

2020 SUSTAINABILITY ACCOUNTING STANDARDS BOARD (SASB) MAPPING REPORT

1. GENERAL INFORMATION ON USAGE OF SOCIETE GENERALE SASB MAPPING REPORT

Our commitment is to provide investors with useful, relevant and meaningful sustainability information, which can be found in detailed referenced documents

This Mapping report reflects our understanding of Industry Standards Version 2018-10 issued by the Sustainability Accounting Standards Board (SASB) in regards of our current publications. Unless otherwise noted, all data and descriptions are reported for Societe Generale on a consolidated basis if presented as a reference to a business or segment expected by SASB format. We do not disclose all metrics included in the standards covering Societe Generale activities; some are not applicable to a diversified European bank. All reported data is in EUR and as of and for the year ended December 31, 2020, unless otherwise noted.

Split of activities as per SASB format within Societe Generale Group organization

The Societe Generale Group has built a solid diversified banking model suited to the needs of its 30 million corporate, institutional and individual customers. It is structured around three complementary and diversified businesses that benefit from strong market positions: French Retail Banking; International Banking and Financial Services; Global Banking and Investor Solutions. This diversified model can be mapped with the financials sector and the transportation framework as described below:

	Financials framework						Transportation framework
	Asset Management & Custody Activities (FN-AC)	Commercial Banks (FN-CB)	Mortgage Finance (FN-MF)	Consumer Finance (FN-CF)	Investment Banking & Brokerage (FN-IB)	Insurance (FN-IN)	Car Rental & Leasing (TR-CR)
French Retail Banking		X Societe Generale networks Crédit du Nord Boursorama	X Societe Generale networks Crédit du Nord Boursorama	X Franfinance			
International Banking & Financial Services	X Société Générale Assurance (SOGECAP)	X In Russia, Romania, Czech Republic and Africa	X In Russia, Romania, Czech Republic and Africa	X In Europe only		X Société Générale Assurances (SOGESSUR)	X ALD Automotive
Global Banking & Investor Solutions	X Lyxor Asset Management Societe Generale Private Banking				X Societe Generale Corporate & Investment Bank		

Regarding insurance activities, Societe Generale proposes 2 types of products in line with French specificities: individual savings products called “life insurance” and protection products. Therefore, information reported under Group insurance activities for SASB purposes are classified under Asset Management & Custody framework (FN-AC) for life insurance activities and under Insurance (FN-IN) for protection activities. In the Retail Banking businesses, the Group focuses its development in Europe on selected markets with growth potential (France, Czech Republic and Romania), and in Russia and Africa, where it has a historic presence and a refined understanding of markets and -tier one positions. These businesses are covered by Commercial Banks (FN-CB) framework, applied to the concerned regions and by Mortgage Finance (FN-MF), as the Group proposes mortgage loans to its clients. Worth noticed that in France, standard product is amortising guaranteed home loans and not mortgages, and origination is based on customer ability to reimburse and not on property value. The main part of Societe Generale home loan portfolio is granted in France (76% of Retail net exposure is in France).

The purpose of this document is to help investors who are using SASB to find relevant information for analysis Societe Generale sustainability actions and disclosures and not to fully apply SASB recommendations. Therefore, it is not

fully comprehensive but presents significant information on Societe Generale as a whole company. Worth notice that this document is not audited by an external authorised third party.

The following information is mapped based on Societe Generale main disclosures.

Societe Generale 2021 Universal Registration Document can be consulted on the Group website:
<https://www.societegenerale.com/sites/default/files/documents/2021-03/2021%20Universal%20Registration%20Document.pdf>.

Pillar 3 information is disclosed on Societe Generale website:
<https://www.societegenerale.com/sites/default/files/documents/2021-03/societe-generale-pillar-3-risk-report-q4-2020.pdf>

Additional information on climate actions are disclosed under Societe Generale Climate Report (TCFD Report) available on Societe Generale website:
<https://www.societegenerale.com/sites/default/files/documents/2020-12/societe-generale-climate-disclosure-report.pdf>

Societe Generale commitments under UN Principles for Responsible Banking are disclosed under Societe Generale PRB Report available on Societe Generale website:
https://www.societegenerale.com/sites/default/files/documents/2021-04/Societe%20Generale_Principles%20for%20Responsible%20Banking_Report%20and%20Self-Assessment_2021.pdf

2. DISCLAIMER

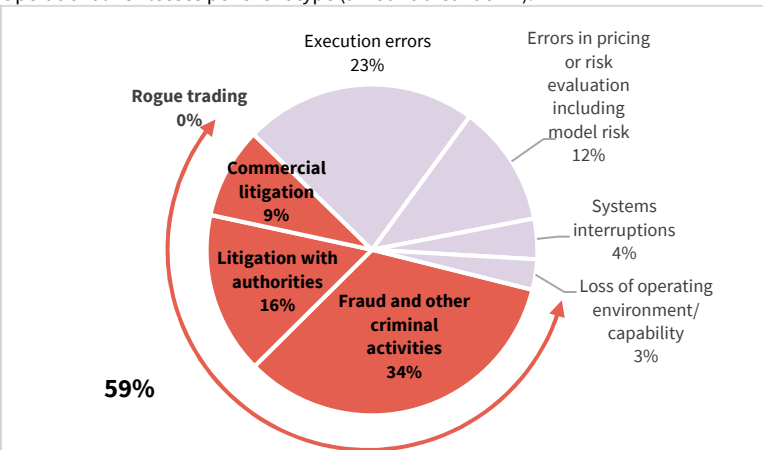
Reporting under the SASB standards for the first time and SASB being a global framework with, at present, a US-focused approach, Société Générale has attempted to translate the spirit and meaning of this framework.

This document does not purport to be exhaustive.

It is the responsibility of any investor, together with its advisers or other experts where appropriate, before making any investment decision, to carry out its own research and analysis and to form its own opinion on the contents of this document, without relying exclusively on the information provided herein.

Société Générale has no obligation to update this document at any time.

3. GENERIC INFORMATION

Sustainability Accounting Metrics				
Industry	Accounting Metric	Category	Code	Response
Business Ethics				
AC, CB, IB	Description of whistleblower policies and procedures	Discussion and Analysis	FN-CB-510a.2 FN-AC-510a.2 FN-IB-510a.2	Societe Generale has set up a whistleblowing system in accordance with the law on transparency, the fight against corruption and modernisation of the economy (known as the Sapin II Act). This system operates in France and internationally, in both French and English, the details of which can be found at www.societegenerale.com (https://report.whistleb.com/en/societegenerale). Whistleblowers can use it to report any potential or actual violations in respect of human rights, fundamental freedoms, health and safety or the environment. The system is available to all employees, as well as to external contractors, temporary staff and service providers working with the Group on an established basis (whether as subcontractors or suppliers). Societe Generale protects whistleblowers, guarantees that they will keep their identity strictly confidential throughout the entire Group, and guarantees anonymity where possible under local law. More detail can be found in Societe Generale 2021 Universal Registration Document pages 281 and 344.
AC, CB, IB	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations	Quantitative	FN-CB-510a.1 FN-IB-510a.1 FN-AC-510a.1	Operational risk losses per event type (amount breakdown): 
Professional Integrity				
IB	Description of approach to ensuring professional integrity, including duty of care	Discussion and Analysis	FN-IB-510b.4	The Group aims to establish a culture of responsibility and apply the strictest control and compliance standards in the banking sector. It commits its employees to act with integrity and in accordance with applicable law in all its activities. Keeping this in mind, the Group has defined a Code of Conduct describing the standards to be observed and constituting a commitment towards each stakeholder. This Code applies to all its employees worldwide. For more information regarding Code of Conduct, please refer to page 281 and following of Societe Generale 2021 Universal Registration Document Moreover, Societe Generale is subject to the French Act of 27 March 2017 on the duty of care for parent and subcontracting companies (the Duty of Care Act). This law requires the Group to prepare and implement a duty of care plan to identify risks and prevent serious breaches of human rights, fundamental freedoms, or damage to the health, safety and security of persons and the environment as a result of its activities. For more information regarding Societe Generale Duty of Care plan, please refer to page 340 and following of Societe Generale 2021 Universal Registration Document.
IB	(1) Number and (2) percentage of covered employees with a record of investment-related investigations, consumer-initiated complaints, private civil litigations, or other regulatory proceedings	Quantitative	FN-IB-510b.1	None. Please refer to Note 9 pages 521 and following of 2021 Societe Generale Universal Registration Document.
IB	Number of mediation and arbitration cases associated with	Quantitative	FN-IB-510b.2	Please refer to Note 9 pages 521 and following of 2021 Societe Generale Universal Registration Document.

