

RESPONSIBLE EMPLOYER

2025 Report

BEING A RESPONSIBLE EMPLOYER



Anne-Sophie Chauveau-Galas
Group Human Resources Director

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Ensuring the quality of life at work, equity, inclusion and professional development is essential in encouraging employee engagement within the Group and improving performance.

Being a responsible employer is one of the pillars of the Group's CSR strategy. It is based on 6 ambitions which are presented in this Responsible Employer report.

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ENABLING EACH EMPLOYEE, CURRENT AND FUTURE, TO FULLY REALIZE THEIR POTENTIAL WITHIN THE GROUP



OFFERING THE BEST EMPLOYABILITY PROSPECTS TO ATTRACT AND RETAIN TALENT

KEY FIGURES IN 2025

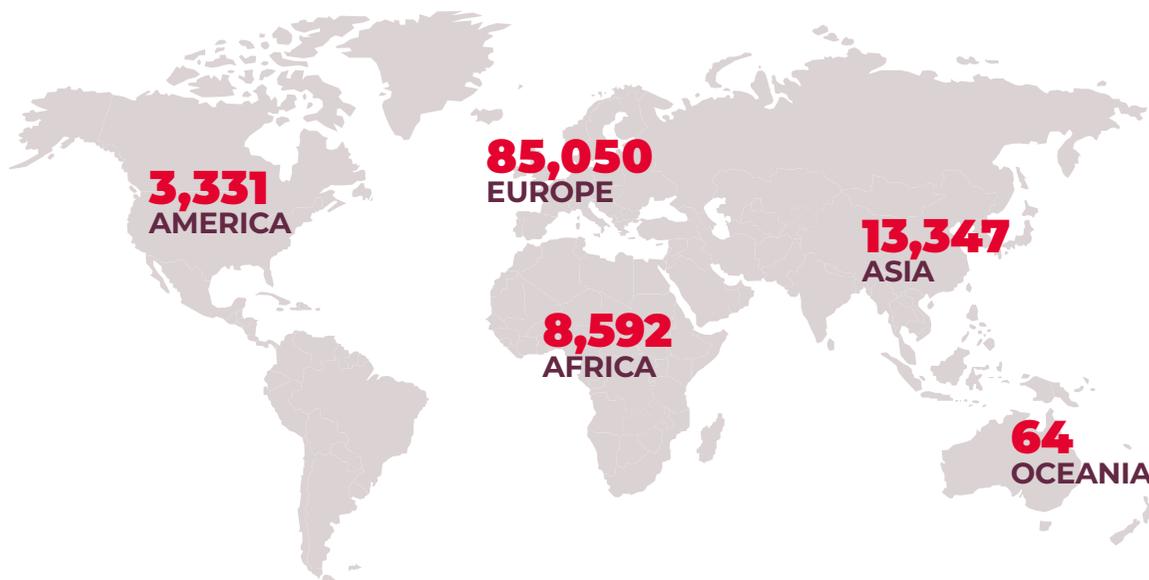
MORE THAN 110,000 EMPLOYEES in approximately 60 countries

MORE THAN 11,000 recruitments*

95% OF EMPLOYEES are on permanent contract

ABOUT 5,200 STUDENTS welcomed

GROUP HEADCOUNT IN 2025



*8,079 permanent contracts and 2,927 fixed-term contracts.

REAFFIRMING OUR RECRUITMENT STRATEGY

Joining the Societe Generale group means embarking on a journey – literally and figuratively. The Group acts as a **responsible employer** from the recruitment stage: as soon as a need is identified, the offer is published internally to **promote the mobility of our employees**. Only positions that are not filled internally are published externally. In all cases, our recruitment processes are fair to avoid any form of discrimination.

In addition, Societe Generale is adapting its recruitment methods by integrating the new features brought by **technology and digitalization**: ergonomic online tests accessible on mobile, help for candidates to identify the match of their CV with the most relevant offers. On the other hand, the Group is diversifying its recruitment channels via social networks (LinkedIn, Indeed, etc.) or specialized community sites such as JobTeaser, Welcome to the Jungle, to highlight new jobs and better meet candidates' expectations. Our recruitment processes comply with European regulations on the protection of personal data, in particular the Regulation of 27 April 2016, as well as local regulations.

The careers.societegenerale.com recruitment site, which is regularly updated and modernized, brings together Societe Generale's job offers in France and abroad (the Ayvens entity's offers are grouped together on a dedicated website).

IN 2025

Nearly **1 million** applications were submitted on the [Careers website](https://careers.societegenerale.com)

For about **8.2 million** visits

STRENGTHENING ATTRACTIVENESS AND PROFESSIONAL INTEGRATION

RAISING AWARENESS OF SOCIETE GENERALE AND PROMOTING THE VARIETY OF ITS PROFESSIONS TO SUPPORT YOUNG PEOPLE IN BUILDING THEIR PROFESSIONAL PROJECT

For example, Societe Generale in France:

- Establishes **privileged relationships with higher education schools and training** in nearly 90 entities of the Group. More particularly in France, privileged relationships with a hundred schools and universities (including 21 partnerships) and more than 400 actions each year (school forums, expert conferences, hackathons, tutored projects, participation in juries and development committees in order to adapt educational content to the needs of companies within schools, etc.);
- Leads a **community of nearly 230 "school ambassadors" employees**, committed to exchanging with students on values, culture, professions, working conditions and the interest of working within the company;
- Funds teaching and research programs, with a total annual commitment of €475,000;
- Offers a catalogue of around thirty **videos** illustrating the diversity of our professions and employee careers, available in particular on the Careers recruitment site;
- Participates in dedicated events in partnership with France Travail to facilitate the professional integration of job seekers ("From the stage to employment", Operational Preparation for Individual Employment, etc.);
- Participates in initiatives dedicated to the professional integration of refugees through the KODIKO association.

PROMOTING DIVERSIFIED JUNIOR RECRUITMENT

In France, various actions are carried out:

- A financial contribution and monitoring of the results of two **"Equal Opportunities"** programs set up at Sciences Po Paris and Paris-Dauphine University, the objective of which is to guarantee opportunities of access to academic courses of excellence for deserving high school students from rural areas or neighborhoods in priority areas. The Sciences Po Paris program is based on more than 190 public high schools throughout France, including in the overseas territories. It has already enabled more than 3,200 students, most of them scholarship holders and from modest backgrounds, to join the school. These students now represent 13% of an incoming class;
- Events with institutions to promote **digital professions** to high school girls in order to encourage them to join digital schools and engineering and expert training, in particular through a scholarship for high school girls joining the EFREI school (*École d'Ingénieurs Généraliste du Numérique*);
- A partnership with the association *Elles bougent* to encourage middle and high school girls to pursue scientific studies and careers through meetings with mentors who are Societe Generale employees;
- A partnership with the association *Nos quartiers ont du talent* to promote the professional integration of young graduates from priority neighborhoods;
- A scholarship program with the TBS Education school dedicated to students in difficulty;

- The promotion of finance careers to young female students as part of the **Women's leadership and opportunities in Finance event**, organized in our premises once or twice a year;
- A collaboration between Retail Banking in France and the French Association of Banks, the *École Supérieure de la Banque* and the Agency for Education through Sport to integrate work-study students from multiple socio-economic backgrounds;
- A series of Job (e)-dating partners of the government's **1jeune1solution initiative**: Societe Generale continued its commitment to the professional future of young people by organizing a dozen face-to-face recruitment events throughout 2025. During these (e)-dating jobs, students were able to discuss with recruiters the positions to be filled within the Group or in the Group's client companies and some applications led to job offers.

Internationally:

- In the **United Kingdom**, Societe Generale has set up the Young Influencers program to improve employment opportunities for minority groups in the financial services sector;
- In **India**, the *Pragati* program offers employment opportunities to rural populations within the Societe Generale Global Solution Centre India entity;
- In **Senegal**, the Young Baobab program promotes the recruitment and integration of young graduates with high potential.

LISTENING TO JUNIORS TO OFFER THEM A CONSTANTLY IMPROVING EXPERIENCE

Every year, Societe Generale invites interns, work-study students from the head office in France and VIE (International Volunteering in Business) around the world to respond to **ChooseMyCompany's** Happy Trainees survey. This independent and anonymous survey allows students to rate their experience at the Bank. In 2025, for the sixth consecutive year, Societe Generale was accredited with the Happy Trainees label, which rewards companies that take care of the reception, support and management of their interns, work-study students and VIEs.

Happy Trainees Score:

74.1/100

87.4% of students
RECOMMEND the
Societe Generale group

84% SAY they have
opportunities to learn and
develop their skills

85.2% BELIEVE they receive
the feedback they need

80.1% of students would
like to be hired by the Group.



PROMOTING INTEGRATION OF NEW JOINER EMPLOYEES

In order to establish a relationship of trust over time and to develop a sense of belonging, the Group implements a system for the integration of newcomers, through:

- a **welcome message** to the Group;
- **welcome events** twice a year, aimed at all new arrivals to the Group, aimed at immersing them in history, culture, strategy and major issues (CSR, AI/ Data). Through interviews, round tables and videos, they strengthen commitment and a sense of belonging by offering a clear vision of the Group's fundamentals and ambitions;
- access to a **common internal online** space, allowing them to learn about the Group's culture and values, strategy and activities, and in particular around the Group's conduct and compliance;
- **various tools** such as welcome booklets or guides for managers, adapted according to the entities and business specificities;
- a **mobile application** for pre-onboarding in Retail Banking in France, accessible before the integration of new entrants until the end of their trial period (discovery of the Group, our values and commitments, in particular CSR, the main businesses of SG Retail Banking, etc.).

DETECTING AND SUPPORTING THE TALENTS OF TOMORROW

The Group's objective is to develop **all talents**. Among them, **high-potential employees** are distinguished by high and sustainable performance, a propensity to develop and learn, and a strong potential to evolve into positions of extended responsibility. The **Talent Management policy** common to the entire Group aims to accelerate their development and careers, as well as to guarantee robust succession plans in strategic functions and areas of expertise, in the short and long term.

In 2025, the Group continued to strengthen its management system for high-potential employees, in particular through:

- The review of **succession plans** for the Top 250 (Group Leaders Circle) and about a thousand other Key Positions;
- The continuation of actions in favor of diversity with, among other things, two programs aimed at developing and accelerating **women 's careers** (see section "Gender diversity");
- The continuation of the support of the development of talent, including experts, through several leadership programs and personal development tools, such as coaching, development centers, mentoring or 360° (a method aimed at defining an individual development plan based on feedback from one's manager, peers, team and any other actor with whom they interact);
- The continuation of the leadership development program created in 2023 for early-career talent to develop them earlier;
- The support of HR players and the animation of the community of Talent Managers to ensure a common and homogeneous system across all professions and geographies.

PROMOTING PERSONALIZED CAREER OPPORTUNITIES ADAPTED TO FUTURE CHALLENGES

KEY FIGURES IN 2025

33 HOURS OF TRAINING
per employee per year

62% OF PERMANENT POSITIONS
filled by internal mobility

11 YEARS OF AVERAGE SENIORITY
in the Group



ENSURING A ROBUST SYSTEM FOR STRATEGIC WORKFORCE PLANNING

ADAPT HR POLICIES TO THE SKILLS NEEDS OF THE BUSINESS LINES CORRESPONDING TO THE GROUP'S STRATEGIC CHALLENGES

To prevent the risks of not having the right skills in the medium and long term, the Group has embarked on a Strategic Workforce Planning (SWP) approach at the global level. This approach aims to identify the impacts of the business strategy and the changes in their economic, technological (such as artificial intelligence and data) and regulatory environments on jobs and skills and to orient recruitment, internal mobility and training policies accordingly. It allows employees to have the means to develop their employability.

This approach is structured in three stages:

- 1. Define a target** for the skills that the business lines and the Group must acquire in the medium to long term to implement the strategy based on quantitative projections of the workforce;
- 2. Establish a diagnosis of the skills** available to the business lines and the Group;
- 3. Identify the gap** between the current situation and the target to implement the levers (training, internal mobility, recruitment, etc.) and **action plans** to close this gap. It is carried out annually to update the action plans.

Deployed across all of the Group's key businesses, it enables the implementation of an effective strategy for acquiring new skills and adequately developing existing skills in the Group.

This approach is iterative and contributes to a global HR vision, with a shared responsibility between the HR department and the management of the

business lines. In France, it is also the subject of a constant dialogue with the Staff Representative Bodies, with the strengthening since 2019 of the role of the **Observatoire des Métiers** (which is a joint body for exchange and reflection on the evolution of the main professions and skills within the company) For the first time in 2025, France carried out an

exercise of more precise quantitative projections, in connection with the Group's transformation, which will make it possible to identify the list of professions in attrition and shortage in 2026 and thus adapt mobility and upskilling/reskilling policies.



MAPPING SKILLS AND PLACING THE EMPLOYEE AS THE MAIN ACTOR IN HIS OR HER DEVELOPMENT

To map skills, the Group has opted for an approach based on the principle of voluntariness, placing employees as the main actors in their development and employability, through the ACE (Appetites, Skills, Experiences) tool deployed to the Group's employees around the world:

This tool covers more than 72,000 Group employees at the end of 2025. It is based in particular on a dynamic skills framework and machine learning⁽¹⁾.

Deployed in 70 Group entities and nearly 30 countries, this tool allows:

For the employee:

- Access a list of open positions published in the Group's Job Exchange and in line with their profile of skills and declared interests. If they are on a mobility basis, they can then apply in compliance with the mobility rules set by the Group;
- Identify the professions towards which he can evolve, the corresponding skills and the training resources available;
- Increase its visibility within the Group.

For managers:

- Identify and recruit independently the internal profiles corresponding to their skills needs, if they are on an opportunistic mobility (choice to evolve towards a new position in their hands after more than 4 years in the position) or declared.

For HR teams:

- To fill available positions more easily;
- To better support employees in the face of changes in the professions, in particular through the implementation of individualized support based on skills, thus contributing to a better employability of our employees.

COACHING AND MEDIATION

In a context of transformation of businesses and organizations, Societe Generale places human support at the heart of its responsible transformation strategy. In 2025, more than **12,000 hours of coaching** were dedicated to skills development and team support.

