

22.04.2022

# 2021 SUSTAINABILITY ACCOUNTING STANDARDS BOARD (SASB) MAPPING REPORT

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## 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 and 2021-12 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, 2021, 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 Societe Generale Private Banking Societe Generale Security Services				X Societe Generale Corporate & Investment Bank		

\* Please note that Societe Generale has sold its Russian activities in avril 2022.

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 home 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 2022 Universal Registration Document can be consulted on the Group website:  
<https://www.societegenerale.com/sites/default/files/documents/2022-03/Universal-Registration-Document-2022.pdf>

Pillar 3 information is disclosed on Societe Generale website:  
[https://www.societegenerale.com/sites/default/files/documents/2022-03/Societe-Generale-Pillar-3\\_Q4%202021\\_EN.pdf](https://www.societegenerale.com/sites/default/files/documents/2022-03/Societe-Generale-Pillar-3_Q4%202021_EN.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/CSR/Societe-Generale-Climate-Disclosure-Report-December-2021-EN.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																				
<b>Business Ethics</b>																								
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 <a href="http://www.societegenerale.com">www.societegenerale.com</a> ( <a href="https://report.whistleb.com/en/societegenerale">https://report.whistleb.com/en/societegenerale</a> ). 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 2022 Universal Registration Document pages 278 to 279 and 345.																				
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): <table border="1"> <caption>Operational Risk Losses per Event Type</caption> <thead> <tr> <th>Event Type</th> <th>Percentage</th> </tr> </thead> <tbody> <tr> <td>Execution errors</td> <td>20%</td> </tr> <tr> <td>Errors in pricing or risk evaluation including model risk</td> <td>13%</td> </tr> <tr> <td>Systems interruptions</td> <td>4%</td> </tr> <tr> <td>Loss of operating environment/capability</td> <td>3%</td> </tr> <tr> <td>Fraud and other criminal activities</td> <td>32%</td> </tr> <tr> <td>Litigation with authorities</td> <td>17%</td> </tr> <tr> <td>Commercial litigation</td> <td>11%</td> </tr> <tr> <td>Rogue trading</td> <td>0%</td> </tr> <tr> <td><b>Total (bracketed)</b></td> <td><b>60%</b></td> </tr> </tbody> </table> More information can be found in Societe Generale 2022 Universal Registration Document page 239	Event Type	Percentage	Execution errors	20%	Errors in pricing or risk evaluation including model risk	13%	Systems interruptions	4%	Loss of operating environment/capability	3%	Fraud and other criminal activities	32%	Litigation with authorities	17%	Commercial litigation	11%	Rogue trading	0%	<b>Total (bracketed)</b>	<b>60%</b>
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<b>Professional Integrity</b>																								
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 277 and following of Societe Generale 2022 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 because of its activities. For more information regarding Societe Generale Duty of Care plan, please refer to page 341 and following of Societe Generale 2022 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	<b>None.</b> Please refer to Note 9 pages 536 and following of 2022 Societe Generale Universal Registration Document.																				

### Sustainability Accounting Metrics

Industry	Accounting Metric	Category	Code	Response
IB	Number of mediation and arbitration cases associated with professional integrity, including duty of care, by party	Quantitative	FN-IB-510b.2	Please refer to Note 9 pages 536 and following of 2022 Societe Generale Universal Registration Document.
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"> <li>• <b>Group: 56%</b></li> <li>• <b>"Ambassadors" (Top 1400): 37%</b></li> <li>• <b>Board of Directors: 42%</b></li> <li>• <b>Strategic Committee (Top 30): 23%</b></li> <li>• <b>Management Committee (Top 60): 25%</b></li> <li>• <b>Key Group positions (Top 160): 25%</b></li> <li>• <b>managers in the Group: 43%</b></li> </ul> <p>Additional information can be found in the 2021 Diversity and Inclusion report <a href="https://www.societegenerale.com/sites/default/files/documents/2022-04/Diversity%20and%20Inclusion%20Report%20-%20FY2021%20-%20EN.pdf">https://www.societegenerale.com/sites/default/files/documents/2022-04/Diversity%20and%20Inclusion%20Report%20-%20FY2021%20-%20EN.pdf</a></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 - <a href="https://www.legifrance.gouv.fr/loda/article_lc/LEGIARTI000037822942">https://www.legifrance.gouv.fr/loda/article_lc/LEGIARTI000037822942</a>)</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 allocation of variable remuneration depends on both individual and collective performance and takes into account previously defined quantitative and qualitative criteria. It also takes into consideration the economic, social, and competitive environment. To avoid any conflicts of interest, variable remuneration is not directly or solely linked to the amount of revenues generated. On the whole, the variable remuneration pool for Global Banking and Investor Solutions is defined on the basis of performance indicators incorporating all costs and risks inherent in the activities (liquidity; credit; market; operational risks as well as capital requirements</p> <p>For more information regarding Group variable remuneration policy, please refer to pages 10 and following of 2021 Group Compensation policies and practices report (<a href="https://www.societegenerale.com/sites/default/files/documents/2022-04/2021-compensation-policies-and-practices-report.pdf">https://www.societegenerale.com/sites/default/files/documents/2022-04/2021-compensation-policies-and-practices-report.pdf</a>).</p>
IB	Percentage of total remuneration that is variable for Material Risk Takers (MRTs)	Quantitative	FN-IB-550b.1	<p><b>Average Ratio of variable/fixed in IB: 135%</b></p> <p>For more information, please refer to pages 21 and following of 2021 Group Compensation policies and practices report (<a href="https://www.societegenerale.com/sites/default/files/documents/2022-04/2021-compensation-policies-and-practices-report.pdf">https://www.societegenerale.com/sites/default/files/documents/2022-04/2021-compensation-policies-and-practices-report.pdf</a>).</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 11 of 2021 Group Compensation policies and practices report (<a href="https://www.societegenerale.com/sites/default/files/documents/2022-04/2021-compensation-policies-and-practices-report.pdf">https://www.societegenerale.com/sites/default/files/documents/2022-04/2021-compensation-policies-and-practices-report.pdf</a>).</p>

