

GROUP SAVINGS PLAN

SAINT-GOBAIN 2025

SUBSCRIBE
FROM MARCH 10
TO 24, 2025



Find all the information on the website:
<https://peg.saint-gobain.com>



ALSO AVAILABLE ON YOUR
SMARTPHONE OR YOUR
TABLET!



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GLOSSARY

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 2025 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 2025 OFFER

The 2025 PEG enables you to invest in the Classic Offer and benefit from a range of advantages.



WHAT ARE THE ADVANTAGES OF THE 2025 OFFER?

The 2025 Offer allows you to become a shareholder in Saint-Gobain via an, 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 either up or down.

SUBSCRIPTION AT A PREFERENTIAL PRICE

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

You will be notified of the subscription price on March 10, 2025 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

PEG PLAN 2025 GREECE		
EMPLOYEE INVESTMENT	% CONTRIBUTION FROM COMPANY	MAX CONTRIBUTION FROM COMPANY
UP TO € 200	70%	150 €
FROM €201 UP TO €500	50%	150 €
	TOTAL MAX COMPANY CONTRIBUTION	300 €

 See the glossary

PLEASE NOTE:

Your investment in the 2025 Offer presents a risk of loss of capital because you are investing in listed shares, the value of which may go either up or down.

Your capital is not guaranteed.

THE 2025 OFFER



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

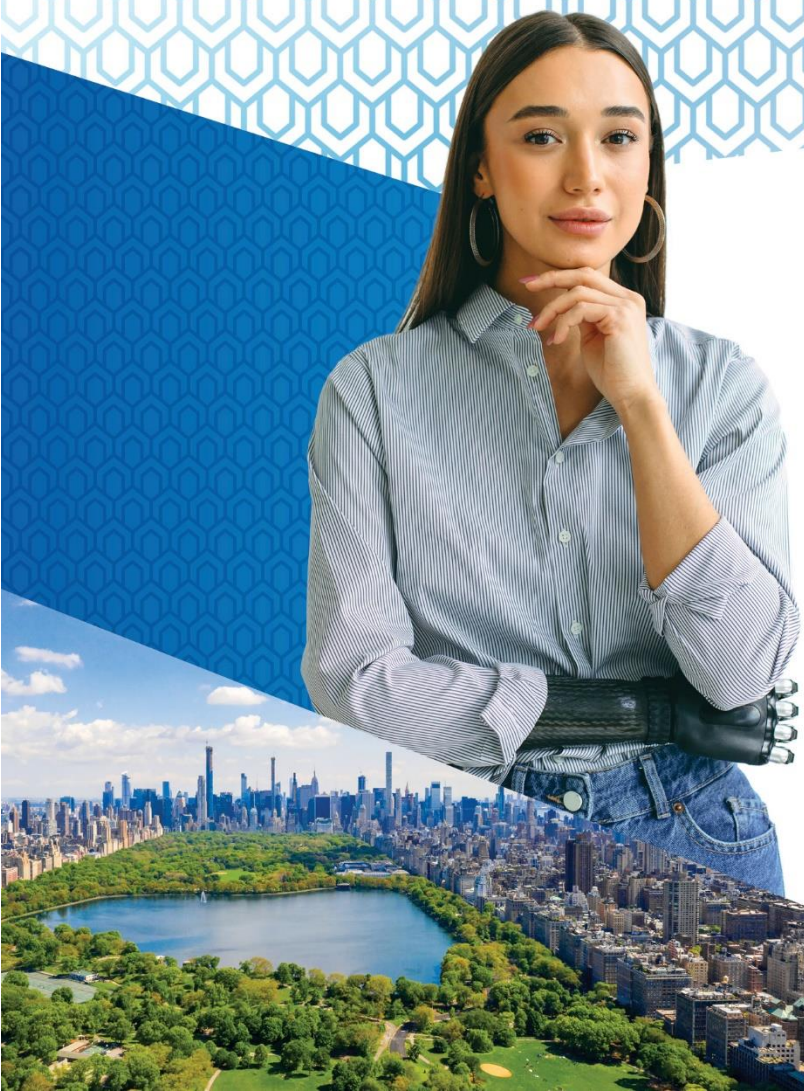
PAYMENT OF ADMINISTRATIVE AND ACCOUNT KEEPING FEES

Saint-Gobain pays all the administrative fees (except redemption fees), together with all PEG account keeping fees, except transactions outside the 2025 PEG*.