Sustainability Accounting Metrics

Industry	Accounting Metric	Category	Code	Response
	professional integrity, including duty of care, by party			
IB	Total amount of monetary losses as a result of legal proceedings associated with professional integrity, including duty of care	Quantitative	FN-IB-510b.3	Not disclosed

Employee Diversity & Inclusion

AC, IB	Percentage of gender and racial/ethnic group representation for (1) executive management, (2) non-executive management, (3) professionals, and (4) all other employees	Quantitative	FN-IB-330a.1 FN-AC-330a.1	<p>Regarding gender figures, share of women are the following:</p> <ul style="list-style-type: none"> • Group: 56.4% • "Ambassadors" (Top 1000): 27% • Board of Directors: 43% • Strategic Committee (Top 30): 24% • Management Committee (Top 60): 29% • Key Group positions (Top 150): 20% • managers in the Group: 43.3% <p>Additional information can be found in the 2020 Diversity and Inclusion report (https://www.societegenerale.com/sites/default/files/documents/2021-03/2020_Report_Diversity_and_Inclusion.pdf)</p> <p>Figures regarding racial or ethnic group representation inside the Group calculation or disclosure is strictly forbidden by French law (article 6 of Loi n° 78-17 du 6 janvier 1978 relative à l'informatique, aux fichiers et aux libertés - https://www.legifrance.gouv.fr/loda/article_lc/LEGIARTI000037822942)</p>
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Employee Incentives & Risk Taking

IB	Discussion of policies around supervision, control, and validation of traders' pricing of Level 3 assets and liabilities	Discussion and Analysis	FN-IB-550b.3	<p>Since the end of 2010, in accordance with the regulatory framework defined by the European Capital Requirement Directive (CRD3), Societe Generale has implemented a specific governance to determine variable remuneration. The rules introduced by this directive apply not only to financial market professionals, but to all persons whose activity is likely to have a substantial impact on the risk profile of the institutions which employ them, including those exercising control functions.</p> <p>The individual allocations of variable remuneration components take into account, for the entire Group, an annual individual performance appraisal based on the achievement of quantitative and qualitative objectives. There is no direct automatic link between the commercial and financial results of an individual employee and his/her level of variable remuneration. Employees are assessed on their results, their activity but also on the way in which said results were achieved. In addition to the individual appraisal carried out by line managers, the Risk and Compliance Divisions independently assess certain categories of staff regulated under the CRD IV, AIFMD and UCITS V essentially within Global Banking and Investor Solutions, International Banking and Financial Services and Retail Banking in France.</p> <p>For more information regarding Group variable remuneration policy, please refer to pages 14 and following of 2020 Group Compensation policies and practices report (https://www.societegenerale.com/sites/default/files/documents/2021-04/Compensation-policies-and-practices-report-2020_0.pdf), and page 222 of Societe Generale 2021 Risk Report – Pillar 3.</p>
IB	Percentage of total remuneration that is variable for Material Risk Takers (MRTs)	Quantitative	FN-IB-550b.1	<p>Average Ratio of variable/fixed in CIB: 79%</p> <p>For more information, please refer to pages 19 of 2020 Group Compensation policies and practices report (https://www.societegenerale.com/sites/default/files/documents/2021-04/Compensation-policies-and-practices-report-2020_0.pdf).</p>
IB	Percentage of variable remuneration of Material Risk Takers (MRTs) to which malus or clawback provisions were applied	Quantitative	FN-IB-550b.2	<p>Not disclosed.</p> <p>The return of the variable remuneration elements already received is subject to the regulations in force.</p> <p>For more information, please refer to pages 19 of 2020 Group Compensation policies and practices report (https://www.societegenerale.com/sites/default/files/documents/2021-04/Compensation-policies-and-practices-report-2020_0.pdf).</p>

Systemic Risk Management

CB, IB	Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy,	Discussion and Analysis	FN-CB-550a.2 FN-IB-550a.2	<p>For each material risk identified, indicators to measure this risk are put in place to ensure monitoring. These indicators can be based on measurements of outstanding amounts (risk weighted or not), sensitivities to the variation of one or more risk factors (interest rate, etc.), impacts of stress tests based on scenarios, etc. These indicators can be expressed as ratios and are sometimes the subject of regulatory or publication requirements. Regarding more specifically stress tests, or crisis simulations, they</p>
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Sustainability Accounting Metrics

Industry	Accounting Metric	Category	Code	Response
	and other business activities			assess what would be the behaviour of a portfolio, activity, entity or Group in a context of degraded activity. Within the Group, stress tests contribute to the identification, measurement and management of risks, as well as to the assessment of the adequacy of capital and liquidity to the Group's risk profile. More detailed information is available from pages 32 and following of Societe Generale 2021 Risk Report – Pillar 3.
IN	Description of approach to managing capital and liquidity-related risks associated with systemic non-insurance activities	Discussion and Analysis	FN-IN-550a.3	Societe Generale presents its approach of capital and liquidity management for its two insurance subsidiaries inside Solvency II regulatory reports. Information for Sogecap, Group life insurance subsidiary is available pages 12 and following for risk management system and page 28 and following for capital management of Sogecap 2020 Solvency II report - https://www.assurances.societegenerale.com/uploads/tx_bignews/SOGECAP_SFCR_2020.pdf Information for Sogessur, Group non-life insurance subsidiary is available pages 12 and following for risk management system and page 18 and following for capital management of Sogessur 2020 Solvency II report https://www.assurances.societegenerale.com/uploads/tx_bignews/SOGESSUR_SFCR_2020.pdf
AC	Description of approach to incorporation of liquidity risk management programs into portfolio strategy and redemption risk management	Discussion and Analysis	FN-AC-550a.2	Not disclosed
CB, IB	Global Systemically Important Bank (G-SIB) score, by category	Quantitative	FN-CB-550a.1 FN-IB-550a.1	Group's G-SIB buffer imposed by the Financial Stability Board (FSB): 1%.
IN	Exposure to derivative instruments by category: (1) total potential exposure to noncentrally cleared derivatives, (2) total fair value of acceptable collateral posted with the Central Clearinghouse, and (3) total potential exposure to centrally cleared derivatives	Quantitative	FN-IN-550a.1	Sogessur, Group non-life insurance subsidiary: None https://www.assurances.societegenerale.com/uploads/tx_bignews/SOGESSUR_SFCR_2020.pdf page 31 Sogecap, Group life insurance subsidiary: EUR 434m (accounting value) / EUR 1 044m (Solvency II value) https://www.assurances.societegenerale.com/uploads/tx_bignews/SOGECAP_SFCR_2020.pdf - page 9
IN	Total fair value of securities lending collateral assets	Quantitative	FN-IN-550a.2	Not disclosed
AC	Percentage of open-end fund assets under management by category of liquidity classification	Quantitative	FN-AC-550a.1	Not disclosed
AC	Total exposure to securities financing transactions	Quantitative	FN-AC-550a.3	Not disclosed
AC	Net exposure to written credit derivatives	Quantitative	FN-AC-550a.4	Not disclosed

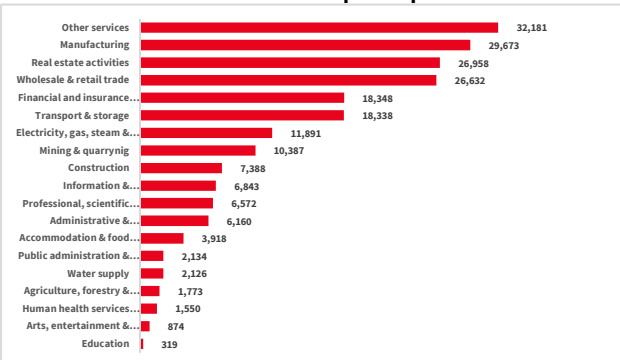
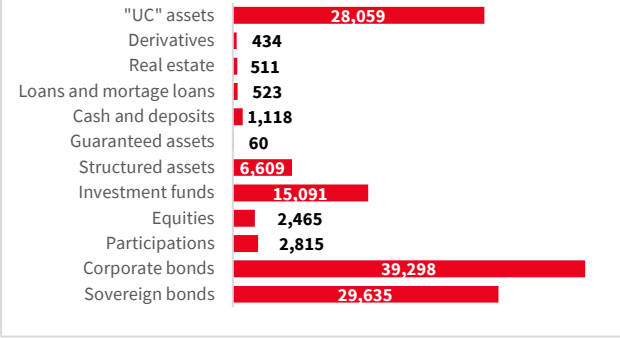
Incorporation of Environmental, Social, and Governance Factors in Credit Analysis

