

## **SOCIÉTÉ GÉNÉRALE SCF: WITHDRAWAL OF S&P RATING**

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### **Regulated Information**

Paris, 7 March 2025

Starting 5 March 2025, Societe Generale SCF (*Société de Crédit Foncier*) has required S&P Global Ratings Europe Limited (S&P) to withdraw the rating of its covered bonds (*obligations foncières*).

Societe Generale SCF's covered bonds (*obligations foncières*) are now rated by Moody's France S.A.S (Moody's) only. The rating Aaa granted by Moody's remains unchanged.

Societe Generale SFH's (*Société de Financement de l'Habitat*) covered bonds (*obligations de financement de l'habitat*) remain rated Aaa/AAA by Moody's and Fitch Ratings Ireland Limited (Fitch Ratings).

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## Societe Generale SCF

Societe Generale SCF is a specialised credit institution (établissement de crédit spécialisé) with the status of société de crédit foncier, incorporated under French law on 8 December 2004 as a société anonyme à conseil d'administration. On 20 December 2007, it was authorised to act as a SCF (Société de Crédit Foncier) by the Credit Institutions and Investment Services Companies Commission (Comité des établissements de crédit et des entreprises d'investissement) (now the ACPR "Autorité de Contrôle Prudentiel et de Résolution »).

## Societe Generale

Societe Generale is a top tier European Bank with more than 126,000 employees serving about 25 million clients in 65 countries across the world. We have been supporting the development of our economies for 160 years, providing our corporate, institutional, and individual clients with a wide array of value-added advisory and financial solutions. Our long-lasting and trusted relationships with the clients, our cutting-edge expertise, our unique innovation, our ESG capabilities and leading franchises are part of our DNA and serve our most essential objective - to deliver sustainable value creation for all our stakeholders.

The Group runs three complementary sets of businesses, embedding ESG offerings for all its clients:

- **French Retail, Private Banking and Insurance**, with leading retail bank SG and insurance franchise, premium private banking services, and the leading digital bank BoursoBank.
- **Global Banking and Investor Solutions**, a top tier wholesale bank offering tailored-made solutions with distinctive global leadership in equity derivatives, structured finance and ESG.
- **Mobility, International Retail Banking and Financial Services**, comprising well-established universal banks (in Czech Republic, Romania and several African countries), Ayvens (the new ALD I LeasePlan brand), a global player in sustainable mobility, as well as specialized financing activities.

Committed to building together with its clients a better and sustainable future, Societe Generale aims to be a leading partner in the environmental transition and sustainability overall. The Group is included in the principal socially responsible investment indices: DJSI (Europe), FTSE4Good (Global and Europe), Bloomberg Gender-Equality Index, Refinitiv Diversity and Inclusion Index, Euronext Vigeo (Europe and Eurozone), STOXX Global ESG Leaders indexes, and the MSCI Low Carbon Leaders Index (World and Europe).

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