

OCCUPATIONAL HEALTH AND SAFETY

Report 2022



OCCUPATIONAL HEALTH AND SAFETY

Beyond corporate responsibility, Societe Generale is committed to protecting people so that every employee can work under the best possible conditions of health, safety and well being.

The Group is committed to creating a respectful and safe working environment and actively seeks to offer its employees tools to help balance and reconcile their work with their private lives.

The public health crisis has normalised hybrid working. Societe Generale has adapted and reinvented working methods by rethinking office spaces and offering the option of telework without hindering employees' ability to collaborate.

Specific measures have been implemented in all countries where the Group operates.

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KEY FIGURES 2022

**91% OF THE WORKFORCE
BENEFITS FROM INITIATIVES
promoting work-life balance**

**99%
OF THE WORKFORCE,
is covered by prevention and
safety information campaigns**

83,051*
TELEWORKERS
worldwide at the end of 2022

*Excluding remote access for business continuity purposes.

**98%
OF THE GROUP'S WORKFORCE
has access to on-site medical professionals
or agreements with healthcare providers**

PROVIDING THE BEST POSSIBLE OCCUPATIONAL HEALTH AND SAFETY CONDITIONS



ACTIVE SHARED COMMITMENTS TO HEALTH AND SAFETY

A solid health and safety governance framework

Societe Generale is creating a buzz about quality of life and working conditions – and motivating everyone in the company. Everyone, at every level, should get involved and take responsibility for improving occupational health and safety.

- Occupational health and safety reach the highest level of the organisation, through the sponsorship of the **Group Human Resources Department**;
- Safety of persons and property on Societe Generale premises is handled by the **Group Security Division**, which reports to the Corporate Secretary;
- The team **in charge of Quality of Life and Conditions at Work** shares and promotes the Group's initiatives, and instils the

momentum it takes to improve conditions at work and prevent occupational hazards;

- Every day, every **person in HR** partners with local prevention and medical/social professionals to act as advisor, support and coach for managers and employees;
- **Managers** are helping deploy initiatives that support improved occupational health and safety, and holding regular discussions with employees;
- The **occupational physician** is improving prevention and support for employees at the company;
- In their relationships with their coworkers and their manager, all **employees** take part in applying the improvement initiatives and good conduct rules pertaining to quality of life and conditions at work.

A Group-wide policy that delivers on our commitments and risk management

The Group's long-standing commitment to optimal working conditions is operationalised in:

A **health, safety and prevention policy** common to the entire Group, which aims to provide every employee with a safe and secure working environment in terms of work premises and work practices, ensuring their safety and protecting their physical and psychological health. This policy is applied operationally by the local entities, taking their specific legislation and local context into account without altering its spirit.

A **Quality of Life and Conditions at Work Agreement** in France, signed by the Human Resources Division and the representative trade unions in November 2022. This agreement marks the joint ambition of the Division and the Unions to instil new momentum to improve working conditions and prevent occupational hazards. Implemented as from 1 January 2023 for a three-year period, this agreement revolves around five themes: work-life balance, new forms of work (remote/hybrid), the right to collective and individual expression, psychosocial risk prevention and workloads. The dedicated measures, which are to be gradually implemented, hinge on the motivation of everyone in the company (managerial and HR, occupational health, social services, labour and management) and will be applicable at every level of the organisation, in consideration of each entity's needs and constraints.

Quality of Life and Conditions at Work is a change management process that helps to better respond to employees' individual and collective needs.

It's a blueprint for workplace safety and security, supplied by the Group Security Division of the Group Corporate Secretariat. Certain teams within the Group's different entities are responsible for protecting persons, property and intangible assets and for contributing to crisis management when necessary.

These teams aim to:

- identify the security threats and risks facing the Group;
- disseminate policies and programmes that further secure the Group's activities in order to deal with security crises;
- coordinate relations with national, European and international public safety authorities in the field of safety;
- reinforce the safety culture within the Group;
- conduct security audits of Societe Generale sites, in coordination with the Group Security Division.