### Systemic Risk Management

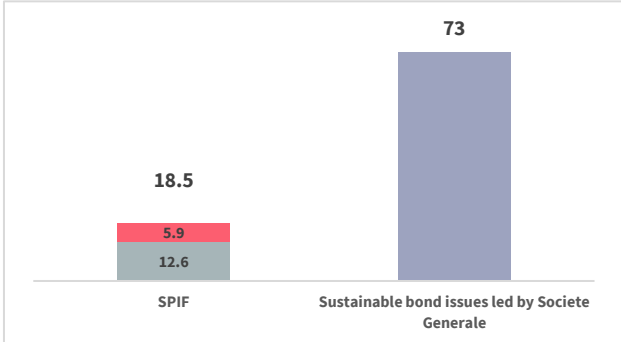
**Sustainability Accounting Metrics**

Industry	Accounting Metric	Category	Code	Response
CB, IB	Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities	Discussion and Analysis	FN-CB-550a.2 FN-IB-550a.2	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 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 37 and following of Societe Generale 2022 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 13 and following for risk management system, page 36 for liquidity risk management and pages 51 and following for capital management of Sogecap 2021 Solvency II report - <a href="https://www.assurances.societegenerale.com/uploads/tx_bisgnews/SFCR_SOGECAP_2021_VF.pdf">https://www.assurances.societegenerale.com/uploads/tx_bisgnews/SFCR_SOGECAP_2021_VF.pdf</a> Information for Sogessur, Group non-life insurance subsidiary is available pages 18 and following for risk management system, page 32 for liquidity risk management and page 44 and following for capital management of Sogessur 2021 Solvency II report <a href="https://www.assurances.societegenerale.com/uploads/tx_bisgnews/SFCR_SOGESSUR_2021_VF_01.pdf">https://www.assurances.societegenerale.com/uploads/tx_bisgnews/SFCR_SOGESSUR_2021_VF_01.pdf</a>
CB, IB	Global Systemically Important Bank (G-SIB) score, by category	Quantitative	FN-CB-550a.1 FN-IB-550a.1	<b>Group's G-SIB buffer imposed by the Financial Stability Board (FSB): 1%.</b> More information can be found in Societe Generale 2022 Universal Registration Document page 186
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	<b>Sogecap, Group life insurance subsidiary: EUR 415m (accounting value) EUR 766m (Solvency II value)</b> <a href="https://www.assurances.societegenerale.com/uploads/tx_bisgnews/SFCR_SOGECAP_2021_VF.pdf">https://www.assurances.societegenerale.com/uploads/tx_bisgnews/SFCR_SOGECAP_2021_VF.pdf</a> page 15 <b>Sogessur, Group non-life insurance subsidiary: None</b> <a href="https://www.assurances.societegenerale.com/uploads/tx_bisgnews/SFCR_SOGESSUR_2021_VF_01.pdf">https://www.assurances.societegenerale.com/uploads/tx_bisgnews/SFCR_SOGESSUR_2021_VF_01.pdf</a> page 28
IN	Total fair value of securities lending collateral assets	Quantitative	FN-IN-550a.2	Not disclosed

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

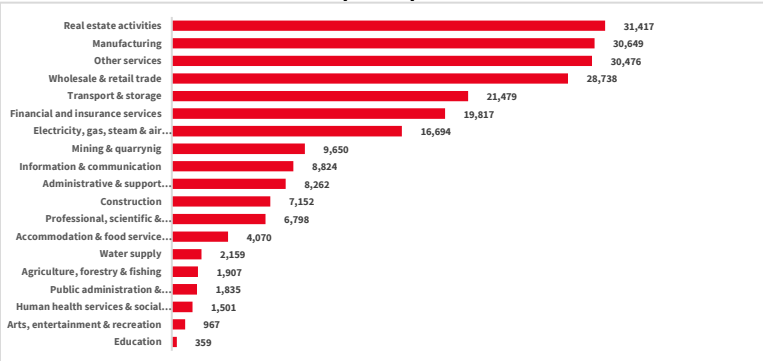
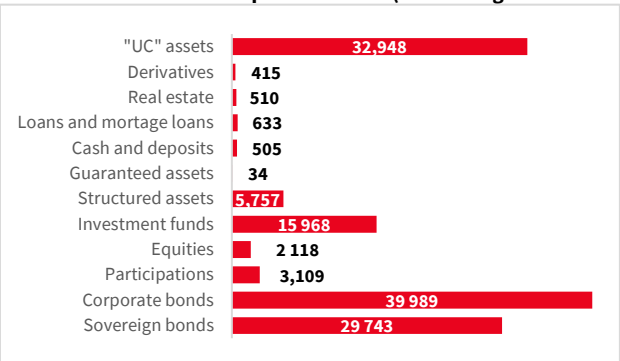
AC, CB, IB, IN	Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis, in investment banking and brokerage activities and in wealth management processes and strategies	Discussion and Analysis	FN-CB-410a.2 FN-IB-410a.3 FN-AC-410a.2 FN-IN-410a.2	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... 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). 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.
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### Sustainability Accounting Metrics