AC, CB, IB, IN	Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis, in investment banking and brokerage activities and in wealth management processes and strategies	Discussion and Analysis	FN-CB-410a.2 FN-IB-410a.3 FN-AC-410a.2 FN-IN-410a.2	The risk of non-compliance with laws governing E&S issues, or non-compliance with the Group's E&S commitments, may arise from the inadequacy or insufficiency of the E&S risk management system or from failings in its implementation. These risks could also trigger a reputational risk for the Group. Reputational risk may also arise from a negative perception of the Group's handling of E&S issues by stakeholders, particularly external stakeholders. Lastly, E&S issues can affect the Group's credit risk. As a reminder this Group-wide process is continuously performed to identify all risks that are or might be material. It is comprehensive and holistic and relies on two pillars: 1. The risk-management governance that monitors the risk profile per risk type. On top of the monitoring well identified risks, this governance allows a debate between risk experts and senior management on emerging risks along with business opportunities. This debate is fueled by recent market news, early warning signals, internal alerts...
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Sustainability Accounting Metrics

Industry	Accounting Metric	Category	Code	Response										
				<p>2. A series of exercises aiming to identify additional risks arising from evolutions in: macro-economic or sectorial conditions; financial markets; regulatory constraints; competitors/market pressure; business model (concentration effects) and bank organization evolutions. These additional identification exercises are organized by risk types but include identification of cross-risk effects (e.g. market X credit, or credit X operational).</p> <p>In particular, climate change can affect the ability of borrowers to honour their credit commitments. Climate-related risk identification is part of the overall Group risk identification process.</p> <p>Societe Generale E&S risk management framework is described in chapter 5 pages 301 and following in Societe Generale 2021 Universal Registration Document.</p>										
AC	Description of proxy voting and investee engagement policies and procedures	Discussion and Analysis	FN-AC-410a.3	<p>Lyxor, main Societe General asset manager, has a Voter and Engagement policy which sets out what is expected from the companies in which the Group is invested to ensure that the E&S issues they face are tackled openly and transparently. After joining Climate Action 100+ in 2018, Lyxor became part of a community of investors pushing more than 160 major greenhouse gas emitting companies worldwide to commit to lower CO2 emissions targets and help achieve the goals of the Paris Agreement. In 2020, Lyxor exercised its right to vote on more than EUR 12 billion and took part in more than 400 European, US and Japanese hareholder's General Meetings for a total of more than 5,000 resolutions voted on.</p> <p>The Lyxor's commitment as responsible shareholder are publicly available under https://www.lyxor.com/en/socially-responsible-investment, section "A Committed And Responsible Shareholder"</p>										
IB	Revenue from (1) underwriting, (2) advisory, and (3) securitization transactions incorporating integration of environmental, social, and governance (ESG) factors, by industry	Quantitative	FN-IB-410a.1	Not disclosed										
IB	(1) Number and (2) total value of investments and loans incorporating integration of environmental, social, and governance (ESG) factors, by industry	Quantitative	FN-IB-410a.2	<p>Total number of customers (groups or units) who underwent a thorough E&S review:1,015</p> <p>For further information, please refer to pages 304 and following in Societe Generale 2021 Universal Registration Document</p> <p>To promote activities that are good for economic development and society, Societe Generale have put together a range of responsible and innovative investment solutions and financing products to achieve the United Nation's Sustainable Development Goals (SDGs). This offer includes Sustainable and Positive Impact Finance (SPIF) products for lending to the economy and companies, together with a range of Sustainable and Positive Investment (SPI) products aimed at customers interested in thematic investment solutions geared towards sustainable development. This commercial ambition focuses on the following three CSR areas: Climate change, Social trends and innovations and Contribution to the sustainable development of Africa. More information regarding Societe Generale Commitments in Sustainable finance are presented in pages 314 and following of the 2021 Societe Generale Universal Registration Document and in Societe Generale sustainable products offer available under https://wholesale.banking.societegenerale.com/fileadmin/user_upload/SGCIB/pdf/SPIF_brochures/Sustainable_Finance_Brochure.pdf</p> <p>2020 SPIF and sustainable bond issuance led by Societe Generale (in EUR bn):</p>  <table border="1"> <caption>2020 SPIF and sustainable bond issuance led by Societe Generale (in EUR bn)</caption> <thead> <tr> <th>Category</th> <th>Value (EUR bn)</th> </tr> </thead> <tbody> <tr> <td>SPIF (Total)</td> <td>11.9</td> </tr> <tr> <td>SPIF (Sub-category 1)</td> <td>5.1</td> </tr> <tr> <td>SPIF (Sub-category 2)</td> <td>6.8</td> </tr> <tr> <td>Sustainable bond issues led by Societe Generale</td> <td>71.6</td> </tr> </tbody> </table>	Category	Value (EUR bn)	SPIF (Total)	11.9	SPIF (Sub-category 1)	5.1	SPIF (Sub-category 2)	6.8	Sustainable bond issues led by Societe Generale	71.6
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SPIF (Total)	11.9													
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Sustainability Accounting Metrics

