

# NON-FINANCIAL INFORMATION

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Appendices

## GRI - Global Reporting Initiative Content Index 2019

GRI STANDARD	DISCLOSURE	URL OR PAGE NUMBER
<b>GRI 101: FOUNDATION - 2016</b>		
<b>GRI 102: GENERAL DISCLOSURES - 2016</b>		
<b>ORGANIZATIONAL PROFILE</b>		
102-1	Name of the organization	General information: 2020 Universal Registration Document, <a href="#">page 550</a>
102-2	Activities, brands, products, and services	The Group's core businesses: 2020 Universal Registration Document, <a href="#">pages 18-28</a>
102-3	Location of headquarters	2020 Universal Registration Document, <a href="#">page 550</a>
102-4	Location of operations	2020 Universal Registration Document, <a href="#">pages 65-67</a>
102-5	Ownership and legal form	General information: 2020 Universal Registration Document, <a href="#">page 550</a> Information on share capital: 2020 Universal Registration Document, <a href="#">pages 545-549</a>
102-6	Markets served	Profile of Societe Generale: 2020 Universal Registration Document, <a href="#">pages 8-9</a> Segment reporting by geographical region: 2020 Universal Registration Document, <a href="#">pages: 425-426</a>
102-7	Scale of the organization	Profile of Societe Generale: 2020 Universal Registration Document, <a href="#">pages 8-9</a> and Integrated Report 2019-2020, <a href="#">pages: 6-7</a> Segment reporting by division and geographical region: 2020 Universal Registration Document, <a href="#">pages 423-426</a> Geographic locations and activities: 2020 Universal Registration Document, <a href="#">pages 65-67</a> Employees: 2020 Universal Registration Document, <a href="#">pages: 261-269</a>
102-8	Information on employees and other workers	Group's CSR figures: <a href="#">lines 126-143</a> Information relative to Societe Generale's staff: 2020 Universal Registration Document, <a href="#">pages 65-67</a>
102-9	Supply chain	Group's responsible sourcing policy: 2020 Universal Registration Document, <a href="#">pages: 273-274</a> Suppliers section on the <a href="#">Group's website</a>
102-10	Significant changes to the organization and its supply chain	Group's responsible sourcing policy: 2020 Universal Registration Document, <a href="#">pages: 273-274</a> Suppliers section on the <a href="#">Group's website</a> Group's CSR figures: <a href="#">lines 58-67</a>
102-11	Precautionary principle or approach	E&S risk management in the Businesses: 2020 Universal Registration Document, <a href="#">pages: 277-281</a> Positive climate action: 2020 Universal Registration Document, <a href="#">pages: 282-284</a> <a href="#">E&amp;S General Guidelines</a> for business engagement Following sector-specific and cross-sector E&S policies: <a href="#">palm oil</a> , <a href="#">oil and gas</a> , <a href="#">civil nuclear power</a> , <a href="#">shipping</a> , <a href="#">defense and security</a> , <a href="#">biodiversity</a> , <a href="#">forestry and forest products</a> , <a href="#">agriculture</a> , <a href="#">fisheries and food</a> , <a href="#">dams and hydropower</a> , <a href="#">thermal power</a> , <a href="#">thermal coal</a> , <a href="#">mining</a> . Information on <a href="#">new product committees</a> <a href="#">Equator principles report</a>

GRI STANDARD	DISCLOSURE	URL OR PAGE NUMBER
102-12	External initiatives	Group's principles and memberships in associations: 2020 Universal Registration Document, <a href="#">pages: 277-278</a> Group's <a href="#">commitments to public and private initiatives</a> <a href="#">Key milestones</a>
102-13	Membership of associations	Group's principles and memberships in associations: 2020 Universal Registration Document, <a href="#">pages: 277-278</a> Group's <a href="#">commitments to public and private initiatives</a> <a href="#">Key milestones</a>
<b>STRATEGY</b>		
102-14	Statement from senior decision-maker	Message from the chairman and Group's CEO: 2020 Universal Registration Document, <a href="#">pages: 2-3</a> and Integrated Report 2019-2020, <a href="#">pages 2-3</a>
102-15	Key impacts, risks, and opportunities	Group's strategy: 2020 Universal Registration Document, <a href="#">pages 12-17</a> Integrated Report 2019-2020, <a href="#">pages 8-25</a> Declaration of non-financial performance, 2020 Universal Registration Document, <a href="#">pages 258-307</a> Group's CSR ambition: Integrated Report 2019-2020, <a href="#">pages: 30-35</a>
<b>ETHICS AND INTEGRITY</b>		
102-16	Values, principles, standards, and norms of behaviour	Corporate culture and ethics principles, <a href="#">2019 Report</a> Group's <a href="#">Code of Conduct</a> Group's values and Culture and Conduct Programme: 2020 Universal Registration Document, <a href="#">pages: 260-261</a> <a href="#">Tax code of conduct</a> <a href="#">Code governing the fight against corruption and influence peddling</a> Ethics: Integrated Report 2019-2020, <a href="#">pages 42 - 43</a> <a href="#">E&amp;S General Guidelines</a> for business engagement
102-17	Mechanisms for advice and concerns about ethics	<a href="#">Whistleblowing</a> : 2020 Universal Registration Document, <a href="#">page 300</a> Corporate culture and ethics principles, 2019 Report, <a href="#">page 13</a> Leadership model and <a href="#">feedback culture</a>
<b>GOVERNANCE</b>		
102-18	Governance structure	Presentation of the Group's organisation: 2020 Universal Registration Document, <a href="#">page 70</a> Board of Directors and its committees: 2020 Universal Registration Document, <a href="#">pages 71-95</a> General management: 2020 Universal Registration Document, <a href="#">pages: 96-98</a> Governance bodies: 2020 Universal Registration Document, <a href="#">pages: 99-101</a> ; Integrated Report 2019-2020, <a href="#">pages 37-41</a>

GRI STANDARD	DISCLOSURE	URL OR PAGE NUMBER
102-19	Delegating authority	CSR Governance: 2020 Universal Registration Document, <a href="#">page: 258</a> <a href="#">CSR section</a> on Group's website Group Responsible Commitments Committee: 2020 Universal Registration Document, <a href="#">page: 280</a>
102-20	Executive-level responsibility for economic, environmental, and social topics	CSR Governance: 2020 Universal Registration Document, <a href="#">page: 258</a>
102-21	Consulting stakeholders on economic, environmental, and social topics	CSR approach founded on the basis of stakeholder consultation: Integrated Report 2018-2019, <a href="#">pages: 22-23</a> Dialogue with stakeholders: 2020 Universal Registration Document, <a href="#">page 281</a> ; Integrated Report 2019-2020, <a href="#">pages: 32-33</a>
102-22	Composition of the highest governance body and its committees	Board of Directors and its committees: 2020 Universal Registration Document, <a href="#">pages 71-95</a> General management: 2020 Universal Registration Document, <a href="#">pages: 96-98</a> Governance bodies: 2020 Universal Registration Document, <a href="#">pages: 99-101</a> CSR Governance: 2020 Universal Registration Document, <a href="#">page: 258</a>
102-23	Chair of the highest governance body	Board of Directors and its committees: 2020 Universal Registration Document, <a href="#">pages 71-95</a> (separation of the offices of Chairman of the Board of Directors and Chief Executive Officer since 19 May 2015)
102-24	Nominating and selecting the highest governance body	Board of Directors and its committees: 2020 Universal Registration Document, <a href="#">pages 71-95</a> - Appointment ( <a href="#">pages: 71-72</a> ) - Diversity ( <a href="#">page 73, 75</a> ) - Skills, expertise ( <a href="#">page 74</a> ) - Nomination and corporate governance Committee ( <a href="#">page 94</a> )
102-25	Conflicts of interest	Board of Directors and its committees: 2020 Universal Registration Document, <a href="#">pages 71-95</a> (see section: <i>Directors bound by stringent ethics rules</i> , <a href="#">page 77</a> ; <i>Ethics of the members of the Board of Directors</i> , <a href="#">page 558</a> and <i>Additional information about...</i> on <a href="#">page 142</a> )
102-26	Role of highest governance body in setting purpose, values, and strategy	CSR Governance: 2020 Universal Registration Document, <a href="#">page: 258</a> Value creation: Integrated Report 2019-2020, <a href="#">pages: 34-35</a>
102-27	Collective knowledge of highest governance body	Board of Directors and its committees: 2020 Universal Registration Document, <a href="#">pages 71-95</a> - Skills, expertise ( <a href="#">page 74</a> )
102-28	Evaluating the highest governance body's performance	Evaluation and remuneration of Group's senior management: 2020 Universal Registration Document, <a href="#">pages: 102-138</a> CSR criteria in Group's CEO compensation: Performance and compensation 2019 report, <a href="#">page 13</a>
102-29	Identifying and managing economic, environmental, and social impacts	CSR Governance: 2020 Universal Registration Document, <a href="#">page: 258</a> Group Responsible Commitments Committee: 2020 Universal Registration Document, <a href="#">page: 280</a> CSR in the Group's strategy: Integrated Report 2019-2020, pages: <a href="#">08-09</a> ; <a href="#">16-17</a> ; <a href="#">24-25</a> ; <a href="#">30-31</a> CSR approach founded on the basis of stakeholder consultation: Integrated Report 2018-2019, <a href="#">pages: 22-23</a> Value creation: Integrated Report 2019-2020, <a href="#">pages: 34-35</a>

