31.12.2025</u> HK\$'000	<u>30.6.2025</u> HK\$'000
Exchange rate contracts	74,228	(77,091)
Interest rate contracts - Swaps	2,460	(9,890)
Equity option contracts	<u>140,534</u>	<u>77,729</u>
	<u>217,222</u>	<u>(9,252)</u>

The amount of fair value which has taken into account the effect of the valid bilateral netting agreement is HK\$22,415,000 liabilities (30 June 2025: HK\$114,732,000 assets) for Forwards.

SECTION A - HONG KONG BRANCH INFORMATION – continued

SUPPLEMENTARY INFORMATION

SEGMENTAL INFORMATION

(i) Loans and advances to customers by industry sectors

	<u>31.12.2025</u>		<u>30.06.2025</u>	
	<u>Loans and advances to customers</u> HK\$'000	Percentage of loans and advances secured by collateral %	<u>Loans and advances to customers</u> HK\$'000	Percentage of loans and advances secured by collateral %
Loans and advances for use in Hong Kong				
Industrial, commercial, and financial sectors				
- Manufacturing	2,373,726	-	2,392,724	-
- Property development	-	-	-	-
- Property investment	-	-	-	-
- Recreational activities	-	-	-	-
- Information technology	-	-	-	-
- Wholesale and retail trade	2,171	-	-	-
- Transport and transport equipment	730,377	-	-	-
- Financial concerns	660,995	-	838,853	-
- Stockbrokers	-	-	-	-
- Others	3,107,677	-	2,121,925	-
	<u>6,874,946</u>	-	<u>5,353,502</u>	-
Individuals				
- Loans for the purchase of flats in the Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme or their respective successor schemes	-	-	-	-
- Loans for the purchase of other residential properties	-	-	-	-
- Credit card advances	-	-	-	-
- Others	-	-	-	-
Trade financing	5,485,994	11	4,150,961	12
Loans and advances for use outside Hong Kong	<u>11,065,556</u>	28	<u>14,370,514</u>	25
Loan and advances to customers	<u><u>23,426,496</u></u>	16	<u><u>23,874,977</u></u>	17

The above analysis of loans and advances to customers by industry sectors is based on categories and definitions used by the Hong Kong Monetary Authority.

SECTION A - HONG KONG BRANCH INFORMATION - continued

SUPPLEMENTARY INFORMATION - continued

SEGMENTAL INFORMATION – continued

(ii) Loans and advances to customers by geographical area

The analysis of loans and advances to customers by geographical area, which is significant according to the location of the counterparties (constitutes 10% or more of the total advances to customers), is as follows:

As at 31 December 2025

	HK\$'000
- Hong Kong	8,831,239
- Cayman Islands	3,320,437

As at 30 June 2025

	HK\$'000
- Hong Kong	7,353,006
- Cayman Islands	3,784,653

SECTION A - HONG KONG BRANCH INFORMATION - continued

SUPPLEMENTARY INFORMATION - continued

SEGMENTAL INFORMATION – continued

(iii) Non-bank Mainland exposures

The analysis of Mainland exposures to non-bank counterparties (being exposures which are material) as at 31 December 2025 and 30 June 2025 are as follows:

<u>In millions of HK\$</u>	<u>On-balance sheet exposure</u>	<u>Off-balance sheet exposure</u>	<u>Total</u>
As at 31 December 2025			
Central government, central government owned entities and their subsidiaries and joint ventures	5,997	6,814	12,811
Local governments, local government- owned entities and their subsidiaries and joint ventures	449	2,102	2,551
PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and joint ventures	5,240	13,381	18,621
Other entities of central governments	-	-	-
Other entities of local governments	-	-	-
Entities incorporated outside Mainland China where the credit is granted for use in Mainland China	-	-	-
Other counterparties where the exposures are considered by the branch to be non- bank Mainland China exposures	-	-	-
Total	<u>11,686</u>	<u>22,297</u>	<u>33,983</u>
Total assets after provision	134,131		
On balance sheet exposures as percentage of total assets	9%		

SECTION A - HONG KONG BRANCH INFORMATION - continued

SUPPLEMENTARY INFORMATION - continued

SEGMENTAL INFORMATION – continued

(iii) Non-bank Mainland exposures - continued

<u>In millions of HK\$</u>	<u>On-balance sheet exposure</u>	<u>Off-balance sheet exposure</u>	<u>Total</u>
As at 30 June 2025			
Central government, central government owned entities and their subsidiaries and joint ventures	7,646	7,855	15,501
Local governments, local government- owned entities and their subsidiaries and joint ventures	300	1,225	1,525
PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and joint ventures	3,633	4,826	8,459
Other entities of central governments	393	132	525
Other entities of local governments	-	-	-
Entities incorporated outside Mainland China where the credit is granted for use in Mainland China	-	-	-
Other counterparties where the exposures are considered by the branch to be non- bank Mainland China exposures	-	-	-
Total	<u>11,972</u>	<u>14,038</u>	<u>26,010</u>
Total assets after provision	123,288		
On balance sheet exposures as percentage of total assets	10%		

The analysis of non-bank mainland exposures is based on the categories of non-bank counterparties and the type of direct exposures with reference to the HKMA return 'Return of Mainland Activities', which includes mainland exposures extended by the Branch.

