CSR & CLIMATE TRANSITION
CSR AMBITION

BUILDING TOGETHER, WITH OUR CLIENTS, A BETTER AND SUSTAINABLE FUTURE THROUGH RESPONSIBLE AND INNOVATIVE FINANCIAL SOLUTIONS

CONTRIBUTING TO THE ENVIRONMENTAL TRANSITION AND TO A POSITIVE IMPACT LOCALLY

- ENVIRONMENTAL TRANSITION
- POSITIVE LOCAL IMPACT
- RESPONSIBLE EMPLOYER
- CULTURE OF RESPONSIBILITY

€300bn FOR 2022-2025
Target to Sustainable Finance contribution

> €100bn
already achieved by the end of 2022

AN AMBITION WHICH IS IN LINE WITH OUR PURPOSE
CONTRIBUTING TO THE ENVIRONMENTAL TRANSITION AND TO A POSITIVE IMPACT LOCALLY

FINANCING THE ENVIRONMENTAL TRANSITION

ACCESS TO ENERGY THROUGH RENEWABLE ENERGY
SUSTAINABLE CONSTRUCTION / BUILDINGS
SUSTAINABLE MOBILITY
DEVELOPING ENVIRONMENTAL PROJECTS

FINANCING LOCAL INFRASTRUCTURE

ACCESS TO HEALTH
ACCESS TO TELECOMMUNICATION INFRASTRUCTURES
SUPPORT LOCAL PLAYERS
SUPPORT SMES AND ENTREPRENEURS

STRENGTHEN OUR POSITIVE IMPACT LOCALLY AND REGIONALLY:

CREATING THE NEW SG BANK IN FRANCE, BASED IN 11 REGIONS
"BUILDING TOGETHER": A TRANSFORMATION PLAN WITH SIGNIFICANT RESOURCES

**GOALS**

- Engage and support all of our businesses and employees
- Allocate resources and pivot activity
- Foster innovation and cooperation

**ENABLERS**

- Integrating the ESG dimension in strategic decisions
- Launching an ambitious training plan
- Setting ESG objectives for a broad set of managers
- Incentives to facilitate sustainable origination
- ESG by design programme to operationalise the transformation

**KEY TRAINING FIGURES**

- 65% of our employees received ESG training
- 10,000 employees participated in the Climate Fresk in Q1 2023
THE GROUP'S CLIMATE STRATEGY: 3 PRIORITIES

- SUPPORT CLIENTS IN THEIR ENVIRONMENTAL TRANSITION
- MANAGE CLIMATE-RELATED RISKS
- PROACTIVELY MANAGE THE CLIMATE IMPACT OF ACTIVITIES
SUPPORT CLIENTS IN THEIR ENVIRONMENTAL TRANSITION

DEVELOP SUSTAINABLE FINANCE SOLUTIONS AND PRODUCTS

MAKE OUR EXPERTISE AVAILABLE TO SERVE OUR CLIENTS

RETHINK OUR BUSINESSES

SPEED UP INNOVATION TO SUPPORT THE TRANSITION

CONTINUED INVESTMENT IN START-UPS AND DEVELOPING OUR PARTNERSHIPS TO BUILD AN INNOVATION ECOSYSTEM
MANAGE CLIMATE-RELATED RISKS

CLIMATE CHANGE MAY CAUSE:

- PHYSICAL RISKS
  FOR FINANCIAL ASSETS
- TRANSITION RISKS
  FOR OUR CLIENTS

A REINFORCED RISK MANAGEMENT SYSTEM:

- RISK MANAGEMENT FRAMEWORK
- TOOLS EVALUATION
- STRESS TEST SYSTEM
PROACTIVELY MANAGE THE IMPACTS OF BUSINESS ACTIVITIES (1/3)

50% REDUCTION IN ACTIVITY-RELATED CO2 EMISSIONS OF THE GROUP BETWEEN 2019 AND 2030

<table>
<thead>
<tr>
<th>Measures</th>
<th>2019*</th>
<th>2022</th>
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<tbody>
<tr>
<td>Reducing electricity consumption</td>
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<td>Reducing the group's real estate footprint</td>
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<td>Investing in energy efficiency in buildings</td>
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<td>Decreasing business travel by air</td>
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GROUP'S CO2 EMISSIONS

- 257 kT CO$_2$ in 2019*
- 168 kT CO$_2$ in 2022

ECOWATT CHARTER SIGNED IN OCTOBER 2022

* Change in the scope of consolidation with the sale of Rosbank, LLC Rusfinance bank, BRD Asigurari de Viata/BRD Pensii, and with new consolidated subsidiaries ALD Automotive (Limitatda - Chile, Peru SAC, and SAS Colombia)
New commitments

- Reduce oil and gas extraction exposure by 20% by 2025 compared to 2019
- Reduce scope 3 absolute emissions linked to the end-use of oil and gas production by 30% by 2030 compared to 2019
- Reduce the carbon intensity of power generation to 125g CO₂/kWh by 2030
- Reduce the carbon intensity of ALD Automotive deliveries by 40% by 2025 compared to 2019
- Reduce coal exposure to zero by 2030 in EU and OECD countries, and by 2040 in the rest of the world

Committed to addressing the most emissive sectors as a matter of priority:
**PROACTIVELY MANAGE THE IMPACTS OF BUSINESS ACTIVITIES (3/3)**

**REINFORCING OUR POLICIES**

<table>
<thead>
<tr>
<th>3 environmental and social positions</th>
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<tbody>
<tr>
<td>BIODIVERSITY</td>
<td>CLIMATE</td>
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</table>

**New commitments to preserve biodiversity**

- Signatory of the Act4Nature **alliance**
- Participating in international initiatives: **Taskforce on Nature-related Financial Disclosures**, **Biodiversity pledge**
- Strengthening our internal policies: **deforestation**, **preservation of areas**

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<thead>
<tr>
<th>9 policies in the most sensitive industries</th>
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<tbody>
<tr>
<td>INDUSTRIAL AGRICULTURE AND FORESTRY</td>
<td>CIVIL NUCLEAR POWER</td>
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<tr>
<td>DAMS AND HYDROELECTRIC POWER</td>
<td>THERMAL COAL</td>
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<td>THERMAL POWER STATIONS</td>
<td>DEFENCE</td>
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<td>SHIPPING</td>
<td>MINING</td>
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<td>OIL AND GAS</td>
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CSR IS SUPPORTED AT EVERY LEVEL IN THE GROUP'S GOVERNANCE

**BOARD OF DIRECTORS**
- CSR strategy decided and followed by the Board of Directors
- CSR issues addressed through specialised committees
- Renewal of the Censor's mandate, specific role in CSR and climate transition

**GENERAL MANAGEMENT**
- Definition of the CSR strategy
- Direct supervision of all CSR policies
- Allocation of resources

**BUSINESSES AND FUNCTIONS**
- CSR included in all strategic roadmaps
- Development of solutions to meet the needs of our clients
- Effective transformation

SOCIETE GENERALE