Industry	Accounting Metric	Category	Code	Response										
				Societe Generale E&S risk management framework is described in chapter 5 pages 287 and following in Societe Generale 2022 Universal Registration Document.										
AC	Description of proxy voting and investee engagement policies and procedures	Discussion and Analysis	FN-AC-410a.3	As an extension of its responsible investor approach, Societe Generale Private Banking has defined a proxy voting policy for voting rights attached to securities held by the collective investment schemes (AIFs and UCITS) it manages. This policy sets out the main principles of corporate governance with which the asset management company agrees to comply and establishes Societe Generale Private Banking's voting principles on key issues. The policy is publicly available on the Societe Generale Private Banking website, as is the corresponding policy for the management company, SG29: <a href="https://sgpwm.societegenerale.com/_fileadmin/user_upload/sgpwm/PDF_doc_funds/SGPWM_-_Proxy_Voting_2020_11_EN.pdf">https://sgpwm.societegenerale.com/_fileadmin/user_upload/sgpwm/PDF_doc_funds/SGPWM_-_Proxy_Voting_2020_11_EN.pdf</a> ; <a href="https://sg29hausmann.societegenerale.fr/fileadmin/user_upload/SG29H/pdf/NEW_REG/Politique_d_engagement_et_de_vote_2021_SG_29_Hausmann.pdf">https://sg29hausmann.societegenerale.fr/fileadmin/user_upload/SG29H/pdf/NEW_REG/Politique_d_engagement_et_de_vote_2021_SG_29_Hausmann.pdf</a>										
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><b>Total number of customers (groups or units) who underwent a thorough E&amp;S review: 4,743</b></p> <p>For further information, please refer to pages 288 in Societe Generale 2022 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 299 and following of the 2022 Societe Generale Universal Registration Document and in Societe Generale sustainable products offer available under <a href="https://wholesale.banking.societegenerale.com/fileadmin/user_upload/Wholesale/pdf/SPIF_brochures/2021_Sustainable_Finance_Client_Brochure_V2.pdf">https://wholesale.banking.societegenerale.com/fileadmin/user_upload/Wholesale/pdf/SPIF_brochures/2021_Sustainable_Finance_Client_Brochure_V2.pdf</a></p> <p><b>2021 SPIF and sustainable bond issuance led by Societe Generale (in EUR bn):</b></p>  <table border="1"> <caption>2021 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>18.5</td> </tr> <tr> <td>SPIF (Sub-category 1)</td> <td>5.9</td> </tr> <tr> <td>SPIF (Sub-category 2)</td> <td>12.6</td> </tr> <tr> <td>Sustainable bond issues led by Societe Generale</td> <td>73</td> </tr> </tbody> </table> <p><b>Total SPI-compliant assets under management in 2021: EUR 27.7 bn</b></p> <p>For further information, please refer to pages 295 and following in Societe Generale 2022 Universal Registration Document</p>	Category	Value (EUR bn)	SPIF (Total)	18.5	SPIF (Sub-category 1)	5.9	SPIF (Sub-category 2)	12.6	Sustainable bond issues led by Societe Generale	73
Category	Value (EUR bn)													
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### Sustainability Accounting Metrics

Industry	Accounting Metric	Category	Code	Response																																								
CB	Commercial and industrial credit exposure, by industry	Quantitative	FN-CB-410a.1	<p><b>Detail for non-financial corporate portfolio (nominal amount in EUR bn):</b>  <b>Total of nominal of non-financial corporate portfolio: EUR 233 bn</b></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>Real estate activities</td><td>31,417</td></tr> <tr><td>Manufacturing</td><td>30,649</td></tr> <tr><td>Other services</td><td>30,476</td></tr> <tr><td>Wholesale &amp; retail trade</td><td>28,738</td></tr> <tr><td>Transport &amp; storage</td><td>21,479</td></tr> <tr><td>Financial and insurance services</td><td>19,817</td></tr> <tr><td>Electricity, gas, steam &amp; air...</td><td>16,694</td></tr> <tr><td>Mining &amp; quarrying</td><td>9,650</td></tr> <tr><td>Information &amp; communication</td><td>8,824</td></tr> <tr><td>Administrative &amp; support...</td><td>8,262</td></tr> <tr><td>Construction</td><td>7,152</td></tr> <tr><td>Professional, scientific &amp; ...</td><td>6,798</td></tr> <tr><td>Accommodation &amp; food service...</td><td>4,070</td></tr> <tr><td>Water supply</td><td>2,159</td></tr> <tr><td>Agriculture, forestry &amp; fishing</td><td>1,907</td></tr> <tr><td>Public administration &amp; ...</td><td>1,835</td></tr> <tr><td>Human health services &amp; social...</td><td>1,501</td></tr> <tr><td>Arts, entertainment &amp; recreation</td><td>967</td></tr> <tr><td>Education</td><td>359</td></tr> </tbody> </table> <p><a href="https://www.societegenerale.com/sites/default/files/documents/2022-03/Societe-Generale-Pillar-3_Q4%202021_EN.pdf">https://www.societegenerale.com/sites/default/files/documents/2022-03/Societe-Generale-Pillar-3_Q4%202021_EN.pdf</a> – page 136</p>	Industry	Value (EUR bn)	Real estate activities	31,417	Manufacturing	30,649	Other services	30,476	Wholesale & retail trade	28,738	Transport & storage	21,479	Financial and insurance services	19,817	Electricity, gas, steam & air...	16,694	Mining & quarrying	9,650	Information & communication	8,824	Administrative & support...	8,262	Construction	7,152	Professional, scientific & ...	6,798	Accommodation & food service...	4,070	Water supply	2,159	Agriculture, forestry & fishing	1,907	Public administration & ...	1,835	Human health services & social...	1,501	Arts, entertainment & recreation	967	Education	359
Industry	Value (EUR bn)																																											
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Accommodation & food service...	4,070																																											
Water supply	2,159																																											
Agriculture, forestry & fishing	1,907																																											
Public administration & ...	1,835																																											
Human health services & social...	1,501																																											
Arts, entertainment & recreation	967																																											
Education	359																																											
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><b>Total SPI-compliant assets under management: EUR 27.7 bn</b>  <b>Volume of investment products referenced to indices or baskets subject to ESG selection or linked to sustainability themes: EUR 8.1 bn</b>  <b>Livret A, LDDS, PEA PME – Assets under management: EUR 25 bn</b>  <b>French Life insurance - Sustainable financial products - total amount outstanding: EUR 13 bn</b>  <b>French Life insurance - Share of green investments in general assets: EUR 6.4 bn</b></p> <p>For further information, please refer to pages 295 and following in Societe Generale 2022 Universal Registration Document and in the Corporate Social Responsibility Group Key Figures spreadsheet</p> <p><a href="https://www.societegenerale.com/sites/default/files/documents/2022-04/Responsabilite-sociale-entreprise-Chiffres-essentiels-Groupe.xlsx">https://www.societegenerale.com/sites/default/files/documents/2022-04/Responsabilite-sociale-entreprise-Chiffres-essentiels-Groupe.xlsx</a></p>																																								
IN	Total invested assets, by industry and asset class	Quantitative	FN-IN-410a.1	<p><b>Invested asset breakdown per asset class (accounting value in EUR m):</b></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>32,948</td></tr> <tr><td>Derivatives</td><td>415</td></tr> <tr><td>Real estate</td><td>510</td></tr> <tr><td>Loans and mortgage loans</td><td>633</td></tr> <tr><td>Cash and deposits</td><td>505</td></tr> <tr><td>Guaranteed assets</td><td>34</td></tr> <tr><td>Structured assets</td><td>5,757</td></tr> <tr><td>Investment funds</td><td>15,968</td></tr> <tr><td>Equities</td><td>2,118</td></tr> <tr><td>Participations</td><td>3,109</td></tr> <tr><td>Corporate bonds</td><td>39,989</td></tr> <tr><td>Sovereign bonds</td><td>29,743</td></tr> </tbody> </table> <p><a href="https://www.assurances.societegenerale.com/uploads/tx_bignews/SFCR_SOGECAP_2021_VF.pdf">https://www.assurances.societegenerale.com/uploads/tx_bignews/SFCR_SOGECAP_2021_VF.pdf</a> - page 9  <a href="https://www.assurances.societegenerale.com/uploads/tx_bignews/SFCR_SOGESSUR_2021_VF_01.pdf">https://www.assurances.societegenerale.com/uploads/tx_bignews/SFCR_SOGESSUR_2021_VF_01.pdf</a> page 8</p>	Asset Class	Value (EUR m)	"UC" assets	32,948	Derivatives	415	Real estate	510	Loans and mortgage loans	633	Cash and deposits	505	Guaranteed assets	34	Structured assets	5,757	Investment funds	15,968	Equities	2,118	Participations	3,109	Corporate bonds	39,989	Sovereign bonds	29,743														
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<b>Environmental Risk Exposure</b>																																												
IN	Description of approach to incorporation of environmental risks into (1) the underwriting process for individual contracts and (2) the management of firm-level risks and capital adequacy	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> <ul style="list-style-type: none"> <li>to constantly guarantee risk management by identifying and measuring risks, and by implementing appropriate mitigating measures if necessary;</li> <li>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.</li> </ul> <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</p>																																								

