

Stakeholder	Primary extra-financial expectations	Materiality for the	Group responses	LISTENING, DIALOGUE AND CONSULTATION APPROACH	Provision of specific information for stakeholders
Customers	Individuals, professionals, businesses, local authorities, associations	Financing of the "real" economy and solidarity when faced with difficulties	**** - 31 million customers around the world - Support for SMEs, company start-ups and business development - Supporting the economy in low- or middle-income countries - Financing of local authorities, the association system and social entrepreneurship - Positive Impact Finance for companies	- Ongoing, local dialogue - Assistance tailored to needs provided by dedicated teams - Schemes to prevent over-indebtedness	- Documents available on the Group's website: - Registration document - Group Activity report - CSR Report
		Business ethics	**** - Actions to protect customers - Anti-corruption initiatives - New Leadership model for the Group's Code of Conduct based on 4 of the Group's values including Responsibility	- Verification of product relevance to customers in accordance with the MiFID Directive - Claims management department and ombudsman - Fight against over indebtedness (amicable negotiation platforms, CRESUS)	- Documents available on the Group's website: - Code of Conduct, Tax Code of Conduct - Ombudsman's report
		Customer satisfaction	**** - Customer relations at the heart of the Group's strategy and the new leadership model - Customer satisfaction scores taken into account in the individual evaluations of certain staff categories - "Symmetry of attentions" HR approach	- Monitoring of customer satisfaction (many annual surveys: NPS (Net Promoter Score)) - Customer relations department and ombudsman - "5G and you" dedicated platform - Consultation of customers for new services and products	- Societe Generale "Quality of branches" certification visible in branches
		"Sustainable development" products	*** Products: Green products and loans, solidarity products and services in retail banking (Service d'epargne solidaire - solidarity savings services, Erable Essentiel life insurance), microfinance, etc.	- Products developed in partnership with associations, players in the social and solidarity economy and local organisations (ORSE) - GENERIS everyday banking offering	- Promotional campaigns for these offers - Customer newsletter - Website
Staff	Employees	Career management/Mobility	**** - Group skills repository - Group-wide annual evaluation scheme - Mobility support (factsheet, workshop, forums) - Mapping of professional roles within the Group and the links between them - Detection of Strategic Talents and support - Succession management system	- Biennial employer survey with action plans and feedback - HR dialogue area	- HR Intranet site dedicated to "Careers"
		Employability	**** - Forward planning of jobs and skills (GPEC) - Training and development of relevant career paths - Professional training programmes for business sectors (academies, branch schools, FAC) - Support for digitalisation (DigitalAI programme, MOOCs, etc.) - Internal promotion process (Cursus cadre, Passerelle) - Development program (job rotation, international exchange, coaching and mentorship, co-development and peer support...)	- Regular discussions with social partners on development programmes - Societe Generale career observatory	- HR Intranet site dedicated to "Careers" - HR Intranet site dedicated to the "My learning" training
		Engaging compensation policy	** - Competitive overall compensation policy (monetary compensation and benefits) - Long-term profit-sharing programme - Active employee shareholding policy (new employee shareholding plan in 2017)	- Annual negotiation with social partners - Annual individual evaluation review	- Individualised social audit sent to employees (France and certain subsidiaries) - HR intranet website dedicated to financial remuneration and social advantages - HR Intranet site
		Diversity	*** - Diversity and inclusion policy - Specific development program (Women in leadership) - Mission Handicap - Device for inserting (Coup de pouce, Nouvelle Chance, Grande Ecole du Numérique, Institut Villebon Georges-Charpak...) - Signing UN Charter about Women empowerment - Signing Companies & disability Charter of International Labor Organisation (ILO)	Diversity committee including all of the bank's business lines	- Company women's network and multi-employer initiative - Organization of dedicated events and presentation (awareness of unconscious bias)
		Quality of life at work	*** - Group Quality of Life at Work project (including the deployment of teleworking experiment) - Deployment telework - Flex office experimentation and evolution of work spaces - A space for life moment and advantages - An agreement on working life conditions	- Twice-yearly employer survey with action plans and feedback - Living conditions at work seminar with social partner - Seminar with our management and labour on working conditions - Life at work community of employee volunteers - Regular conferences organised internally - Working conditions observatory - Survey on Stress and living conditions at work	- HR Intranet site and active group on the internal social network - Organisation of events and dedicated conferences - Dedicated information posted on the community