OUR ACTIONS

The occupational health and safety risk assessment in 2022 produced the following results:

No employees are in countries where the financial industry incurs a moderate or high risk to their health and safety; 30.7% of employees are in countries where the financial sector has a medium or high health and safety risk;

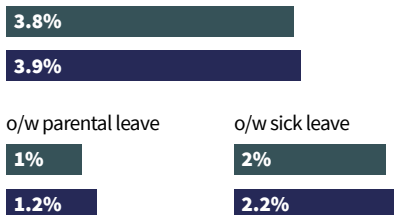
94.1% of employees are in entities where policies and controls are deployed to make sure that occupational health & safety rules are being applied. (see *Duty of Care Plan*)

■ 2021 ■ 2022

ACCIDENTS AT WORK



TOTAL RATE OF ABSENTEEISM



Continuous monitoring for any risks

that are liable to affect health and personal safety and any social risks at its locations; and the use of targeted prevention and information measures to improve safety culture in the Group.

Managing risks to personal health, safety and security is part of the duty of care plan for human rights and the environment.

- In France (48% of employees), Societe Generale is committed to assessing and indexing (in the single occupational risk assessment document) all the occupational health and safety risks to which employees are exposed. To better understand and anticipate job-related risks, the Prevention and Occupational Health Service offers various awareness and training workshops.

Working with management and labour in accordance with national laws, the Group also measures its system's effectiveness and drives its improvement process.

- In entities outside France, health and safety committees or crisis management committees meet regularly, for example in Algeria, Japan, Morocco and Chad. These committees are in charge of assessing and preventing occupational hazards, setting up and monitoring action plans on the quality of life at work, and guaranteeing occupational safety for employees.



Following international standards and local regulations

Societe Generale is committed to respecting and promoting human rights, and maintaining a work environment conducive to health and safety and to satisfactory working conditions for all employees.

As such, the Group supports international standards and initiatives that include these issues, such as the International Labour Organisation's agreements and the United Nations Guiding Principles on Business and Human Rights, and also solidifies its commitment through its agreement with the UNI Global Union on basic rights.

Meanwhile, in 2022, 24 labour agreements were signed locally by the Group's entities (primarily in Germany, France and India), specifically on occupational health and safety.

INDIVIDUAL AND GROUP EMPLOYEE NEEDS CONSIDERED

Employee Survey

Every year, the Group gauges its employees' engagement via the Employee Survey, given to all Group employees in France and abroad. It is an opportunity to express themselves freely and anonymously on various topics about life at the company.

The Employee Survey is a means of gathering employees' feedback about different areas, measuring their morale, and regularly monitoring their well-being. Group Management and managers use the opportunity to take a closer look at employee expectations, understand the social climate, and gather key managerial and HR indicators.

The 2022 survey focused on the following topics: **engagement, relationship with management, Group sustainability initiatives (CSR, Culture and Conduct, Inclusion) and well-being at work.**

Local consultations

Societe Generale, mindful of changes to the ways we work, launched a wide-ranging in-house "Future of Work" consultation with 6,000 employees in France and abroad. They took part in an assessment of the current remote work situation in the Group, and gave their opinions on the best teleworking methods to use. All input was compiled in a white paper and presented to General Management. As such, In January 2021, an agreement on working remotely was signed between management and the representative trade unions in France.

Meanwhile, consultations are being carried out locally in several of the Group's entities to investigate employee health and well-being. SG Stockholm, for example, launches a survey each year about employees' health and their working environment through its outside service provider Feelgood, whose report is presented to management for deployment of the actions required. In Japan, an annual survey known as the "Stress Check" is also conducted among employees.

The Culture of Communication

Societe Generale defines the "Culture of Communication" as an attitude – a mindset intended to promote free expression and active listening. By inviting every employee to have the courage to speak up, the Group is committed to a dual objective of gathering the best ideas and more readily identifying risks. Moreover, it allows employees to work in complete confidence, mutual respect and the best possible conditions. (See [Corporate Culture and Ethics report](#))

Accordingly, the Group is encouraging these moments of communication, and means for these discussions to be drivers of learning and progress.

In 2022, 85% of employees said they could give their opinion and share new ideas and concerns with their team.



