



GROUP SAVINGS PLAN 2024

MARCH 11 TO 25, 2024



<https://peg.saint-gobain.com>

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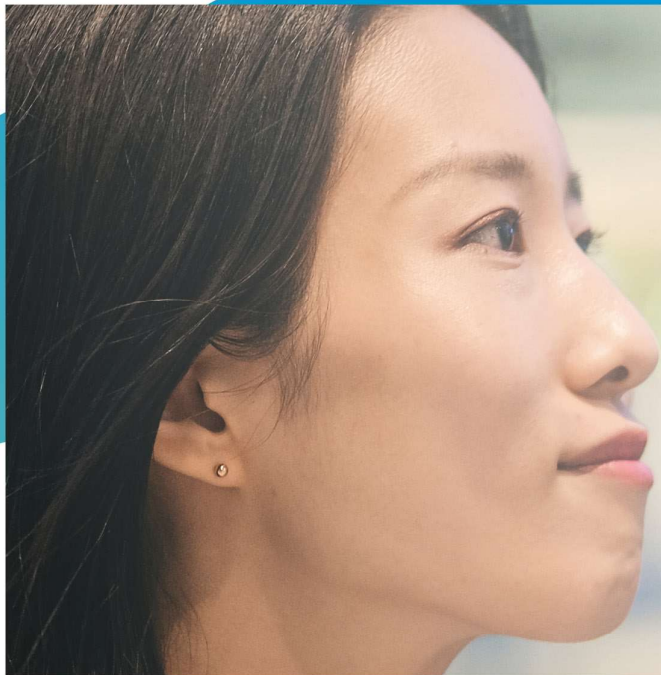
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Warning U.S. Person:

This document is not for use of residents or citizens of the United States of America and US Persons as defined in "Regulation S" of the Securities and Exchange Commission according to the U.S. Securities Act of 1933 and included on the website www.amundi.com ("Terms of Use" section) of the Company managing the financial products described in this document.

EU sanctions on Russia following the invasion of Ukraine:

Pursuant to provisions of Regulation (EC) n° 833/2014 and Regulation (EC) n°765/2006, as amended, Saint-Gobain Group Savings Plan 2024 offer is not made to citizens or residents of Russia who do not have a legal residence or citizenship of a country of the European Union, the European Economic Area or Switzerland or citizens or residents of Belarus who do not have legal residence or citizenship in the European Union cannot participate in this offering.



THE 2024 OFFER

The 2024 PEG enables you to invest in the Classic Offer and benefit from a range of advantages.



WHAT ARE THE ADVANTAGES OF THE 2024 OFFER?

The 2024 Offer allows you to become indirectly a shareholder in Saint-Gobain via an Employee Shareholding Fund¹, whilst benefiting from preferential conditions, namely a 20% discount and an employer's matching contribution

In exchange, your investment is locked up for five years and follows the stock market share price, which can go both up and down.

SUBSCRIPTION AT A PREFERENTIAL PRICE

The subscription price² per share is the reference price to which a 20% discount is applied.

You will be notified of the subscription price on **March 11, 2024** on your company's premises, as well as on the website dedicated to the PEG: <https://peg.saint-gobain.com/>.

EMPLOYER'S MATCHING CONTRIBUTION PAID BY YOUR COMPANY

If you decide to invest in the plan, your employer will contribute to your investment an additional proportional amount as follows: 20% matching contribution of EUR 760 for employee's investment of EUR 1 to 3,800; and 10% matching contribution of EUR 440 for employee's investment of EUR 3,801 to 8,200. Your investment in the 2024 Offer presents a risk of loss of capital because you are investing in an Employee Shareholding Fund comprised almost wholly of listed shares, the value of which may move down as well as up.

PLEASE NOTE:
If the share price declines, then the value of the Employee Shareholding Fund will suffer a similar decline. Your capital is not guaranteed.

¹ This Employee Shareholding Fund (in French Fonds Commun de Placement d'Entreprise or "FCPE") is called the "Saint-Gobain Relais 2024 Monde" FCPE, which has been specially created to receive your investments under the 2024 Offer. After the capital increase, this temporary fund will be merged into the "Saint-Gobain Avenir Monde" compartment of the "Saint-Gobain PEG Monde" FCPE, following a decision by the Supervisory Board and approval from the AMF, the French Financial Markets Regulator.

² See the glossary.



THE 2024 OFFER



An employer's matching contribution simulator is available on <https://peg.saint-gobain.com>



PAYMENT OF ADMINISTRATIVE AND ACCOUNT MAINTENANCE FEES

Saint-Gobain pays all the management fees of the "Saint-Gobain PEG Monde" FCPE (except redemption fees), together with all PEG account keeping fees, off operation specific to your initiative*.