SECTION A - HONG KONG BRANCH INFORMATION - continued

SUPPLEMENTARY INFORMATION - continued

SEGMENTAL INFORMATION – continued

(iv) International claims

The following illustrates the major country or geographical segment breakdown of international claims (constitutes 10% or more of the total international claims after taking into account any recognized risk transfer) by types of counterparties:

In millions of HK\$

	<u>Banks</u>	<u>Official sector</u>	<u>Non-bank private sector</u>		<u>Others</u>	<u>Total</u>
			<u>Non-bank financial institutions</u>	<u>Non-financial private sector</u>		
As at 31 December 2025						
1. Developed economies	102,261	-	1,264	4,189	-	107,714
<i>of which France</i>	102,137	-	-	3	-	102,140
2. Offshore centres	83	791	2,471	11,880	-	15,225
As at 30 June 2025						
1. Developed economies	75,417	-	2,217	4,760	-	82,394
<i>of which France</i>	75,257	-	-	4	-	75,261
2. Offshore centres	974	560	3,972	6,748	-	12,254

SECTION A - HONG KONG BRANCH INFORMATION - continued

SUPPLEMENTARY INFORMATION - continued

CURRENCY RISK

The Branch does not have any discloseable currency risk exposure arising from option and structural positions. The currency risk arising from the Branch's operations for those individual currencies which each constitute more than 10% of the total net position in all foreign currencies is as follows:

Equivalent in millions of HK\$

As at 31 December 2025

	<u>CNY</u>	<u>EUR</u>	<u>USD</u>	<u>Total</u>
Spot assets	1,802	12,462	76,109	90,373
Spot liabilities	(8,175)	(2,955)	(73,729)	(84,859)
Forward purchases	16,211	7,427	36,810	60,448
Forward sales	(9,786)	(17,016)	(39,456)	(66,258)
Net option position	-	-	-	-
Net long/ (short) position	<u>52</u>	<u>(82)</u>	<u>(266)</u>	<u>(296)</u>
Net structural position	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

As at 30 June 2025

	<u>EUR</u>	<u>USD</u>	<u>Total</u>
Spot assets	9,119	68,267	77,386
Spot liabilities	(8,020)	(72,653)	(80,673)
Forward purchases	7,735	49,090	56,825
Forward sales	(8,769)	(44,943)	(53,712)
Net option position	-	-	-
Net long/ (short) position	<u>65</u>	<u>(239)</u>	<u>(174)</u>
Net structural position	<u>-</u>	<u>-</u>	<u>-</u>

SECTION A - HONG KONG BRANCH INFORMATION - continued

SUPPLEMENTARY INFORMATION - continued

LIQUIDITY

	<u>2025</u> Unaudited	<u>2024</u> Unaudited
Average liquidity maintenance ratio		
- Fourth quarter	<u>73.03%</u>	<u>48.56%</u>
Average core funding ratio		
- Fourth quarter	<u>273.73%</u>	<u>233.68%</u>

The current year ended liquidity maintenance ratio reflects the average position of each quarter and is calculated as the arithmetic mean of each calendar month's average value as reported in the Return of Liquidity Position submitted by the Branch to the Hong Kong Monetary Authority pursuant to section 63 of the Ordinance.

The core funding ratio reflects the average position of each quarter and is calculated as the arithmetic mean of each calendar month's average value as reported in the Return of Stable Funding Position submitted by the Branch to the Hong Kong Monetary Authority pursuant to section 63 of the Ordinance.

The relevant disclosures pursuant to section 103 of the Banking (Disclosure) Rules can be found in our website <https://www.societegenerale.asia/en/disclosure-information/hong-kong/>.

Liquidity risk management

Liquidity risk is the risk that the Branch cannot meet its current contractual and contingent obligations. To manage liquidity risk, the Branch has established a liquidity risk management framework which is in line with the Group's framework and approved by the Branch's management. Such framework is documented in the Branch's liquidity risk management policy which is reviewed at least annually, and is consistent with the SG group's liquidity management.