APPROPRIATE AND RESPONSIBLE SOCIAL MECHANISMS AND BENEFITS



The Group's long-standing commitment to providing the best working conditions is also reflected in the implementation of actionable and appropriate structures, namely:

Health

Societe Generale must ensure and adapt the quality of its services to protect its employees' health.

• Medical care

As part of its healthcare policy, Societe Generale recommends that every employee have access to regular medical care subject to local regulatory requirements.

In 2022, **98% of the Group's workforce had access to on-site medical professionals or agreements with healthcare providers.**

For example:

- **In France**, Societe Generale employees are treated either by Societe Generale's in-house occupational physicians in-house (infirmaries on the premises) or by intercompany or interbank health services;
- **In Guinea**, a nurse is present on site to provide first aid, and an occupational physician offers consultations and annual physicals at the head office;
- **In India**, a health care unit is available on the premises, and health insurance is offered to any employee if hospitalisation is required;
- **In Romania**, a medical centre is provided on the premises, and all employees have access to financial aid for all preventive health services in private clinics.

• Measures to promote individual and collective health

In 2022, **98% of the workforce was reached by prevention and occupational health information campaigns.**

At Societe Generale, various health-related initiatives were conducted in 2022:

- **At many Societe Generale locations**, the entities organised flu and Covid vaccination campaigns, which were carried out by their healthcare teams;
- **In France**,
 - Societe Generale continued to support employees suffering from a chronic illness;
 - The occupational prevention and health service (SPST) led remote "Yoga Method" and "Relaxation" workshops and offered first-aid awareness workshops;
 - Operation Pink October: Representatives encouraged screening visits, offered self-check informational sessions, and supplied breast cancer information and prevention brochures;
 - National "Tobacco-Free Month" in November: Representatives placed smoking cessation kits in Societe Generale infirmaries, and gave employees being treated by SPST the option of a telehealth call with a nurse or doctor for advice and answers;
- **In Morocco**, a cervical and breast cancer prevention campaign was organised in the form of an informational webinar led by the occupational physician, followed by a screening operation with specialised radiology centres;
- **In Poland**, a wellness programme was launched with initiatives in areas including eyestrain prevention, fatigue, the balanced diet, exercise, and the immune system.
- **In Romania**, the occupational healthcare provider held webinars for employees on various health topics (ergonomics, nutrition and smoking cessation).

• Encouraging exercise

In 2022, **95% of the workforce is covered by programmes encouraging exercise**, including the following:

- **In Canada**, a "personal spending account" is opened for employees so they can be reimbursed for sports and exercise-related expenses;
- **In Cameroon**, partnerships have been forged with sports centres;
- **In Hong Kong**, a club has been created to give employees the opportunity to practise a sport and interact with their coworkers outside of working hours. Societe Generale fully funds this club and its sports (including football, basketball and swimming) and wellness activities, as well as the organisation of special events;
- **In Italy**, an app has been launched encouraging exercise and sports for and between employees, with rewards for first place winners. This initiative also has a social and environmental impact because a tree is planted for every participant;
- **In Sweden**, employees are given a tax-free grant to promote physical activity and well-being;
- **At Group level**, since 2021, Societe Generale has hosted an in-house inclusive sports event for all employees (see [Corporate Culture and Ethics report](#)).

- **To raise awareness about nutrition:**
In 2022, **nutrition education materials are provided to 76% of the workforce**, including:
 - In **Germany**, employees have access to wholesome recipes and healthy lifestyle advice, thanks to a partnership with a subject-specialised app;
 - In **Chile**, employees have access to three free nutrition consultations each year;
 - In the **Czech Republic**, “*Health Days*” are regularly organised to raise certain issues including healthy eating. Free online training is also available;
 - In **France**, a partnership with *TooGoodToGo* has been established to limit food waste and offer employees low-cost, nutritionally balanced box lunches.