Industry	Accounting Metric	Category	Code	Response																																								
				<p>Total sales of SPI-compliant investment products in 2020: EUR 26.9 bn For further information, please refer to pages 316 and following in Societe Generale 2021 Universal Registration Document</p>																																								
CB	Commercial and industrial credit exposure, by industry	Quantitative	FN-CB-410a.1	<p>Detail for non-financial corporate portfolio (nominal amount in EUR bn): Total of nominal of non-financial corporate portfolio: EUR 214 bn</p>  <table border="1"> <caption>Breakdown of non-financial corporate portfolio (nominal amount in EUR bn)</caption> <thead> <tr> <th>Industry</th> <th>Value (EUR bn)</th> </tr> </thead> <tbody> <tr><td>Other services</td><td>32,181</td></tr> <tr><td>Manufacturing</td><td>29,673</td></tr> <tr><td>Real estate activities</td><td>26,958</td></tr> <tr><td>Wholesale & retail trade</td><td>26,632</td></tr> <tr><td>Financial and insurance...</td><td>18,348</td></tr> <tr><td>Transport & storage</td><td>18,338</td></tr> <tr><td>Electricity, gas, steam &...</td><td>11,891</td></tr> <tr><td>Mining & quarrying</td><td>10,387</td></tr> <tr><td>Construction</td><td>7,388</td></tr> <tr><td>Information &...</td><td>6,843</td></tr> <tr><td>Professional, scientific...</td><td>6,572</td></tr> <tr><td>Administrative &...</td><td>6,160</td></tr> <tr><td>Accommodation & food...</td><td>3,918</td></tr> <tr><td>Public administration &...</td><td>2,134</td></tr> <tr><td>Water supply</td><td>2,126</td></tr> <tr><td>Agriculture, forestry &...</td><td>1,773</td></tr> <tr><td>Human health services...</td><td>1,550</td></tr> <tr><td>Arts, entertainment &...</td><td>874</td></tr> <tr><td>Education</td><td>319</td></tr> </tbody> </table> <p>https://www.societegenerale.com/sites/default/files/documents/2021-03/societe-generale-pillar-3-risk-report-q4-2020.pdf - page 108</p>	Industry	Value (EUR bn)	Other services	32,181	Manufacturing	29,673	Real estate activities	26,958	Wholesale & retail trade	26,632	Financial and insurance...	18,348	Transport & storage	18,338	Electricity, gas, steam &...	11,891	Mining & quarrying	10,387	Construction	7,388	Information &...	6,843	Professional, scientific...	6,572	Administrative &...	6,160	Accommodation & food...	3,918	Public administration &...	2,134	Water supply	2,126	Agriculture, forestry &...	1,773	Human health services...	1,550	Arts, entertainment &...	874	Education	319
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AC	Amount of assets under management, by asset class, that employ (1) integration of environmental, social, and governance (ESG) issues, (2) sustainability themed investing, and (3) screening	Quantitative	FN-AC-410a.1	<p>Breakdown by asset class is not disclosed.</p> <p>To promote activities that are favorable for economic development and society, Societe Generale has put together a range of responsible and innovative investment solutions and financing products to achieve the United Nation's Sustainable Development Goals (SDGs). This offer includes Sustainable and Positive Impact Finance products for lending to the economy and companies, together with a range of Sustainable and Positive Investment products aimed at customers interested in thematic investment solutions geared towards sustainable development.</p> <p>Total SPI-compliant assets under management: EUR 52.6 bn Thematic Lyxor's ETFs aligned with the SDGs: € 5.7bn in assets under management Assets under ESG management EUR 16.0 bn Assets under shareholder engagement: EUR 16.0 bn Assets including exclusion list approaches: EUR 68 bn LDDS (sustainable development and solidarity savings): EUR 9.3 bn French Life insurance - Sustainable financial products - total amount outstanding: EUR 2.8 bn French Life insurance - Share of green investments in general assets: EUR 2.5 bn</p> <p>For further information, please refer to pages 320 and following in Societe Generale 2021 Universal Registration Document and in the Corporate Social Responsibility Group Key Figures spreadsheet (https://www.societegenerale.com/sites/default/files/documents/Document%20RSE/corprate-social-responsibility-group-key-figures.xlsx)</p>																																								
IN	Total invested assets, by industry and asset class	Quantitative	FN-IN-410a.1	<p>Invested asset breakdown per asset class (accounting value in EUR m):</p>  <table border="1"> <caption>Invested asset breakdown per asset class (accounting value in EUR m)</caption> <thead> <tr> <th>Asset Class</th> <th>Value (EUR m)</th> </tr> </thead> <tbody> <tr><td>"UC" assets</td><td>28,059</td></tr> <tr><td>Derivatives</td><td>434</td></tr> <tr><td>Real estate</td><td>511</td></tr> <tr><td>Loans and mortgage loans</td><td>523</td></tr> <tr><td>Cash and deposits</td><td>1,118</td></tr> <tr><td>Guaranteed assets</td><td>60</td></tr> <tr><td>Structured assets</td><td>6,609</td></tr> <tr><td>Investment funds</td><td>15,091</td></tr> <tr><td>Equities</td><td>2,465</td></tr> <tr><td>Participations</td><td>2,815</td></tr> <tr><td>Corporate bonds</td><td>39,298</td></tr> <tr><td>Sovereign bonds</td><td>29,635</td></tr> </tbody> </table> <p>https://www.assurances.societegenerale.com/uploads/tx_bisgnews/SOGESSUR_SFCR_2020.pdf page 9 https://www.assurances.societegenerale.com/uploads/tx_bisgnews/SOGECAP_SFCR_2020.pdf - page 9</p>	Asset Class	Value (EUR m)	"UC" assets	28,059	Derivatives	434	Real estate	511	Loans and mortgage loans	523	Cash and deposits	1,118	Guaranteed assets	60	Structured assets	6,609	Investment funds	15,091	Equities	2,465	Participations	2,815	Corporate bonds	39,298	Sovereign bonds	29,635														
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IN	Description of approach to incorporation of environmental risks into (1) the underwriting	Discussion and Analysis	FN-IN-450a.3	<p>In the Insurance activities, sustainability risks are managed in accordance with the CSR governance framework and based on internal control and risks management systems, which have the following goals, respectively:</p>																																								

Sustainability Accounting Metrics

Industry	Accounting Metric	Category	Code	Response
	process for individual contracts and (2) the management of firm-level risks and capital adequacy			<ul style="list-style-type: none"> to constantly guarantee risk management by identifying and measuring risks, and by implementing appropriate mitigating measures if necessary; to prevent failures, ensure the suitability and proper functioning of internal processes, and guarantee the accuracy, integrity and availability of financial, prudential and management information. <p>In particular, they rely on policies approved by the Sogecap Board of Directors that define the principles, processes and procedures implemented, and the governance and key metrics related to each risk. The internal control and risk management systems are detailed in Solvency Reports.</p> <p>https://www.assurances.societegenerale.com/uploads/tx_bisgnews/SOGESSUR_SFRCR_2020.pdf - page 12 and following</p> <p>https://www.assurances.societegenerale.com/uploads/tx_bisgnews/SOGECAP_SFRCR_2020.pdf - page 12 and following</p>
IN	Probable Maximum Loss (PML) of insured products from weather-related natural catastrophes ³	Quantitative	FN-IN-450a.1	Not disclosed
IN	Total amount of monetary losses attributable to insurance payouts from (1) modeled natural catastrophes and (2) non-modeled natural catastrophes, by type of event and geographic segment (net and gross of reinsurance)	Quantitative	FN-IN-450a.2	Not disclosed

Environmental Risk to Mortgaged Properties

MF	Description of how climate change and other environmental risks are incorporated into mortgage origination and underwriting	Discussion and Analysis	FN-MF-450a.3	<p>Societe Generale has processes to systematically consider climate risks in its origination and underwriting related to its financing activities. In addition, it monitors and publicly reports on the climate related risks it faces and/ or on the CO2 emissions of its portfolios. Climate-related risks constitute a factor aggravating credit, market, operational and insurance risks. As a result, the integration of climate-related risks in the risk management framework relies on existing governance and processes. The Group is deploying new tools to transition risks on its credit portfolio. The Group has recently chosen a reference climate related macro-economic scenario and is using it to assess the vulnerability of its clients against transition risks. This evaluation will take place during the internal rating process of clients (and project finance deals), and during annual internal rating reviews. In addition to this existing risk management framework, the Group had previously adopted a range of E&S guidelines and policies that are implemented operationally on clients and transaction by a dedicated team. For more information on climate risk management, please refer to pages 308 and following of Societe Generale 2021 Universal Registration Document.</p> <p>Our R&D work on physical risk-related impacts on our portfolios started with our French retail mortgage loan portfolio, for which the exact location of financed assets is known. Our analysis was conducted as follow:</p> <ul style="list-style-type: none"> Assesment of the amount of residential loans exposed to acute physical events (but not the expected financial loss) i.e. we mapped the portfolio against the physical risk map of most impacted areas. Monitoring of risks associated with drought, flooding and coastal flooding. Coastal flooding occurs when normally dry, low-lying land is flooded by seawater. Note that it is a different risk to sea level rise. The former is an acute risk (increased severity of extreme weather events) while the latter is a chronic risk (changes in extreme variability in weather patterns). However, sea rising is an aggravating factor of coastal flooding. <p>Our analysis was based on data provided by the ONRN (Observatoire National des Risques Naturels). It contained the part of the population of each municipality affected by drought, floods and coastal flooding risk</p> <p>It was noted that the consequences of extreme weather events for borrowers would first be covered by the state guaranteed natural disaster regime as long as the borrowers have insurance cover. If this cover is no longer maintained and default arises, the Bank would be partially covered by the guarantee from Crédit Logement (external guarantor used for French guaranteed home loans). In this study, no climate</p>
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Sustainability Accounting Metrics

Industry	Accounting Metric	Category	Code	Response
				physical risk scenario has been used to map the identified vulnerable areas to weather projections. For more information on physical risk impact on credit risk, please refer to pages 33 and following of Societe Generale 2021 Climate Disclosure Report.
MF	(1) Number and (2) value of mortgage loans in 100-year flood zones	Quantitative	FN-MF-450a.1	In France, any real estate construction or reconstruction must be authorised by local public authorities through a so called “permis de construire”. No building can be realised or financed without proving that the “permis de construire” has been granted for the proposed project. Thus, French local authorities consider flooding zones and review them regularly. A map is established showing the forbidden zones, the riskiest zones and the available zones, eligible for buildings. Moreover, France has set-up a framework to guarantee that each French citizen be properly compensated in case of natural disaster. This compensation scheme has been set-up by the French law of 13 th of July 1982 and based on alinea 12 of forewords of French Constitution of 27 th of October 1946 which states: «La Nation proclame la solidarité et l'égalité de tous les Français devant les charges qui résultent des calamités nationales». For more information on physical risk impact on credit risk, please refer to pages 33 and following of Societe Generale 2021 Climate Disclosure Report
MF	(1) Total expected loss and (2) Loss Given Default (LGD) attributable to mortgage loan default and delinquency due to weather related natural catastrophes, by geographic region	Quantitative	FN-MF-450a.2	Not disclosed on climate information. Generic information on retail client credit risk measurement is disclosed on pages 89 and following of Societe Generale 2021 Risk Report – Pillar 3. As far as physical climate risk is concerned, major part of home loan portfolios are French guaranteed home loans (please refer above FN-MF-450a.3 and FN-MF-450a.1) For more information on physical risk impact on credit risk, please refer to pages 33 and following of Societe Generale 2021 Climate Disclosure Report.

