

23 November 2021

# SOCIETE GENERALE, A DATA-DRIVEN COMPANY

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THE FUTURE  
IS YOU



SOCIETE  
GENERALE

# WITH THE PARTICIPATION OF:

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FRÉDÉRIC  
OUDÉA

**GROUP CHIEF EXECUTIVE  
OFFICER  
SOCIETE GENERALE  
GROUP**



CLAIRE  
CALMEJANE

**GROUP HEAD OF  
INNOVATION SOCIETE  
GENERALE GROUP**



CHRISTOPHE  
LEBLANC

**GROUP HEAD OF CORPORATE  
RESOURCES AND DIGITAL  
TRANSFORMATION  
SOCIETE GENERALE GROUP**

# INTRODUCTION BY FRÉDÉRIC OUDÉA

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# THE USE OF DATA WITH AI, AN ACCELERATOR OF OUR DIGITAL STRATEGY

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# A NEW PARADIGM

NEW TECHNOLOGICAL  
ACTORS AND  
SHIFTING COMPETITION



**BIGTECHS**



**BANKS**



**FINTECHS**

DIGITAL USES ARE ACCELERATING  
ALL OVER THE WORLD AND FOR  
ALL TYPES OF CUSTOMERS

**RUSSIA**

**FRANCE**

**EUROPE**

**MOROCCO**

**AFRICA**

# 4 VALUE ZONES FOR DATA USE



## CUSTOMISATION

For a first-rate customer experience with more personalised products and advice, and tailored recommendations. AI enables us to have detailed knowledge of our clients in order to better anticipate their expectations, advise them, and offer them personalised and relevant business proposals.



## RESPONSIVENESS / SPEED

Understand our clients' requests regardless of the means of communication (written or vocal): we respond to them more rapidly and with greater relevance as a complement to the human resources (answers to the simplest/most frequent questions).



## OPERATIONAL EFFICIENCY

AI makes it possible to optimise our processes by automating and improving the reliability of those areas that require it.



## PROTECTION OF OUR CUSTOMERS AND THE BANK

AI helps us to better manage our risks by improving their detection and supporting our customers with prevention solutions.