GRI STANDARD	DISCLOSURE	URL OR PAGE NUMBER
102-30	Effectiveness of risk management processes	Declaration of non-financial performance, 2020 Universal Registration Document, <a href="#">pages 258-307</a> Non-financial risk factors and the main mitigation policies: Non-financial information appendices, <a href="#">pages: 2-10</a> <a href="#">TCFD report</a> CSR topics addressed by the Board of directors and its committees: 2020 Universal Registration Document, <a href="#">pages: 87-92</a>
102-31	Review of economic, environmental, and social topics	Declaration of non-financial performance, 2020 Universal Registration Document, <a href="#">pages 258-307</a> CSR topics addressed by the Board of directors and its committees: 2020 Universal Registration Document, <a href="#">pages: 87-92</a>
102-32	Highest governance body's role in sustainability reporting	Declaration of non-financial performance, 2020 Universal Registration Document, <a href="#">pages 258-307</a> (introduction) CSR topics addressed by the Board of directors and its committees: 2020 Universal Registration Document, <a href="#">pages: 87-92</a>
102-33	Communicating critical concerns	Declaration of non-financial performance, 2020 Universal Registration Document, <a href="#">pages 258-307</a> CSR topics addressed by the Board of directors and its committees: 2020 Universal Registration Document, <a href="#">pages: 87-92</a> Group Responsible Commitments Committee: 2020 Universal Registration Document, <a href="#">page: 280</a> <a href="#">TCFD report</a>
102-34	Nature and total number of critical concerns	CSR approach founded on the basis of stakeholder consultation: Integrated Report 2018-2019, <a href="#">pages: 22-23</a> Value creation: Integrated Report 2019-2020, <a href="#">pages: 34-35</a> Dialogue with stakeholders: 2020 Universal Registration Document, <a href="#">page 281</a> ; Integrated Report 2019-2020, <a href="#">pages: 32-33</a>
102-35	Remuneration policies	Evaluation and remuneration of Group's senior management: 2020 Universal Registration Document, <a href="#">pages: 102-138</a> <a href="#">2019 Compensation policies and practices report</a> CSR criteria in Group's CEO compensation: Performance and compensation 2019 report, <a href="#">page 13</a>
102-36	Process for determining remuneration	<a href="#">2019 Compensation policies and practices report</a>
102-37	Stakeholders' involvement in remuneration	Evaluation and remuneration of Group's senior management: 2020 Universal Registration Document, <a href="#">pages: 102-138</a> 2020 Shareholders meeting, <a href="#">voting results</a> (see: resolutions 5-15)
102-38	Annual total compensation ratio	Group's <a href="#">non-financial indicators</a> , see lines: 215-218 <a href="#">2019 Compensation policies and practices report</a>
102-39	Percentage increase in annual total compensation ratio	Group's <a href="#">non-financial indicators</a> , see lines: 215-218 <a href="#">2019 Compensation policies and practices report</a>
<b>STAKEHOLDER ENGAGEMENT</b>		
102-40	List of stakeholder groups	CSR approach founded on the basis of stakeholder consultation: Integrated Report 2018-2019, <a href="#">pages: 22-23</a> Dialogue with stakeholders: 2020 Universal Registration Document, <a href="#">page 281</a> ; Integrated Report 2019-2020, <a href="#">pages: 32-33</a>

GRI STANDARD	DISCLOSURE	URL OR PAGE NUMBER
102-41	Collective bargaining agreements	Collective agreements signed with social partners: 2020 Universal Registration Document, <a href="#">page: 266</a> Social dialogue : Corporate culture and ethics principles, 2019 report, <a href="#">pages: 11-12</a>
102-42	Identifying and selecting stakeholders	CSR approach founded on the basis of stakeholder consultation: Integrated Report 2018-2019, <a href="#">pages: 22-23</a> Dialogue with stakeholders: 2020 Universal Registration Document, <a href="#">page 281</a> ; Integrated Report 2019-2020, <a href="#">pages: 32-33</a>
102-43	Approach to stakeholder engagement	CSR approach founded on the basis of stakeholder consultation: Integrated Report 2018-2019, <a href="#">pages: 22-23</a> Dialogue with stakeholders: 2020 Universal Registration Document, <a href="#">page 281</a> ; Integrated Report 2019-2020, <a href="#">pages: 32-33</a>
102-44	Key topics and concerns raised	CSR approach founded on the basis of stakeholder consultation: Integrated Report 2018-2019, <a href="#">pages: 22-23</a> Dialogue with stakeholders: 2020 Universal Registration Document, <a href="#">page 281</a> ; Integrated Report 2019-2020, <a href="#">pages: 32-33</a>
<b>REPORTING PRACTICE</b>		
102-45	Entities included in the consolidated financial statements	Notes to the consolidated financial statements, see Note 2: Consolidation, 2020 Universal Registration Document, <a href="#">pages 325-328</a>
102-46	Defining report content and topic Boundaries	CSR approach founded on the basis of stakeholder consultation: Integrated Report 2018-2019, <a href="#">pages: 22-23</a> Cross analysis between the CSR topics and Group's types of risks, 2020 Universal Registration Document, <a href="#">pages: 258-259</a> Value creation : Integrated Report 2019-2020, pages: <a href="#">30-31</a> ; <a href="#">34-35</a>
102-47	List of material topics	CSR approach founded on the basis of stakeholder consultation: Integrated Report 2018-2019, <a href="#">pages: 22-23</a> Cross analysis between the CSR topics and Group's types of risks, 2020 Universal Registration Document, <a href="#">pages: 258-259</a> Value creation : Integrated Report 2019-2020, pages: <a href="#">30-31</a> ; <a href="#">34-35</a>
102-48	Restatements of information	None Introduction to the CSR chapter: 2020 Universal Registration Document, <a href="#">pages: 258-259</a> ; Methodology note: 2020 Universal Registration Document, <a href="#">pages: 291-293</a>
102-49	Changes in reporting	No significant changes Methodology note: 2020 Universal Registration Document, <a href="#">pages: 291-293</a>
102-50	Reporting period	1.1.2019–31.12.2019 Methodology note: 2020 Universal Registration Document, <a href="#">pages: 291-293</a>
102-51	Date of most recent report	<a href="#">2020 Universal Registration Document</a> published on 12 March 2020 <a href="#">2019 – 2020 Integrated report</a> published on 19 May 2020 (data as of end-2019)