Data Security

CB, CF	Description of approach to identifying and addressing data security risks	Discussion and Analysis	FN-CB-230a.2 FN-CF-230a.3	As a trusted partner of its customers, Societe Generale is sensitive to personal data protection. The entry into force of the new European General Data Protection Regulation (GDPR) in May 2018, which increases the Company's obligations regarding the protection of data and the level of sanctions in case of non-compliance with these obligations (up to 4% of revenue), has offered the Group and its subsidiaries an opportunity to further reinforce their compliance system. Since 1993, Societe Generale has implemented a global policy of hedging Group operational risks through insurance. Insurance is only one of the measures used to offset the consequences of the risks inherent in the Group's activity. It complements the Group's risk management policy. Theft / Fraud: These risks are included in the “Banker's Blanket Bond” policy that insures all the Group's financial activities around the world. Internal fraud (committed by an employee or by a third party acting with the aid of an employee) and external fraud (committed by a third party acting alone), with the intent to obtain illicit personal gain or to harm the Group, are covered. A cyber risk insurance policy has been taken out amid an environment not specific to the banking sector which is seeing a rapid development of new forms of crime mainly involving data theft or the compromise or destruction of computer systems. Further detailed information is available in Societe Generale 2021 Universal Registration Document on pages 244, 259 and following and on page 308
CB, CF	(1) Number of data breaches, (2) percentage involving personally identifiable information (PII), (3) number of account holders or customers affected	Quantitative	FN-CB-230a.1 FN-CF-230a.1	Not disclosed
CF	Card-related fraud losses from (1) card-not-present fraud and (2) card-present and other fraud	Quantitative	FN-CF-230a.2	Over the past five years, Societe Generale's operational risks were concentrated on average on six types, accounting for 97% of the Group's total operating losses: fraud and other criminal activities represented 34% of the amount of operating losses over the period. They are mainly composed of external frauds on financing files (falsified financial statements by the client, theft or misappropriation of collateral/guarantees, etc.), fraud on manual means of payment (cash, transfer and cheque) and supplier fraud on financed equipment. For further information, please refer to page 243 of 2021 Societe Generale Universal Registration Document.

Customer Privacy

Sustainability Accounting Metrics

Industry	Accounting Metric	Category	Code	Response
CF	Number of account holders whose information is used for secondary purposes	Quantitative	FN-CF-220a.1	Not applicable. French Code Monétaire et Financier strictly monitors banking secrecy and restricts usage of customer data to specific cases (Art. L. 511-33 et Art. L. 511-34 of Code Monétaire et Financier).
CF	Total amount of monetary losses as a result of legal proceedings associated with customer privacy	Quantitative	FN-CF-220a.2	None. Please refer to Note 9 pages 521 and following of 2021 Societe Generale Universal Registration Document.

Transparent Information & Fair Advice or Customers

AC, IN	Description of approach to informing customers about products and services	Discussion and Analysis	FN-AC-270a.3 FN-IN-270a.4	Responsible marketing policy of Societe Generale is described on pages 304 and following of 2021 Societe Generale Universal Registration Document.
AC	(1) Number and (2) percentage of covered employees with a record of investment-related investigations, consumer-initiated complaints, private civil litigations, or other regulatory proceedings	Quantitative	FN-AC-270a.1	None. Please refer to Note 9 pages 521 and following of 2021 Societe Generale Universal Registration Document.
AC, IN	Total amount of monetary losses as a result of legal proceedings associated with marketing and communication of financial product related information to new and returning customers	Quantitative	FN-AC-270a.2 FN-IN-270a.1	None. Please refer to Note 9 pages 521 and following of 2021 Societe Generale Universal Registration Document.
IN	Complaints-to-claims ratio	Quantitative	FN-IN-270a.2	Not disclosed
IN	Customer retention rate	Quantitative	FN-IN-270a.3	Not disclosed

Selling Practices

CF	Percentage of total remuneration for covered employees that is variable and linked to the amount of products and services sold	Quantitative	FN-CF-270a.1	The aim of the Group remuneration policy is to enhance the efficiency of remuneration as a tool for attracting and retaining employees who contribute to the long term success of the company; it takes into account the criteria of appropriate risk management and compliance with the rules and regulations by employees. In defining its remuneration policy, Societe Generale Group undertakes to comply with all the applicable regulations, in particular the EBA Guidelines on policies and compensation practices relating to the sale and supply of the bank's retail products and services that impose professional behavior responsible and fair treatment of clients. For more information, please refer to 2020 Performance and Compensation Report. https://www.societegenerale.com/sites/default/files/documents/2021-03/2020_Report_Performance_and_Compensation.pdf
CF	Approval rate for (1) credit and (2) pre-paid products for applicants with FICO scores above and below 660	Quantitative	FN-CF-270a.2	As Societe Generale has no consumer finance activities in United States, these metrics are not applicable
CF	(1) Average fees from add-on products, (2) average APR, (3) average age of accounts, (4) average number of trade lines, and (5) average annual fees for pre-paid products, for customers with FICO scores above and below 660	Quantitative	FN-CF-270a.3	As Societe Generale has no consumer finance activities in United States, these metrics are not applicable
CF	(1) Number of complaints filed with the Consumer Financial Protection	Quantitative	FN-CF-270a.4	As Societe Generale has no consumer finance activities in United States, these metrics are not applicable

Sustainability Accounting Metrics

Industry	Accounting Metric	Category	Code	Response
	Bureau (CFPB), (2) percentage with monetary or nonmonetary relief, (3) percentage disputed by consumer, (4) percentage that resulted in investigation by the CFPB			
CF	Total amount of monetary losses as a result of legal proceedings associated with selling and servicing of products	Quantitative	FN-CF-270a.5	None. Please refer to Note 9 pages 521 and following of 2021 Societe Generale Universal Registration Document.

Lending Practices

MF	Description of remuneration structure of loan originators	Discussion and Analysis	FN-MF-270a.4	No specific remuneration is attached to mortgage loan activity. The aim of the Group remuneration policy is to enhance the efficiency of remuneration as a tool for attracting and retaining employees who contribute to the long term success of the company; it takes into account the criteria of appropriate risk management and compliance with the rules and regulations by employees. In defining its remuneration policy, Societe Generale Group undertakes to comply with all the applicable regulations, in particular the EBA Guidelines on policies and compensation practices relating to the sale and supply of the bank's retail products and services that impose professional behavior responsible and fair treatment of clients. For more information, please refer to 2020 Performance and Compensation Report (https://www.societegenerale.com/sites/default/files/documents/2021-03/2020_Report_Performance_and_Compensation.pdf)
MF	(1) Number and (2) value of residential mortgages of the following types: (a) Hybrid or Option Adjustable-rate Mortgages (ARM), (b) Prepayment Penalty, (c) Higher Rate, (d) Total, by FICO scores above or below 660	Quantitative	FN-MF-270a.1	As Societe Generale has no residential mortgage origination activities in United States, these metrics are not applicable.
MF	(1) Number and (2) value of (a) residential mortgage modifications, (b) foreclosures, and (c) short sales or deeds in lieu of foreclosure, by FICO scores above and below 660	Quantitative	FN-MF-270a.2	As Societe Generale has no residential mortgage origination activities in United States, these metrics are not applicable.
MF	Total amount of monetary losses as a result of legal proceedings associated with communications to customers or remuneration of loan originators	Quantitative	FN-MF-270a.3	None. Please refer to Note 9 pages 521 and following of Societe Generale 2021 Universal Registration Document.