**The conditions and shares prices are available from your Account Holder]*

MAXIMUM INVESTMENT

The maximum amount you can invest is 25% of your gross annual compensation (including bonuses) for 2023 or an estimate of the 2024 gross annual compensation. Employee must have a minimum of 3 months' service at the end of subscription period.

Example:
Maximum Investment = Annual Gross Income SGD39,000 x 25% = SGD9,750



THE 2024 OFFER



THE 9 CASES OF EARLY REDEMPTION:

(subject to specific regulations in local law)



- 1/ Marriage and/or civil union partnership of the employee.
- 2/ Birth or adoption, from the third child onwards.
- 3/ Divorce, separation or dissolution of the civil union partnership, with at least one dependent child.
- 4/ Invalidity of the employee, their spouse, their partner in a civil union partnership or their child.
- 5/ Termination of the employment contract.
- 6/ The creation or taking over of a company by the employee, their spouse, their partner in a civil union partnership or their child.
- 7/ Purchase, extension of the main residence; rehabilitation of the main residence following a natural disaster.
- 8/ Death of the employee, their spouse, their partner in a civil union partnership or their child.
- 9/ Domestic violence.]

The [10] above-mentioned cases are provided under French law and listed in the savings plan (PEG). Please refer to your country supplement for the early redemption cases specific to your country.



OFFER COUNTERPARTS

Your investment is locked up for 5 years.

Your investment in the 2024 Offer is locked up for 5 years.

There are however cases for early redemption, namely key events in your personal or working life, that allow your assets to be released prior to the end of the lock-up period.

Please refer to your country supplement for the early redemption cases specific to your country.

Your savings will follow the Saint-Gobain share price, both up and down.

In 5 years' time, your assets will be available and the value of your shares will reflect the share price on this date.



OFFER COUNTERPARTS

You will benefit from 100% of any dividends paid from 2025. You do not benefit from any dividends paid in 2024 for 2023. These will be reinvested into the fund and converted into fund units, which will be available on the expiry date of the investment to which they are linked.

Your investment is subject to a risk of loss of capital.

If you are in a country outside the euro zone, the value of your investment will be subject to the fluctuations of the exchange rate of the euro against your local currency.

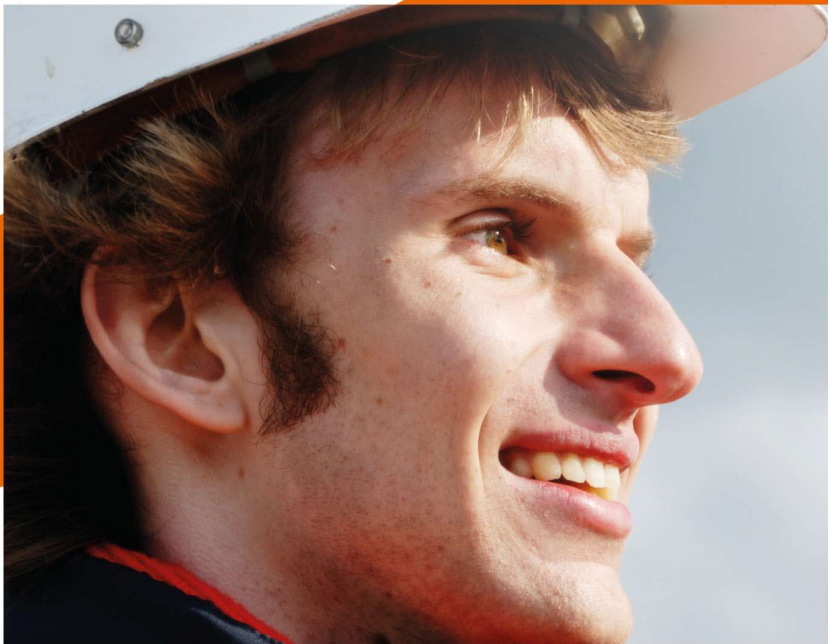
Given the concentration of risk associated with this Employee Shareholding Fund investing in the shares of only one company, the "Autorité des Marchés Financiers" ("AMF" – French financial markets regulator) recommends that subscribers evaluate the need for risk diversification of their overall financial investments. Please consult the Employee Shareholding Fund rules for more information about the risks associated with the fund.

Risk of liquidity:

In the particular case where the exchange volumes on the financial markets are small, any purchase or sale transaction may lead to significant market fluctuations. Please consult the concerned Employee Shareholding Fund rules for further information on these risks.