GRI STANDARD	DISCLOSURE	URL OR PAGE NUMBER
102-52	Reporting cycle	Financial reporting: quarterly Sustainability reporting: annually Methodology note: 2020 Universal Registration Document, <a href="#">pages: 291-293</a>
102-53	Contact point for questions regarding the report	Contacts: 2020 Universal Registration Document, <a href="#">page: 577</a>
102-54	Claims of reporting in accordance with the GRI Standards	N/A
102-55	GRI content index	This document represents the 2019 GRI content index
102-56	External assurance	Independent third party's report on consolidated non-financial statement: 2020 Universal Registration Document, <a href="#">pages: 294-295</a> Statutory auditor's report on the consolidated financial statements, 2020 Universal Registration Document, <a href="#">pages: 469-473</a> Statutory auditor's report on financial statements, 2020 Universal Registration Document, <a href="#">pages: 536-540</a>
<b>GRI 200: ECONOMIC STANDARDS</b>		
<b>GRI 201 : ECONOMIC PERFORMANCE - 2016</b>		
103-1	Explanation of the material topic and its Boundary	CSR approach founded on the basis of stakeholder consultation: Integrated Report 2018-2019, <a href="#">pages: 22-23</a> Group's Business model: Integrated Report 2019-2020, <a href="#">pages: 12-13</a> Societe Generale's purpose: Integrated Report 2019-2020, <a href="#">pages: 10-11</a> Value creation : Integrated Report 2019-2020, pages: <a href="#">30-31</a> ; <a href="#">34-35</a>
103-2	The management approach and its components	Group's strategy: 2020 Universal Registration Document, <a href="#">pages: 12-15</a> CSR ambition: 2020 Universal Registration Document, <a href="#">page 258</a> and <a href="#">275</a> ; Integrated Report 2019-2020, pages: <a href="#">30-31</a> ; Group's key figures: 2020 Universal Registration Document, <a href="#">page 10</a> ; Integrated Report 2019-2020, pages: <a href="#">34-35</a> Culture and conduct: 2020 Universal Registration Document, <a href="#">page: 260</a> ; Integrated Report 2019-2020, <a href="#">pages: 42-45</a> Business conduct: 2020 Universal Registration Document, <a href="#">pages: 277- 281</a>
103-3	Evaluation of the management approach	Performance against targets: Integrated Report 2019-2020, pages: <a href="#">34-35</a> 2020 Universal Registration Document, <a href="#">pages: 32-43</a> Audits: Independent third party's report on consolidated non-financial statement: 2020 Universal Registration Document, <a href="#">pages: 294-295</a> Statutory auditor's report on the consolidated financial statements, 2020 Universal Registration Document, <a href="#">pages: 469-473</a> Statutory auditor's report on financial statements, 2020 Universal Registration Document, <a href="#">pages: 536-540</a>

GRI STANDARD	DISCLOSURE	URL OR PAGE NUMBER
201-1	Direct economic value generated and distributed	Income statement: 2020 Universal Registration Document, <a href="#">pages: 310-540</a> Cash-flow statement: 2020 Universal Registration Document, <a href="#">page: 315</a> Personnel expenses: 2020 Universal Registration Document, <a href="#">pages 405-406</a> Income taxes: 2020 Universal Registration Document, <a href="#">pages 413-416</a>
201-2	Financial implications and other risks and opportunities due to climate change	Positive climate action: 2020 Universal Registration Document, <a href="#">pages: 282-284</a> ; Integrated Report 2019-2020, <a href="#">pages:62-63</a>
201-3	Defined benefit plan obligations and other retirement plans	Personnel expenses and related party transactions: 2020 Universal Registration Document, <a href="#">pages: 406-412</a> Saving plans: Performance and compensation 2019 report, <a href="#">pages: 8-9</a>
201-4	Financial assistance received from government	Societe Generale did not receive any financial assistance from government in 2019
<b>GRI 202: MARKET PRESENCE - 2016</b>		
103-1	Explanation of the material topic and its Boundary	-
103-2	The management approach and its components	-
103-3	Evaluation of the management approach	-
202-1	Ratios of standard entry level wage by gender compared to local minimum wage	-
202-2	Proportion of senior management hired from the local community	-
<b>GRI 203: INDIRECT ECONOMIC IMPACTS - 2016</b>		
103-1	Explanation of the material topic and its Boundary	CSR approach founded on the basis of stakeholder consultation: Integrated Report 2018-2019, <a href="#">pages: 22-23</a> Cross analysis between the CSR topics and Group's types of risks, 2020 Universal Registration Document, <a href="#">pages: 258-259</a> CSR ambition: 2020 Universal Registration Document, <a href="#">page 258</a> and <a href="#">275</a> ; Value creation : Integrated Report 2019-2020, pages: <a href="#">30-31</a> ; <a href="#">34-35</a>
103-2	The management approach and its components	CSR Governance: 2020 Universal Registration Document, <a href="#">page: 258</a> <a href="#">CSR section</a> on Group's website Group Responsible Commitments Committee: 2020 Universal Registration Document, <a href="#">page: 280</a> Culture and conduct: 2020 Universal Registration Document, <a href="#">page: 260</a> ; Integrated Report 2019-2020, <a href="#">pages: 42-45</a> Business conduct: 2020 Universal Registration Document, <a href="#">pages: 277- 281</a> Group's key figures: Integrated Report 2019-2020, <a href="#">pages: 34-35</a>



GRI STANDARD	DISCLOSURE	URL OR PAGE NUMBER
103-3	Evaluation of the management approach	Independent third party's report on consolidated non-financial statement: 2020 Universal Registration Document, <a href="#">pages: 294-295</a>
203-1	Infrastructure investments and services supported	Sustainable and responsible financing and investment: 2020 Universal Registration Document, <a href="#">pages: 285-286</a> ; Integrated Report 2019-2020, pages: 60-61 Sustainable cities: 2020 Universal Registration Document, <a href="#">page 286</a> ; Integrated Report 2019-2020, <a href="#">pages: 64-65</a> Sustainable mobility: 2020 Universal Registration Document, <a href="#">pages 286-287</a> ; Integrated Report 2019-2020, <a href="#">pages: 64-65</a> Supporting business and entrepreneurs: 2020 Universal Registration Document, <a href="#">pages 287</a> ; Integrated Report 2019-2020, <a href="#">pages: 64-65</a> Contribution to sustainable development of Africa: 2020 Universal Registration Document, <a href="#">pages 288-230</a> ; Integrated Report 2019-2020, <a href="#">pages: 66-67</a> Patronage: Integrated Report 2019-2020, <a href="#">pages: 70-71</a>
203-2	Significant indirect economic impacts	Inclusive banking: 2020 Universal Registration Document, <a href="#">pages 287-288</a> ; Integrated Report 2019-2020, <a href="#">pages: 68-69</a> Contribution to sustainable development of Africa: 2020 Universal Registration Document, <a href="#">pages 288-230</a> ; Integrated Report 2019-2020, <a href="#">pages: 66-67</a>
<b>GRI 205: ANTI-CORRUPTION - 2016</b>		
103-1	Explanation of the material topic and its Boundary	CSR approach founded on the basis of stakeholder consultation: Integrated Report 2018-2019, <a href="#">pages: 22-23</a> Cross analysis between the CSR topics and Group's types of risks, 2020 Universal Registration Document, <a href="#">pages: 258-259</a> CSR ambition: 2020 Universal Registration Document, <a href="#">page 258</a> and <a href="#">275</a> ; Integrated Report 2019-2020, <a href="#">pages: 30-31</a> Value creation: Integrated Report 2019-2020, pages <a href="#">30-31</a> ; <a href="#">34-35</a>
103-2	The management approach and its components	CSR Governance: 2020 Universal Registration Document, <a href="#">page: 258</a> <a href="#">CSR section</a> on Group's website Group Responsible Commitments Committee: 2020 Universal Registration Document, <a href="#">page: 280</a> Culture and conduct: 2020 Universal Registration Document, <a href="#">page: 260</a> ; Integrated Report 2019-2020, <a href="#">pages: 42-45</a> Business conduct: 2020 Universal Registration Document, <a href="#">pages: 277- 281</a> Group's key figures: Integrated Report 2019-2020, pages <a href="#">34-35</a>
103-3	Evaluation of the management approach	Independent third party's report on consolidated non-financial statement: 2020 Universal Registration Document, <a href="#">pages: 294-295</a>
205-1	Operations assessed for risks related to corruption	2020 Universal Registration Document, pages: <a href="#">271, 243-247, 466-468</a>
205-2	Communication and training about anti-corruption policies and procedures	2020 Universal Registration Document, pages: <a href="#">260-261; 245</a>
205-3	Confirmed incidents of corruption and actions taken	2020 Universal Registration Document, pages: <a href="#">243-247, 466-468</a>
<b>GRI 206: ANTI- COMPETITIVE BEHAVIOR - 2016</b>		