Physical and emotional safety

In total, **safety information and prevention campaigns are carried out among 99% of the Societe Generale workforce, along with various initiatives:**

- **In many locations, Societe Generale:**
 - Conducts awareness and training workshops addressing first aid principles and teaching its techniques;
 - Leads fire evacuation training and drills.
- **In France,**
 - The branch network provides all employees (including temps, interns and holiday aides) with occupational safety training, including on-site traffic conditions, protection and emergency devices/systems, day-to-day work performance (operating procedures, etc.)

and lastly, what to do in case of incidents, assaults, accidents or disasters.

- With regard to attacks on businesses, special mandatory online training is also provided. In case of an incident or armed robbery, any employees directly affected are entitled to confidential psychological support under a partnership with France Victime.
- **In Burkina Faso,**
 - In connection with the local situation, there have been employee information campaigns about areas with security risks, and security advisors have been given further training about what to do in the event of a terrorist attack or complex situation.
- **In Morocco,**
 - In support of the Supervisory Board tasked with assessing and preventing

the occupational hazards and risks faced by employees, a crisis management team leads regular simulations.

Specifically, the Group is committed to the **fight against all types of inappropriate conduct that may undermine the emotional and physical security** of its employees in the workplace. The Group has instituted an inappropriate conduct awareness and training plan.

Societe Generale has committed to combat **domestic violence**. This complements the actions taken by the entire Group over the past several years to prevent and combat inappropriate behaviour in the workplace, particularly harassment. (see *Diversity and Inclusion report*).



Social protection

In 2019, the Group initiated a process aimed at ensuring a minimum level of social protection, in terms of health and personal protection, for all its employees worldwide, with the ultimate aim of covering 100% of Group employees. To date, nine out of ten employees benefit from a supplementary company health or personal protection plan, and one of the objectives set by the Group is that each employee should have a two-year salary guarantee in the event of death. Each Group entity defines the degree of additional coverage needed, depending on the mandatory benefit plan in their country.

This level of protection must provide minimum coverage comparable with local market practices.

The Societe Generale Group health plan covered an average of 118,550 people in 2022 (participating members and beneficiaries) throughout France.

The support offered by the Societe Generale health benefits package has been enhanced and includes a 24/7 calling platform that employees can use to contact a clinical psychologist.



On end-of-career arrangements

In France, the agreement on changing professions, skills and employment of 13 March 2019 opens up the option of devoting time to a personal or career development plan (e.g. starting a business) by means of two end-of-career arrangements: senior part-time and end-of-career leave.

The senior part-time option gives seniors the option to pass on their skills and experience within the Group through consulting assignments, or to work outside the company in a charitable community organisation.

CONTINUOUSLY IMPROVING THE WORK EXPERIENCE



CONSOLIDATING HYBRID WORK AND ASSOCIATED PRACTICES

Telework's solid presence in the Group

Teleworking has been available for employees since 2016. Very early on, Societe Generale proactively committed to a profound transformation of its working organisation. The public health crisis accelerated this process, and the Group has successfully established widespread remote work, in compatible activities.

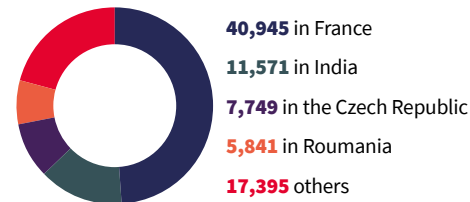
In January 2021, **an agreement on working remotely was signed between management and the representative trade unions in France.**

This agreement, in force since 4 October 2021, makes working remotely an ordinary working method accessible to all employees (fixed-term and permanent contracts, interns, work-study students and new hires). The agreement sets out the principle of regular teleworking, with a standard average of two remote workdays per week. Within the bounds of the agreement, each business line is responsible for deciding on the number of teleworking days its employees have, with the option of adjusting remote work volume based on the business lines' areas of operation. The agreement was implemented in accordance with equal treatment, the rules on working hours, the right and duty to disconnect, and provisions on the health & safety of teleworkers. For employees eligible for remote work, and according to their reporting entities, the agreement specifies two or three days of remote work with at least 40% of time spent on site and flexible days.

It also offers employees on the company dining plan the option of using lunch vouchers for their regular remote working days only.

