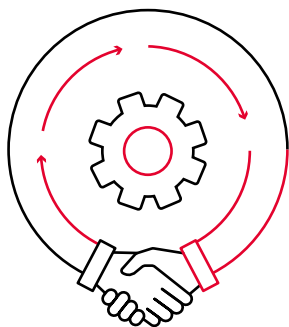




At a glance

2025

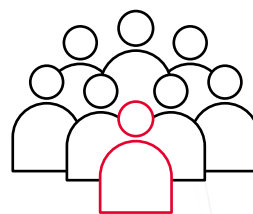
Who are we?



2 development pillars

- Integrated bancassurance
- External partnerships

3,000 employees
engaged in **7 countries**



A comprehensive
range in

Savings and Protection

Savings life insurance, retirement,
personal and property protection

“
*At the heart of the Group's strategy,
Societe Generale Assurances creates
value through synergies with all
of the Bank's business lines.*”

LUBOMIRA ROCHET,
Chairwoman of the Board of Directors

“
*As a responsible insurer, investor
and employer, we place sustainable
performance and impact for
our stakeholders at the core
of our actions.*”

PHILIPPE PERRET,
Chief Executive Officer of Societe Generale Assurances

A record year in 2025

PREMIUM INCOME

EUR **21bn**

+3% vs. 2024

OUTSTANDINGS

EUR **158bn**

+8% vs. 2024

NET INFLOWS

EUR **+7.3bn**

+22% vs. 2024

PROTECTION BUSINESS

EUR **2bn**

stable vs. 2024

NET BANKING INCOME

EUR **708M**

+5% vs. 2024

RESULT*

EUR **424M**

+8% vs. 2024

RETURN ON NET EQUITY (RONE)

29%

+7 pts vs. 2024

COST-TO-INCOME RATIO

18%

SOGECAP FINANCIAL RESERVES

5.2%

SOLVENCY RATIO

189%

*Contribution to Societe Generale group net result

High performing solutions, recognized expertise



Savings

>12%

NET INFLOWS
MARKET SHARE
in France

2X as high as market
share in outstandings

INDIVIDUAL SAVINGS

Life insurance
Capitalization



accessible to

1.5M customers

RETIREMENT SAVINGS

Individual retirement schemes
Corporate retirement schemes
Annuities

**MON
COMPAGNON
RETRAITE**

170,000 customers

Protection

PERSONAL PROTECTION

Term life insurance
Funeral expenses insurance
Personal accident insurance
Key person insurance

HEALTH INSURANCE

CREDIT LIFE INSURANCE

OTHER RISKS

Legal expenses insurance
Loss of employment insurance
Means of payment insurance
Financial losses insurance

PROPERTY & CASUALTY INSURANCE

Car insurance
Home insurance
Multi-risk insurance for professionals
Executive liability insurance

85% of customers
satisfied with their online
claims declaration



+10% in home insurance
premiums vs. 2024



Ébène was awarded the **2026 Top d'Or** in April 2026 for a one-year period by a jury of journalists from *toutsurmesfinances.com* and *Mes Finances Magazine*.

The **Trophée d'Or 2026** was awarded to Séquoia in March 2026 for a one-year period by the editorial staff of *Le Revenu*.

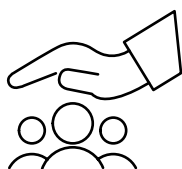
The **Labels of Excellence 2026** were awarded to savings and protection products between October 2025 and March 2026 for a one-year period by the editorial team of *Les Dossiers de l'Épargne*.

The **Oscar for Best Customer Service** was awarded in April 2026 for a one-year period by the editorial board of *Gestion de Fortune*.

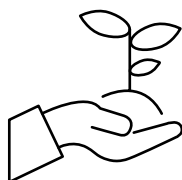
The **2026 Le Figaro Best Personal Protection Insurance** award was presented in December 2025 for a one-year period by the IAQ Institute.

Our value proposition

OUR COMMITMENTS



**RESPONSIBLE
INSURER**



**RESPONSIBLE
INVESTOR**



**RESPONSIBLE
EMPLOYER**

OUR BUSINESS LINES

CREATION OF INSURANCE SOLUTIONS

Marketing, actuarial science, data science

DISTRIBUTION PARTNERSHIPS

Synergies within Societe Generale group and with external partners (IFAs, brokers)

FINANCIAL INVESTOR

Asset-liability management, financial markets expertise

CUSTOMER RELATIONSHIP

Customer service, payment of benefits



BoursoBank
+1.2M
protection
contracts
100% online

OUR STAKEHOLDERS

FOR OUR CUSTOMERS

3.12% average return on Sogecap euro fund in 2025

+59 client recommendation index (NPS) in France (real time, 2025)

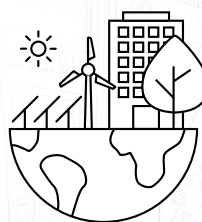
FOR SOCIETY AND THE ENVIRONMENT

Oil & Gas exposure: **-52%** in outstandings at year-end 2025 vs. 2020

EUR 9.2bn in climate-related assets

FOR OUR EMPLOYEES

- **3 to 6 days** per year to engage in solidarity initiatives
- AI: **100%** of employees have an assistant integrated into their workstation



Climate assets
x3.5 by end-2025 vs. 2020

Dedicated teams serving our customers

In France

Life Insurance



Philippe Perret Chief Executive Officer
Mai Nguyen Deputy Chief Executive Officer
Ingrid Bocris Deputy Chief Executive Officer
Laurent Doubrovine Deputy General Manager
Laurent Dunet Deputy General Manager



Laurent Doubrovine Chief Executive Officer
Frédéric Coin Deputy Chief Executive Officer

Property & Casualty Insurance



Ingrid Bocris Chief Executive Officer
Philippe Bourrin Deputy Chief Executive Officer

The Executive Committee is composed of the Chief Executive Officer and the heads of the four Business Units and four Service Units of Societe Generale Assurances:

Philippe Perret Chief Executive Officer
Mai Nguyen Finance, Investments and Risks
Ingrid Bocris Bancassurance and Digital Development
Laurent Doubrovine Partnerships and Corporate Development
Laurent Dunet International
Philippe Bourrin Customer Relationship France
Airy Groscolas Resources
Daniel Jost General Secretary
Bruno Gérin-Roze Human Resources

Abroad

Germany

Societe Generale Assurances
 Germany

Italy

Societe Generale Assurances Italy

Luxembourg

Sogelife

Poland

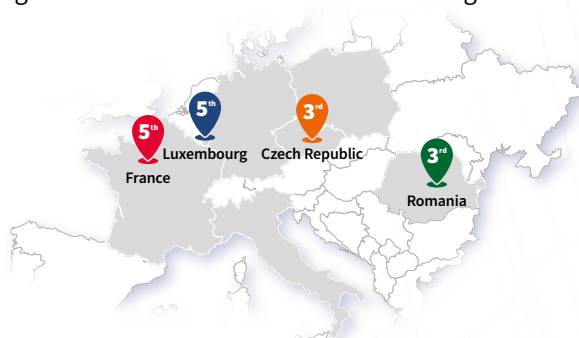
Societe Generale Assurances
 Poland

Czech Republic

Komerční Pojišťovna

Romania

BRD Asigurări



Market rankings in life insurance

The Board of Directors endorses the strategic direction and ensures their proper implementation.

The Management Committee is responsible for carrying out the strategic directions of Societe Generale Assurances.