GRI STANDARD	DISCLOSURE	URL OR PAGE NUMBER
103-1	Explanation of the material topic and its Boundary	CSR approach founded on the basis of stakeholder consultation: Integrated Report 2018-2019, <a href="#">pages: 22-23</a> Cross analysis between the CSR topics and Group's types of risks, 2020 Universal Registration Document, <a href="#">pages: 258-259</a> CSR ambition: 2020 Universal Registration Document, <a href="#">page 258</a> and <a href="#">275</a> ; Integrated Report 2019-2020, <a href="#">pages: 30-31</a> ; Value creation: Integrated Report 2019-2020, <a href="#">pages 34 et 35</a>
103-2	The management approach and its components	CSR Governance: 2020 Universal Registration Document, <a href="#">page: 258</a> <a href="#">CSR section</a> on Group's website Group Responsible Commitments Committee: 2020 Universal Registration Document, <a href="#">page: 280</a> Culture and conduct: 2020 Universal Registration Document, <a href="#">page: 260</a> ; Integrated Report 2019-2020, <a href="#">pages: 42-45</a> Business conduct: 2020 Universal Registration Document, <a href="#">pages: 277- 281</a> Group's key figures: Integrated Report 2019-2020, <a href="#">pages: 34-35</a>
103-3	Evaluation of the management approach	Independent third party's report on consolidated non-financial statement: 2020 Universal Registration Document, <a href="#">pages: 294-295</a>
206-1	Legal actions for anticompetitive behaviour, antitrust, and monopoly practices	2020 Universal Registration Document, <a href="#">pages 246-247; 466-468</a>
<b>GRI 207: TAX - 2019</b>		
103-1	Explanation of the material topic and its Boundary	CSR approach founded on the basis of stakeholder consultation: Integrated Report 2018-2019, <a href="#">pages: 22-23</a> Cross analysis between the CSR topics and Group's types of risks, 2020 Universal Registration Document, <a href="#">pages: 258-259</a> CSR ambition: 2020 Universal Registration Document, <a href="#">page 258</a> and <a href="#">275</a> ; Integrated Report 2019-2020, <a href="#">pages: 30-31</a> Value creation: Integrated Report 2019-2020, <a href="#">pages: 30-31</a> and <a href="#">34-35</a>
103-2	The management approach and its components	csr governance: 2020 Universal Registration Document, <a href="#">page: 258</a> <a href="#">csr section</a> on group's website group responsible commitments committee: 2020 universal registration document, <a href="#">page: 280</a> culture and conduct: 2020 Universal Registration Document, <a href="#">page: 260</a> ; Integrated Report 2019-2020, <a href="#">pages: 42-45</a> business conduct: 2020 Universal Registration Document, <a href="#">pages: 277- 281</a> group's key figures: Integrated Report 2019-2020, <a href="#">pages: 34-35</a> Tax compliance: 2020 Universal Registration Document, <a href="#">pages: 244-245</a> <a href="#">Tax code of conduct</a>
103-3	Evaluation of the management approach	Independent third party's report on consolidated non-financial statement: 2020 Universal Registration Document, <a href="#">pages: 294-295</a> Statutory auditors' report on the consolidated financial statements: 2020 Universal Registration Document, <a href="#">pages: 469-473</a>
207-1	Approach to tax	Tax compliance: 2020 Universal Registration Document, <a href="#">pages: 244-245</a> Group's <a href="#">Tax code of conduct</a> Information about geographic locations: 2020 Universal Registration Document, <a href="#">page 65</a>

GRI STANDARD	DISCLOSURE	URL OR PAGE NUMBER
207-2	Tax governance, control, and risk management	Tax compliance: 2020 Universal Registration Document, <a href="#">pages: 244-245</a> Group's <a href="#">Tax code of conduct</a> <a href="#">Responsible advocacy activities</a>
207-3	Stakeholder engagement and management of concerns related to tax	<a href="#">Responsible advocacy activities</a> <a href="#">Charter for responsible advocacy with public authorities and representative institutions</a>
207-4	Country-by-country reporting	Information about geographic locations: 2020 Universal Registration Document, <a href="#">page 65</a>
<b>GRI: ENVIRONMENTAL STANDARDS</b>		
<b>GRI 301: MATERIALS - 2016</b>		
103-1	Explanation of the material topic and its Boundary	CSR approach founded on the basis of stakeholder consultation: Integrated Report 2018-2019, <a href="#">pages: 22-23</a> Cross analysis between the CSR topics and Group's types of risks, 2020 Universal Registration Document, <a href="#">pages: 258-259</a> CSR ambition: 2020 Universal Registration Document, <a href="#">page 258</a> and <a href="#">275</a> ; Integrated Report 2019-2020, <a href="#">pages: 30-31</a> Value creation: Integrated Report 2019-2020, <a href="#">pages: 30-31</a> and <a href="#">34-35</a> Group's direct environmental impact: 2020 Universal Registration Document, <a href="#">pages: 272-273</a>
103-2	The management approach and its components	CSR Governance: 2020 Universal Registration Document, <a href="#">page: 258</a> <a href="#">CSR section</a> on Group's website Group Responsible Commitments Committee: 2020 Universal Registration Document, <a href="#">page: 280</a> Culture and conduct: 2020 Universal Registration Document, <a href="#">page: 260</a> ; Integrated Report 2019-2020, <a href="#">pages: 42-45</a> Business conduct: 2020 Universal Registration Document, <a href="#">pages: 277- 281</a> Group's key figures: Integrated Report 2019-2020, <a href="#">pages: 34-35</a>
103-3	Evaluation of the management approach	Independent third party's report on consolidated non-financial statement: 2020 Universal Registration Document, <a href="#">pages: 294-295</a>
301-1	Materials used by weight or volume	2020 Universal Registration Document, <a href="#">pages: 272-273</a> <a href="#">Group's CSR figures</a> (lines 119-120)
301-2	Recycled input materials used	2020 Universal Registration Document, <a href="#">pages: 272-273</a> <a href="#">Group's CSR figures</a> (lines 119-120)
301-3	Reclaimed products and their packaging materials	Not relevant to the banking sector
<b>GRI 302: ENERGY - 2016</b>		