### Sustainability Accounting Metrics

Industry	Accounting Metric	Category	Code	Response
				and key metrics related to each risk. The internal control and risk management systems are detailed in Solvency Reports. <a href="https://www.assurances.societegenerale.com/uploads/tx_bisgnews/SFCR_SOGESSUR_2021_VF_01.pdfOPL">https://www.assurances.societegenerale.com/uploads/tx_bisgnews/SFCR_SOGESSUR_2021_VF_01.pdfOPL</a> - page 11 and following <a href="https://www.assurances.societegenerale.com/uploads/tx_bisgnews/SFCR_SOGECAP_2021_VF.pdf">https://www.assurances.societegenerale.com/uploads/tx_bisgnews/SFCR_SOGECAP_2021_VF.pdf</a> - page 13 and following
IN	Probable Maximum Loss (PML) of insured products from weather-related natural catastrophes <sup>3</sup>	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>The Group does not view the risks associated with climate change as a separate risk category but rather a trigger or aggravating factor for the categories already covered by its risk management framework (credit risk, compliance risk, reputation risk, market risk, operational risk, etc.), for further details see Chapter 4 Risk factors, page 153 of Societe Generale 2022 Universal Registration Document. As a result, climate-related risks can be integrated using its existing governance and processes and managed according to the standard approach of identification, quantification, definition of risk appetite, control and mitigation. The impacts of climate change on the world's physical, social and economic systems are becoming ever more apparent. They include both direct impacts (the physical effects of climate change) and indirect impacts (measures to transition to a low-carbon economy or to adapt to or minimise the negative effects of climate change). Societe Generale has adopted the Task Force on Climate-related Financial Disclosures' (TCFD) definitions for transition risks* and physical risks*. For more information on climate risk management, please refer to pages 296 and following of Societe Generale 2022 Universal Registration Document.</p> <p>The Group has chosen to prioritise the development of internal tools to identify physical climate risks. R&amp;D work on physical risk-related impacts on its portfolios started with the French retail home loan portfolio, for which the exact location of financed assets is known; The analysis performed on the French retail home loan portfolio was conducted as follows:</p> <ul style="list-style-type: none"> <li>• Assessment of the proportion of residential loans exposed to acute physical events (but not the expected financial loss) i.e., the portfolio was mapped against the physical risk map of the most impacted areas.</li> <li>• Monitoring of the 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.</li> <li>• Monitoring of the risks associated with wildfires. Wildfire is a large, destructive fire that spreads quickly over woodland or bush.</li> </ul> <p>For more information on physical risk impact on credit risk, please refer to pages 31 and following of Societe Generale Climate Disclosure Report 3<sup>rd</sup> edition.</p>
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### Sustainability Accounting Metrics

Industry	Accounting Metric	Category	Code	Response
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 <sup>th</sup> of July 1982 and based on alinea 12 of forewords of French Constitution of 27 <sup>th</sup> 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 31 and following of Societe Generale Climate Disclosure Report 3 <sup>rd</sup> edition.
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 27 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 2022 Universal Registration Document on pages 156, 163, 235, 241 and 301
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 five types, accounting for 93% of the Group's total operating losses. <b>Fraud and other criminal activities represented 32% of the amount of operating losses over the period.</b> 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; the trend is downward in 2021 due in particular to a lower loss experience in external fraud on financing files. For further information, please refer to page 156, 157 and 239 of 2022 Societe Generale Universal Registration Document.

### Customer Privacy

CF	Number of account holders whose	Quantitative	FN-CF-220a.1	Not applicable.
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Sustainability Accounting Metrics				
Industry	Accounting Metric	Category	Code	Response
	information is used for secondary purposes			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	<b>None.</b> Please refer to Note 9 pages 536 and following of 2022 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 308 and following of 2022 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	<b>None.</b> Please refer to Note 9 pages 536 and following of 2022 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	<b>None.</b> Please refer to Note 9 pages 536 and following of 2022 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 compensation 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. The Group compensation policy is defined in such a way as to prevent the establishment of incentives liable to create conflicts of interest between employees and clients. The Group's normative documentation also sets an obligation for Group employees to report their potential situations of conflicts of interest. All Group employees must consider and identify potential deals/transactions required to be reported to the Compliance Division for an analysis of conflicts of interest, as well as any personal situations liable to create potential or existing conflicts of interest. Moreover, on of the objectives of the Group compensation policy ensures that employees follow regulations and internal rules in force, while also ensures that customers are treated fairly  For more information, please refer to 2021 Performance and Compensation Report from page 10. <a href="https://www.societegenerale.com/sites/default/files/documents/2022-04/2021-compensation-policies-and-practices-report.pdf">https://www.societegenerale.com/sites/default/files/documents/2022-04/2021-compensation-policies-and-practices-report.pdf</a>
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