At the end of 2022, more than 80,000 people in the Group had access to a teleworking system with procedures appropriate to the local context. This equals nearly 71% of the workforce, illustrating that the Group is continuing to assimilate hybrid work after the pandemic.

83,501* REMOTE WORKERS
IN THE GROUP (77,671 IN 2021)



*Excluding remote access for business continuity purposes.



Supporting employees as telework is expanded

In order to turn hybrid work into a permanent arrangement, the Group plans to adopt the (management, leadership, individual and group development and other) practices conducive to optimal hybrid work organisation, alternating on-site with remote working hours.

Mindful that hybrid work can make working methods more complex, Societe Generale is continuing the relevant support and coaching measures, first with management and also with the teams.

Thus, prevention measures focused on the risks of isolation, communication, detecting psychosocial risks, and awareness have been implemented, for example:

- **For managers**, whose commitment is key because of their day-to-day presence with employees, the “Connect Manager” support platform was revised this year and now centralises a multitude of resources for hybrid work, such as the “Remote Manager” module which offers many guides, fact sheets and online training afforded to managers. Workshops have been started that focus on understanding the challenges of remote work and detecting weak signals from employees. The goal is to create positive rituals and pick up on emotional symptoms (anxiety, sadness, irritability, etc.), cognitive symptoms (difficulty concentrating, low self-esteem, etc.), and behavioural symptoms (absence, avoidance, laconic response, atypical working hours, etc.).
- Eight online courses are available on the e-learning platform to support **all employees** in their remote working practice.

A respectful working environment adapted to employees

The Group has rolled out several initiatives to provide a respectful working environment adapted to the needs of all its employees.

As hybrid work accelerates, Societe Generale is rethinking the organisation and the physical and digital environment of work, through the layout of workspaces and the quality of equipment allotted to employees.

Starting in 2021, a programme to transform the workspaces was deployed in the corporate buildings in the Greater Paris region. With this programme, the Real Estate Division intends to adapt workspaces to new practices while also streamlining the Group’s real estate footprint;

The new layout aims to strengthen collaboration, user-friendliness and concentration, and to facilitate on-site and remote exchanges by offering new dynamic collaborative spaces, "silent" zones, coworking spaces and collaborative centres.

Along with this, and to help organise efficient hybrid work, the Group Real Estate Division is providing occupants with a tool that facilitates day-to-day management of days spent on site, ensures employees have a workstation available when they come on site, and facilitates teamwork and team discussion. Using this same tool, the Group Digital Resources and Transformation Division has developed a solution to facilitate carpooling for the commute to and from work, for all employees active in mainland France. The solution is a platform for connecting employees which they can use as a driver, offering seats in their car, or a passenger, sharing information about their routes.



To support this transformation, a change management programme including multiple forms of support (user guides, motion design, workshops, accommodation and communication guidelines) help employees learn this new ecosystem.

The Group encourages and supports international entities that wish to engage in similar programmes.

For example:

– **ALD Hungary** has “A” category offices featuring optimal air quality and light-filled, comfortable workspaces. All offices were renovated in 2021;

– **In the Czech Republic**, the premises have been reconfigured in line with the “Smart Working” concept, an organisational model featuring extremely flexible workspaces, hours and tools, taking advantage of opportunities through technology and the teams’ well-being;

– **In Romania**, all work equipment is ergonomic and adapted for its use (e.g. adjustable chairs, rolling cabinets, low-radiation monitors, etc.), traffic areas are spacious and easily accessible, and a temperature and ventilation control system is in place. Information on ergonomics is also provided in periodic health and safety training sessions;

– **In the United Kingdom**, new office buildings provide an open, light-filled working environment, and some have been certified by the sustainable building standard, BREEAM In-Use International.

SPECIAL ATTENTION TO WORK-LIFE BALANCE

Reconciling work and home life is a balancing act for employees, and a question of attractiveness and retention for the Group. For several years, Societe Generale has applied a comprehensive policy on the quality of life and conditions at work through numerous initiatives.

Every day, Societe Generale is committed to promoting behaviours that foster work-life balance and to increasing its commitment by taking concrete action, particularly around working time arrangements and quality of life at work, the right to disconnect, parenting, and more.