Discriminatory Lending

MF	Description of policies and procedures for ensuring non-discriminatory mortgage origination	Discussion and Analysis	FN-MF-270b.3	As a French bank, Societe Generale is subject to French law, especially regarding discrimination. French law regarding discrimination is described under article 225-1 to 225-4 of Code Pénal (https://www.legifrance.gouv.fr/codes/id/LEGISCTA000006165298/). The Group is committed to fully respect laws and regulations and has set a Code of Conduct that is compulsory for any employee. This Code refers specifically to discrimination and has extended French law to all its locations, explaining that even if client request rejection has not to be motivated, it is forbidden that this refusal be motivated by any discrimination concerns. For more information regarding Group 'Code of Conduct see page 279 of Societe Generale 2021 Universal Registration Document.
MF	(1) Number, (2) value, and (3) weighted average Loan-to-Value (LTV) ratio	Quantitative	FN-MF-270b.1	As Societe Generale has no residential mortgage origination activities in United States, these figures are not reported.

Sustainability Accounting Metrics				
Industry	Accounting Metric	Category	Code	Response
	of mortgages issued to (a) minority and (b) all other borrowers, by FICO scores above and below 660			
MF	Total amount of monetary losses as a result of legal proceedings associated with discriminatory mortgage lending	Quantitative	FN-MF-270b.2	None. Please refer to Note 9 pages 521 and following of Societe Generale 2021 Universal Registration Document.
Financial Inclusion & Capacity Building				
CB	(1) Number and (2) amount of loans outstanding qualified to programs designed to promote small business and community development	Quantitative	FN-CB-240a.1	Number are not disclosed Total exposure on SMEs: EUR 48.3 bn https://www.societegenerale.com/sites/default/files/documents/2021-03/societe-generale-pillar-3-risk-report-q4-2020.pdf - page 102 Specific measures taken in the context of 2020 health crisis to support economy are described under chapter 5 of Societe Generale 2021 Universal Resgistered Document pages 272 & 273 Regarding actions deployed in France, Societe Generale retail network received 98,200 application forms for French Guaranteed State loan and granted EUR 19 bn under this scheme.
CB	(1) Number and (2) amount of past due and nonaccrual loans qualified to programs designed to promote small business and community development	Quantitative	FN-CB-240a.2	Number are not disclosed Non-performing exposure on SMEs: EUR 3.7 bn https://www.societegenerale.com/sites/default/files/documents/2021-03/societe-generale-pillar-3-risk-report-q4-2020.pdf - page 102
CB	Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	Quantitative	FN-CB-240a.3	In France, in accordance with <i>article L.312-1 of Code monétaire et financier</i> (so called « Droit au compte »), Societe Generale provides basic banking services for free. Additionally, Societe Generale proposes banking services for small fees to help clients manage properly their budge (Generis or Kapsul offers) Number of Generis and Kapsul accounts: 60,639 https://www.societegenerale.com/sites/default/files/documents/2021-03/2021%20Universal%20Registration%20Document.pdf page 323 For African clients, Societe Generale has developed an electronic wallet solution called YUP working without any banking account. Through this mobile application, Societe Generale offers its customers a range of financial and non-financial services. Number of YUP clients (end 2020): 2.1 million https://www.societegenerale.com/sites/default/files/documents/2021-03/2021%20Universal%20Registration%20Document.pdf - pages 327 - 328
CB	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	Quantitative	FN-CB-240a.4	Figures are not disclosed but actions taken under financial education are illustrated page 324 of 2021 Societe Generale Universal Registration Document.
Policies Designed to Incentivize Responsible Behavior				
IN	Discussion of products and/or product features that incentivize health, safety, and/or environmentally responsible actions and/or behaviors	Discussion and Analysis	FN-IN-410b.2	Societe Generale Assurances promotes responsible behaviour regarding health, safety and environment. Actions taken are described under pages 18, 21 & 23 of 2019 Societe Generale Assurances activity report https://www.assurances.societegenerale.com/uploads/tx_bisgnews/SOGFA20_reperes_GB_BATWEBplanche_cahier_fi_01.pdf
IN	Net premiums written related to energy efficiency and low carbon technology	Quantitative	FN-IN-410b.1	Not disclosed
Customer Safety				
CR	Percentage of rental fleet vehicles rated by NCAP programs with an overall 5-star safety rating, by region	Quantitative	TR-CR-250a.1	Not disclosed. Thus, ALD works with the manufacturers and its customers to offer catalogues of models incorporating the latest technological innovations, particularly in terms of active and passive safety, that meet the highest standards (measured in particular by the EuroNcap standard, whose criteria are increasingly demanding. The main recent breakthroughs in this area are related to driving aids (ADAS), which introduce higher

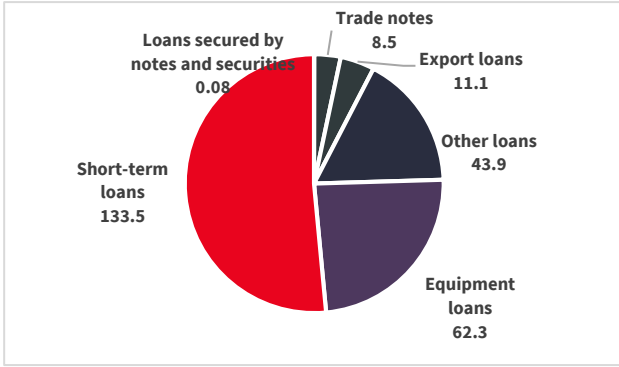
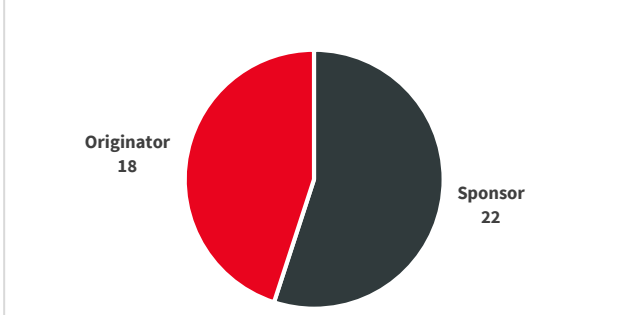
Sustainability Accounting Metrics

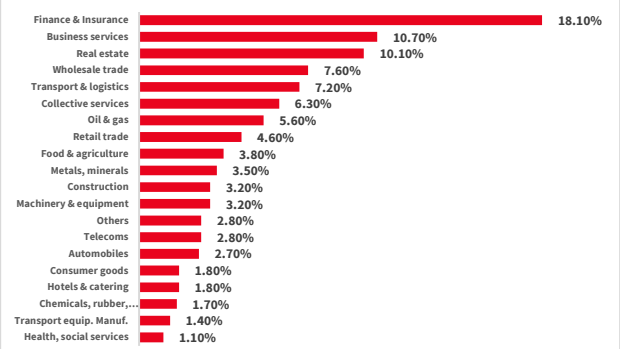
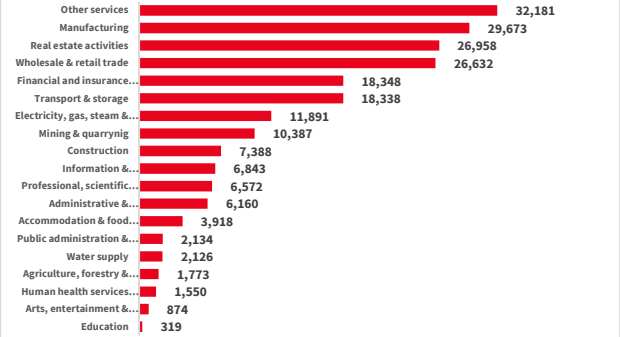
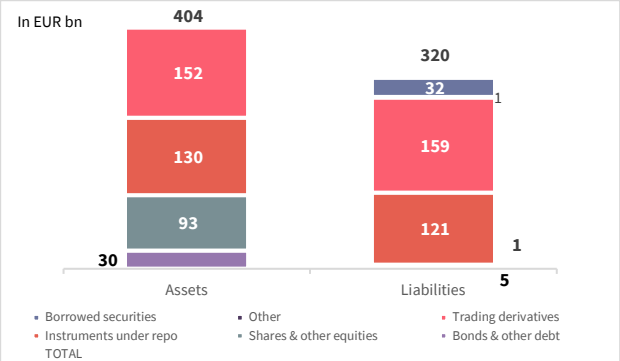
Industry	Accounting Metric	Category	Code	Response
				levels of range in vehicles, as well as pedestrian safety. Since the maintenance of vehicles is included in the service contract, fleet managers know that their drivers are safe in very well-maintained cars. For more information, please refer to ALD Automotive 2020 Universal Registration Document – page 122 (https://www.aldautomotive.com/Portals/international/Documents/ALD_URD2020_EN_MEL_21-04-27.pdf?ver=2021-04-27-142150-220)
CR	Number of vehicles recalled	Quantitative	TR-CR-250a.2	Not disclosed
Fleet Fuel Economy & Utilization				
CR	Rental day-weighted average rental fleet fuel economy, by region	Quantitative	TR-CR-410a.1	Average coefficient of the entire fleet financed by ALD: 118 grammes of CO2 per kilometre (manufacturers' data), since the new vehicles automatically replace product generations launched in 2015/2016, characterised by CO ₂ higher emissions. For more information, please refer to ALD Automotive 2020 Universal Registration Document – page 120 (https://www.aldautomotive.com/Portals/international/Documents/ALD_URD2020_EN_MEL_21-04-27.pdf?ver=2021-04-27-142150-220)
CR	Fleet utilization rate	Quantitative	TR-CR-410a.2	100% linked to ALD Automotive full service leasing model