**Sustainability Accounting Metrics**

Industry	Accounting Metric	Category	Code	Response
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 Bureau (CFPB), (2) percentage with monetary or nonmonetary relief, (3) percentage disputed by consumer, (4) percentage that resulted in investigation by the CFPB	Quantitative	FN-CF-270a.4	As Societe Generale has no consumer finance activities in United States, these metrics are not applicable
CF	Total amount of monetary losses as a result of legal proceedings associated with selling and servicing of products	Quantitative	FN-CF-270a.5	<b>None.</b> Please refer to Note 9 pages 536 and following of 2022 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 2021 Performance and Compensation Report ( <a href="https://www.societegenerale.com/sites/default/files/documents/2022-04/2021-compensation-policies-and-practices-report.pdf">https://www.societegenerale.com/sites/default/files/documents/2022-04/2021-compensation-policies-and-practices-report.pdf</a> )
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	<b>None.</b> Please refer to Note 9 pages 536 and following of 2022 Societe Generale Universal Registration Document.

## Sustainability Accounting Metrics

Industry	Accounting Metric	Category	Code	Response
<b>Discriminatory Lending</b>				
MF	Description of policies and procedures for ensuring non-discriminatory mortgage origination	Discussion and Analysis	FN-MF-270b.3	In line with its Environmental and Social General Principles, the Group proposes financial products and services to all customers pursuant to French law, which penalises all forms of discrimination (for more information, see Articles 225-1 to 225-4 of the French Criminal Code ( <a href="https://www.legifrance.gouv.fr/codes/id/LEGISCTA000006165298/">https://www.legifrance.gouv.fr/codes/id/LEGISCTA000006165298/</a> [in French])). These obligations are transposed into the Group's standards documentation (Societe Generale Code) and its Code of Conduct and must be complied with by all permanent and temporary employees. For more information regarding discriminatory lending see page 309 of Societe Generale 2022 Universal Registration Document.
MF	(1) Number, (2) value, and (3) weighted average Loan-to-Value (LTV) ratio of mortgages issued to (a) minority and (b) all other borrowers, by FICO scores above and below 660	Quantitative	FN-MF-270b.1	As Societe Generale has no residential mortgage origination activities in United States, these figures are not reported.
MF	Total amount of monetary losses as a result of legal proceedings associated with discriminatory mortgage lending	Quantitative	FN-MF-270b.2	<b>None.</b> Please refer to Note 9 pages 536 and following of 2022 Societe Generale Universal Registration Document.
<b>Financial Inclusion &amp; Capacity Building</b>				
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 is not disclosed <b>Total exposure on SMEs: EUR 47.6 bn</b> <a href="https://www.societegenerale.com/sites/default/files/documents/2022-03/Societe-Generale-Pillar-3_Q4%202021_EN.pdf">https://www.societegenerale.com/sites/default/files/documents/2022-03/Societe-Generale-Pillar-3_Q4%202021_EN.pdf</a> - page 126 Specific measures taken in the context of 2020 health crisis to support economy are described under chapter 6 of Societe Generale 2022 Universal Resgistered Document pages 369 and following
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 is not disclosed <b>Non-performing exposure on SMEs: EUR 3.7 bn</b> <a href="https://www.societegenerale.com/sites/default/files/documents/2022-03/Societe-Generale-Pillar-3_Q4%202021_EN.pdf">https://www.societegenerale.com/sites/default/files/documents/2022-03/Societe-Generale-Pillar-3_Q4%202021_EN.pdf</a> - page 126
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) <b>Number of Generis and Kapsul accounts: 61,001</b> For more information regarding vulnerable client support see page 310 and following of Societe Generale 2022 Universal Registration Document.
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 314 and following of 2022 Societe Generale Universal Registration Document.
<b>Policies Designed to Incentivize Responsible Behavior</b>				
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 responds to new practices and behaviours. Actions taken are described under pages 11 and 12 of 2020 Societe Generale Assurances activity report <a href="https://www.assurances.societegenerale.com/uploads/tx_bisgnews/SOGEA21_Rap_act_GB_2906.pdf">https://www.assurances.societegenerale.com/uploads/tx_bisgnews/SOGEA21_Rap_act_GB_2906.pdf</a>
IN	Net premiums written related to energy efficiency and low carbon technology	Quantitative	FN-IN-410b.1	Not disclosed

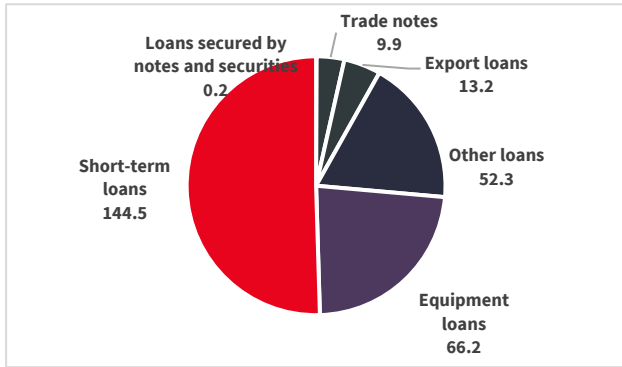
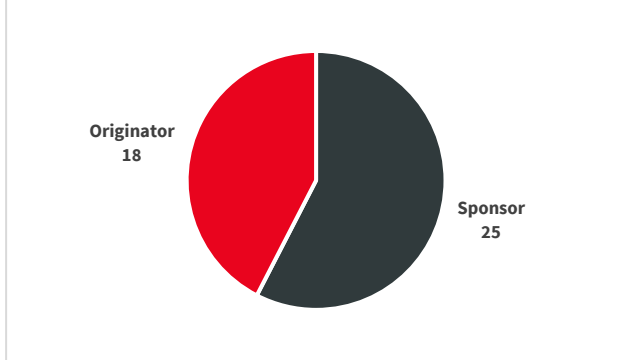
### Sustainability Accounting Metrics