		Employee representative bodies	High-quality social dialogue	*** - Framework agreement on fundamental human rights and the freedom of association with UNI - Discussion and consultation processes at overall company level or at site level - New dialogue and consultation body meetings with Management since 2013 - Signing of collective agreements (2017 in 2016 in the Group) - Workshop with managers, HR, employees and service officers as part of job transformations (Société générale France network, IT sector...)	- Beyond legal provisions, establishment of dialogue and consultation bodies on the company's strategy - Dedicated HR team
Regulators, Public authorities	Compliance with rules and regulations	***** - Independent Group compliance system, 2 levels of ongoing checks plus periodic supervision with a monitoring structure - Development of a culture of compliance in the Group - Charter for responsible representation before public authorities	- Numerous exchanges with monitoring authorities in the countries where the bank is established - The Group's new supervision system by the European Central Bank has resulted in many activity reviews	- Publication on the Group's website of positions relating to major themes for which Societe Generale interacts with public authorities and representative institutions	
Civil society	NGOs	Respect for the environment in our activities	**** - Publication and implementation of the Environmental and Social (E&S) General Principles associated with 12 sector policies - Responsible sourcing policy - Signing of the UNI agreement on fundamental human rights	- Numerous discussions and meetings with NGOs as part of their questioning (and others), with oral and written responses and integration of their observations when possible in E&S policies and activities.	- Publication on the Group's website of positions relating to major themes for which Societe Generale is questioned by NGOs. - Quantitative and sector reporting on transactions as evaluated from an environmental and social standpoint.
		Respect for human rights in our activities	**** - Publication of MSA (Modern Slavery Act)		
		Sponsorship and partnerships	* - Societal and civic actions (Societe Generale corporate foundation for solidarity); Cultural sponsorship; Sport sponsorship and partnerships	- Throughout the Group, dedicated teams manage interactions with supported associations and artists and many events are organised in partnership with them, including skills sponsorship actions and "pro-bono marathons"	- Societe Generale website dedicated to citizenship
International organisations and institutions	OECD, UNEP-FI, UN Global Compact, Equator Principles, Wolfsberg Group, ORSE, EpE, etc.	Involvement in international initiatives on environmental and social topics related to finance	** - Public commitments - Participation in working groups, research and publications	- Internal sponsor by institution/topic - Involvement in working groups, advisory board or board of directors	- Provision of best practices
Investors and shareholders	Shareholders, investors (individual and institutional)	Transparent and efficient corporate governance	**** - Implementation of the recommendations of the AFEP-MEDEF corporate governance code - Internal regulations and statutes, Directors' Charter	- Organisation of roadshows/conferences including SRI events - Regular meetings with investors including certain SRI investors - Shareholders' Consultative Committee - General Meeting - Letter to Shareholders, Shareholders Club, toll-free no., letters - Meeting with individual shareholder	- Reference document - Sections of the Group's website dedicated to investors and shareholders - Societe Generale's financial communication was recognised by the Transparency label for the fourth year running
		Sustainability of the bank thanks to comprehensive risk management, including environment and social aspects	**** - Independent Group risk and compliance management system, Risk committee (independent from the internal audit and control committee) - E&S risk management system		
		Transparent, relevant and reliable information on ESG aspects	** - Publication of the CSR report and Chapter 5 of the Registration Document dedicated to CSR - Verification of data by an independent verifier - Responses to the questions of extra-financial agencies		
Suppliers	All types of companies	Business ethics	*** Responsible sourcing policy	- Label Relations Fournisseurs Responsables (since 2012) - Annual supplier survey (SME Pact) - Ombudsman	- Signatory of the "Responsible Supplier Relations" Charter and "Responsible Supplier Relations" certification (CDAF)
	SMEs, mid-cap suppliers, adapted sector	Fair and adapted treatment	*** - Sustainable sourcing policy - SME Pact; - Specific commitment to the adapted sector	- Forum Supplier organized by Societe Generale for its Supplier - Societe Generale received the Prix Grand Groupe des Délais de paiement (award for fastest payment transactions in a major group) at the 3rd annual Assises and Délais de paiement awards	- Section of the Group's website dedicated to suppliers