To do this, the Group relies on a **structured community** made up of **a hundred internal and external coaches** and **about fifty facilitators** of development/co-development circles. This expertise, mobilized for the benefit of individuals and groups, helps to support the evolution of professional practices, to support transformation trajectories and to strengthen the ability of teams to adapt.



The proposed mechanisms – **coaching, development circles, mediation, mentoring engineering** – constitute an ongoing program aimed at strengthening organizational efficiency, commitment and resilience. These actions target leaders, managers and key players as a priority in order to promote the emergence of **committed leaders**, capable of carrying out a sustainable, learning and inclusive transformation.

This support meets a **demanding ethical framework**, guaranteeing confidentiality and the quality of interventions, and is

based on an **open architecture**, combining in a balanced way internal expertise and qualified external partners.

In addition, the **"Flash Support Offers"** provide all employees with short, individual or collective formats, designed to meet punctual, situational or strategic needs. These measures help to support transformation, facilitate the resolution of complex situations and strengthen the ability of teams to adapt, with its ambition to promote responsible, agile and inclusive work environments.

1. Artificial intelligence technology that allows computers to learn without being explicitly programmed to do so.

CONSOLIDATE THE GROUP'S TRAINING OFFER, IN LINE WITH THE KEY SKILLS OF TOMORROW

SOCIETE GENERALE UNIVERSITY

Deployed in 2025 and now accessible to all employees worldwide, **Societe Generale University** is a major lever to support the Group's transformation in an environment marked by rapid changes in businesses, technologies and customer expectations.

Its mission is based on three pillars: aligning skills development with strategic priorities, meeting the operational needs of Business and Service Units, and strengthening the employability and career paths of everyone.

The University brings together the Group's academies and training players to offer a harmonized offer, accessible via a **single portal**, combining digital formats, hybrid and face-to-face sessions. The courses are structured around graduated needs: acquiring fundamentals, developing new expertise or preparing for the jobs of tomorrow.

It is also a major lever for internal mobility thanks to the reskilling program, which combines certification training and progressive immersion (see "reskilling pathway").

A GROUP TRAINING POLICY

The skills development offer is carried out at several levels, locally, within business lines and, centrally, with an expertise function. It primarily targets skills that enable it to meet the challenges of customer relations, the use of innovative technologies, the transformation of working methods and the evolution of the Group's business model in relation to its ecosystem (new banking players, start-ups, etc.).

Target skills are as follows:

- Customer relationship skills;
- Skills related to financial literacy and the fundamentals of finance professions;
- Business skills, in particular in market activities and corporate finance;
- The culture of risk, responsibility and compliance of employees. Mandatory training for all Group employees covers the following topics: information security, anti-corruption, Code of conduct (including the right to whistleblow and the fight against inappropriate behavior), the General Data Protection Regulation (GDPR),



international sanctions, anti-money laundering and the financing of terrorism, conflicts of interest and harassment;

- Data and Artificial Intelligence skills;
- CSR skills;
- Managerial and leadership skills;
- Behavioral skills (improvement of operational efficiency, collaboration, change management, etc.).

Thus, the Group is continuously developing its global training offer and offers **many free and unlimited learning objects**, such as micro-learning, rapid-learning, MOOCs, or face-to-face, digital or blended courses. A few years ago, the Group adopted a Learning Management System (**LMS**): it is an interactive and personalized tool, making it possible to recommend programs adapted to their profile and declared interests. In addition, many training content platforms, generalist (Coorpacademy) or specialized by field (IT, finance, languages, etc.) are

offered and accessible to the Group's employees.

Certification **and diploma courses**, such as the Chartered Finance Analyst, the *Autorité des Marchés Financiers* (AMF) certifications, the CAMS, CGSS, CCAS and CAFS (ACAMS) certifications, the GDPR, AIGP (IAPP) certifications, the CESGA® certification (EFFAS certifier – European Federation of Financial Analyst Societies), or the Lean Six Sigma certifications, may also be financed by an employer contribution.

At the same time, the **Global Learning Awards** rewarded the most effective, innovative and engaging development programs deployed in France and abroad.



MEASURING TRAINING EFFECTIVENESS

Different approaches are used and combined depending on the strategic importance of the programs:

- All training courses are evaluated by the return on expectations (ROE), which measures the level of satisfaction of learners and the adequacy between the objectives of the training and the expectations of employees. Several performance indicators are calculated, such as the Net Promoter Score (NPS), which measures employees' willingness to recommend training, the overall satisfaction rate and satisfaction rates targeted at the quality of content or animation;
- Societe Generale promotes **experiential learning** to strengthen employee engagement in the learning process and maximize the effectiveness of training. Face-to-face training gives an important place to practice, through scenarios and role-play;
- Societe Generale has also implemented training programs using the **AFEST methodology** (on-the-job training action) mainly for Retail Banking in France but also for the General Inspection and Audit department.

DATA FIRST PROGRAM

In order to strengthen the data culture at all levels of the organization, the Group continued to deploy the Data First acculturation program, which will be completely redesigned in 2025. This new version, modernized and digitized, is now based on a format composed of video capsules to facilitate access to content and strengthen employee engagement.

In 2025, the program has made it possible to target 8,000 employees in France and in the subsidiaries. This dynamic reflects the growing importance given to data control and quality within Societe Generale.

The Group intends to continue this momentum in 2026, so that each employee feels fully responsible for the quality of the data he or she handles and actively contributes to its continuous improvement.

MASTERING THE CHALLENGES AND USES OF ARTIFICIAL INTELLIGENCE (AI)

In 2025, Societe Generale took a major step forward in acculturating all employees to artificial intelligence, by deploying introductory training and webinars accessible to all. Thanks to content adapted to the different levels of maturity, everyone was able to discover the fundamentals of AI and begin to understand its uses.

Among the significant actions, around 10,000 employees attended a virtual classroom session dedicated to developing their prompting skills, improving their ability to interact with generative AI tools. At the same time, nearly 10,000 people completed the digital modules of the **Passport IA**, a course designed to provide an overview of the issues, uses and best practices.

These systems deployed at Group level have been enriched by numerous local initiatives, supported by the different business lines and geographies, making it possible to anchor AI learning as closely as possible to operational needs and the realities of the field.

In 2026, the Group will go further with **“Everyday AI”**, an acculturation program that places artificial intelligence at the heart of its transformation. Based on a platform that facilitates a daily and progressive appropriation of AI, it includes advanced sessions on the art of prompting, designed for professions with high use potential. These in-depth sessions allow you to go beyond the fundamentals by working on concrete use cases and strengthening collective performance. In addition, targeted courses are offered to IT people and expert profiles. These initiatives reflect Societe Generale's ambition to strengthen the employability of its employees, stimulate innovation and fully assert its role as a responsible employer.

TRAINING IN ESG⁽¹⁾

The Group has rolled out an extensive **ESG training program** until 2024, in order to spread a common culture among all employees:

- **95%** of employees had completed at least one ESG training;
- **80%** of employees had completed a minimum of 5 hours of training.

This ESG training effort continued in 2025 with the launch of Societe Generale University, marking a new stage in supporting the development of employees' skills with a **structured and scalable ESG training offer**, based on:

- **Six main themes:** the basics of CSR, the environment and the ecological transition, finance and sustainable investment, ESG risks and analysis, responsible digital technology and the responsible employer axis;
- **Various educational formats:** online modules (including specialized platforms such as Climate School and AXA Climate's Net Zero School), interactive and face-to-face workshops;
- **An ESG reskilling program** to promote internal mobility. Since 2023, more than 140 employees have been affected.

This offer allows each employee to train according to his or her level of expertise. It complements the specific measures for the business lines as well as the mandatory e-learning courses on E&S risk management, the Group's strategy and sustainable investment.

In 2025, 42% of the Group's employees took at least one ESG training course, for a total of 73,000 hours.

1. ESG = Environmental, Social and Governance criteria.

PROMOTING INTERNAL MOBILITY, A FACTOR OF EMPLOYABILITY AND RETENTION



The **principles on mobility and filling of positions** are shared by all the Group's entities, including:

- Transparency and fairness on the positions to be filled through systematic publication in the internal job exchange, in order to guarantee access to opportunities for all;
- The job filling is based on a skills-based approach;
- The priority given to internal employees in the filling of positions.

Several measures promote mobility within the Group:

- *Mon Site Métiers* intranet site, presenting more than **800 job descriptions**, in French and English, makes it possible to identify the bridges between the Group's various business lines;
- **Internal promotion schemes**, such as qualifications, certification or diploma courses in continuing education;
- **International mobility** (in 2025, more than 360 positions abroad, expatriation or local status).

RESKILLING PROGRAM

This program, launched by the Group in 2020, aims to support employees in their professional reorientation towards growing or shortage professions, during internal mobility. It is based on training, developed with business experts, to reduce the skills gap.

The courses offered are based on an alternation between practical learning, in immersion within the teams, and professional training, often leading to certification or diploma. For example, the Blockchain Advanced Program in Decentralized Finance certification course validating the Development and Integration of Highly Specialized Knowledge skills block, or the ESG Expert certification course from *Centrale Supélec*. These courses are tailor-made with recognized academic partners (schools, universities, professional associations, training organizations, etc.).

Reskilling programs allow you to:

- Contribute to the adjustment of skills in a context of business transformation;
- Develop the employability of our employees;
- Promote internal mobility.

Since 2020, **nearly 1,000 employees** have been trained in 55 professions thanks to diversified reskilling courses, particularly in the following professions:

- Data and IT (architect solutions, cloud authority, data steward, etc.);
- The project (project manager, product owner, agile master, etc.);
- More traditional banking sector (actuary, credit modeler, trade finance analyst, operational risk analyst, auditor, wealth banker, professional account manager, etc.).

The employees involved have changed positions or roles in line with the training followed and the success rate for the

various certificates and diplomas is 100% in 2025.

New career paths will be co-constructed in 2026, to continue to support the Group's transformation.

GROUP CAREER AND DEVELOPMENT WEEK

In September 2025, for the second year in a row, a Group Career and Development Week was organized at Group level. This event allowed employees to explore opportunities for development, reflect on their skills and identify the levers to progress and develop. The week's program was composed of more than 200 remote and face-to-face events in 17 countries and was a real success with nearly 30,000 connections to the conferences, round tables, forums and workshops offered.

PROVIDING A FULFILLING, ADAPTED AND EFFICIENT WORK ENVIRONMENT



CREATING THE CONDITIONS FOR A FAIR AND INCLUSIVE WORK ENVIRONMENT



KEY FIGURES 2025

31% OF WOMEN
leaders (Top 250)

143 DIFFERENT NATIONALITIES,
present in about 60 countries

41 IS THE AVERAGE AGE
of employees



Pierre Palmieri

Deputy Chief Executive Officer
(Diversity, Equity
and Inclusion Sponsor)

“

The inclusion of all forms of diversity drives employee engagement, innovation and performance. I am deeply convinced that when we bring together our different perspectives, we make better decisions, we create opportunities to explore new horizons and collectively lead our business project towards success.

”

DIVERSITY, EQUITY AND INCLUSION AT ALL LEVELS OF THE ORGANIZATION

Diversity is a reality within the Group, with more than 110,000 employees of 143 different nationalities, present in around 60 countries and 52% of employees working outside France.

Through its **DE&I (Diversity, Equity and Inclusion⁽¹⁾ policy**, Societe Generale reflects its desire to recognize and promote all talents, regardless of their beliefs, age, disability, parenthood, ethnic origin, nationality, gender identity, sexual orientation, membership of a political, religious, trade union or minority organization, or any other characteristic that could be subject to discrimination.

The Group has defined **five priority areas** for DE&I: gender diversity, inclusion of persons with disabilities and neuroatypicals, diversity of ethnic, cultural or socio-economic origin, inclusion of all generations and inclusion of LGBTI people. By 2025, 100% of⁽²⁾ the Group's employees are covered by a DE&I policy and 98% have local actions or programs in at least one of the five priority areas.

As inclusive management aims to value the diversity of profiles and transform differences into a collective asset being a strategic issue, DE&I governance is carried out at the highest level of the organization:

- **The Group's Deputy Chief Executive Officer has been appointed as a DE&I sponsor;**
- Each priority DE&I axis has at least one sponsor, **a member of the Group Management Committee;**
- **A DE&I Steering Committee**, composed of members of the Group's Management Committee and a DE&I expert, defines

the Group's properties and ambitions and monitors its progress on a quarterly basis. In addition, **the Management annually presents to the Board of Directors a follow-up of the progress made** on all these DE&I topics in France and abroad. This monitoring includes in particular the representation of women in key positions (Top 250), as well as the associated action plans to achieve the ambitions set;

- **A dedicated team** at Group level relies on an **international network of DE&I managers** in charge of operationally implementing the Group's policy locally;
- **Recommendations** on each of the five priority areas have been defined to align practices around a common ambition: to accelerate progress, while taking into account local legislation;
- **A DE&I charter** specifies to employees and managers the behaviors expected to foster a diverse and inclusive work environment.



Finally, the Group supports and works in synergy with its **internal networks of committed employees** (ERGs – Employee Resource Groups) such as: Pride & Allies (LGBTI), Mix & Win (gender), Great Minds (neurodiversity), Differently abled (disability), WAY (We Are Young; young generations), WISE (We Instill Senior Experience; experienced employees), etc. A real lever for the Group's DE&I strategy, they promote employee engagement, strengthen internal dialogue and are a real vector of awareness and acculturation.

**IN 2025,
86% OF EMPLOYEES SAY THEY FEEL INCLUDED AND ACCEPTED AS THEY ARE, demonstrating Societe Generale's inclusiveness.**

Because inclusion is part of a continuous improvement process, since 2023, an optional question has been asked in the annual Employee Barometer to allow each respondent to identify themselves as belonging to diversity. This initiative makes it possible, through cross-referenced and segmented analyses, to identify more precisely the issues to be addressed and to have a more detailed reading of the diversity represented at Societe Generale.

(1) This report outlines the strategies and ambitions of the Societe Generale Group as a Responsible Employer. Please note that not all programs, initiatives, activities and commitments mentioned in this policy may be applicable or fully implemented across all Group entities. This variation may be due to the legal and regulatory requirements specific to certain jurisdictions where we operate. For the avoidance of doubt, all programs, initiatives, activities and commitments discussed in this policy that are applicable to and/or implemented in the United States must comply with applicable U.S. federal, state and local laws, rules and regulations.