An employer's matching contribution simulator is available on <https://peg.saint-gobain.com>





SUBSCRIPTION PROCEDURE



WHO CAN SUBSCRIBE TO THE 2024 OFFER?

Employees of Saint-Gobain Group companies who have been working for the Group for at least 3 months consecutively or nonconsecutively measured at the end of the subscription period (March 25, 2024).

HOW CAN I SUBSCRIBE?

You can subscribe online or on paper between March 11 and 25, 2024.

For online subscriptions: You can connect on the website https://peg.saint-gobain.com/2024/site.php?pg=home&ct=singapore_en (also available on mobile and tablet), "Subscribe" button, with your login that will have been e-mailed to you. Indicate your login, click on "Next", then click on "First login/Forgotten password". You will then receive a link that will allow you to personalize your password. If you did not receive your login by e-mail, contact your HR correspondent that will give you your login and a temporary password. You specify the amounts you wish to invest.

Once your subscription has been validated, you will receive a confirmation by email.

Your subscription summary can be downloaded on the subscription website.

You can modify the amounts invested up until the last day of the subscription period.

For paper subscriptions: Please contact your PEG representative, who will explain the procedure to follow.

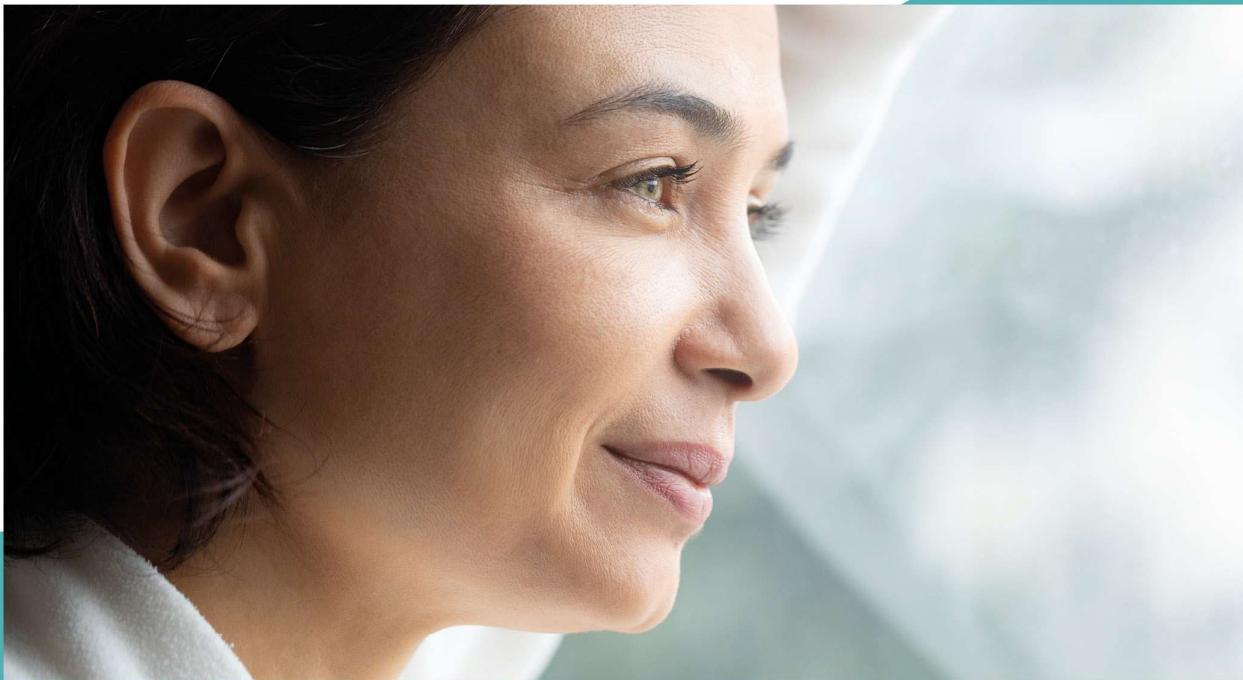
HOW DO I PAY MY SUBSCRIPTION?

You may pay by any one of the following methods:

- (a) immediate payment in full by way of cheque or bank transfer before May 3, 2024. All cheques or bank transfer shall be made payable to your employer. Details of payment will be provided by your employer;
- (b) subject to the approval of your employer and to such terms and conditions to be determined by your employer and notified to you, by monthly instalments commencing in May 2024 (maximum 8 instalments); or
- (c) subject to the approval of your employer and to such terms and conditions to be determined by your employer and notified to you, a combination of monthly instalments (maximum 8 instalments) and immediate payment by way of cheque or bank transfer made payable to your employer. Details of payment will be provided by your employer.