GRI STANDARD	DISCLOSURE	URL OR PAGE NUMBER
103-1	Explanation of the material topic and its Boundary	CSR approach founded on the basis of stakeholder consultation: Integrated Report 2018-2019, <a href="#">pages: 22-23</a> Cross analysis between the CSR topics and Group's types of risks, 2020 Universal Registration Document, <a href="#">pages: 258-259</a> CSR ambition: 2020 Universal Registration Document, <a href="#">page 258</a> and <a href="#">275</a> ; Integrated Report 2019-2020, <a href="#">pages: 30-31</a> Value creation: Integrated Report 2019-2020, <a href="#">pages: 30-31</a> and <a href="#">34-35</a> Group's direct environmental impact: 2020 Universal Registration Document, <a href="#">pages: 272-273</a>
103-2	The management approach and its components	CSR Governance: 2020 Universal Registration Document, <a href="#">page: 258</a> <a href="#">CSR section</a> on Group's website Group Responsible Commitments Committee: 2020 Universal Registration Document, <a href="#">page: 280</a> Culture and conduct: 2020 Universal Registration Document, <a href="#">page: 260</a> ; Integrated Report 2019-2020, <a href="#">pages: 42-45</a> Business conduct: 2020 Universal Registration Document, <a href="#">pages: 277- 281</a> Group's key figures: Integrated Report 2019-2020, <a href="#">pages: 34-35</a>
103-3	Evaluation of the management approach	Independent third party's report on consolidated non-financial statement: 2020 Universal Registration Document, <a href="#">pages: 294-295</a>
302-1	Energy consumption within the organization	2020 Universal Registration Document, <a href="#">pages: 272-273</a> <a href="#">Group's CSR figures</a> (lines 89-125)
302-2	Energy consumption outside of the organization	Not relevant to the banking sector
302-3	Energy intensity	2020 Universal Registration Document, <a href="#">pages: 272-273</a> <a href="#">Group's CSR figures</a> (lines 89-125)
302-4	Reduction of energy consumption	2020 Universal Registration Document, <a href="#">pages: 272-273</a> <a href="#">Group's CSR figures</a> (lines 89-125)
302-5	Reductions in energy requirements of products and services	Not relevant to the banking sector
<b>GRI 303: WATER AND EFFLUENTS - 2018</b>		
103-1	Explanation of the material topic and its Boundary	CSR approach founded on the basis of stakeholder consultation: Integrated Report 2018-2019, <a href="#">pages: 22-23</a> Cross analysis between the CSR topics and Group's types of risks, 2020 Universal Registration Document, <a href="#">pages: 258-259</a> CSR ambition: 2020 Universal Registration Document, <a href="#">page 258</a> and <a href="#">275</a> ; Integrated Report 2019-2020, <a href="#">pages: 30-31</a> Value creation: Integrated Report 2019-2020, <a href="#">pages: 30-31</a> and <a href="#">34-35</a> Group's direct environmental impact: 2020 Universal Registration Document, <a href="#">pages: 272-273</a>
103-2	The management approach and its components	CSR Governance: 2020 Universal Registration Document, <a href="#">page: 258</a> <a href="#">CSR section</a> on Group's website Group Responsible Commitments Committee: 2020 Universal Registration Document, <a href="#">page: 280</a> Culture and conduct: 2020 Universal Registration Document, <a href="#">page: 260</a> ; Integrated Report 2019-2020, <a href="#">pages: 42-45</a> Business conduct: 2020 Universal Registration Document, <a href="#">pages: 277- 281</a> Group's key figures: Integrated Report 2019-2020, <a href="#">pages: 34-35</a>

GRI STANDARD	DISCLOSURE	URL OR PAGE NUMBER
103-3	Evaluation of the management approach	Independent third party's report on consolidated non-financial statement: 2020 Universal Registration Document, <a href="#">pages: 294-295</a>
303-1	Interactions with water as a shared resource	Not relevant to the banking sector
303-2	Management of water discharge-related impacts	Not relevant to the banking sector
303-3	Water withdrawal	Not relevant to the banking sector
303-4	Water discharge	Not relevant to the banking sector
303-5	Water consumption	Water consumption: <a href="#">Group's CSR figures</a> , line 100
<b>GRI 305: EMISSIONS - 2016</b>		
103-1	Explanation of the material topic and its Boundary	CSR approach founded on the basis of stakeholder consultation: Integrated Report 2018-2019, <a href="#">pages: 22-23</a> Cross analysis between the CSR topics and Group's types of risks, 2020 Universal Registration Document, <a href="#">pages: 258-259</a> CSR ambition: 2020 Universal Registration Document, <a href="#">page 258</a> and <a href="#">275</a> ; Integrated Report 2019-2020, <a href="#">pages: 30-31</a> Value creation: Integrated Report 2019-2020, <a href="#">pages: 30-31</a> and <a href="#">34-35</a> Group's direct environmental impact: 2020 Universal Registration Document, <a href="#">pages: 272-273</a>
103-2	The management approach and its components	CSR Governance: 2020 Universal Registration Document, <a href="#">page: 258</a> <a href="#">CSR section</a> on Group's website Group Responsible Commitments Committee: 2020 Universal Registration Document, <a href="#">page: 280</a> Culture and conduct: 2020 Universal Registration Document, <a href="#">page: 260</a> ; Integrated Report 2019-2020, <a href="#">pages: 42-45</a> Business conduct: 2020 Universal Registration Document, <a href="#">pages: 277- 281</a> Group's key figures: Integrated Report 2019-2020, <a href="#">pages: 34-35</a>
103-3	Evaluation of the management approach	Independent third party's report on consolidated non-financial statement: 2020 Universal Registration Document, <a href="#">pages: 294-295</a>
305-1	Direct (Scope1) GHG emissions	Water consumption: <a href="#">Group's CSR figures</a> , line 123
305-2	Energy indirect (Scope2) GHG emissions	<a href="#">Group's CSR figures</a> , line 124
305-3	Other indirect (Scope3) GHG emissions	<a href="#">Group's CSR figures</a> , line 125
305-4	GHG emissions intensity	<a href="#">Group's CSR figures</a> , lines 121, 122

GRI STANDARD	DISCLOSURE	URL OR PAGE NUMBER
305-5	Reduction of GHG emissions	Group's direct environmental impact: 2020 Universal Registration Document, <a href="#">pages: 272-273</a> <a href="#">Group's CSR figures</a> , lines 89 – 99
305-6	Emissions of ozone depleting substances (ODS)	Not relevant to the banking sector
305-7	Nitrogen oxides (NOX), sulfur oxides (SOX), and other significant air emissions	Not relevant to the banking sector
<b>GRI 306: EFFLUENTS AND WASTE - 2016</b>		
103-1	Explanation of the material topic and its Boundary	CSR approach founded on the basis of stakeholder consultation: Integrated Report 2018-2019, <a href="#">pages: 22-23</a> Cross analysis between the CSR topics and Group's types of risks, 2020 Universal Registration Document, <a href="#">pages: 258-259</a> CSR ambition: 2020 Universal Registration Document, <a href="#">page 258</a> and <a href="#">275</a> ; Integrated Report 2019-2020, <a href="#">pages: 30-31</a> Value creation: Integrated Report 2019-2020, <a href="#">pages: 30-31</a> and <a href="#">34-35</a> Group's direct environmental impact: 2020 Universal Registration Document, <a href="#">pages: 272-273</a>
103-2	The management approach and its components	CSR Governance: 2020 Universal Registration Document, <a href="#">page: 258</a> <a href="#">CSR section</a> on Group's website Group Responsible Commitments Committee: 2020 Universal Registration Document, <a href="#">page: 280</a> Culture and conduct: 2020 Universal Registration Document, <a href="#">page: 260</a> ; Integrated Report 2019-2020, <a href="#">pages: 42-45</a> Business conduct: 2020 Universal Registration Document, <a href="#">pages: 277- 281</a> Group's key figures: Integrated Report 2019-2020, <a href="#">pages: 34-35</a>
103-3	Evaluation of the management approach	Independent third party's report on consolidated non-financial statement: 2020 Universal Registration Document, <a href="#">pages: 294-295</a>
306-1	Water discharge by quality and destination	Not relevant to the banking sector
306-2	Waste by type and disposal method	<a href="#">Group's CSR figures</a> , lines 110 – 112
306-3	Significant spills	Not significant for the banking sector
306-4	Transport of hazardous waste	Not significant for the banking sector
306-5	Water bodies affected by water discharges and/or runoff	Not significant for the banking sector
<b>GRI 307: ENVIRONMENTAL COMPLIANCE - 2016</b>		