(2) Non-employees of the Group (VIE, interns and temporary workers) are also covered by the DE&I policy.

TRAINING AND AWARENESS-RAISING SYSTEMS FOR AN INCLUSIVE CULTURE

Awareness-raising actions aimed at all employees aim to ensure that everyone within the organization becomes aware of the issues related to diversity and inclusion and the impact of biases and stereotypes in order to become, as an individual and collectively, an actor of inclusion.

This awareness raising is based on a set of initiatives such as:

- Conferences **and round tables** organized in particular on DE&I highlights (for example on International Women's Day, 8 March);
- An **internal resource space** (articles, benchmarks, studies, conference replays, best practice sheets, etc.) available on the Group's intranet and DE&I sharepoint;
- New **thematic** (and conversational) guides aimed at providing keys to understanding and good practices to promote the inclusion of diversities;
- An **e-learning course** "Understanding and preventing discrimination in the recruitment process" **mandatory** throughout the Group for HR teams and managers in charge of recruitment;
- A **"Diversity, Equity and Inclusion" playlist** available on the Group's e-learning platform covering the themes of visible disability, invisible disability, LGBTIphobia, fatphobia, racism, intergenerational inclusion, sexism, sexist and sexual violence, the issue of second parent leave and reactions to discrimination as a whiteness;
- The training of employees in France and Germany to lead collective intelligence workshops ("**Diversity Fresk**") which make it possible to experiment with the cognitive mechanisms at work in terms of discrimination, to discover approaches aimed at reducing them and to debate on their scope and limits.



FIGHTING AGAINST ALL FORMS OF DISCRIMINATION

GENDER DIVERSITY

A STRONG AMBITION

Societe Generale aims to reach **at least 35% of women in the Top 250⁽¹⁾ by the end of 2026**. This ambition demonstrates the Group's desire to accelerate momentum, particularly in terms of gender equity.



STRONG AND STRUCTURING COMMITMENTS

In addition to this ambitious objective, the Group deploys a structured and proactive policy aimed at guaranteeing professional equity between women and men.

This policy is based on complementary and measurable levers:

- **Career path management**, including monitoring of the representation of women in positions of high responsibility, promotions and salary developments;
- **Concrete social commitments**, formalized by collective agreements such as the

Agreement on professional equality between women and men signed on 18 July 2023 within Societe Generale Legal Entity (SGPM) in France;

- **Transparency**, through the publication of indicators on the pay gap and the representation of women at different levels of the organization, including in France, the United Kingdom, the Czech Republic and Romania.

The Group is also part of an international and sectoral dynamic through the signing of commitments that encourage their signatories to make progress on the promotion of equality between women and

men in the workplace, such as: the Women Empowerment Principles, the #StOpE charter against ordinary sexism (2018), and the Women in Finance charter in the United Kingdom (2019).

Finally, the Group continues to support committed ecosystems, such as the Financi'Elles association, founded in 2011 by the networks of women executives of Societe Generale and BNP Paribas, which helps accelerate women's access to the highest levels of responsibility in the banking and finance sectors.

1. The Top 250 or Group Leader Circle is made up of members of the Executive Committee, the Management Committee and key Group positions.



CONCRETE ACTIONS

• The Group deploys **mentoring and leadership programs** aimed at accelerating women's access to positions of responsibility. Thus, under the sponsorship of the General Management, the **ACCELERATE** and **BECOME programs** have supported **more than 950 female talents since 2022**, through coaching and mentoring systems; Within Retail Banking in France, the **To The Moon program** aims to support female employees in building trajectories towards key positions, thanks to a structured system combining mentoring, training, networking and discovery of the Group's professions. It contributes to the feminization of operational departments by strengthening the skills, self-confidence and visibility of female talent.

- Societe Generale is also pursuing a proactive policy to **strengthen the feminization of its market, digital and IT businesses**, by promoting:
 - **Skills development** (e.g. EmpowHer sponsorship program for Global Banking and Investor Solutions, Peering program in Market Activities to work on behavioral and cognitive biases, biases related to whether one is a woman or a man, etc.);
 - **Fair HR processes** (such as by proposing at least one female profile among candidates for IT jobs);
 - **The attractiveness of the courses:** Societe Generale contributes to promoting gender diversity in science, technology and digital fields through initiatives with schools (presentation of professions, recruitment forums, partnership with the association "Elles Bougent" which offers a network of mentors to deconstruct gender stereotypes from an early age and promote scientific and technical careers among secondary school girls).

In 2025, 47% of employees recruited on permanent contracts are women and 57% of promotions in the Group are women.

For several years, Societe Generale has also been deploying a strategy to support women's entrepreneurship through initiatives such as *Au Féminin* by SGPB, dedicated to private banking clients, to support women leaders, entrepreneurs, executives and wealth holders in their wealth, financial and entrepreneurial decisions.

The actions undertaken by the Group are reflected in measurable results and external recognition:

- In 2025, Societe Generale is positioned in the Top 100 of the **Equileap**

international ranking on gender equality with a score of 71% (+1 point vs. 2024).

- Several Group entities were recognized for their commitments:
 - In **Spain**, Ayvens won the Empowering Women's Talent award,
 - In **Italy**, SGSS has obtained the Italian Gender Equality Certification,
 - In **Canada**, SG Montreal has been awarded a Women In Governance Gold Certification.

Share of women...	2023	2024	2025
Within the Group:	53%	54%	54%
Board of Directors	50%	45%	42%
Executive Committee	54%	54,5%	46%
In the Top 250	31%	30%	31%
Managers	42%	41%	42%

A BALANCED REMUNERATION POLICY

The Group has enshrined the principle of gender neutrality of remuneration in its remuneration policy and monitors its implementation annually at Group level in order to ensure equal treatment between women and men. It has allocated a **budget of €100 million** with the aim of reducing the gender pay gap.

In addition, in accordance with the provisions of the **Avenir law** of September 2018, aimed at eliminating the pay gap between women and men, SGPM in France publishes the level of its **Gender Equality Index, which reaches 91 points** out of a maximum of 100 points for the year 2025.



It is calculated on the basis of 5 indicators as stipulated in the regulation:





SGPM in France also signed a new agreement on professional equality in July 2023 by the unanimous vote of the representative trade unions. It confirms the company's proactive policy in terms of promoting gender diversity, in particular by providing for the continuation of the program to reduce any wage gaps between women and men.

In 2025, a gross budget of €9 million has been dedicated to reducing the unjustified gender pay gap. It should be noted that the fixed remuneration of 1,369 women was reviewed in 2025 (vs. 1,295 in 2024) as part of this scheme, which represents an average increase of 7.8%. A budget of €9 million will also be allocated in 2026 for the same purpose.

Societe Generale's governance in terms of remuneration policy ensures an exhaustive and independent review of the remuneration policy. Also, as part of the annual compensation review process, a particular monitoring of the distribution, in particular salary increases and promotions between men and women, is carried out each year by the HR teams.

The July 2023 agreement also includes SGPM's commitments in France in terms of promotion, training, the articulation between professional activity and the exercise of family responsibilities, and neutralization of the impact of maternity, adoption, parental and paternity leave, in particular:

- The systematic salary review on return from maternity or adoption leave or child-raising leave, which must be carried out at least up to the average of the revisions granted to employees in the same category, an amount that is very often exceeded;
- Salary maintenance for paternity and childcare leave: since 2020, Societe Generale has been providing beneficiaries of paternity and childcare leave with salary maintenance for 11 days or 18 additional days in the event of multiple births.

In addition, in accordance with the provisions of the so-called "**Rixain**" Law of 24 December 2021 aimed at accelerating economic and professional equality between women and men, SGPM in France also publishes, for the year 2025, the following indicators:

- Representation of women and men among senior executives: 39% women and 61% men;
- Representation of women and men among the members of the governing bodies (Executive Committee): 46% women and 54% men.

THE INTERGENERATIONAL

In a context of demographic transformation and renewed professional expectations, the Group is convinced that intergenerational management has become a strategic issue and an essential lever for performance, attractiveness and cohesion.

A CLEAR AMBITION

- To foster cooperation between generations at all stages of working life;
- Valuing experience while strengthening employability;
- To ensure the sustainable transmission of skills and know-how.

STRUCTURING COMMITMENTS

Societe Generale promotes intergenerational inclusion through **formalized and shared social commitments**:

- Signing in April 2025 of the **Club Landoy 50+ Charter**, through which the Group is committed to 10 key areas (recruitment, skills development, job retention, health, caregivers, retirement, fight against age-related stereotypes, etc.);
- **Social agreements**, particularly in France, with the agreement on the evolution of professions, skills and employment signed in 2025, which aims in particular to ensure that all generations are supported in their professional development in an equitable manner.

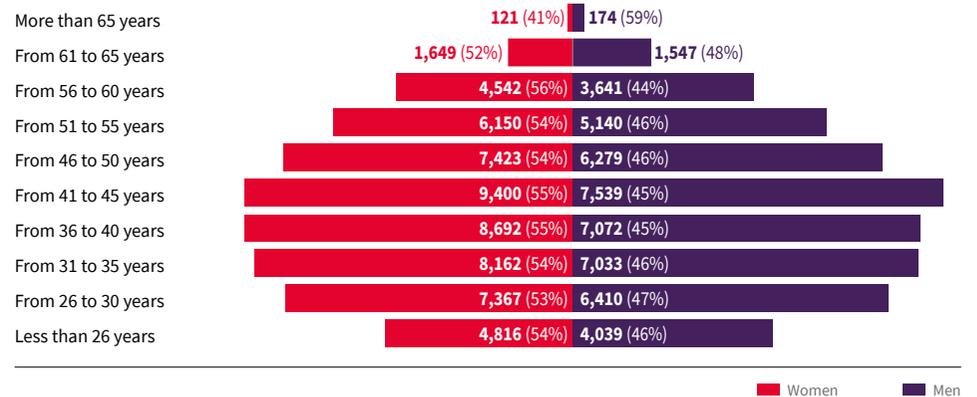
CONCRETE ACTIONS

- The Group raises awareness of biases and stereotypes about age (an awareness module aimed at reducing age stereotypes has been integrated into the Group's e-learning platform; resources are available on the intranet and the DE&I Group sharepoint);
- The Group collaborates with its internal networks of committed employees (WAY, ReGeneration, WISE, etc.) and supports their initiatives such as the **intergenerational mentoring program** jointly launched by ERGs WAY and WISE in 2025;
- SGPM in France offers **end-of-career arrangements** (senior half-time and end-of-career leave) promoting the transmission of skills through internal expertise missions or associative commitments: 65 employees were involved with associations for 14,166 days in 2025.

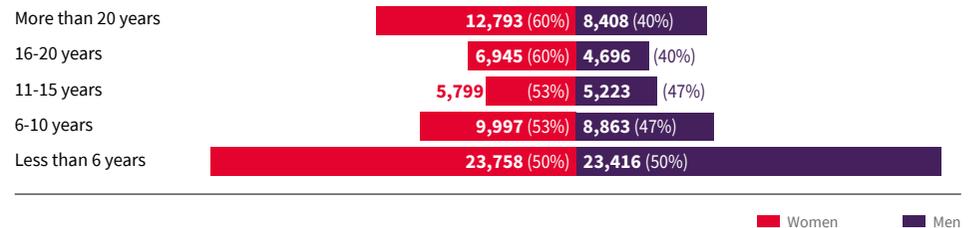
These initiatives are reflected in the balanced age pyramid of the Societe Generale group. At the end of 2025, the average age of employees is 41 years old and the average seniority is 11 years.



BY AGE - AMER EXCLUDED (Average: 41 years)



BY SENIORITY GROUP (Average: 11 years)





INCLUSION OF LGBTI INDIVIDUALS

A STRONG AMBITION

Convinced that the inclusion of LGBTI people is a key lever for commitment, sustainable performance and social responsibility, the Group has been deploying a structured, ambitious and measurable approach for several years to create a safe, respectful and inclusive work environment regardless of one's gender identity or sexual/emotional orientation, all over the world, in compliance with local legislation.

STRONG COMMITMENTS

This ambition is part of a global approach to respect human rights. As early as 2018, the Group adhered to the **United Nations Guiding Principles on Business and the Rights of LGBTI Persons**. This commitment was reinforced by the signing of the **L'Autre Cercle** Charter in 2021 by SGPM in France and other Group entities in 2024⁽¹⁾.

1. Societe Generale Assurances, Ayvens and Boursobank

CONTINUOUS ACTIONS

The Group's action is based on a joint mobilization of recognized external expertise, committed internal networks and concrete actions in many of the Group's entities:

- **Leading partnerships and relays in the field:** Societe Generale relies on recognized partners such as *L'Autre Cercle* and the think tank "Têtu Connect", which supports companies in improving their understanding of diversity, as well as on its internal network of committed Pride & Allies employees very active on a daily basis in France and internationally. It plays a key role in relaying in the field, raising awareness and supporting the teams. Thanks to this dynamic, the Group mobilizes external expertise, organizes dedicated events and activates engagement levers with all its stakeholders;

- **Concrete and visible actions in France and abroad:**

- Internal awareness-raising actions (provision of a training module in France on LGBTIphobia, intervention in Ireland of an external expert to raise awareness and train teams in good practices to effectively support LGBTI colleagues, interventions in France and internationally by the Group's LGBTI sponsor, etc.);
- External awareness-raising actions, in particular through the intervention of members of the Group Management Committee (interview with the Group's LGBTI sponsor in a podcast on Queer as You radio), Societe Generale's participation as a partner in the 7th edition of the "LGBT+ Role Models and Allies" organized by *L'Autre Cercle*, or financial support for the publication of the LGBT+ Youth Guide 2025 of the Other Circle;
- A structuring project, in France, on the support of **transgender people**, leading to the formalization of good practices and the publication, in early 2025, of a dedicated support guide;
- In Italy, a partnership with the association "Parks – Free and Equal", committed to the inclusion of LGBTI people in the professional world. In this context, employees were mobilized during Pride Month through an internal competition, expressing the Group's support for the LGBTI community;
- In Japan, the implementation of **gender-neutral toilets** has helped to create a more inclusive work environment that is respectful of all gender identities, etc.