In the same spirit, since 2014, Societe Generale France's top management has been signatory to the "15 Commitments for Work-Life Balance" charter.

This charter urges managers to:

- promote balance and well-being at work through discourse and facilitate it through action;
- set reasonable business hours for employees;
- restrict the sending of e-mail outside normal business hours;
- organise meetings efficiently, sticking to the planned time and duration;

A commitment to support new parents

Societe Generale is strengthening the link between work and family life through the following actions:

- **leave extending beyond the requirements of local regulations** in 89% of the Group's workforce are covered by maternity leave arrangements that go beyond regulatory obligations and 77% of the Group's workforce are covered by paternity leave arrangements that go beyond regulatory obligations. For example:
 - **In Brazil**, the law stipulates 16 weeks for maternity leave. Banco SG Brasil SA is adding 8 additional weeks;
 - **SG Stockholm** offers a breastfeeding supplement granted to employees by the social insurance fund, for a total of 360 days until the child is 18 months old;
 - **In France**, since 1 July 2021, fathers have been entitled to 25 divisible calendar days of paternity and childcare leave (32 days in the case of multiple births). Fathers must take seven non-divisible days when the child is born (three days for the birth and four days' paternity leave), then take 21 days within the first six months after the baby is born/welcome, in two periods of at least five days;
- **Leave arrangements that recognise the diversity of family situations**, specifically in France, with:
 - **Child arrival leave**, launched in 2022 and designed to encompass the diversity of parenting situations. In this arrangement, any employee, regardless of household composition, who does not meet the requirements for adoption or maternity/paternity leave is entitled to 11 calendar days' paid leave for the arrival of a child;



- **Adoptive parents' leave** which, since January 2020, is no longer conditional on the employee's seniority at Societe Generale.
- **special programmes, including:**
 - the *Maternity Programme* at Komerční Banka in the Czech Republic, which facilitates the return of employees following maternity leave: keeping up dialogue while on leave, facilitating the return to work with opportunities to work part-time and access to training;
 - the *Open Studio* program at BRD in Romania (open debate sessions) covering subjects related to diversity, maternity leave and support for mothers returning to work following maternity leave;
- **Employee benefits for daycare**, in covering 85% of employees. Among the measures implemented by the Group, some good examples include:
 - **In Germany**, "family service" assistance is available to employees to advise them, help them find childcare services or provide childcare in emergencies;
 - **In France**, a personal services platform provides employees with a range of services (childcare, house cleaning, homework help, pet-sitting, etc.) to make their daily lives easier;
 - **In Ghana**, Societe Generale has built a childcare centre at the Bank's head office so that women can more easily return to work after maternity leave, and breastfeed while at work;
 - **In Hong Kong**, the family-friendly policy at Societe Generale Hong Kong provides a company childcare centre for its employees;
 - **In the Czech Republic**, parents returning from parental leave are given a monthly allowance to make childcare easier.



A willingness to offer working time arrangements to employees, including:

- **specific support for seniors.** The agreement on changing professions, skills and employment of 13 March 2019 makes provision for two end-of-career arrangements at Societe Generale SA in France: senior part time and end-of-career leave. In Norway, Sweden and Denmark, Societe Generale offers an extra week of paid leave to employees over the age of 60. In Italy, this age group is offered special training to improve their digital and foreign language skills.
- **arrangements put in place to support colleagues who are caregivers.** Societe Generale SA in France offers ‘donated days’ to its employees who are family caregivers. As stipulated in the agreement of 12 December 2022, employees may donate their days of paid

leave so that other employees may use them to care for a person in their family group who is facing illness, disability or a loss of independence due to age or illness. The caregiving employee may also ask their manager, their HR and any others in the Group (social workers, occupational medicine and employee representatives) to look for solutions that fit their individual situation.

- **The opportunity for employees to support the Group’s partner organisations on company time** in France and worldwide through skills sponsorship programmes. (see *Corporate Culture and Ethics Report*);
- **special leave:** a business creation leave designed for the creation or the takeover of a company, sabbatical leave, leave without pay in Societe Generale SA in France.