Liquidity Risk Management Governance in SG HK Branch ("SG HK")

ALCO

SG HK holds an Asset & Liability Management Committee ("ALCO") on a monthly basis and liquidity topics are monitored via ALCO. General objective of the ALCO is to monitor the structure and growth of balance sheet, review the structural risks including liquidity risk. SG HK ALCO also monitors the liquidity risk tolerance and liquidity targets. The ALCO is chaired by the Chief Executive of SG HK with representatives from Treasury, Business Lines, Finance and Risk functions.

Treasury

Treasury function is responsible for operational management of SG HK's liquidity position, both in business as usual conditions and in crisis situation. The goals and objectives of the function are to provide funding to various business lines while optimizing the cost of liquidity, maintain adequate liquidity in both normal and stress periods, ensure compliance of regulatory ratios and internal limits. Its activity is governed by Group Treasurer and dedicated mandate accompanied by limits set by Risk function and in the respect of the local liquidity framework set by the ALCO.

SECTION A - HONG KONG BRANCH INFORMATION – continued

SUPPLEMENTARY INFORMATION - continued

LIQUIDITY - continued

Liquidity Risk Monitoring in SG HK Branch ("SG HK")

Oversight

SG HK has implemented adequate governance and management information systems to ensure compliance with regulatory ratios and internal limits on liquidity metrics. Both local and regional management oversight has been put in place.

Funding diversification

SGHK Treasury raises liquidity in the short-term markets with various short-term investors (e.g. central banks, supnationals, interbank counterparts, corporate clients, etc) to preserve a diversification of resources. In order to ensure activities are adequately funded, Treasury is framed at Group level with diversification indicators such as maturity bucketing, type of investors outstanding, single name concentration, etc. In doing so, the desk manages a safe liability profile, according to the Group's risk appetite and regulatory requirements.

Internal stress testing

The objective of internal stress testing is to ensure sufficient liquidity for the Branch under three types of adverse scenarios (combining market and idiosyncratic stresses, stand-alone market stresses and idiosyncratic stresses) over the survival horizon established for SG HK. SG HK has used the SG Group's assumptions and methodology for stress testing. The results of stress testing are reported to the ALCO.

Contingency Funding Plan ("CFP")

SG HK has its own CFP, which is reviewed annually, is approved by the ALCO and is communicated to the Group Treasurer.

SG HK's CFP establishes a comprehensive remediation framework for identifying and governing contingency actions in case of liquidity crisis, in accordance with the liquidity crisis framework of the SG group. The CFP designs an appropriate escalation procedure based on Early Warning Indicators, defines criteria to trigger the CFP and the management of liquidity crisis with proper governance for alternative funding source. In particular, the trigger of SG HK's CFP is immediately communicated to the Group Treasurer.

SECTION A - HONG KONG BRANCH INFORMATION – continued

SUPPLEMENTARY INFORMATION - continued

LIQUIDITY - continued

Liquidity Risk Profile in SG HK Branch ("SG HK")

Funding structure

SG HK develops its own sources of funding and benefits from the parent for funding, in particular with long-term maturities.

The funding sources of SG HK are composed of the following:

	<u>31.12.2025</u> As % of total liabilities	<u>31.12.2024</u> As % of total liabilities
Funding raised from banks ¹	45.54%	49.77%
Deposits from other non-bank customers	41.59%	40.11%
Capital and debt instruments issued and outstanding	7.95%	7.87%

¹ Funding was mainly raised from the head office.

SECTION A - HONG KONG BRANCH INFORMATION – continued

SUPPLEMENTARY INFORMATION - continued

LIQUIDITY - continued

Liquidity Risk Profile in SG HK Branch ("SG HK") - continued

Maturity Profile of Balance Sheet²

The analysis of on and off-balance sheet items by remaining maturity and the resultant liquidity gaps is shown in the table below.

In millions of HK\$

As at 31 December 2025

	<u>Total amount</u> ³	<u>Contractual maturity of cash flows and securities flows arising from the items</u>			<u>Balancing Amount</u>
		<u><=1 year</u>	<u>1-5 years</u>	<u>>5 years</u>	
Total on-balance sheet assets ³	130,646	209,071	13,030	1,422	1,014
Total off-balance sheet claims	59,337	4,797	342	62	54,136
Total on-balance sheet liabilities ³	(130,624)	(205,921)	(14,370)	(3,110)	(492)
Total off-balance sheet obligations	(52,481)	(40,499)	(381)	(62)	(11,539)
Contractual maturity mismatch	N.A.	(32,552)	(1,379)	(1,688)	N.A.
Cumulative contractual maturity mismatch	N.A.	(32,552)	(33,931)	(35,619)	N.A.