- **A logic of continuous improvement:**

SGPM in France participated for the second time in 2024 in the Other Circle barometer carried out in partnership with Ifop and will participate in the next edition in 2026. Aimed at measuring the climate of inclusion of LGBTI people in the world of work in France, it has made it possible to identify concrete areas for progress and to define targeted actions. In the same vein, in Spain, an internal survey on employees' perceptions of LGBTI inclusion within the company helped to strengthen collective awareness and promote the opening of a dialogue around the areas for improvement identified.

Societe Generale's commitment has been recognized through several distinctions awarded to the Group's entities and its employees:

- In Mexico: one entity has obtained the *Great Place to Work* – LGBTI certification;
- For the seventh consecutive year, several Group employees, including Laura Mather, Chief Operating Officer and member of the Executive Committee, have been named LGBT+ Role Models or Allies by the *L'Autre cercle*;
- In the framework of the EPBN-WISE (Workplace Inclusion for a Sustainable Europe) project, a European project aimed at promoting the inclusion of LGBTI people in the world of work in Europe;
- Awarded the "Hong Kong LGBTQ+ Inclusion Index" silver medal by Community Business, a non-profit organization working for positive change across Asia;
- Alexandre Maymat, Director of Inspection and Audit and co-sponsor of LGBTI inclusion of the Group, has been named Role Model at the European Pride Business Network's (EPBN) WISE Role Models Awards.

PEOPLE WITH DISABILITIES

COMMITMENTS

Since 2016, the Group has been a signatory of the **Business and Disability Charter under the aegis of the International Labor Organization**, on the promotion and integration of people with disabilities in employment and is thus part of the global "business and disability" network made up of major international companies, employers' and trade unions' organizations and NGOs. This charter facilitates international exchanges and also defines ten commitments, such as the protection of staff against all forms of discrimination, accessibility, awareness and support.

In France, Societe Generale is delivering on its commitment by signing agreements:

In 2025, SGPM in France renewed the **2026-2028 three-year agreement "in favor of the employment and professional integration of people with disabilities"**.

This agreement is in line with the Group's desire to facilitate and support the social and professional inclusion of people with disabilities, in line with its

diversity and inclusion commitments, and to sustain the following objectives:

- Promote the recruitment of people with disabilities;
- To ensure the integration and retention of employees with disabilities;
- Supporting employees with disabilities, with all stakeholders, throughout their professional career;
- Raise awareness and inform all employees to better understand disability and thus combat prejudice;
- Encourage purchases from the Sheltered and Adapted Work Sector and adapted companies.

In this sense, this agreement pursues the commitment to put disability at the heart of the company's HR processes, through measures such as:

- Additional days of absence for people with disabilities in order to manage their medical appointments with peace of mind;
- Coverage of the health allowance:



- Dedicated and reinforced training for managers, HR staff and Staff Representative Bodies.

Particular attention is also paid to parents of children with disabilities, by facilitating an adjustment of working hours when applying for a switch to part-time work and by granting them additional days of absence.

This agreement recalls the essential role of the various stakeholders, and in particular the 113 local disability relays (RLH) and 9 regional disability referents who benefit from support and specific training by the dedicated *Mission Handicap* corporate team.

They provide information and advice in close proximity to employees, HR teams and managers - Disability Mission can be called upon in situations requiring expertise. They lead, deploy and relay the disability policy as closely as possible to the teams.

Since 2003, Societe Generale has been a Partner of the **French Handisport Federation** (FFH), with which it has renewed its partnership in 2023. Its mission is to offer an adapted and structured activity to anyone with a physical or sensory disability.



ACTIONS

To promote the rights of people with disabilities, the Group carries out several actions:

- Recruitment, integration or support programs, particularly in Romania, the Czech Republic, India, Japan and the United States, to promote the employment of employees with disabilities;
- Job retention actions at SGPM in France (more than 8,000 workstation adjustments since 2007);
- Integration programs for young people, with awareness-raising and communication actions with the Group's partner schools (work-study programs, internships, ARPEJEH, Hanploi&School, DUO DAY). Societe Generale is committed to young students with disabilities and also pays particular attention to schools with a dynamic policy in favor of students with disabilities;
- In France, purchases from the adapted and protected sector (more than €11 million in 2025) that have contributed to supporting the professionalization of this sector;
- Measures to make banking services accessible to customers with disabilities (adaptation of the networks' ATMs, digital accessibility of applications, Braille account statements, branch layouts, customer service accessible to the deaf and hard of hearing, etc.);
- Raising awareness and training in disability management for managerial and operational teams whose job directly or indirectly impacts the support of people with disabilities (HR managers, communication officers, building managers, etc.);
- A dedicated intranet page with support guides for employees and managers;
- Awareness-raising actions, such as:
 - The "European Week for the Employment of People with Disabilities". In 2025, the SEEPH focused its efforts on the theme "Disabilities and employment: equality for all" with the play "Humans" directed by the Cleone company. A show that addresses biases and prejudices, managerial posture and the role of the caregiver;
 - The Group's participation:
 - The Talents Handicap online forum allowing recruiters and candidates to get in touch;
 - The actions carried out by Arpejeh⁽¹⁾ (forums, company visits, workshops). This is an opportunity for Societe Generale to meet students with disabilities and learn about their backgrounds, experiences and professional projects in order to be able to offer them offers adapted to their needs.

1. The Arpejeh association, governed by the law of 1901, is committed to an active policy in favor of the employment of people with disabilities, equal opportunities and diversity.



MISSION HANDICAP IN FRANCE

Since 2007, *Mission Handicap* (the dedicated corporate team) has been carrying out multiple actions in favor of the employment of people with disabilities: integration and support in keeping employees in their jobs, training and awareness-raising for teams, school partnerships and use of companies in the adapted sector.

In France, any employee with a disability can benefit from several types of accommodations and compensation, including:

- A Supplementary Health Allowance;
- Additional paid days of absence;

- Working time arrangements for employees and parents of children with disabilities;
- Workstation design devices, dedicated software, etc.;
- Inclusive equipment (duplicated in India and the UK on the IT support portal).

At the end of 2025, Societe Generale employed 2,950 employees with disabilities in the Group⁽¹⁾, representing 2.7% of the overall workforce. Within SGPM in France, the direct employment rate is 5.78% in 2024⁽²⁾.

1. In the sense used locally.

2. URSSAF declaration data for the year 2024.

NEURODIVERSITY

A CLEAR AMBITION

Convinced that neurodiversity is an asset for collective intelligence and performance, the Group aims to make the inclusion of neuroatypical people a business and societal issue integrated into the Group's DE&I priorities.

A STRONG COMMITMENT

As a marker of this ambition, SGPM in France joined **the Neurodiversity Alliance in 2025** by signing its manifesto. This initiative brings together companies that wish to make neurodiversity a lever for inclusion, innovation and sustainable performance in business by rethinking managerial and HR approaches and by providing concrete tools to organizations such as a guide planned for 2026.

ACTIONS THAT ARE MULTIPLYING

To foster an inclusive work environment for its neuroatypical employees, Societe Generale:

- Deploys awareness-raising actions (conferences/round tables, e-learning modules, etc.);

- Equips its HR teams, managers and employees by offering resources on the Group's intranet (guide, best practice sheets, videos of employee testimonials, etc.) and, in France, dedicated interventions in teams welcoming neuroatypical people;
- Supports them to provide them with an environment and suitable work tools;
- Supports and supports the actions of its internal networks of committed employees, such as Great Minds in France and the UK.



ETHNIC, SOCIAL AND CULTURAL DIVERSITY

A STRONG AMBITION

The Group pursues its ambition to build an inclusive work environment, free of all forms of discrimination where **ethnic, social and cultural diversity** is recognized, valued and represented at all levels of the organization.

At the local level, each entity defines its priorities according to its specific challenges, in order to effectively adapt the approach to local realities.

Several structuring levers have been activated:

- The Group has defined **a framework of recommendations** to harmonize practices in terms of inclusion of ethnic, social and cultural diversity, and thus accelerate progress in compliance with local regulations;

- **Awareness-raising actions are deployed:** a masterclass on ethnoracial origins organized on the occasion of the World Day for Cultural Diversity for Dialogue and Development; the training offer in France has been enriched with a module aimed at better understanding interculturality, identifying and deconstructing cultural stereotypes and strengthening cohesion within teams, etc.;
- In 2025, SGPM in France took a new step by signing **the Charter of Commitment of Companies Mobilized for Sheltered Children carried by the IM'PACTES association** under the high patronage of the Ministry of Labor, Health, Solidarity and Families, thus marking its action in favor of social inclusion;

- Internationally, several of the Group's entities have long been part of a proactive dynamic that promotes ethnic minorities by implementing concrete initiatives. In Asia, for example, SG Hong Kong has strengthened its commitment to ethnic diversity issues by signing a charter with the Equal Opportunity Commission (a public body created in 1996 to fight discrimination) in 2023; in Brazil, the *Melanina* internal network of employees, open to all employees, is a structuring lever for awareness and inclusion. Presented as soon as newcomers are integrated, it is also the subject of regular internal communications, helping to anchor ethnic diversity issues within the organization in the long term, etc.

ENSURING THE CONDITIONS FOR A QUALITY OF LIFE AT WORK THAT RESPECTS THE WORK-LIFE BALANCE AND EMPLOYEE HEALTH AND SAFETY

ROBUST AND SHARED HEALTH AND SAFETY COMMITMENTS

A STRONG HEALTH AND SAFETY GOVERNANCE FRAMEWORK

Societe Generale is developing the momentum around quality of life and working conditions, by mobilizing all the company's stakeholders.

- Occupational health and safety are carried out at the highest level of the organization by the sponsorship of the **Group Human Resources Department**;

- The management of the security of people and property within Societe Generale's premises is ensured by the **Group's Security Department**, within the Group's General Secretariat;
- The team **in charge of Quality and Working Conditions** shares and promotes the initiatives undertaken in the Group and instills a dynamic in favor of the improvement of working conditions and the prevention of occupational risks;

- All **HR actors** play a role in advising, supporting and accompanying managers and employees on a daily basis in conjunction with professionals in the prevention and medico-social sector locally;
- HR actors in conjunction with **managers** contribute to the deployment of initiatives contributing to the improvement of health and safety at work, and ensure regular exchanges with employees;
- Occupational **medicine** reinforces prevention and support for employees and also provides advice within the company;
- All **employees** participate in the implementation of improvement initiatives and rules of good conduct around quality of life and working conditions, both in the relationship with their colleagues and their manager.

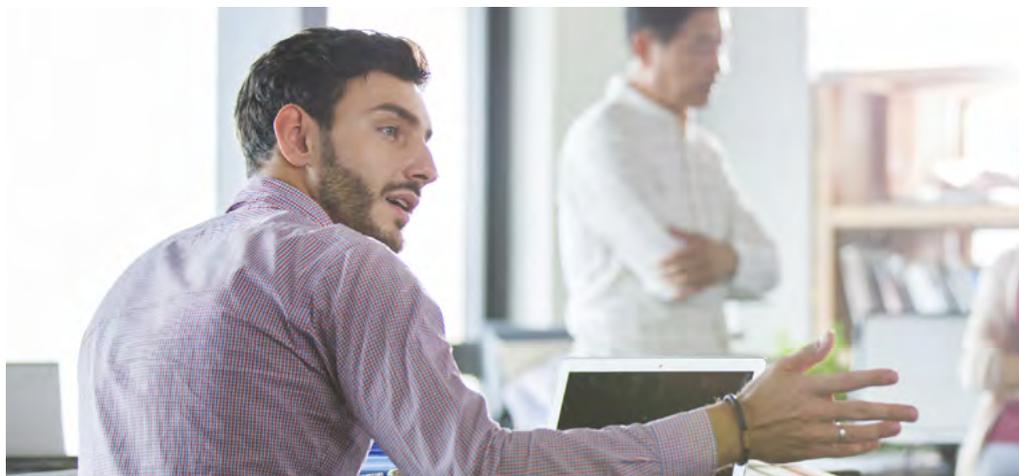
A GROUP POLICY THAT MATERIALIZES OUR COMMITMENTS AND OUR RISK MANAGEMENT

The Group's long-standing commitment to offering the best working conditions is reflected in particular in:

A health, safety and prevention policy, which aims to provide each employee with a safe working environment on the premises and working practices that ensure their safety and protect their physical and psychological health.

A safety and security master plan, including the security of workplaces and during business travel, is defined by the Group's Security Department. The latter has set up a global security approach, aimed at assessing risk levels, then federating all the protection mechanisms to respond optimally to the multiplication of threats (crime, terrorism, geopolitics, health, climate, cybercrime, etc.). This approach is applied to all Societe Generale Group locations through five axes:

- A continuous monitoring system;
- A security standard: describes the security standards for all of the Group's subsidiaries and locations;
- Continuous supervision (including permanent checks and site audits);
- Safety culture actions (conferences, awareness-raising, press reviews, etc.);
- A crisis management system.