4. ACTIVITY METRICS

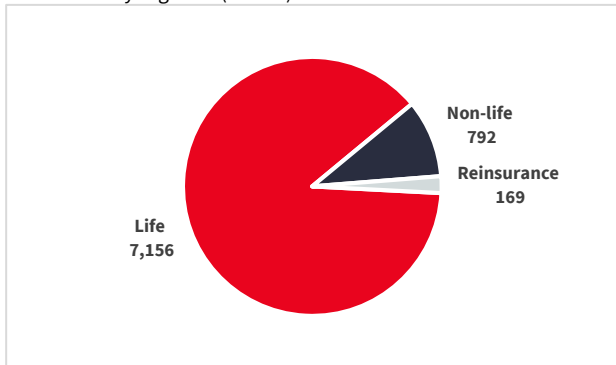
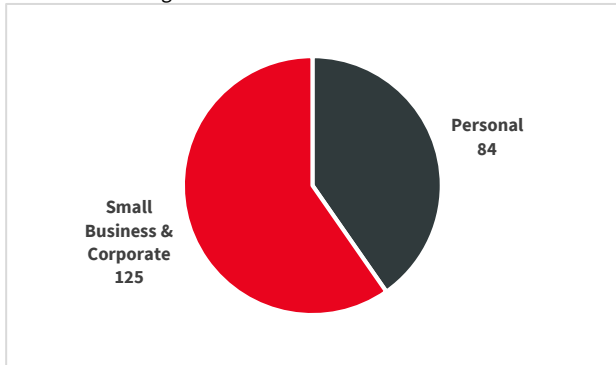
When used, the EAD of the portfolios is presented in accordance with the Basel rules based on the obligor's characteristics, before taking into account the substitution effect (credit risk scope: debtor, issuer and replacement risk).

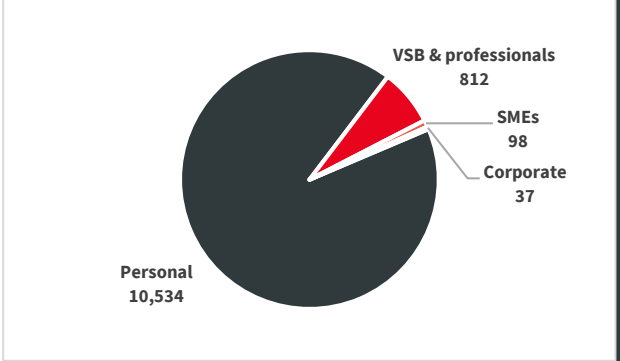
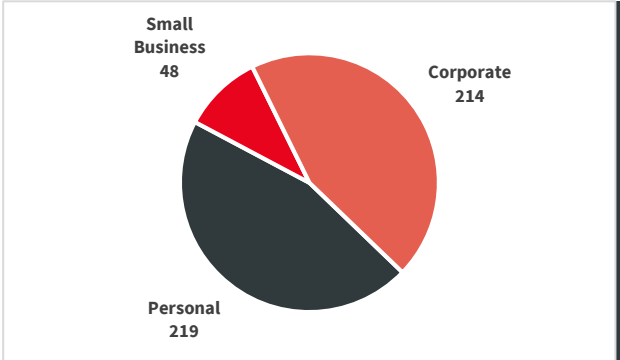
Sustainability Accounting Metrics