Industry	Accounting Metric	Category	Code	Response
<b>Customer Safety</b>				
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 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 ( <a href="https://www.aldautomotive.com/Portals/international/Documents/ALD_URD2020_EN_MEL_21-04-27.pdf?ver=2021-04-27-142150-220">https://www.aldautomotive.com/Portals/international/Documents/ALD_URD2020_EN_MEL_21-04-27.pdf?ver=2021-04-27-142150-220</a> )
CR	Number of vehicles recalled	Quantitative	TR-CR-250a.2	Not disclosed
<b>Fleet Fuel Economy &amp; Utilization</b>				
CR	Rental day-weighted average rental fleet fuel economy, by region	Quantitative	TR-CR-410a.1	<b>Average CO2 Emissions (g/km) (NEDC - Passenger Cars): 99 at 2021 YE.</b> (New European Driving Cycle. Vast majority of markets reporting under WLTP (Worldwide harmonized Light vehicles Test Procedure) standard (vs NEDC) in 2021) For more information, please refer to ALD Automotive Q4 and FY 2021 Results – page 6 ( <a href="https://www.aldautomotive.com/LinkClick.aspx?fileticket=gE74nOpnBdU%3d&amp;portalid=17&amp;language=en-US&amp;timestamp=1644474102235">https://www.aldautomotive.com/LinkClick.aspx?fileticket=gE74nOpnBdU%3d&amp;portalid=17&amp;language=en-US&amp;timestamp=1644474102235</a> )
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

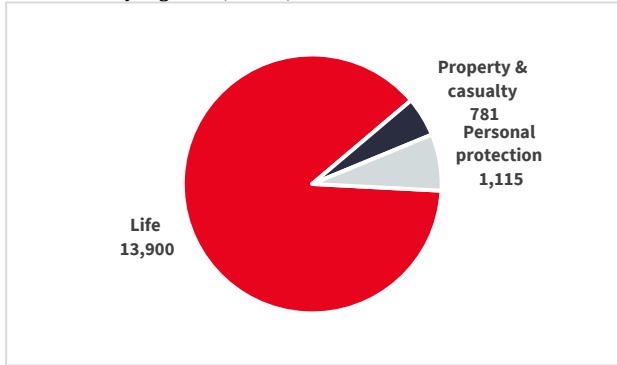
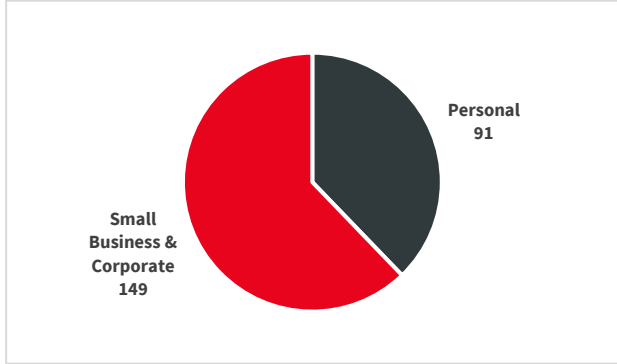
Industry	Accounting Metric	Category	Code	Response
<b>Mortgage Finance</b>				
MF	(1) Number and (2) value of mortgages originated by category: (a) residential and (b) commercial	Quantitative	FN-MF-000.A	<p><b>Number of obligors on Real estate loans: 873,942 (retail clients)</b>  <a href="https://www.societegenerale.com/sites/default/files/documents/2022-03/Societe-Generale-Pillar-3_Q4%202021_EN.pdf">https://www.societegenerale.com/sites/default/files/documents/2022-03/Societe-Generale-Pillar-3_Q4%202021_EN.pdf</a> - page 151</p> <p><b>Total EAD for Residential Mortgages: EUR 108.6 bn</b>  <a href="https://www.societegenerale.com/sites/default/files/documents/2022-03/Societe-Generale-Pillar-3_Q4%202021_EN.pdf">https://www.societegenerale.com/sites/default/files/documents/2022-03/Societe-Generale-Pillar-3_Q4%202021_EN.pdf</a> - page 151</p> <p>Number of obligors on Real estate activities for corporate clients: not disclosed</p> <p><b>Total nominal for Real Estate activities: EUR 31.4 bn (corporate clients)</b>  <a href="https://www.societegenerale.com/sites/default/files/documents/2022-03/Societe-Generale-Pillar-3_Q4%202021_EN.pdf">https://www.societegenerale.com/sites/default/files/documents/2022-03/Societe-Generale-Pillar-3_Q4%202021_EN.pdf</a> - page 134</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.
<b>Investment Banking and Brokerage</b>				
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  <b>Other Customer loan outstanding (excl. home loans): EUR 375.4 bn</b>                      Other customer loans breakdown per loan type (excl. home loans) in EUR bn:</p>  <p><a href="https://www.societegenerale.com/sites/default/files/documents/2022-03/Universal-Registration-Documents-2022.pdf">https://www.societegenerale.com/sites/default/files/documents/2022-03/Universal-Registration-Documents-2022.pdf</a> - page 421</p> <p>2. Advisory Not disclosed</p> <p>3. Securitization Securitized exposure in EUR bn</p>  <p><a href="https://www.societegenerale.com/sites/default/files/documents/2022-03/Societe-Generale-Pillar-3_Q4%202021_EN.pdf">https://www.societegenerale.com/sites/default/files/documents/2022-03/Societe-Generale-Pillar-3_Q4%202021_EN.pdf</a> - page 193</p>