ADAPTED AND RESPONSIBLE SOCIAL SYSTEMS AND BENEFITS



IN TERMS OF HEALTH

In 2025, **96% of the Group's workforce will have an occupational health service on the premises or have agreements with healthcare organizations.**

Actions for individual and collective health

In 2025, **99% of the Group's workforce will be covered by a health and safety system.**

Various health-related actions were carried out in 2025:

- In France,
 - Regular remote or face-to-face facilitation of " **Yogist Method** " and " **Relaxation** " workshops by the Prevention and Occupational Health Service;
 - Development of an **endometriosis guide** for the support of female employees and definition of the

support and awareness-raising strategy in line with a commitment made in the framework of the gender equality agreement. In addition, SGPM in France has entered into a partnership with the Foundation for Research for Endometriosis. This partnership takes the form of additional training for occupational physicians and a public health campaign;

- Events are organized around the **tobacco-free month**, as well as smoking cessation consultations throughout the year;

- Continuation of support for employees with a **chronic disease**, with the promotion of a dedicated guide available on the intranet;
- Relay of the **Pink October** operation: encouragement of screening consultations, proposal of an awareness session on self-examination and provision of information and prevention brochures for breast cancer;
- Relay of the **Blue March** operation, as part of colorectal cancer screening. In addition, screening kits are offered as well as awareness sessions;
- Organization of screening days for **skin cancer**;

The actions relating to cancer screening are part of the commitments made by Societe Generale when it signed the " **Cancer and Employment** " charter of the National Cancer Institute (INCA) in 2018. Societe Generale reaffirms its commitment to promote the retention and return to employment of employees affected by the disease, based on the 11 principles of the charter to promote health, anticipate needs, support career paths and mobilize all the company's stakeholders (" **Working with Cancer** " charter). In addition, to better support employees with cancer, a **conversational guide** has been developed. Accessible on the intranet, it is intended for managers and HR staff to manage the period of illness and have the right posture from the moment of the announcement, during the illness and when the employee returns to

the company. In addition, the creation of the " **Rebonds** " collective of committed employees provides a space for support, dialogue and action to promote their support and inclusion in the organization, in addition to the reference actors (Prevention and Occupational Health Service, social workers, HR staff, managers, disability referents) and existing resources.

In 2025, several Group entities were rewarded for their health-related practices:

- In **Morocco**, obtaining the " **Feel Good 2025** label " thanks to their commitment to well-being, flexibility and quality of life at work;
- In **Romania**, obtaining the Best Wellbeing Initiative Award at the Romanian Business Services Forum, organized by The Diplomat.

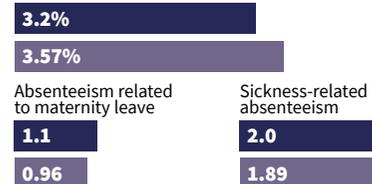
WITHIN THE GROUP

■ 2025 ■ 2024

FREQUENCY RATE OF ACCIDENTS AT WORK



TOTAL ABSENTEEISM RATE⁽¹⁾



1. Absenteeism related to illness, accidents at work and occupational diseases and other reasons (excluding maternity/paternity).

IN THE FIGHT AGAINST DOMESTIC AND INTRA-FAMILY VIOLENCE

Societe Generale, alongside the *Foundation Agir Contre l'Exclusion* (FACE), co-founder with the Kering Foundation of the *OneInThreeWomen* Network, is strengthening its commitment to fight violence against women. Created in 2018, the network now brings together a large number of internationally famous companies involved in this subject. In 2022, the Group signed the *OneInThreeWomen* charter of the same name, joining the mobilization. Webinars are offered to HR actors to better welcome, listen to and direct victims to the services and solutions best suited to the situations they face. Specific measures are also being put in place in collaboration with occupational medicine and social workers in France, who were trained by the Women Safe & Children association in 2024. In addition, the trade union organizations were formed in 2025 and the internal occupational medical service will be formed in the first quarter of 2026.

In November 2024, on the International Day for the Elimination of Violence against Women – known as "**Orange Day**" – SGPM in France organized an awareness-raising conference on the detection and protection of employees who are victims of domestic and intra-family violence, led by the Women Safe & Children Association. In November 2025, a conference was organized with the *OneInThreeWomen* network, entitled "The keys to (re)acting as an employee in the face of domestic violence."

The intranet page dedicated to employee victims and relays was updated in 2025 and guides on how to contact and deal with a victim were made available in French and English. An awareness kit for the diversity and inclusion relays has been shared in the network. Regular communications via internal articles in France were launched during the year.



IN TERMS OF SOCIAL PROTECTION

Each Group entity defines the level of supplementary coverage according to the mandatory scheme in its country. This level of protection must be at least comparable to local market practices.

In France, Societe Generale Mutual Insurance Company provides coverage to nearly 122,000 people by 2025, including participating members and their beneficiaries. It offers a dedicated support service, including a telephone platform available 24/7, allowing each employee to access a clinical psychologist at any time. In addition, Societe Generale Mutual Insurance Company regularly

conducts prevention campaigns for all its members. These actions focus on various public health themes, such as nutrition, sleep, breast cancer prevention, smoking cessation and the fight against a sedentary lifestyle.

As part of the UNI Global Union agreement, it has also been agreed to set up a **death benefit** for employees of Group subsidiaries insuring or supplementing existing local schemes in the amount of two years' fixed salary (provided that there is no more favorable arrangement).



HYBRID WORK AND RELATED PRACTICES

TELEWORKING IN THE GROUP

995.5% of the Group's employees benefit from a teleworking system with terms and conditions appropriate to their local context at the end of 2025.

In 2025, Societe Generale has undertaken an effort to rationalize and harmonize effective teleworking practices on the basis of a maximum of one day per week with, where necessary, additional flexibilities depending on the business line and

geography and for the benefit of certain populations. The objective is to strengthen the alignment between the sales teams and those of management and central services. More generally, this adjusted approach to teleworking also aims to strengthen cohesion, the efficiency of teamwork and all the processes of transmission of knowledge and professional experience between generations and between different professions and functions.

In order to prepare for this new approach, discussions are underway to support all employees.

As part of this new policy, a program to transform workspaces will be deployed by the Real Estate Department in order to adapt them to new uses, while rationalizing the Group's real estate footprint.

The Group encourages and supports entities that wish to engage in similar programs. For example:

- In **France**, BoursoBank's building is certified High Environmental Quality, illustrating the approach to improving the environmental quality of the building and reducing its ecological footprint;
- In **Sweden**, establishment of a working environment committee that carries out risk assessments and systematically ensures a good working environment within the company;
- In **Switzerland**, regular employee surveys to gather their opinions and continuously improve the work environment and implementation of a dog-friendly policy allowing employees to bring their dogs to the office, according to established rules.

PARTICULAR ATTENTION PAID TO THE WORK-LIFE BALANCE

Reconciling work-life balance (professional and personal life) is a balancing act for employees and a challenge for the Group's attractiveness and loyalty.

Since 2014, Societe Generale in France has been a signatory of the "15 commitments for work-life balance" charter, initiated at the time by the Ministry of Women's Rights and the Observatory of Time and Parenthood in the Workplace.

A COMMITMENT TO PARENTHOOD

Societe Generale is strengthening the link between professional activity and the exercise of family responsibilities through the following actions:

- **Family leave that goes beyond local regulations:**

Type of Family Leave	% of employees entitled to take leave
Maternity leave: protected leave of absence for women who work directly at the time of childbirth (or, in some countries, adoption)	100%
Paternity leave: leave for fathers or, where and to the extent recognised by national law, for equivalent second parents, on the occasion of the birth or adoption of a child for the purpose of care	99%
Parental leave: parental leave for parents due to the birth or adoption of a child to care for that child, as defined by each Member State	95%
Carer's leave: leave granted to workers to provide personal care or support to a relative, or a person living in the same household, who needs care or important support for a serious medical reason, as defined by each Member State	77%

- **Leave that takes into account the diversity of family situations,**

particularly in France, with:

- **Leave on the arrival of the child:**

a scheme launched in 2022, which aims to consider the full diversity of parental situations. It allows

an employee, regardless of the composition of the household, who does not meet the conditions for adoption or maternity and paternity leave, to benefit from 11 calendar days of paid leave in the context of childcare;



- **Adoptive parent leave:** the adoptive parent benefits from 70 days of legal leave (for a 1st or 2nd child, 126 for a 3rd) which can be paid⁽¹⁾. No seniority condition within SGPM in France has been required since January 1, 2020 to benefit from this scheme. At the end of this legal adoption leave, the adoptive parent has the option of taking an additional paid leave of either 45 calendar days at full pay or 90 calendar days at half pay;
- **Leave for parents of children with disabilities:** as part of the SGPM disability agreement in France, parents of children with disabilities can benefit from additional paid days of absence that can be split into half-days, in order to reconcile private and professional life.

- **UNI Global Union Agreement**

The renewal of the commitment with the global union federation UNI Global Union, which led to the signing of a new global agreement in 2023, allows for the gradual implementation in all Group entities of a minimum of 14 weeks of maternity leave and 1 week of paternity leave for which the company ensures remuneration at 100% of the fixed salary. These two measures are supplemented by a guarantee in the event of the employee's death, providing for the payment of a lump sum of a minimum of two years' fixed salary. This approach aims to ensure that all employees around the world have a minimum level of social protection, in terms of health and social protection. This global roll-out of a minimum social security coverage provided for under the UNI Global Union agreement is being done through the "Societe Generale - Care for You" program.

1. Subject to the payment of daily allowances by Social Security and after deduction of these same allowances.



- **Initiatives to support young mothers**, for example:

- In **Parisian buildings**, two breastfeeding rooms have been opened in the medical services since 2023. Comfortable and suitable places to welcome mothers who need it when they return from maternity leave;
- In **Turkey**, after maternity leave, mothers have one and a half hours a day to breastfeed, until their child is one year old. They can also work part-time, while receiving full pay, for a certain period of time;
- In **Romania**, specific training courses are dedicated to women returning from maternity leave.

- **External recognition in terms of parenting:**

- In **South Korea**, renewal of the Family Friendly accreditation issued by the Ministry of Gender Equality and Family;
- In **Hong Kong**, the Gold Medal for Best Family-Friendly Initiatives was awarded by Human Resources Online, an Asian media outlet recognized for organizing award ceremonies highlighting HR talent, initiatives and strategies in Asia-Pacific.

- **Childcare initiatives, such as:**

- In **France**, at SGPM, employees can benefit from a childcare allowance until the child is 12 years old;
- In **Senegal**, an allocation is granted to employees who are parents of children aged 0 to 3 years old for daycare costs;
- In **Ghana**, Societe Generale has built a nursery at the Bank's headquarters to facilitate the return from maternity leave.

ARRANGEMENTS CONCERNING WORKING TIME

The organization of work at SGPM in France is governed by the provisions of the "ARTT" agreement of 12 October 2000 and its various amendments. It includes in particular the terms and conditions related to weekly working hours, part-time work, monitoring and payment of paid leave, and time savings accounts. The subsidiaries in France have their own ways of organizing work.

- **Working time arrangements to support employee caregivers.**

SGPM in France offers its employees in a family caregiver situation a day donation scheme, provided for in the December 2022 agreement renewed in 2025, which organizes the donation of days in order to allow employees to benefit from paid days of absence to take care of a person in their entourage who is facing the disease, disability or loss of autonomy due to age or illness. In order to support employee caregivers, a guide has been drawn up to remind them of the situation of caregivers, facilitate access to the various schemes, whether general or specific to the Bank, and centralize the internal and external resources that can be requested. The employee caregiver may also contact their manager, HR and possibly other Group stakeholders (social workers, occupational medicine and staff representatives) to seek solutions compatible with their individual situation and the temporary benefit of an adaptation of their teleworking rhythm, provided for in the January 2021 agreement (Telework Agreement).

Since 2024, the internal collective "**Mon Everest**" has been aimed at all the Group's caregiver employees, with the aim of supporting employees through a community of mutual aid, information and listening (and thus avoiding the associated psychosocial risks), and their manager by informing them of existing measures.

Depending on the workload or to compensate for the temporary absence of employees (illness, maternity, etc.), Societe Generale may occasionally resort to **temporary work**. In France, the Group operates under temporary employment contracts on strict equality of treatment with its employees. Framework contracts with temporary employment agencies are subject to the conditions set by the purchasing Department under the same conditions as all service providers. All contract models include a contractual commitment to comply with the Group's [Responsible Purchasing Charter](#), including a CSR clause. Suppliers must therefore commit to the UN Guiding Principles on Business and Human Rights, including ensuring decent pay and working hours, with a minimum wage covering basic needs, and respecting local regulations on working hours and rest periods.

PROMOTING WELL-BEING AND QUALITY OF LIFE AT WORK

Several initiatives have been rolled out in the Group in 2025, including:

- The **Well-being@Work** platform was created for all Group employees, who thus have access to a wide variety of tools and best practices, adapted to the needs of employees and managers. Various themes are addressed, including improving efficiency in everyday work, motivation, commitment, feedback, non-violent communication, prevention of psychosocial risks, etc.
- A global network of Well-being@Work referents has been set up in each business line to deploy concrete actions locally with employees helping to promote well-being and quality of life at work;
- A **program dedicated to the Group's human resources employees** was initiated in 2022, through conferences and workshops led by internal experts, to enable them to better support on a daily basis and give them the keys to understand and regulate stress factors, take care of themselves and their relationship with others;
- In **Algeria**, a well-being program was launched in 2025 to improve the quality of life at work through several awareness-raising actions on musculoskeletal disorders, sedentary lifestyles in offices, and the importance of physical activity;
- In **Portugal**, implementation of the Reconnect program, the objective of which is to create an emotional link between employees and the company. Initiatives are implemented by employees and management, such as the creation of spaces for discussion on topics related to health or parenthood or the celebration of staff birthdays.

In France:

- A **Quality of Life and Working Conditions (QVCT) agreement**, signed by the Human Resources Department and the trade unions in November 2022. This agreement marks the common desire of the Management and the signatory trade unions to instill a dynamic in favor of improving working conditions and



the prevention of occupational risks. Implemented from 2023, this agreement is based on five themes: work-life balance (professional and personal life), new forms of work (teleworking/hybrid work), the right to collective and individual expression, the prevention of psychosocial risks and workload.

ENSURING THE MENTAL HEALTH OF EMPLOYEES AND PREVENTING PSYCHOSOCIAL RISKS

For many years, Societe Generale has been working on a comprehensive approach to the prevention of psychosocial risks to ensure well-being at work and protect the health and safety of its employees.

To best cover the challenges related to the prevention of psychosocial risks, the Group's system is deployed at:

- **Each BU/SU**, responsible for raising awareness and ensuring good working conditions for employees. They can rely on tools made available by the Group's Human Resources department;
- **Managers** who receive specific support, particularly when they are involved in reorganization projects, and who are trained in the prevention of psychosocial risks;
- **Employees** through communications on the devices to which they can have access and awareness-raising actions.

The actions are based on:

- **Information and awareness-raising actions** for all the company's stakeholders;
- **Training** on the prevention of psychosocial risks offered to employees, managers, the HR line and staff representatives;

- An **annual employee barometer** including questions, similar in all countries, in particular on working conditions and stress levels. The various findings from the survey lead to the implementation of action plans at the level of the teams concerned.