An employer's matching contribution
simulator is available on
<https://peg.saint-gobain.com>





CONSIDER REINVESTING YOUR AVAILABLE ASSETS



You can always use your available assets to invest in the PEG! Once you receive your reimbursement, you can then reinvest all or part of your savings in the PEG in the form of a voluntary payment.

Remember that if you choose to reinvest your savings in the 2024 Offer, you will benefit from the employer's contribution and the discounted subscription price.

The amounts invested will be locked up again for a 5-year period.

HOW MUCH SHOULD I INVEST?

In total, you can invest up to 25% of your gross remuneration.

WHAT HAPPENS IN THE EVENT OF OVER-SUBSCRIPTION?

The ceiling for the capital increase is 6.5 millions shares, which will result in a reduction if demand outweighs supply.

For more information on the specific rules for reduction, please consult the PEG regulations available on <https://peg.saint-gobain.com>. In the event of a reduction, we wish to emphasize that only the reduced amount of your voluntary payment will be debited.

WHAT HAPPENS TO MY SAVINGS AT THE END OF THE LOCK-UP PERIOD?

At the end of the lock-up period, you have two options:

Option 1

You keep your assets: they remain available and follow the Saint-Gobain stock market price, which can go both up and down.

Option 2

You request reimbursement of all or part of your units.





USEFUL INFORMATION

WHO CAN I CONTACT DURING THE 2024 OFFER?

You can contact your PEG representative if you have any questions about the 2024 PEG.

HOW CAN I TRACK MY SAVINGS AFTER THE OPERATION?

 www.amundi-ee.com/account

This gives you permanent, free access to your employee savings accounts, as well as comprehensive information about the cases of early redemption.



More information

For more information about the 2024 Offer please refer to the country supplement prepared for your country, Key Information Document ("KID") and the Company Employee Shareholding Fund rules.

We encourage you to consult the Compagnie de Saint-Gobain universal registration document and any other periodically published documents, particularly the financial reports available on the company's website (www.saint-gobain.com). These documents contain important information on the company's activities, its strategy and objectives, and the risks associated with the company, its activities and its financial results.

The content of this brochure is for information only and should be read together with the regulatory and contractual documents at your disposal. Should there be any discrepancies, the regulatory and contractual documents shall prevail. The decision to subscribe to the 2024 Offer is entirely up to you. The documents available to you in the context of the 2024 Offer have no bearing on the conditions of your employment and do not amend or form part of your employment contract. Benefits received from this Offer will not be deemed to be part of your compensation for the purpose of calculating your future benefits or rights. Benefits received in this plan will not be taken into consideration in the calculation of any amounts due to you in respect of your employment (such as termination indemnities). The opportunity to participate in the 2024 Offer in no way presupposes the existence of future offers or the opportunity to participate in such offers.



PEG 2024 SCHEDULE

From 02/12/2024 to 03/08/2024
Period for setting the reference price

03/11/2024
Date for setting the subscription price

From 03/11/2024 to 03/25/2024
Subscription period

05/15/2024
Capital increase

The Saint-Gobain Group reserves the option of changing the aforementioned dates or suspending the operation up until the date of setting the subscription price, namely March 11, 2024.

GLOSSARY

DISCOUNT

A reduction granted on the share reference price.

DIVIDEND

A part of the net profit of a company paid out to shareholders and reinvested into the Employee Shareholding Fund under the Plan, resulting in increased unit value.

REFERENCE PRICE

The average of the stock market price of the Saint-Gobain share during the reference period (from February 12 to March 8, 2024 inclusive).

SHARE SUBSCRIPTION PRICE

This is the reference price to which a 20% discount is applied. The Chief Executive Officer would decide the subscription price on March 11, 2024.

SUPERVISORY BOARDS

The role of Supervisory Boards is to control the financial management and operations of the Employee Shareholding Fund. Members of the Supervisory Board are appointed for a 5-year term.

THE SAINT-GOBAIN AVENIR MONDE FUND

This fund is classified in the category of "invested in listed company securities". It consolidates all of the PEG's assets from all participating countries, except France, year after year. The management company for this fund is Amundi Asset Management.

THE SAINT-GOBAIN RELAIS 2024 MONDE FUND

The fund that has been specially created to receive the investments of subscribers to the 2024 Offer. Le Directeur Général devrait arrêter le prix de souscription le 11 mars 2024.





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