GRI STANDARD	DISCLOSURE	URL OR PAGE NUMBER
103-1	Explanation of the material topic and its Boundary	CSR approach founded on the basis of stakeholder consultation: Integrated Report 2018-2019, <a href="#">pages: 22-23</a> Cross analysis between the CSR topics and Group's types of risks, 2020 Universal Registration Document, <a href="#">pages: 258-259</a> CSR ambition: 2020 Universal Registration Document, <a href="#">page 258</a> and <a href="#">275</a> ; Integrated Report 2019-2020, <a href="#">pages: 30-31</a> Value creation: Integrated Report 2019-2020, <a href="#">pages: 30-31</a> and <a href="#">34-35</a> Group's direct environmental impact: 2020 Universal Registration Document, <a href="#">pages: 272-273</a>
103-2	The management approach and its components	CSR Governance: 2020 Universal Registration Document, <a href="#">page: 258</a> <a href="#">CSR section</a> on Group's website Group Responsible Commitments Committee: 2020 Universal Registration Document, <a href="#">page: 280</a> Culture and conduct: 2020 Universal Registration Document, <a href="#">page: 260</a> ; Integrated Report 2019-2020, <a href="#">pages: 42-45</a> Business conduct: 2020 Universal Registration Document, <a href="#">pages: 277- 281</a> Group's key figures: Integrated Report 2019-2020, <a href="#">pages: 34-35</a>
103-3	Evaluation of the management approach	Independent third party's report on consolidated non-financial statement: 2020 Universal Registration Document, <a href="#">pages: 294-295</a>
307-1	Non-compliance with environmental laws and regulations	No relevant fines were imposed in 2019 for non-compliance with environmental laws or regulations Information on risks and litigation: 2020 Universal Registration Document, <a href="#">pages 466-468</a>
<b>GRI 308 SUPPLIER ENVIRONMENTAL ASSESSMENT - 2016</b>		
103-1	Explanation of the material topic and its Boundary	CSR approach founded on the basis of stakeholder consultation: Integrated Report 2018-2019, <a href="#">pages: 22-23</a> Cross analysis between the CSR topics and Group's types of risks, 2020 Universal Registration Document, <a href="#">pages: 258-259</a> CSR ambition: 2020 Universal Registration Document, <a href="#">page 258</a> and <a href="#">275</a> ; Integrated Report 2019-2020, <a href="#">pages: 30-31</a> Value creation: Integrated Report 2019-2020, <a href="#">pages: 30-31</a> and <a href="#">34-35</a> Group's responsible sourcing policy: 2020 Universal Registration Document, <a href="#">pages 273 - 274</a>
103-2	The management approach and its components	CSR Governance: 2020 Universal Registration Document, <a href="#">page: 258</a> <a href="#">CSR section</a> on Group's website Group Responsible Commitments Committee: 2020 Universal Registration Document, <a href="#">page: 280</a> Culture and conduct: 2020 Universal Registration Document, <a href="#">page: 260</a> ; Integrated Report 2019-2020, <a href="#">pages: 42-45</a> Business conduct: 2020 Universal Registration Document, <a href="#">pages: 277- 281</a> Group's key figures: Integrated Report 2019-2020, <a href="#">pages: 34-35</a>
103-3	Evaluation of the management approach	Independent third party's report on consolidated non-financial statement: 2020 Universal Registration Document, <a href="#">pages: 294-295</a>
308-1	New suppliers that were screened using environmental criteria	<a href="#">Group's CSR figures</a> , lines 58-67 Group's responsible sourcing policy: 2020 Universal Registration Document, <a href="#">pages 273 - 274</a>
308-2	Negative environmental impacts in the supply chain and actions taken	<a href="#">Group's CSR figures</a> , lines 58-67 Group's responsible sourcing policy: 2020 Universal Registration Document, <a href="#">pages 273 - 274</a>
<b>GRI: SOCIAL STANDARDS</b>		
<b>GRI 401: EMPLOYMENT - 2016</b>		

GRI STANDARD	DISCLOSURE	URL OR PAGE NUMBER
103-1	Explanation of the material topic and its Boundary	CSR approach founded on the basis of stakeholder consultation: Integrated Report 2018-2019, <a href="#">pages: 22-23</a> Cross analysis between the CSR topics and Group's types of risks, 2020 Universal Registration Document, <a href="#">pages: 258-259</a> CSR ambition: 2020 Universal Registration Document, <a href="#">page 258</a> and <a href="#">275</a> ; Integrated Report 2019-2020, <a href="#">pages: 30-31</a> Value creation: Integrated Report 2019-2020, <a href="#">pages: 30-31</a> and <a href="#">34-35</a> The commitment of our staff: Integrated Report 2019-2020, <a href="#">pages: 26-27</a>
103-2	The management approach and its components	CSR Governance: 2020 Universal Registration Document, <a href="#">page: 258</a> <a href="#">CSR section</a> on Group's website Group Responsible Commitments Committee: 2020 Universal Registration Document, <a href="#">page: 280</a> Culture and conduct: 2020 Universal Registration Document, <a href="#">page: 260</a> ; Integrated Report 2019-2020, <a href="#">pages: 42-45</a> Responsible employer: Group's <a href="#">five priorities</a> Group's key figures: Integrated Report 2019-2020, <a href="#">pages: 34-35</a>
103-3	Evaluation of the management approach	Independent third party's report on consolidated non-financial statement: 2020 Universal Registration Document, <a href="#">pages: 294-295</a>
401-1	New employee hires and employee turnover	<a href="#">Group's CSR figures</a> , lines 144-174 and 203-208 Professions and skills 2019 report, <a href="#">pages 8- 10</a>
401-2	Benefits provided to fulltime employees that are not provided to temporary or part-time employees	<a href="#">Group's CSR figures</a> , lines 209-222 Performance and compensation 2019 report, <a href="#">pages: 8 - 9</a> Occupational health and safety 2019 report, <a href="#">page 9</a>
401-3	Parental leave	<a href="#">Group's CSR figures</a> , lines 199 – 201 Occupational health and safety 2019 report, <a href="#">page 6</a> Performance and compensation 2019 report, <a href="#">page 6</a> Diversity and inclusion 2019 report, <a href="#">pages: 9</a> and <a href="#">15</a>
<b>GRI 402: LABOUR/MANAGEMENT RELATIONS - 2016</b>		
103-1	Explanation of the material topic and its Boundary	CSR approach founded on the basis of stakeholder consultation: Integrated Report 2018-2019, <a href="#">pages: 22-23</a> Cross analysis between the CSR topics and Group's types of risks, 2020 Universal Registration Document, <a href="#">pages: 258-259</a> CSR ambition: 2020 Universal Registration Document, <a href="#">page 258</a> and <a href="#">275</a> ; Integrated Report 2019-2020, <a href="#">pages: 30-31</a> Value creation: Integrated Report 2019-2020, <a href="#">pages: 30-31</a> and <a href="#">34-35</a> The commitment of our staff: Integrated Report 2019-2020, <a href="#">pages: 26-27</a>
103-2	The management approach and its components	CSR Governance: 2020 Universal Registration Document, <a href="#">page: 258</a> <a href="#">CSR section</a> on Group's website Group Responsible Commitments Committee: 2020 Universal Registration Document, <a href="#">page: 280</a> Culture and conduct: 2020 Universal Registration Document, <a href="#">page: 260</a> ; Integrated Report 2019-2020, <a href="#">pages: 42-45</a> Responsible employer: Group's <a href="#">five priorities</a> Group's key figures: Integrated Report 2019-2020, <a href="#">pages: 34-35</a>