In 2025, initiatives on the prevention of psychosocial risks and on mental health were carried out within the Group, including:

- In **France**, an overall program for the prevention of psychosocial risks has been launched in order to address all the dimensions that are both preventive and curative, ranging from awareness-raising, to the treatment of situations via occupational health services, the use of psychologists, etc. Experiments have been carried out with the help of an expert firm. These studies will make it possible to continue the program in the coming years on different perimeters. It is also in this context that the Well-being@work sharepoint was created in France, then extended to the entire Group;



- In **Romania**, the Mind UP program has been implemented since 2024, with the support of a medical service provider, to prevent stress and to improve the emotional safety and well-being at work of employees;
- In **Czech Republic**, the KB4U platform focuses on mental health, sport and relaxation;
- In the **Netherlands**, a conference in October 2025 on mental health and related risk prevention;
- In **Turkey**, SG Istanbul offers a well-being service that covers psychologist and psychiatrist sessions up to 600 euros per year.

A GROUP POLICY TO COMBAT INAPPROPRIATE BEHAVIOR AT WORK

The Group affirms its commitment to ensuring a respectful, inclusive work environment that is in line with our values. Preventing and combating inappropriate behavior is not only a legal obligation but is an essential pillar of corporate culture and social responsibility.

The prevention and fight against all forms of violence, and more particularly harassment (whether moral or sexual) and sexist acts, are issues that the Group takes particularly seriously.

Every employee, regardless of their status or function, must be able to carry out their activity in an environment free from any form of harassment, sexist behavior or behavior contrary to our ethical principles.

In this sense, the Group undertakes to prevent and combat any behavior that does not comply with the principles affirmed in its Code of Conduct and in its policy to fight inappropriate behavior described in the SG Code.

The Group policy put in place in 2019 aims to prevent and fight any behavior that does not meet the principles defined in Societe Generale's Code of Conduct, by:

- **affirming the Group's values and commitments in this area;**
- adopting common definitions and giving examples of this type of action;
- encouraging the implementation of **prevention actions**, mandatory awareness-raising training for all employees, specific training for people who manage this type of behavior, and more global prevention and awareness-raising actions;

- regularly reminding people of the existence of an **whistleblowing system** for employees and external and occasional workers⁽¹⁾ who consider themselves to be witnesses or victims of such acts;
- regularly reminding that the perpetrators of such acts will be exposed to disciplinary sanctions that may go as far as the termination of the employment contract.

A GLOBAL DISCIPLINARY POLICY

Published in 2019, this policy provides a framework for the exercise of disciplinary power through the affirmation of guiding principles common to the entire Group and guarantees the rules of fairness, transparency of the system and the right to make mistakes.

To this end, it includes:

- the formalization of the principles and good practices in terms of sanctions (right to make mistakes, non-tolerance for fault, decisions on sanctions taken collectively and proportionate to the seriousness of the fault, ultimate responsibility of the manager in the application of the principles and decisions on sanctions, support for the sanction);
- the distinction between error and fault by defining these two concepts.



Of the total 2025 Human Capital penalties recorded at Group level:

- 41 related to allegations of harassment (moral and sexual);
- 12 related to allegations of abuse;
- 4 related to allegations of discrimination;
- 3 related to occupational health and safety claims.

1. Such as VIEs, interns and temporary workers.

FOSTERING EMPLOYEE COMMITMENT AND IMPACT



STRENGTHENING EMPLOYEE COMMITMENT AND A CULTURE OF DIALOGUE TO WORK COLLECTIVELY FOR THE GROUP'S SUSTAINABLE COMPETITIVENESS

THE CULTURE OF DIALOGUE (OR SPEAK UP)

Societe Generale defines Speak-Up, or "Culture of Dialogue", as an attitude, a state of mind intended to promote free expression and active listening. By inviting each employee to have the courage to speak out, the Group is part of a dual objective of gathering the best ideas and identifying risks more easily.

Every opinion counts and contributes to the common project, as long as it is expressed in good faith and respects our Code of Conduct and our values.

The prerequisite for supporting the Culture of Dialogue is to provide a serene and inclusive environment that promotes psychological safety and gives everyone the opportunity to be themselves, to share their ideas, concerns, and even mistakes without fear of negative consequences for their image, status or career. Employees are more likely to speak up and speak up when

they are recognized and valued, especially by their manager.

Societe Generale encourages collective intelligence and promotes the establishment of a collaborative environment at all levels. Everyone, from the employee to the senior manager, is invited to express themselves and dialogue, without fear of reprimands, mockery or reprisals.

The Group carries out actions to promote the dissemination of this culture of exchange and free expression at several levels, including:

- A **set of materials** (presentations, videos, workshops) intended to support the deployment of this culture and to better appropriate this posture, and in particular a reference document to better understand the challenges of the Culture of Dialogue or Speak-Up. Information made available on the Group intranet and the Well-being@Work portal;

- Regular **communication campaigns** with, for example, employee testimonials on the benefits of the culture of dialogue;
- The training of certain populations of managers to set up conditions conducive to dialogue within teams;
- Continuous **training** for HR sector players on this theme via the HR Academy program;
- Awareness-raising **workshops** on anonymized real cases of inappropriate behavior. These workshops provide an opportunity to discuss the root causes of a situation, its feelings and to collectively develop a culture of responsibility and exchange within Societe Generale.

The multiplication of moments of exchange and sharing such as:

- Q&A sessions with executives during strategic presentations;
- Coffee Corners that allow the employees of a department and its directors to exchange informally on free subjects.

IN 2025,
78% OF EMPLOYEES
say they can give their opinion,
express new ideas or concerns
to their team.



FEEDBACK

The practice of regular feedback allows you to build an environment conducive to Speak-Up.

By encouraging listening, dialogue and recognition, the Group creates an environment conducive to development and sustainable performance. Feedback plays a central role in this. It allows everyone to better understand their strengths and areas for improvement, while respecting the person, promotes commitment, mutual trust, skills development and continuous improvement: it is an essential lever for strengthening both individual performance and collective dynamics.

The Group encourages this practice of feedback, which respects the following principles:

- Based on factual, concrete elements, without any personal interpretation;
- Including positive elements and areas for improvement;
- Based on respect for others, listening, transparency and goodness;
- Regular to check on progress;
- Confidential: it must take place one-on-one, without a third party;
- During an exchange with the employee: he must be able to receive feedback and give his point of view.

In order to spread a common feedback culture for everyone within the Group, a **dedicated program** has been deployed in France and internationally. It is based on the provision of **videos and the facilitation of conferences** by an external firm for employees to raise their awareness of the practice of feedback. A similar system is deployed with managers to support constructive feedback.

Thus, 85% of participants feel better prepared to integrate feedback into their daily professional life.

In addition, **workshops** dedicated to managers have been set up to put constructive feedback into practice to enable them to facilitate regular exchanges with their teams. A deployment kit for these workshops has been designed to facilitate their implementation within the Group, based on common principles, a method and elements of speech. Around 800 managers have benefited from these workshops and 93% of them feel they are better prepared to give feedback.

At the same time, actions have been taken to strengthen the essential foundations of management with the development of a guide that allows a structured reminder of good practices with regard to bilateral points, team meetings, and moments of conviviality. Indeed, **managerial rituals** facilitate the prioritization of actions, clarify expectations and strengthen individual and collective recognition. They create a common framework conducive to commitment, motivation and sustainable performance.

By structuring the time for discussion and establishing a culture of **360° feedback**, these combined initiatives strengthen the quality of relationships at work, give meaning to managerial action and make a concrete contribution to an engaging and respectful professional environment for employees. The anchoring of these practices is expected to continue in 2026 within the Group.



THE EMPLOYEE LISTENING SYSTEM

Societe Generale measures employee engagement through the **Employee Barometer**, an annual, anonymized internal survey deployed throughout the Group. This survey invites employees to express themselves freely and give their impressions on various themes related to the life of the company, in complete confidentiality. Shared with employees, the results give rise to action plans, working groups involving employees in each business line, in a spirit of continuous improvement. These elements are presented to the Board of Directors.

In 2025, 74% of the Group's employees responded to the survey. This new edition made it possible to evaluate the themes of commitment, efficiency, responsibility, with a focus on the subject of Culture & Conduct and future prospects, with the following key figures:

- The Group's **engagement** rate is at 57%;

- In terms of **Diversity, Equity and Inclusion**, 86% of employees feel included and accepted as they are;
- 66% of employees perceive a good **work-life balance**;
- 85% of respondents would systematically exercise their **right to alert** if they witnessed or were confronted with inappropriate behavior;
- Regarding the **CSR dimension**, 86% of employees consider that behavior is ethical and responsible within their entity and 75% consider Societe Generale to be responsible from a social and environmental point of view;
- 72% of employees **feel proud** to belong to the Societe Generale group;
- The **speak-up** indicator stands at 78%;
- The **stress** level is at 7/10;
- **Well-being at work** is rated at 6.2/10.

CONTRIBUTING INDIVIDUALLY AND COLLECTIVELY TO ACTIONS WITH A POSITIVE IMPACT



ACTING WITH THE SOCIETE GENERALE CORPORATE FOUNDATION

Faced with the scale and simultaneity of the societal challenges that are imposed on everyone, the Societe Generale Foundation acts to contribute to living together, with the ambition of helping its partners to grow their projects and their positive impact on society. The Foundation's mandate was renewed for five years in 2024.

The three areas on which the Foundation focuses its actions are:

- **Education**, in particular fundamental knowledge, financial education, education through sports and artistic practice, professional integration, particularly around professions in the ecological and digital transition. In this area, the Foundation is prioritizing its action on the most vulnerable young people;
- **Culture**, in particular classical music and modern and contemporary art;
- **The environment**, as the preservation of nature – in particular biodiversity and the oceans – and raising awareness on these subjects, in addition to the Bank's action to support the energy transition of its businesses.



A COMMITMENT IN FRANCE AND ABROAD

The Societe Generale Corporate Foundation is the cornerstone of the Group's philanthropic action. It acts in France at the national and regional level and also supports multi-country or international projects.

In France, the development of territorial sponsorship continued with the organization of two "Education/Environment" calls for projects in conjunction with the SG Société Marseillaise de Crédit and SG Grand Ouest regional teams.



A COMMITMENT IN THE CONTEXT OF THE EMERGENCY

In the event of an emergency related to an exceptional situation (humanitarian crisis, health crisis, natural disaster, etc.), the Group can respond to needs identified by public interest structures operating in the geographical area concerned, in France and/or internationally.

In 2025, the Societe Generale Corporate Foundation has developed new engagement actions with the Group's "Emergency" partners, including a **"mapathon" organized by the General Inspection and Audit Department and Médecins sans Frontières (MSF),**

which brought together 400 employees. Thanks to an open source tool and satellite images, this event enabled them to support MSF by mapping the most vulnerable areas in which the organization operates.

Overall, Societe Generale employees regularly mobilize in emergency situations, including when the response is provided at the local level only.

IN 2025, the Societe Generale Corporate Foundation has a budget of **€11 MILLION** million to carry out its actions. As part of its multi-year action program for the period 2024-2028, a total of €55 million is being devoted to its philanthropic action.



PROMOTING SKILLS-BASED SPONSORSHIP

To amplify the impact of its action, Societe Generale relies on employees who want to get involved in contributing to societal issues. In 2025, skills-based sponsorship gradually generalized within the Group to give the opportunity to devote at least one day per year to solidarity actions during working hours. This framework is deployed in conjunction with the entities in the countries where the Group is present and according to local labor laws. More than 75% of employees have access to this system.

Societe Generale offers its employees the opportunity to support the Group's **partner associations** through skills-based sponsorship programs, which are levers of social utility extending the company's action and the extra-financial support offered to its partners.

The commitment of employees allows partners to benefit from human support and to acquire new know-how to consolidate or develop their business. Employees develop their skills, mobilize for the benefit of a cause of general interest and concretize their desire to respond to societal challenges thanks to their backgrounds and experiences.

Financial education, mentoring, *pro bono* days, solidarity days, and one-off skills sponsorship allow them to promote their experience and expertise in a civic environment different from the company, with a view to ever stronger cooperation between these two worlds.

In France, the Foundation has a **commitment platform** on which partner associations can express their skills needs, with the corresponding assignments then being offered to employees. In addition, in 2024, the Societe Generale group joined

SUPPORTING THE CIVIC INVOLVEMENT OF EMPLOYEES IN SOLIDARITY ACTIONS

the Alliance for Skills Sponsorship (AMC) to intensify its action in this area and contribute to inter-company exchanges.

In addition, the Foundation also promotes the personal commitments of the Group's employees and retirees through its support for the **Talents & Partage** association. The association financially supports solidarity projects in which employees and retirees are personally involved. In 2025, nearly 50 projects were supported in this way.

Within SGPM France, employees can benefit from three days per year during their working hours to get involved with the Foundation's partner associations.





LONG-TERM SKILLS SPONSORSHIP AT THE END OF ONE'S CAREER

Within SGPM in France, the **associations** eligible for this scheme are:

- Current partner associations of the Societe Generale Corporate Foundation that work for education and professional integration;
- More generalist solidarity associations that the Group can call on directly in the context of so-called "emergency" situations.

In addition, since 2024, the Foundation has been offering some associations the opportunity to benefit from the sponsorship of members of the Group's Management Committee. This "accelerator" scheme is aimed at partners who need enhanced monitoring due to structuring projects or a particular problem (scaling up, spin-offs, internationalization, etc.).

THE ANNUAL SOLIDARITY HIGHLIGHT

After four years of actions in favor of youth and professional integration with Move for Youth, Societe Generale implemented the **Move for the Oceans** sports and solidarity challenge in 2025. In October 2025, **16,000 employees in 62 countries** took up the challenge, forming more than 3,500 teams mobilized around a common cause: **the preservation of oceans, rivers and biodiversity**. Thanks to their involvement, more than 9,000 solidarity actions have been carried out and have made it possible to pay **200,000 euros in donations to 11 new partner associations** working to fight against marine pollution, raise awareness, protect marine biodiversity and innovative research around the world.