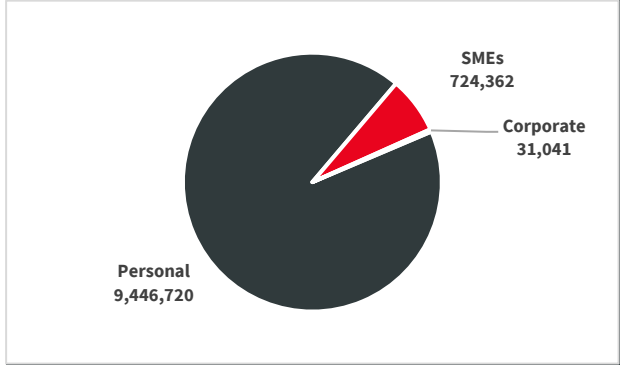
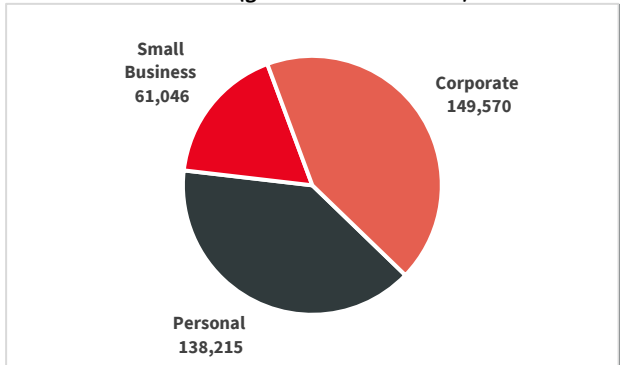
### Sustainability Accounting Metrics

Industry	Accounting Metric	Category	Code	Response																																																																																
IB	(1) Number and (2) value of proprietary investments and loans by sector	Quantitative	FN-IB-000.B	<p>Numbers are not disclosed</p> <p>1. Loans by sectors</p> <p><b>Total EAD of Corporate portfolio: EUR 380 billion (on- and off-balance sheet exposures measured in EAD).</b></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 &amp; Insurance</td><td>7.1%</td></tr> <tr><td>Business services</td><td>3.4%</td></tr> <tr><td>Real estate</td><td>3.4%</td></tr> <tr><td>Wholesale trade</td><td>2.8%</td></tr> <tr><td>Transport &amp; logistics</td><td>2.5%</td></tr> <tr><td>Collective services</td><td>2.5%</td></tr> <tr><td>Oil &amp; gas</td><td>1.9%</td></tr> <tr><td>Retail trade</td><td>1.6%</td></tr> <tr><td>Food &amp; agriculture</td><td>1.3%</td></tr> <tr><td>Metals, minerals</td><td>1.1%</td></tr> <tr><td>Construction</td><td>1.0%</td></tr> <tr><td>Machinery &amp; equipment</td><td>1.1%</td></tr> <tr><td>Others</td><td>1.3%</td></tr> <tr><td>Telecoms</td><td>1.1%</td></tr> <tr><td>Automobiles</td><td>0.9%</td></tr> <tr><td>Consumer goods</td><td>0.7%</td></tr> <tr><td>Hotels &amp; catering</td><td>0.6%</td></tr> <tr><td>Chemicals, rubber,...</td><td>0.6%</td></tr> <tr><td>Naval, aeronautical &amp;...</td><td>0.4%</td></tr> </tbody> </table> <p><a href="https://www.societegenerale.com/sites/default/files/documents/2022-03/Societe-Generale-Pillar-3_Q4%202021_EN.pdf-page%20118">https://www.societegenerale.com/sites/default/files/documents/2022-03/Societe-Generale-Pillar-3_Q4%202021_EN.pdf - page 118</a></p> <p>Detail for non-financial corporate portfolio (nominal amount in EUR bn):</p> <p><b>Total of nominal of non-financial corporate portfolio: EUR 233 bn</b></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>Real estate activities</td><td>31,417</td></tr> <tr><td>Manufacturing</td><td>30,649</td></tr> <tr><td>Other services</td><td>30,476</td></tr> <tr><td>Wholesale &amp; retail trade</td><td>28,738</td></tr> <tr><td>Transport &amp; storage</td><td>21,479</td></tr> <tr><td>Financial and insurance...</td><td>19,817</td></tr> <tr><td>Electricity, gas, steam &amp;...</td><td>16,694</td></tr> <tr><td>Mining &amp; quarrying</td><td>9,650</td></tr> <tr><td>Information &amp;...</td><td>8,824</td></tr> <tr><td>Administrative &amp;...</td><td>8,262</td></tr> <tr><td>Construction</td><td>7,152</td></tr> <tr><td>Professional, scientific...</td><td>6,798</td></tr> <tr><td>Accommodation &amp; food...</td><td>4,070</td></tr> <tr><td>Water supply</td><td>2,159</td></tr> <tr><td>Agriculture, forestry &amp;...</td><td>1,907</td></tr> <tr><td>Public administration &amp;...</td><td>1,835</td></tr> <tr><td>Human health services...</td><td>1,501</td></tr> <tr><td>Arts, entertainment &amp;...</td><td>967</td></tr> <tr><td>Education</td><td>359</td></tr> </tbody> </table> <p><a href="https://www.societegenerale.com/sites/default/files/documents/2022-03/Societe-Generale-Pillar-3_Q4%202021_EN.pdf-page%20134">https://www.societegenerale.com/sites/default/files/documents/2022-03/Societe-Generale-Pillar-3_Q4%202021_EN.pdf - page 134</a></p> <p>2. Investments by sectors</p> <p>No longer relevant with Lyxor cession.</p>	Sector	EAD (%)	Finance & Insurance	7.1%	Business services	3.4%	Real estate	3.4%	Wholesale trade	2.8%	Transport & logistics	2.5%	Collective services	2.5%	Oil & gas	1.9%	Retail trade	1.6%	Food & agriculture	1.3%	Metals, minerals	1.1%	Construction	1.0%	Machinery & equipment	1.1%	Others	1.3%	Telecoms	1.1%	Automobiles	0.9%	Consumer goods	0.7%	Hotels & catering	0.6%	Chemicals, rubber,...	0.6%	Naval, aeronautical &...	0.4%	Sector	Nominal Amount (EUR bn)	Real estate activities	31,417	Manufacturing	30,649	Other services	30,476	Wholesale & retail trade	28,738	Transport & storage	21,479	Financial and insurance...	19,817	Electricity, gas, steam &...	16,694	Mining & quarrying	9,650	Information &...	8,824	Administrative &...	8,262	Construction	7,152	Professional, scientific...	6,798	Accommodation & food...	4,070	Water supply	2,159	Agriculture, forestry &...	1,907	Public administration &...	1,835	Human health services...	1,501	Arts, entertainment &...	967	Education	359
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IB	(1) Number and (2) value of market making transactions in (a) fixed income, (b) equity, (c) currency, (d) derivatives, and (e) commodity products	Quantitative	FN-IB-000.C	<p>Numbers are not disclosed</p> <p>Market making transactions are not disclosed.</p> <p>Trading book balance sheet per underlying instruments:</p> <table border="1"> <caption>Trading Book Balance Sheet (In EUR bn)</caption> <thead> <tr> <th>Category</th> <th>Sub-category</th> <th>Value (EUR bn)</th> </tr> </thead> <tbody> <tr><td rowspan="4">Assets</td><td>Borrowed securities</td><td>100</td></tr> <tr><td>Instruments under repo</td><td>88</td></tr> <tr><td>Other</td><td>109</td></tr> <tr><td>TOTAL</td><td>320</td></tr> <tr><td rowspan="4">Liabilities</td><td>Trading derivatives</td><td>46</td></tr> <tr><td>Bonds &amp; other debt</td><td>107</td></tr> <tr><td>Shares &amp; other equities</td><td>85</td></tr> <tr><td>TOTAL</td><td>243</td></tr> </tbody> </table> <p><a href="https://www.societegenerale.com/sites/default/files/documents/2022-03/Universal-Registration-Document-2022.pdf-page%20389">https://www.societegenerale.com/sites/default/files/documents/2022-03/Universal-Registration-Document-2022.pdf - page 389</a></p>	Category	Sub-category	Value (EUR bn)	Assets	Borrowed securities	100	Instruments under repo	88	Other	109	TOTAL	320	Liabilities	Trading derivatives	46	Bonds & other debt	107	Shares & other equities	85	TOTAL	243																																																											
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**Sustainability Accounting Metrics**