GRI STANDARD	DISCLOSURE	URL OR PAGE NUMBER
103-3	Evaluation of the management approach	Independent third party's report on consolidated non-financial statement: 2020 Universal Registration Document, <a href="#">pages: 294-295</a>
402-1	Minimum notice periods regarding operational changes	-
<b>GRI 403: OCCUPATIONAL HEALTH AND SAFETY - 2018</b>		
103-1	Explanation of the material topic and its Boundary	CSR approach founded on the basis of stakeholder consultation: Integrated Report 2018-2019, <a href="#">pages: 22-23</a> Cross analysis between the CSR topics and Group's types of risks, 2020 Universal Registration Document, <a href="#">pages: 258-259</a> CSR ambition: 2020 Universal Registration Document, <a href="#">page 258</a> and <a href="#">275</a> ; Integrated Report 2019-2020, <a href="#">pages: 30-31</a> Value creation: Integrated Report 2019-2020, <a href="#">pages: 30-31</a> and <a href="#">34-35</a> The commitment of our staff: Integrated Report 2019-2020, <a href="#">pages: 26-27</a>
103-2	The management approach and its components	CSR Governance: 2020 Universal Registration Document, <a href="#">page: 258</a> <a href="#">CSR section</a> on Group's website Group Responsible Commitments Committee: 2020 Universal Registration Document, <a href="#">page: 280</a> Culture and conduct: 2020 Universal Registration Document, <a href="#">page: 260</a> ; Integrated Report 2019-2020, <a href="#">pages: 42-45</a> Responsible employer: Group's <a href="#">five priorities</a> Occupational health and safety <a href="#">2019 report</a> Group's key figures: Integrated Report 2019-2020, <a href="#">pages: 34-35</a>
103-3	Evaluation of the management approach	Independent third party's report on consolidated non-financial statement: 2020 Universal Registration Document, <a href="#">pages: 294-295</a>
403-1	Occupational health and safety management system	Group's <a href="#">occupational health and safety policy</a> Management of the risks related to non-compliance with internal social regulations and rules and poor working conditions: 2020 Universal Registration Document, <a href="#">pages: 265-269</a> Occupational health and safety <a href="#">2019 report</a> Group's duty of care plan: 2020 Universal Registration Document, <a href="#">page: 297</a> <a href="#">Group's CSR figures</a> , lines 232-233
403-2	Hazard identification, risk assessment, and incident investigation	Management of the risks related to non-compliance with internal social regulations and rules and poor working conditions: 2020 Universal Registration Document, <a href="#">pages: 265-269</a> Group's duty of care plan: 2020 Universal Registration Document, <a href="#">page: 297</a> Whistleblowing mechanism: 2020 Universal Registration Document, pages: <a href="#">260</a> and <a href="#">300</a> Prevention of psychosocial risks: 2020 Universal Registration Document, page <a href="#">267</a>
403-3	Occupational health services	Occupational health and safety <a href="#">2019 report</a> <a href="#">Group's CSR figures</a> , lines 233-240
403-4	Worker participation, consultation, and communication on occupational health and safety	Corporate culture and ethics principles, 2019 Report, <a href="#">pages: 11-13</a> Uni Global Union renewal of agreement ( <a href="#">2019</a> ) <a href="#">Group's CSR figures</a> , lines 241-245

GRI STANDARD	DISCLOSURE	URL OR PAGE NUMBER
403-5	Worker training on occupational health and safety	Corporate culture and ethics principles, 2019 Report, <a href="#">pages: 11- 13</a> Occupational health and safety, 2019 Report, <a href="#">page: 11</a>
403-6	Promotion of worker health	Occupational health and safety, 2019 Report, pages: <a href="#">5-7</a> and <a href="#">9-11</a> <a href="#">Group's CSR figures</a> , lines 228-240
403-7	Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	Group's duty of care plan: 2020 Universal Registration Document, <a href="#">page: 297</a>
403-8	Workers covered by an occupational health and safety management system	<a href="#">Group's CSR figures</a> , lines 223-240
403-9	Work-related injuries	<a href="#">Group's CSR figures</a> , lines 223-240
403-10	Work-related ill health	<a href="#">Group's CSR figures</a> , lines 223-226 Prevention of psychosocial risks: 2020 Universal Registration Document, <a href="#">page 267</a> and Occupational health and safety, 2019 Report, <a href="#">page 10</a> Group's responsible commitments to face the <a href="#">covid-19 crisis</a>
<b>GRI 404: TRAINING AND EDUCATION - 2016</b>		
103-1	Explanation of the material topic and its Boundary	CSR approach founded on the basis of stakeholder consultation: Integrated Report 2018-2019, <a href="#">pages: 22-23</a> Cross analysis between the CSR topics and Group's types of risks, 2020 Universal Registration Document, <a href="#">pages: 258-259</a> CSR ambition: 2020 Universal Registration Document, <a href="#">page 258</a> and <a href="#">275</a> ; Integrated Report 2019-2020, <a href="#">pages: 30-31</a> Value creation: Integrated Report 2019-2020, <a href="#">pages: 30-31</a> and <a href="#">34-35</a> The commitment of our staff: Integrated Report 2019-2020, <a href="#">pages: 26-27</a>
103-2	The management approach and its components	CSR Governance: 2020 Universal Registration Document, <a href="#">page: 258</a> <a href="#">CSR section</a> on Group's website Group Responsible Commitments Committee: 2020 Universal Registration Document, <a href="#">page: 280</a> Culture and conduct: 2020 Universal Registration Document, <a href="#">page: 260</a> ; Integrated Report 2019-2020, <a href="#">pages: 42-45</a> Responsible employer: Group's <a href="#">five priorities</a> Professions and skills, <a href="#">2019 report</a> Group's key figures: Integrated Report 2019-2020, <a href="#">pages: 34-35</a>
103-3	Evaluation of the management approach	Independent third party's report on consolidated non-financial statement: 2020 Universal Registration Document, <a href="#">pages: 294-295</a>
404-1	Average hours of training per year per employee	Training policy: Professions and skills, 2019 report, <a href="#">pages: 11-13</a> <a href="#">Group's CSR figures</a> , lines 177-185
404-2	Programs for upgrading employee skills and transition assistance programs	Training policy: Professions and skills, 2019 report, <a href="#">pages: 11-13</a> and <a href="#">4-7</a> <a href="#">Group's CSR figures</a> , lines 175-185