Industry	Accounting Metric	Category	Code	Response																				
Mortgage Finance																								
MF	(1) Number and (2) value of mortgages originated by category: (a) residential and (b) commercial	Quantitative	FN-MF-000.A	<p>Number of obligors on Real estate loans: 886,357 (retail clients) https://www.societegenerale.com/sites/default/files/documents/2021-03/societe-generale-pillar-3-risk-report-q4-2020.pdf - page 91</p> <p>Total EAD for Residential Mortgages: EUR 111.1bn https://www.societegenerale.com/sites/default/files/documents/2021-03/societe-generale-pillar-3-risk-report-q4-2020.pdf - page 94</p> <p>Number of obligors on Real estate activities for corporate clients: not disclosed</p> <p>Total nominal for Real Estate activities: EUR 27.0 bn (corporate clients) https://www.societegenerale.com/sites/default/files/documents/2021-03/societe-generale-pillar-3-risk-report-q4-2020.pdf - page 108</p>																				
MF	(1) Number and (2) value of mortgages purchased by category: (a) residential and (b) commercial	Quantitative	FN-MF-000.B	Not applicable- Societe Generale only originates loans and doesn't participate to loan trading on mortgages.																				
Investment Banking and Brokerage																								
IB	(1) Number and (2) value of (a) underwriting, (b) advisory, and (c) securitization transactions	Quantitative	FN-IB-000.A	<p>Numbers are not disclosed</p> <p>1. Underwriting</p> <p>Other Customer loan outstanding: EUR 402 bn Other customer loans breakdown per loan type (excl. home loans) in EUR bn:</p> <div style="text-align: center;">  <table border="1"> <caption>Other Customer Loan Breakdown (EUR bn)</caption> <thead> <tr> <th>Loan Type</th> <th>Value (EUR bn)</th> </tr> </thead> <tbody> <tr> <td>Short-term loans</td> <td>133.5</td> </tr> <tr> <td>Equipment loans</td> <td>62.3</td> </tr> <tr> <td>Other loans</td> <td>43.9</td> </tr> <tr> <td>Export loans</td> <td>11.1</td> </tr> <tr> <td>Trade notes</td> <td>8.5</td> </tr> <tr> <td>Loans secured by notes and securities</td> <td>0.08</td> </tr> </tbody> </table> </div> <p>https://www.societegenerale.com/sites/default/files/documents/2021-03/2021%20Universal%20Registration%20Document.pdf - page 415</p> <p>2. Advisory Not disclosed</p> <p>3. Securitization Securitized exposure in EUR bn</p> <div style="text-align: center;">  <table border="1"> <caption>Securitized Exposure Breakdown (EUR bn)</caption> <thead> <tr> <th>Role</th> <th>Value (EUR bn)</th> </tr> </thead> <tbody> <tr> <td>Originator</td> <td>18</td> </tr> <tr> <td>Sponsor</td> <td>22</td> </tr> </tbody> </table> </div> <p>https://www.societegenerale.com/sites/default/files/documents/2021-03/societe-generale-pillar-3-risk-report-q4-2020.pdf - page 163</p>	Loan Type	Value (EUR bn)	Short-term loans	133.5	Equipment loans	62.3	Other loans	43.9	Export loans	11.1	Trade notes	8.5	Loans secured by notes and securities	0.08	Role	Value (EUR bn)	Originator	18	Sponsor	22
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<p>IB</p>	<p>(1) Number and (2) value of proprietary investments and loans by sector</p>	<p>Quantitative</p>	<p>FN-IB-000.B</p>	<p>Numbers are not disclosed</p> <p>1. Loans by sectors</p> <p>Total EAD of Corporate portfolio: EUR 301 billion (on- and off-balance sheet exposures measured in EAD).</p>  <table border="1"> <caption>EAD by Sector (Corporate Portfolio)</caption> <thead> <tr> <th>Sector</th> <th>EAD (%)</th> </tr> </thead> <tbody> <tr><td>Finance & Insurance</td><td>18.10%</td></tr> <tr><td>Business services</td><td>10.70%</td></tr> <tr><td>Real estate</td><td>10.10%</td></tr> <tr><td>Wholesale trade</td><td>7.60%</td></tr> <tr><td>Transport & logistics</td><td>7.20%</td></tr> <tr><td>Collective services</td><td>6.30%</td></tr> <tr><td>Oil & gas</td><td>5.60%</td></tr> <tr><td>Retail trade</td><td>4.60%</td></tr> <tr><td>Food & agriculture</td><td>3.80%</td></tr> <tr><td>Metals, minerals</td><td>3.50%</td></tr> <tr><td>Construction</td><td>3.20%</td></tr> <tr><td>Machinery & equipment</td><td>3.20%</td></tr> <tr><td>Others</td><td>2.80%</td></tr> <tr><td>Telecoms</td><td>2.80%</td></tr> <tr><td>Automobiles</td><td>2.70%</td></tr> <tr><td>Consumer goods</td><td>1.80%</td></tr> <tr><td>Hotels & catering</td><td>1.80%</td></tr> <tr><td>Chemicals, rubber,...</td><td>1.70%</td></tr> <tr><td>Transport equip. Manuf.</td><td>1.40%</td></tr> <tr><td>Health, social services</td><td>1.10%</td></tr> </tbody> </table> <p>https://www.societegenerale.com/sites/default/files/documents/2021-03/societe-generale-pillar-3-risk-report-q4-2020.pdf - page 94</p> <p>Detail for non-financial corporate portfolio (nominal amount in EUR bn):</p> <p>Total of nominal of non-financial corporate portfolio: EUR 214 bn</p>  <table border="1"> <caption>Nominal Amount by Sector (Non-financial Corporate Portfolio)</caption> <thead> <tr> <th>Sector</th> <th>Nominal Amount (EUR bn)</th> </tr> </thead> <tbody> <tr><td>Other services</td><td>32,181</td></tr> <tr><td>Manufacturing</td><td>29,673</td></tr> <tr><td>Real estate activities</td><td>26,958</td></tr> <tr><td>Wholesale & retail trade</td><td>26,632</td></tr> <tr><td>Financial and insurance...</td><td>18,348</td></tr> <tr><td>Transport & storage</td><td>18,338</td></tr> <tr><td>Electricity, gas, steam &...</td><td>11,891</td></tr> <tr><td>Mining & quarrying</td><td>10,387</td></tr> <tr><td>Construction</td><td>7,388</td></tr> <tr><td>Information &...</td><td>6,843</td></tr> <tr><td>Professional, scientific...</td><td>6,572</td></tr> <tr><td>Administrative &...</td><td>6,160</td></tr> <tr><td>Accommodation & food...</td><td>3,918</td></tr> <tr><td>Public administration &...</td><td>2,134</td></tr> <tr><td>Water supply</td><td>2,126</td></tr> <tr><td>Agriculture, forestry &...</td><td>1,773</td></tr> <tr><td>Human health services...</td><td>1,550</td></tr> <tr><td>Arts, entertainment &...</td><td>874</td></tr> <tr><td>Education</td><td>319</td></tr> </tbody> </table> <p>https://www.societegenerale.com/sites/default/files/documents/2021-03/societe-generale-pillar-3-risk-report-q4-2020.pdf - page 108</p> <p>2. Investments by sectors</p> <p>Not disclosed at Group Level.</p>	Sector	EAD (%)	Finance & Insurance	18.10%	Business services	10.70%	Real estate	10.10%	Wholesale trade	7.60%	Transport & logistics	7.20%	Collective services	6.30%	Oil & gas	5.60%	Retail trade	4.60%	Food & agriculture	3.80%	Metals, minerals	3.50%	Construction	3.20%	Machinery & equipment	3.20%	Others	2.80%	Telecoms	2.80%	Automobiles	2.70%	Consumer goods	1.80%	Hotels & catering	1.80%	Chemicals, rubber,...	1.70%	Transport equip. Manuf.	1.40%	Health, social services	1.10%	Sector	Nominal Amount (EUR bn)	Other services	32,181	Manufacturing	29,673	Real estate activities	26,958	Wholesale & retail trade	26,632	Financial and insurance...	18,348	Transport & storage	18,338	Electricity, gas, steam &...	11,891	Mining & quarrying	10,387	Construction	7,388	Information &...	6,843	Professional, scientific...	6,572	Administrative &...	6,160	Accommodation & food...	3,918	Public administration &...	2,134	Water supply	2,126	Agriculture, forestry &...	1,773	Human health services...	1,550	Arts, entertainment &...	874	Education	319
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Insurance

IN	Number of policies in force, by segment: (1) property and casualty, (2) life, (3) assumed reinsurance	Quantitative	FN-IN-000.A	<p>Number of policies in force: 23M in 2019 https://www.assurances.societegenerale.com/uploads/tx_bisgnews/SOGEA20_reperes_G_B_BATWEBplanche_cahier_fi_01.pdf page 2)</p> <p>Breakdown by segment (EUR m):</p>  <p>https://www.assurances.societegenerale.com/uploads/tx_bisgnews/SOGESSUR_SFRCR_2020.pdf - page 7 https://www.assurances.societegenerale.com/uploads/tx_bisgnews/SOGECA_P_SFRCR_2020.pdf - page 8</p>
Consumer Finance				
CF	Number of unique consumers with an active (1) credit card account and (2) pre-paid debit card account	Quantitative	FN-CF-000.A	Not disclosed
CF	Number of (1) credit card accounts and (2) pre-paid debit card accounts	Quantitative	FN-CF-000.B	Nor disclosed
Commercial Banks				
CB	(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business	Quantitative	FN-CB-000.A	<p>1. Number of checking and savings accounts Number of obligors on Revolving credits: 7,403,642 (retail clients) https://www.societegenerale.com/sites/default/files/documents/2021-03/societe-generale-pillar-3-risk-report-q4-2020.pdf - page 91</p> <p>2. Value of checking and savings accounts Gross Outstanding in EUR bn:</p>  <p>https://www.societegenerale.com/sites/default/files/documents/2021-03/2021%20Universal%20Registration%20Document.pdf - page 417</p>

CB	(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate	Quantitative	FN-CB-000.B	<p>1. Number of loans</p> <p>Number of obligors in thousand</p>  <p>https://www.societegenerale.com/sites/default/files/documents/2021-03/societe-generale-pillar-3-risk-report-q4-2020.pdf - pageS 88 and 91</p> <p>2. Value of loans (gross amount in EUR bn)</p>  <p>https://www.societegenerale.com/sites/default/files/documents/2021-03/societe-generale-pillar-3-risk-report-q4-2020.pdf - pages 104</p>
Asset Management and Custody Activities				
AC	(1) Total registered and (2) total unregistered assets under management (AUM)	Quantitative	FN-AC-000.A	Societe Generale doesn't segregate its AuM. Total AuM : EUR 256 bn https://www.societegenerale.com/sites/default/files/documents/2021-02/presentation_q4_2020.pdf - page 68
AC	Total assets under custody and supervision	Quantitative	FN-AC-000.B	Total asset under custody and administration: EUR 4,953bn https://www.societegenerale.com/sites/default/files/documents/2021-02/presentation_q4_2020.pdf - page 68
Car Rental & Leasing				
CR	Average vehicle age	Quantitative	TR-CR-000.A	Not disclosed
CR	Total available rental days	Quantitative	TR-CR-000.B	Full year linked to ALD Automotive full-service leasing model
CR	Average rental fleet size	Quantitative	TR-CR-000.C	<p>Managed fleet: 1,758 million vehicles o/w 1,372 million vehicles Full Service Leasing activity</p> <p>For more information, please refer to ALD Automotive 2020 Universal Registration Document page 9. https://www.aldautomotive.com/Portals/International/Documents/ALD_URD2020_EN_ME_L_21-04-27.pdf?ver=2021-04-27-142150-220</p>