THE DAY OF SOLIDARITY

At the request of a manager or a committed colleague, employees can get involved as a team and mobilize to help an association partner of the Foundation meet a logistical, event or one-off need for a day. For example, employees can work as a team to provide advice during job coaching sessions with young people from E2C Paris, recycle toys with *Rejoué*, make recycled cardboard objects with *Carton Plein*, or sort clothes collected during donation campaigns with the *Cravate Solidaire* or *Emmaüs Alternatives*.

SOLIDARITY COLLECTIONS

In December 2025, the *Societe Generale Foundation* and *Talents et Partage* organized a toy drive and a major national collection of professional clothing for the benefit of *La Cravate Solidaire* in which SG Auvergne Rhône Alpes, SG Courtois, SG Crédit Du Nord, SG Grand Est, SG Grand Ouest, SG Laydernier and SG Société Générale (Ile-de-France) joined forces. Thanks to the mobilization of the Group's employees, more than a ton of clothing was collected. These donations will allow *La Cravate Solidaire* to support candidates looking for work, by offering them professional attire and a real boost to succeed in their interviews.



COMMITTED EMPLOYEE GROUPS

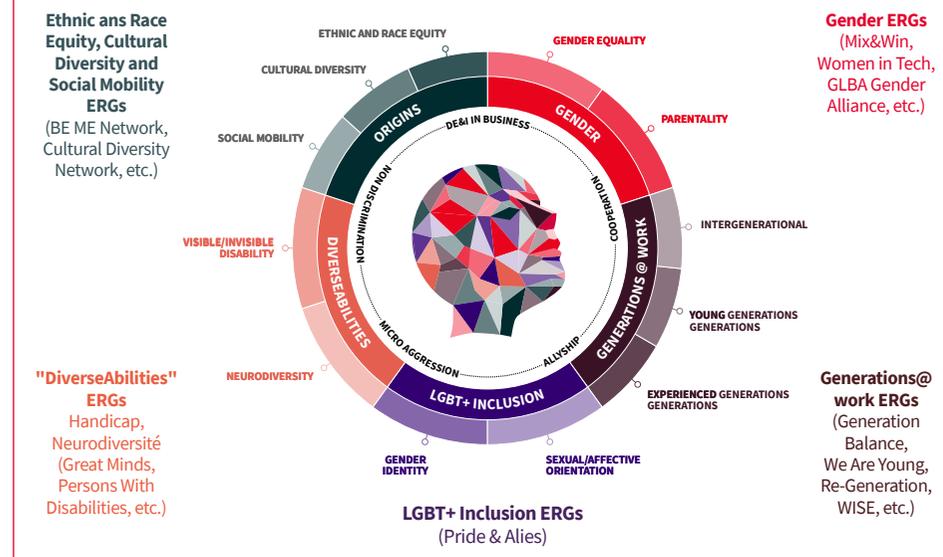
Societe Generale has many internal networks of committed employees, ambassadors of the Group's actions who actively participate in the construction and deployment of commitments, particularly in terms of diversity, equity and inclusion, but also on environmental issues. These networks make it possible to federate employees around common interests, to facilitate exchanges and the sharing of experiences.

To do this, they organize networking events and mentoring and development programs, among other things.

Societe Generale supports and promotes the development and animation of these networks by appointing sponsors at the highest level of responsibility of the organization, such as the Director of General Inspection and Group Audit, sponsor of the Pride & Allies France network.



En 2025, Societe Generale has around fifty internal networks dealing with DE&I themes, covering the five priority areas defined by the Group:



Within the Group, S'engaGer wants to raise the voice of employees on CSR issues, regardless of their profession and geography

There are also **cross-functional networks such as the S'engaGer** network, which is a collective of Group employees aiming to drive and catalyze transformations within the company to participate in the construction of a responsible, sustainable and solidarity-based bank. S'engaGer acts through concrete actions on social and environmental themes (conferences, round tables, Q&A sessions on our core business, workshops and challenges to help disseminate good practices and solidarity operations for the benefit of associations).

Other internal networks acting in favor of the environment exist in the Group, such as One Planet US, Asia Pacific Green Club and UK Green Community.

Other associations within the Group allow employees to get involved, such as **Amicadres** (or *Amicale des cadres*), the association of executives with the promise of being "a universalist association and a network to develop links and contribute to the life of the Group". The association organizes and above all facilitates/subsidizes moments of exchange and events (such as conferences or solidarity actions) to develop links between colleagues in the Societe Generale group.

COMMON SOCIAL MEASURES



PERFORMANCE & COMPENSATION

OFFER AN ATTRACTIVE AND FAIR REMUNERATION POLICY TO RETAIN OUR EMPLOYEES



For the 2025 financial year, total personnel costs⁽¹⁾ for the Group amounted to €11 billion.

The Group strives to offer attractive and fair compensation, contributing to employee retention and the Group's long-term performance. The remuneration policy is based on the principles of non-discrimination and equity between employees and is based on common principles for all. It is then broken down according to the businesses and countries in which the Group operates, taking into account market practices and contexts in accordance with national regulations.

The Group's remuneration policies and principles are presented each year in the **Report on the Group's remuneration policies and practices**, validated by the Board of Directors, in accordance with the regulations in force.

Adapting to the economic, social, legal and competitive context of the markets in which the Group operates, this policy is nevertheless based on principles common to all sites, including:

- Compliance with regulations, standards and internal procedures in force;
- Sound and effective risk management that does not encourage excessive or reckless risk-taking and inappropriate attitudes;
- Taking into account individual and collective performance;
- The consideration of non-discrimination and equity, including the application of gender neutrality of the remuneration policy;
- An effective lever for attracting and retaining staff members to attract, retain and motivate strategic talent and key resources;
- The convergence of the interests of customers, employees, the Group and shareholders.

Monetary remuneration includes a **fixed remuneration**, which remunerates the level of training (in particular diplomas and certifications), the level and field of expertise, skills and responsibilities, as

well as the nature of the activity and the missions, taking into account market practices. It also includes **variable** (non-contractual) compensation, aimed at recognizing collective and individual performance (see: Report on Compensation Policies and Practices).

As a responsible employer, the Group is committed to fair and sustainable remuneration, taking into account the **living wage benchmarks** developed for each country and region of the world by FairWage Network, a globally recognized NGO. In this context, the Group conducts an annual analysis of the fixed remuneration of its employees on a global scale. Any deviation identified during these analyses is subject to corrective action.

1. Personnel expenses include all employee-related expenses and as such include expenses relating to employee benefits and those related to payments on the basis of Societe Generale shares.

RECOGNIZE THE CONTRIBUTION OF EACH PERSON TO THE GROUP'S PERFORMANCE

As a guarantee of fairness for Societe Generale, all employees benefit from an evaluation of their performance based on a common model, in place in the Group since 2008.

- The individual performance of employees is determined with regard to **quantitative and qualitative, operational and behavioral objectives**, set annually;
- The methodology recommended for setting objectives is the **SMART method** (specific, measurable, accessible, realistic and time-determined objective) in order to define precisely identified and observable objectives through indicators known to the employee;
- Qualitative objectives are individualized and linked to the professional activity and the hierarchical level of the position. The quality of risk management and the means and behaviors implemented to achieve results (cooperation, teamwork, people management, customer satisfaction) are criteria for evaluating the employee's performance. One or two development objectives must therefore relate to the **axes of the Group's Leadership Model**⁽¹⁾;
- Employees are evaluated during an exchange with their direct manager. In addition, a manager with a functional attachment can be asked to give feedback.

In addition to this common system, the Group encourages regular practice of feedback and recognizes the right to make mistakes.

IN 2025, 82% OF EMPLOYEES on permanent contracts benefited from an annual appraisal interview.

The performance of all employees is monitored throughout their career, in particular through development plans and an annual evaluation campaign. The evaluation of employees is organized through three stages and is structured around two interviews between the manager and the employee: the setting of objectives at the beginning of the year, in line with the Group's strategy ("Direct") and the end-of-year evaluation ("Evaluate"), with a follow-up and support phase between these two interviews throughout the year ("Mobilize"). The process is based on the use of a dedicated tool deployed across all the Group's entities, thus guaranteeing uniformity and consistency in the methodology followed during performance evaluation campaigns.



In addition, the professional interview, which complements the appraisal interview, also allows the Group's employees on permanent contracts to discuss with their manager, in particular on the prospects for professional development in the medium and long term.

Since 2018, the Group's annual employee performance evaluation tool has included a mandatory Conduct and Compliance section, allowing the manager to consider cases of behavior that does not comply with internal regulations and rules. It is also in this context that the employee is evaluated with regard to compliance with the requirements related to the Group's CSR policy. In addition, ESG aspects are considered in the independent assessments carried out each year by the control functions, as part of the annual process for determining variable remuneration packages.

1. The Leadership Model defines the behaviors and skills expected of employees, managers and executives, in line with the Group's values (Innovation, Responsibility, Commitment, Team Spirit) and its orientation towards the customer.

ENSURE THAT COMPENSATION DECISIONS TAKE INTO ACCOUNT PERFORMANCE EVALUATION

Remuneration decisions must consider the evaluation of performance, which should be based on quantitative and qualitative criteria (operational and professional behavioral development objectives), as well as the assessment of behavior in terms of compliance with applicable regulations and internal rules, including the Code of Conduct, the Anti-Corruption Code and the Code of Tax Conduct. Depending on the position, the evaluation must include in particular the criteria of:

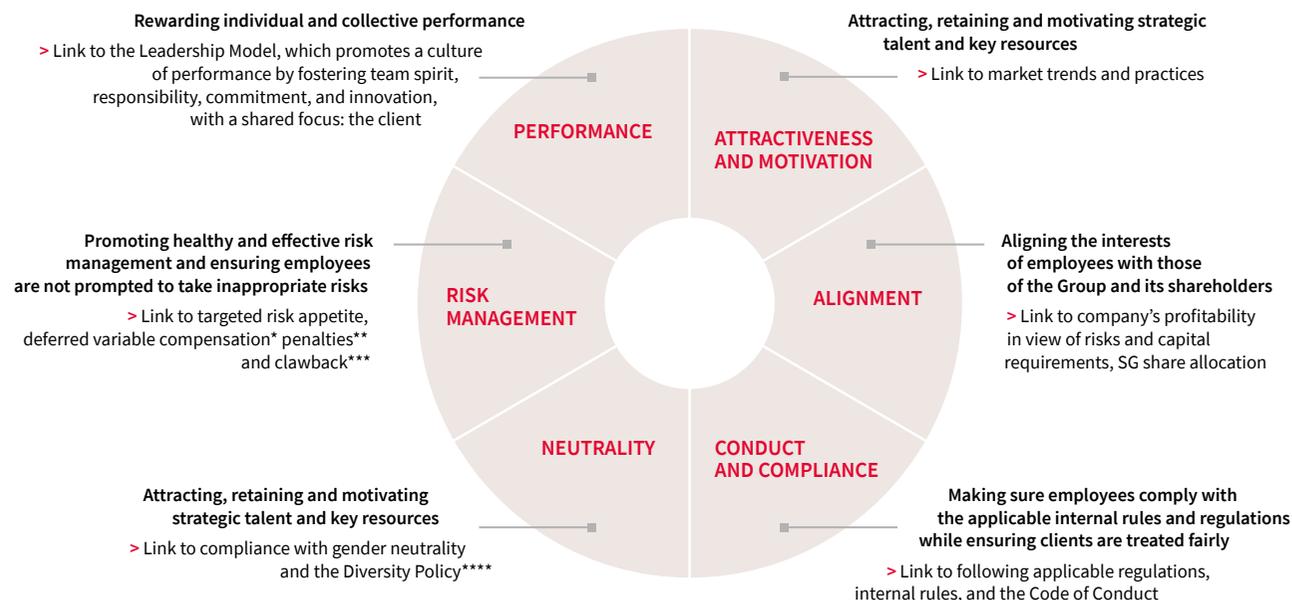
- sound and prudent risk management;
- respect for the mandate granted in terms of activity and limits;
- compliance with procedures for granting credit and entering into customer relations;
- respect for the interests and fair treatment of customers;
- sustainability risk management.

The remuneration policy provides that the setting of remuneration must not be influenced by the fact that an employee has issued a whistleblower, in accordance with the Group's whistleblowing procedure (see: section "A whistleblowing system in place for the entire Group").

Individual situations (fixed remuneration plus, where applicable, variable remuneration and/or long-term incentive plan) are reviewed each year (see Chapter 5 of the Universal Registration Document).

During recruitment, the Group adjusts the compensation of each employee according to several criteria, including experience, technical and behavioral skills and training, in line with internal and external practices. The principles and governance rules governing remuneration are detailed in the Group's normative documentation. The diagram above summarizes the objectives of Societe Generale's remuneration policy.

OBJECTIVES OF THE GROUP'S REMUNERATION POLICY



* Deferred compensation: The payment of variable compensation is deferred in order to align the compensation structure with long-term risks and performance.
 ** Malus: the Bank may reduce or cancel the deferred variable remuneration before the vesting or payment date if the performance conditions are not met or following a case of inappropriate conduct.
 *** Clawback: the Bank may request the reimbursement of variable remuneration already received, subject to the regulations in force.

In order to prevent any conflict of interest, variable remuneration is not directly and solely correlated to the income generated.





OFFER A SHARE OF REMUNERATION BASED ON THE GROUP'S COLLECTIVE COMMITMENT MECHANISMS

In addition to the variable remuneration packages determined according to the company's overall performance, Societe Generale offers its employees collective commitment schemes: incentives and profit-sharing, employee savings and employee shareholding.

INCENTIVES, PROFIT-SHARING AND EMPLOYEE SAVINGS

In France, employees are also permanently involved in the Bank's development through incentives and/or profit-sharing agreements. For SGPM in France, these measures are linked to the overall performance (financial and extra-financial) of the company and regulated by agreements signed with the representative trade unions. Incentives and profit-sharing bonuses can be invested in employee savings schemes or received in cash.

For 2024, the amount of **SGPM's incentives and profit-sharing in France** paid out in 2025 amounted to €201 million, including €12 million for the part relating to the CSR objective, thus demonstrating the Bank's good performance in terms of corporate social responsibility.