As at 31 December 2024

	<u>Total amount</u> ³	<u>Contractual maturity of cash flows and securities flows arising from the items</u>			<u>Balancing Amount</u>
		<u><=1 year</u>	<u>1-5 years</u>	<u>>5 years</u>	
Total on-balance sheet assets ³	90,936	151,332	11,356	1,839	411
Total off-balance sheet claims	66,155	1,949	481	62	63,663
Total on-balance sheet liabilities ³	(90,898)	(148,438)	(11,170)	(3,823)	(156)
Total off-balance sheet obligations	(38,247)	(29,317)	(481)	(62)	(8,387)
Contractual maturity mismatch	N.A.	(24,474)	186	(1,984)	N.A.
Cumulative contractual maturity mismatch	N.A.	(24,474)	(24,288)	(26,272)	N.A.

The negative contractual maturity mismatch is attributable to off balance sheet obligations which are mainly comprised of loan commitments, guarantees and other contingent liabilities. They are reported in the shortest maturity buckets on a conservative approach given no specified drawdown date. In practice, short term cash inflows and outflows broadly match as not all of the loan commitments and the obligations would have been drawn at the same time.

² The disclosed figures are from the HKMA banking return of Liquidity Monitoring Tools MA(BS)23.

³ Total amount includes derivative contracts reported at replacement cost whereby the contractual cash flows of these contracts were allocated to the respective maturity buckets.

SOCIETE GENERALE HONG KONG BRANCH (A public limited company incorporated in France)

SECTION B - BANK INFORMATION (CONSOLIDATED BASIS)

The information set out below is based on the most recent consolidated accounts for the Bank as a whole.

PRUDENTIAL CAPITAL RATIO

	<u>31.12.2025</u>	<u>30.6.2025</u>
	%	%
Core Tier 1 ratio	13.5	13.5
Tier 1 ratio	16.0	15.8
Total capital ratio	<u>18.6</u>	<u>18.4</u>

The solvency ratio (Basel 2.5 solvency ratio) complies with the calculation methods established by the French Prudential Supervisory Authority. This ratio is based on the Bank's consolidated banking activities, thus eliminating the contributions of the insurance entities.

SHAREHOLDERS' FUND

	<u>31.12.2025</u>		<u>30.6.2025</u>	
	<u>EUR' billion</u>	<u>HK\$' billion equivalent</u>	<u>EUR' billion</u>	<u>HK\$' billion equivalent</u>
Aggregate amount of shareholders' fund	<u>73</u>	<u>666</u>	<u>72</u>	<u>658</u>

OTHER FINANCIAL INFORMATION

	<u>31.12.2025</u>		<u>30.6.2025</u>	
	<u>EUR' billion</u>	<u>HK\$' billion equivalent</u>	<u>EUR' billion</u>	<u>HK\$' billion equivalent</u>
Total assets	1,547	14,124	1,551	14,268
Total liabilities	1,467	13,393	1,474	13,560
Total advances to customers	455	4,154	446	4,103
Total customer deposits	<u>526</u>	<u>4,802</u>	<u>518</u>	<u>4,765</u>

	<u>31.12.2025</u>		<u>31.12.2024</u>	
	<u>EUR' billion</u>	<u>HK\$' billion equivalent</u>	<u>EUR' billion</u>	<u>HK\$' billion equivalent</u>
Pre-tax profit	<u>8.80</u>	<u>80</u>	<u>6.73</u>	<u>54</u>

SECTION C - REMUNERATION OF SENIOR MANAGEMENT

Remuneration policy

As an overseas branch of the Bank, the Branch follows the Remuneration Policy of the Bank.

This Remuneration Policy fulfils all the Qualitative Disclosure requirements under the Supervisory Policy Manual module CG-5 issued by the Monetary Authority and entitled "Guideline on a Sound Remuneration System" ("SPM CG-5").


The below link provides access to the latest Remuneration Policy of the Bank.

<https://www.societegenerale.com/sites/default/files/documents/2026-04/2025-compensation-policies-practices-report.pdf>

The Remuneration Policy is updated annually.

STATEMENT OF COMPLIANCE

This is to confirm that the information in these disclosure statements for the year ended 31 December 2025 complies with the Banking (Disclosure) Rules and the additional guidance that aims to assist Authorised Institutions with their preparation of the financial disclosures in accordance with the requirements of the Rules and is not false or misleading in any material respect.



Frederic Crochard
CHIEF EXECUTIVE

24 April 2026