EXAMPLES OF INVESTMENTS GREECE

Simulator:

Reference Price	87,50 €
Subscription Price with 20% discount	70,00 €
Your Gross Annual Remuneration in 2024	30.000,00 €
Is your investment up to 25% of your Gross Annual Remuneration 2024?	YES
How much you would like to invest?	2.000,00 €
Your contribution	1.660,00 €
Company contribution	300,00 €
At current conditions, you can subscribe a nb of action of	28
For you, at the final price of	59,29 €



THE 2025 OFFER

OFFER COUNTERPARTS

Your investment 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 shares 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, either up or down.

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

You will benefit from 100% of any dividends paid as of 2026. You don't benefit from any dividends paid in 2025 in relation to 2024.

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 the investment in the shares of only one company, it is recommended that the subscribers evaluate the need for risk diversification of their overall financial investments.



THE 12 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/ A situation of over-indebtedness of the employee.
- 9/ Death of the employee, their spouse, or their partner in a civil union partnership.
- 10/ Domestic violence.
- 11/ Expenses relating to energy-efficiency renovation work in the main residence.
- 12/ Expenses relating to the purchase of a vehicle using electricity and/or hydrogen as its sole energy source.

The 12 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. These cases can be reduced in certain countries.

SUBSCRIPTION PROCEDURE

WHO CAN SUBSCRIBE TO THE 2025 OFFER?

Employees of Saint-Gobain Group companies who have been working for the Group for at least 3 months (measured on a continuous or discontinuous basis, since January 1, 2024) at the end of the subscription period (March 24, 2025).

HOW CAN I SUBSCRIBE?

You can subscribe online or on paper between March 10 and 24, 2025.

→ **For online subscriptions:**

You can connect on the website <https://peg.saint-gobain.com>,

[personalize the URL address with the direct URL of your own country] (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?

Payment is to be made in Euros by the following payment methods. You may combine payment methods if the total payment amount is high.

- Salary deduction in 8 installments starting May 2025 and ending in December 2025

- Bank transfer before the deadline set for payment by Compagnie de Saint-Gobain to a bank account which details will be communicated to you separately.

Please note that salary deductions should not result in the remaining amount being lower than the amount considered to be absolutely essential for you and your family's financial support.



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

* The PEG rules are available on the <https://peg.saint-gobain.com> [personalize the URL address with the direct URL of your own country]. You can also request this document from your Human Resources Direction.

SUBSCRIPTION PROCEDURE

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 8 992 952 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:

1

OPTION 1:

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

2

OPTION 2:

You request reimbursement of all or part of your shares

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 2025 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.

USEFUL INFORMATION

WHO CAN I CONTACT DURING THE 2025 OFFER?

You can contact your PEG representative if you have any questions about the 2025 PEG.

HOW CAN I TRACK MY SAVINGS AFTER THE OPERATION?

[To be specified according to the processes and tools of the bank in charge of shares' managing of the shareholders.]

→ More information

For more information about the 2025 Offer please refer to the country supplement prepared for your country.

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 are governing. The decision to subscribe to the 2025 Offer is entirely up to you. The documents available to you in the context of the 2025 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 2025 Offer in no way presupposes the existence of future offers or the opportunity to participate in such offers.



PEG 2025 SCHEDULE



From 02/10/2025 to 03/07/2025

Period for setting
the reference price



03/10/2025

Date for setting the
subscription price



From 03/10/2025 to 03/24/2025

Subscription period



05/14/2025

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 10, 2025.

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 number of units.

REFERENCE PRICE

The average of the stock market price of the Saint-Gobain share during the reference period (from February 10 to March 7, 2025 inclusive).

SHARE SUBSCRIPTION PRICE

This is the reference price to which a 20% discount is applied. The Chairman and Chief Executive Officer would decide the subscription price on March 10, 2025.





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