The Group's employee savings schemes, the **SGPM Company Savings Plan (PEE)** in France, the Group Savings Plan (PEG) and the Collective Retirement Savings Plan (PERECOI) of the majority of subsidiaries that join them offer medium/long-term savings opportunities and financial⁽¹⁾ conditions and advantageous tax benefits. The range of FCPEs offered in these schemes is made up of a diversified panel of FCPEs, including seven in PEEs/PEGs, including the employee share ownership fund (Fonds E).

The matching contribution paid by French companies that are members of the Group's various employee savings plans represents nearly €87 million⁽²⁾ in 2025. As part of this employee savings plan, Societe Generale offers its employees the opportunity to invest in various SRI⁽³⁾

(Socially Responsible Investment) FCPEs, some of which are certified by the Inter-Union Committee for Employee Savings. As of December 31, 2025, all SRI funds in the Group's savings plans in France represented €759 million in assets under management.

At the end of 2025, nearly 91,000 Societe Generale employees and former employees were shareholders of Societe Generale under the Group's Company Savings Plans (PEE) and Savings Plans in France and abroad (PEG and PEGI) and held 9.1% of the share capital and 15.9% of the voting rights.

EMPLOYEE OWNERSHIP

Global Employee Share Ownership Plan (PMAS)

In 2025, during the 32nd PMAS, more than 105,000 people in 31 geographical locations were able to subscribe to the capital increase reserved for them. In total, approximately 51,000 people have subscribed to the Global Employee Share Ownership Plan for a total amount of €269.3 million.

1. The company will contribute to the savings paid in and a discount on Societe Generale shares in the event of a capital increase reserved for retired employees and former employees.

2. Brut SGPM in France and the majority of its 33 subsidiaries adhering to the Group Savings Plan in France.

3. (CIPF) SG SRI Bonds, SG Diversified SRI, SG International Equities SRI, Amundi ESR solidarity equity label.



ALIGNING EMPLOYEE COMPENSATION WITH CORPORATE SOCIAL RESPONSIBILITY (CSR) ISSUES

The alignment of the remuneration of employees, including the Executive Officers and the members of the Management Committee, with the challenges of corporate social responsibility operates at several levels:

COLLECTIVE REMUNERATION

IN THE COLLECTIVE REMUNERATION OF SGPM EMPLOYEES IN FRANCE in 2025 for 2024 (43,875 employees), a component of the incentives envelope in the amount of €12 million depended on the achievement of a corporate social responsibility (CSR) objective. Since the agreements signed in 2014, SGPM in France has linked part of its incentives formula to the achievement of CSR objectives. Since the 2021 financial year, the Societe Generale group must be in the 1st quartile of the annual sector ranking of companies assessed by the extra-financial

rating agency S&P Global CSA and/or Sustainalytics and, on the other hand, obtain a rating of at least BBB from the MSCI agency. The Group has met the criteria for 2024 and €12 million in CSR incentives has been paid.

REMUNERATION OF MEMBERS OF THE EXECUTIVE COMMITTEE

IN THE REMUNERATION OF THE MEMBERS OF THE MANAGEMENT COMMITTEE (about sixty people, excluding corporate officers). The members of the Group Management Committee have common collective objectives including:

- Customer satisfaction and experience according to the Net Promoter Score approach;
- The employee engagement rate, measured by the Group's Employer Barometer;
- The objective related to the Group's commitment to reduce exposure to the oil and gas production sector;
- Financial performance.

These objectives condition part of the variable remuneration.

EXECUTIVE COMPENSATION IN THE REMUNERATION OF EXECUTIVE CORPORATE OFFICERS

CSR CRITERIA IN THE 2025 ANNUAL VARIABLE COMPENSATION OF EXECUTIVE CORPORATE OFFICERS:

The criteria for determining the annual variable remuneration of Executive Officers include a significant part of CSR objectives. These objectives, common to the Executive Officers, represent 20% of the performance criteria of the annual variable compensation. The CSR objectives were divided into three themes, all of which included quantifiable objectives:

- Improved customer experience: measured based on the evolution of the NPS rate of the main activities;
- Development of our priorities in the area of responsible employer: measured through the respect of our commitments in terms of feminization and internationalization of management bodies and on the evolution of the employee engagement rate;

- Implementation of the CSR strategy with the respect of trajectories compatible with the commitments made by the Group for the energy and environmental transition.

CSR CRITERIA IN THE 2025 LONG-TERM INCENTIVES SCHEME FOR EXECUTIVE CORPORATE OFFICERS:

The acquisition of the long-term incentives scheme is 33.33% dependent on CSR conditions. The targets for the 2025 plan areas are the following:

- For 50%, the target is linked to the Group's commitment to reduce exposure to the oil and gas production sector.
- For this criterion, if the target of the 80% reduction in exposure as of December 31, 2030 compared to the exposure as of December 31, 2019 is achieved, the acquisition would be 100%. If the target is not reached, the acquisition would be zero;
- For 50%, the target is linked to the Group's commitment to contribute €500 billion to sustainable finance by the end of 2030. For this criterion, if the target of the contribution of €500 billion by 31 December 2030 is reached, the acquisition would be 100%. If the level of 425 billion euros is reached, the acquisition would be 75%. Below €425 billion, the acquisition would be zero.

All the performance criteria for the annual variable compensation and the long-term incentive of the Executive Officers are set out in chapter 3.1.6 of the Universal Registration Document.



SOCIAL DIALOGUE

MAINTAINING A QUALITY SOCIAL DIALOGUE

The Group maintains an **ongoing social dialogue with the social partners**. This is carried out both with staff representatives in all entities where such mechanisms exist, but also with trade union organizations at the global level and in countries.

Employee representation within the Group is organized as follows:

- **A European Group Committee:** a forum for information, dialogue and exchange of views on economic, financial and social issues of strategic importance and of a transnational nature, which meets at least twice a year;
- **A central social and economic committee,** competent for decisions taken at the level of Societe Generale Legal Entity (SGPM) in France. It meets at least five times a year and is responsible in particular for ensuring that employees express themselves collectively. He may be informed or consulted on business

projects implemented in France and is also consulted on topics related to knowledge of the general situation of the company (strategic orientations, forward-looking management of jobs and skills, general training orientations), the economic and financial situation of the company and its social policy;

- **Social and economic committees** within SGPM's establishments in France and within subsidiaries in France, which can be consulted or informed about projects decided at the level of the body's perimeter and also make it possible to collect employees' concerns, in a spirit of continuous dialogue.

In January 2024, SGPM in France extended its **agreement on the evolution of professions and skills until the end of 2025**. This agreement provides for specific actions on:

- Consultation and dialogue on the company's strategy and employment developments;
- Employability and support for employees (internal mobility, measures for young people and seniors, measures around employees' professional projects, etc.);
- Strengthening support for employees affected by reorganizations (voluntary departures, support for business transitions, training assistance, etc.).

Dialogue and consultation with the Staff Representation Bodies (IRP) is based in particular on the *Observatoire des Métiers*.

It is a place for exchange and reflection on the evolution of the main professions and skills within the company.

It is composed of equal numbers of representatives of the trade unions and the Human Resources Department. His role is to have a forward-looking vision of the evolution of the Group's main businesses regarding the strategic orientations defined.

ENSURING RESPECT FOR FREEDOM OF ASSOCIATION AND COLLECTIVE BARGAINING

The Group interacts with its employees in accordance with the values and principles set out in the following main international conventions:

- The Universal Declaration of Human Rights of 10 December 1948;
- The International Labor Organization (ILO) Declaration on Fundamental Principles and Rights at Work;
- The European Convention on Human Rights of 4 November 1950 in Europe;
- The OECD (Organization for Economic Co-operation and Development) Guidelines for Multinational Enterprises;
- The United Nations Guiding Principles on Business and Human Rights (UN Guiding Principles) of 16 June 2011 and the "Protect, Respect and Remedy" Framework;
- The United Nations Sustainable Development Goals;
- The ten core principles of the United Nations Global Compact, including Principles 1 to 6 on Human Rights and Labor.

AGREEMENT WITH UNI GLOBAL UNION

In 2023, in order to reinforce the importance of social dialogue, the Group renewed its engagement with the global union federation UNI Global Union, signing a new global agreement on the rights of the Group's employees, based on the previous agreements of 2015 and 2019. 100% of the Group's employees are covered through this global agreement.

This four-year agreement reinforces Societe Generale's commitment to human rights. It also strengthens UNI Global Union's role on the HR pillar of the Bank's Duty of care Plan, introduces new rights for the Group's employees and improves trade union rights. It also recognizes the Bank's commitments implemented with the rise of new labor organizations.

The agreement gives rise to regular exchanges with UNI Global Union and an annual meeting to monitor commitments, bringing together representatives of UNI Global Union and the Human Resources Department. The last meeting took place in September 2025.



Concerned about the quality of social dialogue and respect for freedom of association, specific means are made available to Representative Trade Union Organizations to communicate with employees.

SGPM in France provides employees with resources that promote dialogue, including:

- the distribution of leaflets to employees;
- bulletin boards of union communications in the workplace;
- the website of each Representative Trade Union Organization accessible via the company's intranet;
- union information meetings with employees during working hours without loss of pay for the employee;
- the possibility for employees to subscribe to a mailing list of Representative Trade Union Organizations to receive their trade union communications on their professional or personal e-mail.



MAINTAINING A FAVORABLE SOCIAL CLIMATE

The Group is committed to maintaining a favorable social climate, in particular by **setting up bodies for dialogue and consultation** on the company's strategy in France since 2013, in addition to the legal provisions. In 2025, the visibility given to union leaders on the strategic and economic orientations of the company and the business lines has materialized through:

- 2 meetings with the Chief Executive Officer or his representatives on the occasion of the European Works Council;
- 3 meetings of the dialogue and consultation body in the presence of the members of the General Management on the basis of the projects envisaged;
- 5 meetings with the Director General or his representatives during the plenary sessions of the Central Social Economic Committee;
- 2 meetings of the *Observatoire des Métiers* on the progress of the work of Job Management and Career Paths for different sectors.



SUPPORTING OUR EMPLOYEES DURING TRANSFORMATIONS

Societe Generale is committed to supporting every employee impacted by the transformation plans.

The accompanying measures include:

- Internal redeployment: priority in redeployment and support with appropriate measures, possibility of skills assessments, etc.;
- Transition of activity: organization of working time for early career ends;
- Voluntary departure: support for business creation, retraining and other training as part of a collective contractual termination scheme.

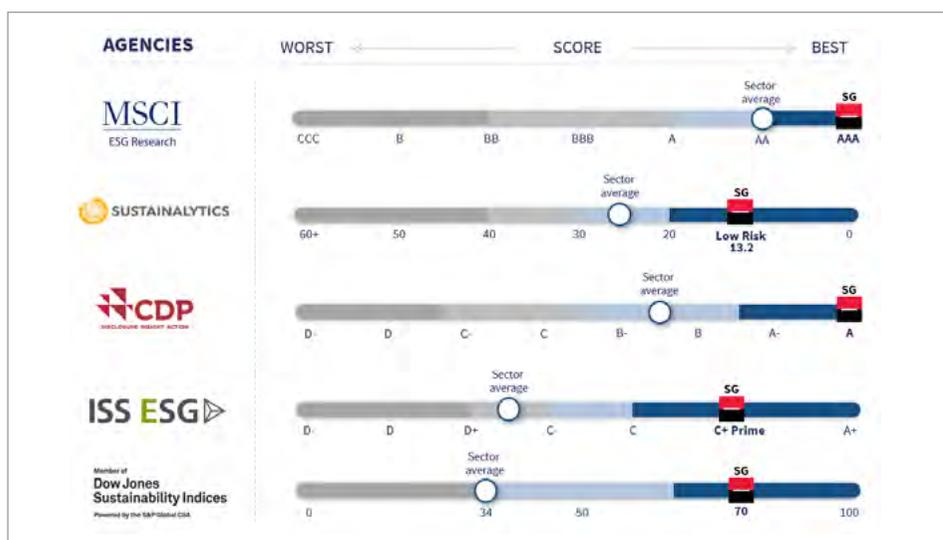
- A common system to support employees and managers. Among the actions proposed, conferences on themes specific to transformations and support from internal coaches, if necessary.

Within the scope of SGPM, a new employment agreement was signed with the trade unions at the end of 2025 for application in 2026. In this new agreement, skills development and internal mobility occupy a central place.

The Group also ensures that the planned changes are presented at information meetings for employees located in the areas concerned, that they are recontextualized in the light of developments in the banking sector and that the teams answer questions. Special support for managers is put in place so that they can act on a daily basis in close proximity to the teams and promote the culture of dialogue, which is particularly important in a context of transformation. On the other hand, in France, the IORPs are consulted upstream of transformation projects.

EXTRA-FINANCIAL RATINGS AND RECOGNITION

The extra-financial rating is an evaluation of the company based on criteria other than its financial performance alone: respect for the environment, societal and social values, governance, etc. In 2025, Societe Generale's ESG expertise will be recognized by rating agencies, with rising scores that demonstrate its commitment to sustainable practices. ▶



Its social performance and good practices in human resources are also recognized through external distinctions at the local level such as, in 2025:

- Canadian entities are **Top Employer certified**;
- Several Group entities have been designated as **Great Place to Work** in Romania and France;
- BoursoBank holds **B Corp certification**;
- Several entities have been awarded by **Ecovadis** in Chile, Luxembourg, Portugal, Greece, the United Kingdom, Hungary;
- For the third year in a row, the US HR team received an **Early Talent Award** from Handshake (Gen Z career platform) as the best student employer;
- BoursoBank ranked 12th in Capital's **"Best Employers 2025"** list and was voted **"Excellent Employer"** and **"Most Attractive Employer"** in its sector for IT jobs in 2025;
- SG Retail Banking in France has obtained a label awarded by **AFNOR certification**, an independent body, for its CSR approach.

NB: ratings represent those allocated at annual reviews or in the event of significant methodology change of the agency.

CONCLUSION

The Responsible Employer strategy positions **human capital** at the heart of the prospects by taking into account not only the **expectations of stakeholders**, but also the **regulatory changes** that testify to the importance of the **"S in ESG"**. Societe Generale is fully aware of these challenges and is committed to continuous improvement in its commitments as a responsible employer.