An ambition to promote and deploy programmes and initiatives fostering well-being and quality of life at work:

- Societe Generale employees in France have created **the Wellness Team, an association working to propagate wellness.** Its top goal is to share wellness activities and energise social connections.
- In 2022 the Group introduced **a programme of conferences and workshops led by in-house experts,** teaching human resources personnel how to improve support for employees on a daily basis and give employees the keys to understanding and regulating stressors and taking care of themselves and their relationships with others.
- Meanwhile in Burkina Faso, the goal of **the “Benkadi” programme is to facilitate any action that boosts**

work-life balance, such as gradually using up leave days and urging managers not to keep employees in meetings or other activities after working hours;

- In India, **a platform has been set up for fostering engagement (“Engage”) and promoting a range of wellness initiatives.** This portal includes various activities related to physical, emotional, financial and social well-being. These include monthly awareness events about money matters and accepting changes when returning to the office after a pandemic; Zumba and sound meditation classes; a virtual stand-up performance; and an interactive session during World Mental Health Day, all of which are organised for all employees by outside service providers.

In 2022, 91% of the workforce benefited from initiatives promoting work-life balance.

More than half the Group’s workforce (67%) is covered by a flexible schedule policy which allows employees to adapt and rearrange their workload. Also, in light of the advancing role and development of digital tools and the experience of “hyperconnectivity,” Societe Generale recognises the right to disconnect.

ENHANCED METHODS OF PSYCHOSOCIAL RISK PREVENTION

For many years, Societe Generale has been active in a comprehensive approach to preventing psycho-social risks to ensure the well-being and health and safety of its employees in the workplace.

The Group is conducting a major communication, information and awareness-raising campaign for employees and continually implements listening and support measures to prevent and combat psychosocial risks.

To cover PSR issues optimally, the Group's system is deployed:

- **In each of the Businesses and Service Units** responsible for raising awareness and ensuring good working conditions for employees. They may make use of the tools provided by the Group's Human Resources Department;
- **For managers**, who receive specific support when they are involved in reorganisation plans, and who are trained in detecting and handling warning signs;
- **For employees** who are considered vulnerable, to point them toward the right resources and support their return to work.

The focus areas are as follows:

- **Information and awareness actions** with an educational purpose, for all company stakeholders;
- **Training** in psychosocial risk prevention for employees, managers, the HR line and Employee Representatives;
- **An annual employee survey** including questions about conditions of life at work and stress levels in France. The various findings taken from the survey are used to set up corrective action plans in the relevant teams.

These actions meet a critical need to provide the best support to the teams in various contexts:

- During public health crises, when many actions have been focused on uncertainty management, resilience and remote work;
- Upon returning to the workplace, in order to act responsibly in normalising hybrid work by implementing best practices in operations and communications;
- During transformation projects, specifically in 2022, with the merger of Societe Generale Retail Banking and Credit du Nord, when psychosocial risk prevention measures were applied with the teams.

In France, as part of the Quality of Life and Conditions at Work (QVCT) agreement, many actions will be implemented for general use in terms of communications, awareness, training and enhanced first-line prevention.

All entities are made aware of the importance of setting up psychosocial risk prevention procedures appropriate to their local context.

They aim to inform, train and support employees likely to face psychosocial risk situations through free assistance programmes in partnership with healthcare or insurance sector specialists, training and/or awareness-raising focused on psychosocial risks, stress surveys and assessments, and leisure and relaxation activities.



Also, in 2022, psychosocial risk prevention initiatives were conducted, covering 96% of Societe Generale's workforce, and included:

- In France, a listening and psychological support system available since 2015;
- In Hong Kong, emotional wellness conferences for all employees, along with training for 15 employees in first aid for mental health;
- In India, a 24/7 helpline providing consulting for workplace stress-related issues. Webinars are also organised with outside providers on topics like managing burnout and mental health;
- In Morocco, an outside counselling and support centre has been set up for psychosocial risk prevention;
- In Romania, every employee is entitled to 10 hours of psychological counselling each year.

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