Industry	Accounting Metric	Category	Code	Response
<b>Insurance</b>				
IN	Number of policies in force, by segment: (1) property and casualty, (2) life, (3) assumed reinsurance	Quantitative	FN-IN-000.A	<p><b>Number of policies in force: 23M in 2021</b>  <a href="https://www.assurances.societegenerale.com/en/investor-journalist/our-publications/key-figures/">https://www.assurances.societegenerale.com/en/investor-journalist/our-publications/key-figures/</a>                      Breakdown by segment (EUR m):</p>  <p><a href="https://www.assurances.societegenerale.com/fileadmin/user_upload/pdf/2022/Societe_Generale_Assurances_-_Financial_Dashboard_as_of_2021.31.12.pdf">https://www.assurances.societegenerale.com/fileadmin/user_upload/pdf/2022/Societe_Generale_Assurances_-_Financial_Dashboard_as_of_2021.31.12.pdf</a></p>
<b>Consumer Finance</b>				
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
<b>Commercial Banks</b>				
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><b>1. Number of checking and savings accounts</b>  <b>Number of obligors on Revolving credits: 6,912,050 (retail clients)</b>  <a href="https://www.societegenerale.com/sites/default/files/documents/2022-03/Societe-Generale-Pillar-3_Q4%202021_EN.pdf">https://www.societegenerale.com/sites/default/files/documents/2022-03/Societe-Generale-Pillar-3_Q4%202021_EN.pdf</a> - page 151</p> <p><b>2. Value of checking and savings accounts</b>                      Gross Outstanding in EUR bn:</p>  <p><a href="https://www.societegenerale.com/sites/default/files/documents/2022-03/Universal-Registration-Document-2022.pdf">https://www.societegenerale.com/sites/default/files/documents/2022-03/Universal-Registration-Document-2022.pdf</a> - page 424</p>

### Sustainability Accounting Metrics

Industry	Accounting Metric	Category	Code	Response
CB	(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate	Quantitative	FN-CB-000.B	<p><b>1. Number of loans</b> Number of obligors</p>  <p><a href="https://www.societegenerale.com/sites/default/files/documents/2022-03/Societe-Generale-Pillar-3_Q4%202021_EN.pdf">https://www.societegenerale.com/sites/default/files/documents/2022-03/Societe-Generale-Pillar-3_Q4%202021_EN.pdf</a> - page 151</p> <p><b>2. Value of loans (gross amount in EUR m)</b></p>  <p><a href="https://www.societegenerale.com/sites/default/files/documents/2022-03/Societe-Generale-Pillar-3_Q4%202021_EN.pdf">https://www.societegenerale.com/sites/default/files/documents/2022-03/Societe-Generale-Pillar-3_Q4%202021_EN.pdf</a> - page 151</p>
<b>Asset Management and Custody Activities</b>				
AC	(1) Total registered and (2) total unregistered assets under management (AUM)	Quantitative	FN-AC-000.A	<p>Societe Generale doesn't segregate its AuM. Data are presented without Lyxor AuM, since the activity has been sold in 2021.</p> <p><b>Total AuM : EUR 130 bn</b></p> <p><a href="https://www.societegenerale.com/sites/default/files/documents/2022-02/Q4-21-Financial-Results-Presentation.pdf">https://www.societegenerale.com/sites/default/files/documents/2022-02/Q4-21-Financial-Results-Presentation.pdf</a> - page 74</p>
AC	Total assets under custody and supervision	Quantitative	FN-AC-000.B	<p><b>Total asset under custody and administration: EUR 5,283bn</b></p> <p><a href="https://www.societegenerale.com/sites/default/files/documents/2022-02/Q4-21-Financial-Results-Presentation.pdf">https://www.societegenerale.com/sites/default/files/documents/2022-02/Q4-21-Financial-Results-Presentation.pdf</a> - page 74</p>
<b>Car Rental &amp; Leasing</b>				
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><b>Managed fleet at 2021 YE: 1.427 million vehicles</b></p> <p>For more information, please refer to ALD Automotive 2021 Q4 and FY 2021 Results page 5</p> <p><a href="https://www.aldautomotive.com/LinkClick.aspx?fileticket=gE74nOpnBdU%3d&amp;portalid=17&amp;language=en-US&amp;timestamp=1644474102235">https://www.aldautomotive.com/LinkClick.aspx?fileticket=gE74nOpnBdU%3d&amp;portalid=17&amp;language=en-US&amp;timestamp=1644474102235</a></p>