# EXPANDING USE CASES



**330**

AI / DATA USE CASES  
IN PRODUCTION

**+ 80%**

SINCE Q1 2019



**+ 170**

USE CASES  
BASED  
ON AI

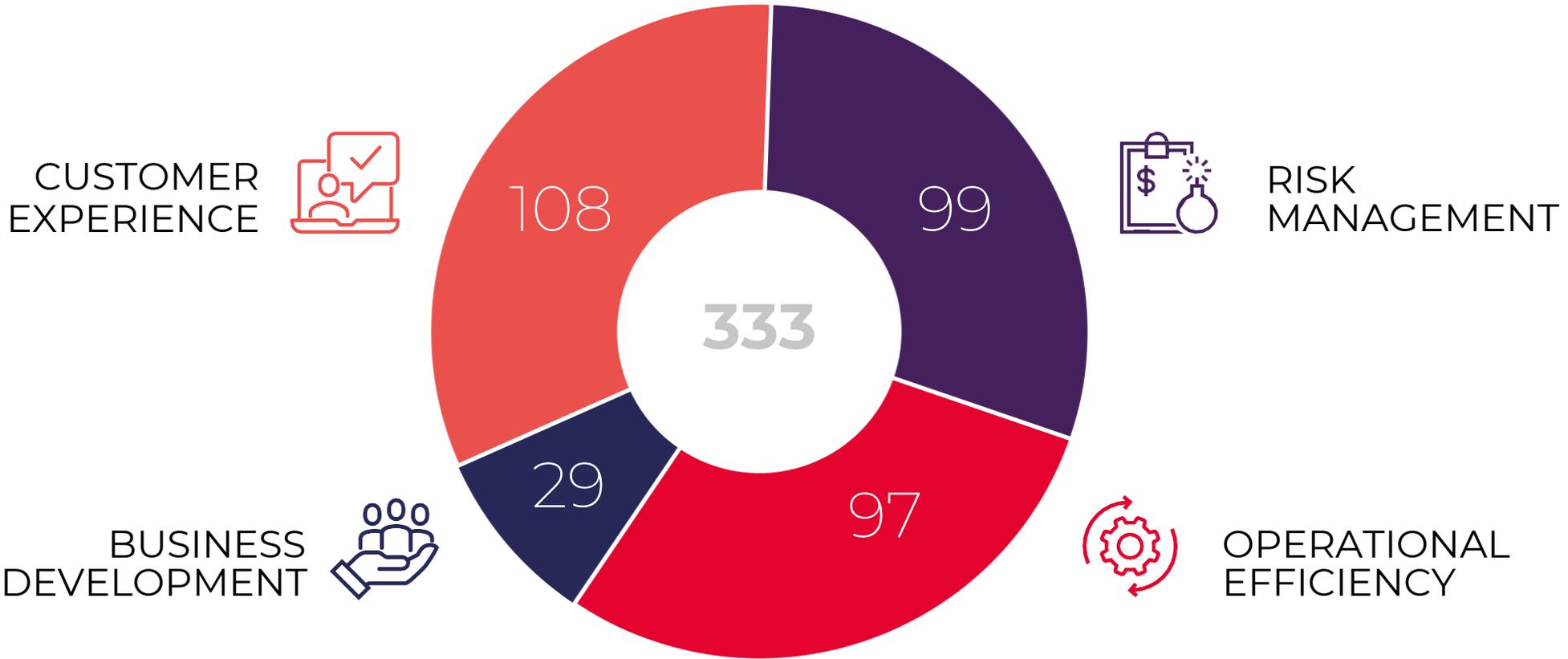


AT THE END OF 2021,  
APPROXIMATELY

**€230** MILLION

IN PROJECTED VALUE  
**THANKS TO AI  
AND DATA**

# STRONG MOMENTUM OF DATA / AI USE CASES ACROSS THE GROUP



# AI AND DATA, A CULTURAL REVOLUTION

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# AI / DATA IS ALSO A CULTURAL REVOLUTION

TO THOROUGHLY RETHINK AND  
TRANSFORM OUR MODELS



**WIDESPREAD  
ACCESS TO AI  
AND DATA**



**NEW BUSINESSES  
AND NEWS  
WORKING METHODS**



**DEVELOPMENT OF  
NEW SKILLS**

# AI / DATA WORKING TO SERVE HUMANS



## DEVELOPMENT OF NEW SKILLS

to work, analyse and make decisions regarding data in real time

### STRATEGIC APPROPRIATION OF THE MANAGEMENT SUITE EXECUTIVE PROGRAMME

For a more in-depth understanding of AI and its implications and the ability to make strategic decisions, investments and resources attribution.

### ONGOING TRAINING PROGRAMME

In 2021, nearly **5,000 staff** in 25 countries trained in AI and over **2,000** obtained a qualification.

### RE-SKILLING PROGRAMME TO DEVELOP EXPERTISE

Re-skilled mobility represents approximately **10%** of internal mobility (outside of the network in France) as of end-June 2021.

The ambition in terms of volume is to provide re-skilling courses for **150** To **200** staff in 2022

# DATA AND RESPONSIBILITY

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# DATA AND RESPONSIBILITY



## REDUCTION OF THE ENVIRONMENTAL IMPACT

**50% reduction in the Group's carbon footprint by 2025**

- Optimisation of data collection and purchase
- Analysis to optimise the management of data throughout its life cycle
- Data centre transformation



## RESPONSIBLE DATA USAGE

- **Discussions on ethics and artificial intelligence**
- **Compliance with regulations**
  - > Use of data with the consent of customers and in their interest



## DATA PROTECTION

Continuation of strong investments in IT systems security and customer data protection

> In particular, the **strengthening of systems to protect against data leakage**



## NEED TO USE NEW DATA FOR CSR PURPOSES

Launch of a programme to **acquire reliable CSR data and make it available to the Group** for:

- Supporting clients with their energy transition
- Measuring the effectiveness of the Group's CSR actions
- Supplying extra-financial reporting

# TECH SOLUTIONS TO ACCELERATE THE USE OF DATA AND AI

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# HIGH-PERFORMING INFRASTRUCTURES TO HARNESS THE FULL POTENTIAL OF DATA



## 1 MAIN DATALAKE HYBRID PLATFORM FOR THE ENTIRE GROUP

with one part in the private cloud and another  
in the public cloud



## 40 PETABYTES OF DATA



## MAJOR AREAS OF THE DATA LAKE

### IN THE PRIVATE CLOUD:

- Retail banking in France
- Insurance
- Central functions: Finance, Risk, Compliance, HR, etc.

### IN THE PUBLIC CLOUD:

Global banking and  
investor solutions

- Data stored in the public cloud, if local law allow
- For the time being, the data of French individuals remain stored on the internal cloud

# MODERNISING OUR IT SYSTEM TO HARNESS THE FULL POTENTIAL OF THE CLOUD



## CLOUD PIONEER SINCE 2017

More open and flexible infrastructures to speed up the use of innovative digital services:

- “Cloud first” strategy
- Hybrid cloud mixing private and public cloud
- **80% of servers in the “first and second generation” cloud at end-2020**



## ACCELERATION OF THE GO TO CLOUD PROGRAMME

Harnessing the full potential of the cloud

By 2025: **75%** of “second generation” cloud

**50%** private cloud  **25%** public cloud

- Transformation of 75% of applications
- Supervision framework in terms of the security and compliance of cloudified applications

# DATA TOOLS TO INDUSTRIALISE AND DEMOCRATISE USES

## ENSURE DATA QUALITY

Controls dictionary



## MANAGE REQUESTS FOR USE IN ACCORDANCE WITH REGULATIONS

> Data Go

## INVENTORY AND DOCUMENT DATASETS

Group Data Catalogue  
Business and application data dictionaries

## DEMOCRATISE USE

Data science platforms  
Low code / no code tools



**THANK  
YOU!**

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