GRI STANDARD	DISCLOSURE	URL OR PAGE NUMBER
404-3	Percentage of employees receiving regular performance and career development reviews	Performance review: Performance and compensation 2019 report, <a href="#">pages 6-7</a> <a href="#">Group's CSR figures</a> , lines 175-176 and 213-214
<b>GRI 103: DIVERSITY AND EQUAL OPPORTUNITY - 2016</b>		
103-1	Explanation of the material topic and its Boundary	CSR approach founded on the basis of stakeholder consultation: Integrated Report 2018-2019, <a href="#">pages: 22-23</a> Cross analysis between the CSR topics and Group's types of risks, 2020 Universal Registration Document, <a href="#">pages: 258-259</a> CSR ambition: 2020 Universal Registration Document, <a href="#">page 258</a> and <a href="#">275</a> ; Integrated Report 2019-2020, <a href="#">pages: 30-31</a> Value creation: Integrated Report 2019-2020, <a href="#">pages: 30-31</a> and <a href="#">34-35</a> The commitment of our staff: Integrated Report 2019-2020, <a href="#">pages: 26-27</a>
103-2	The management approach and its components	CSR Governance: 2020 Universal Registration Document, <a href="#">page: 258</a> <a href="#">CSR section</a> on Group's website Group Responsible Commitments Committee: 2020 Universal Registration Document, <a href="#">page: 280</a> Culture and conduct: 2020 Universal Registration Document, <a href="#">page: 260</a> ; Integrated Report 2019-2020, <a href="#">pages: 42-45</a> Responsible employer: Group's <a href="#">five priorities</a> Diversity and inclusion, <a href="#">2019 report</a> Group's key figures: Integrated Report 2019-2020, <a href="#">pages: 34-35</a>
103-3	Evaluation of the management approach	Independent third party's report on consolidated non-financial statement: 2020 Universal Registration Document, <a href="#">pages: 294-295</a>
405-1	Diversity of governance bodies and employees	Diversity policy within Societe Generale: 2020 Universal Registration Document, <a href="#">page: 101</a> Diversity and complementarity of the Board composition: 2020 Universal Registration Document, <a href="#">pages: 73-75</a> Diversity and inclusion, <a href="#">2019 report</a> <a href="#">Group's CSR figures</a> , lines 186-208
405-2	Ratio of basic salary and remuneration of women to men	<a href="#">Group's CSR figures</a> , lines 195-198 2019 Social report, <a href="#">page 13</a> Performance and compensation 2019 report, <a href="#">page 6</a>
<b>GRI 406: NON-DISCRIMINATION - 2016</b>		
103-1	Explanation of the material topic and its Boundary	CSR approach founded on the basis of stakeholder consultation: Integrated Report 2018-2019, <a href="#">pages: 22-23</a> Cross analysis between the CSR topics and Group's types of risks, 2020 Universal Registration Document, <a href="#">pages: 258-259</a> CSR ambition: 2020 Universal Registration Document, <a href="#">page 258</a> and <a href="#">275</a> ; Integrated Report 2019-2020, <a href="#">pages: 30-31</a> Value creation: Integrated Report 2019-2020, <a href="#">pages: 30-31</a> and <a href="#">34-35</a> The commitment of our staff: Integrated Report 2019-2020, <a href="#">pages: 26-27</a>

GRI STANDARD	DISCLOSURE	URL OR PAGE NUMBER
103-2	The management approach and its components	<p>CSR Governance: 2020 Universal Registration Document, <a href="#">page: 258</a> <a href="#">CSR section</a> on Group's website</p> <p>Group Responsible Commitments Committee: 2020 Universal Registration Document, <a href="#">page: 280</a></p> <p>Culture and conduct: 2020 Universal Registration Document, <a href="#">page: 260</a> ; Integrated Report 2019-2020, <a href="#">pages: 42-45</a></p> <p>Responsible employer: Group's <a href="#">five priorities</a></p> <p>Diversity and inclusion, <a href="#">2019 report</a></p> <p>Group's key figures: Integrated Report 2019-2020, <a href="#">pages: 34-35</a></p>
103-3	Evaluation of the management approach	Independent third party's report on consolidated non-financial statement: 2020 Universal Registration Document, <a href="#">pages: 294-295</a>
406-1	Incidents of discrimination and corrective actions taken	<p>Whistleblowing mechanism: 2020 Universal Registration Document, pages: <a href="#">260</a> and <a href="#">300</a></p> <p>The Group's policy on disciplinary matters: Corporate culture and ethics principles, 2019 report, <a href="#">page: 13</a></p>
<b>GRI 407: FREEDOM OF ASSOCIATION AND COLLECTIVE BARGAINING - 2016</b>		
103-1	Explanation of the material topic and its Boundary	<p>CSR approach founded on the basis of stakeholder consultation: Integrated Report 2018-2019, <a href="#">pages: 22-23</a></p> <p>Cross analysis between the CSR topics and Group's types of risks, 2020 Universal Registration Document, <a href="#">pages: 258-259</a></p> <p>CSR ambition: 2020 Universal Registration Document, <a href="#">page 258</a> and <a href="#">275</a>; Integrated Report 2019-2020, <a href="#">pages: 30-31</a></p> <p>Value creation: Integrated Report 2019-2020, <a href="#">pages: 30-31</a> and <a href="#">34-35</a></p> <p>The commitment of our staff: Integrated Report 2019-2020, <a href="#">pages: 26-27</a></p>
103-2	The management approach and its components	<p>CSR Governance: 2020 Universal Registration Document, <a href="#">page: 258</a> <a href="#">CSR section</a> on Group's website</p> <p>Group Responsible Commitments Committee: 2020 Universal Registration Document, <a href="#">page: 280</a></p> <p>Culture and conduct: 2020 Universal Registration Document, <a href="#">page: 260</a> ; Integrated Report 2019-2020, <a href="#">pages: 42-45</a></p> <p>Group's <a href="#">environmental and social general guidelines</a> for business engagement</p> <p>Responsible Sourcing Policy: 2020 Universal Registration Document, <a href="#">pages: 273-274</a></p> <p>Group's key figures: Integrated Report 2019-2020, <a href="#">pages: 34-35</a></p>
103-3	Evaluation of the management approach	Independent third party's report on consolidated non-financial statement: 2020 Universal Registration Document, <a href="#">pages: 294-295</a>
407-1	Operations and suppliers in which the right to freedom of association and collective bargaining may be at risk	<p>Group's duty of care plan: 2020 Universal Registration Document, <a href="#">page: 297</a></p> <p><a href="#">Group's CSR figures</a>, lines 64-65</p>
<b>GRI 408: CHILD LABOUR - 2016</b>		
103-1	Explanation of the material topic and its Boundary	<p>CSR approach founded on the basis of stakeholder consultation: Integrated Report 2018-2019, <a href="#">pages: 22-23</a></p> <p>Cross analysis between the CSR topics and Group's types of risks, 2020 Universal Registration Document, <a href="#">pages: 258-259</a></p> <p>CSR ambition: 2020 Universal Registration Document, <a href="#">page 258</a> and <a href="#">275</a>; Integrated Report 2019-2020, <a href="#">pages: 30-31</a></p> <p>Value creation: Integrated Report 2019-2020, <a href="#">pages: 30-31</a> and <a href="#">34-35</a></p> <p>The commitment of our staff: Integrated Report 2019-2020, <a href="#">pages: 26-27</a></p>

GRI STANDARD	DISCLOSURE	URL OR PAGE NUMBER
103-2	The management approach and its components	<p>CSR Governance: 2020 Universal Registration Document, <a href="#">page: 258</a> <a href="#">CSR section</a> on Group's website</p> <p>Group Responsible Commitments Committee: 2020 Universal Registration Document, <a href="#">page: 280</a></p> <p>Culture and conduct: 2020 Universal Registration Document, <a href="#">page: 260</a> ; Integrated Report 2019-2020, <a href="#">pages: 42-45</a></p> <p>Group's <a href="#">environmental and social general guidelines</a> for business engagement</p> <p>Group's key figures: Integrated Report 2019-2020, <a href="#">pages: 34-35</a></p>
103-3	Evaluation of the management approach	Independent third party's report on consolidated non-financial statement: 2020 Universal Registration Document, <a href="#">pages: 294-295</a>
408-1	Operations and suppliers at significant risk for incidents of child labour	<p>Group's duty of care plan: 2020 Universal Registration Document, <a href="#">page: 297</a></p> <p>Societe Generale's Slavery and human trafficking <a href="#">statement 2020</a></p>
<b>GRI 409: FORCED OR COMPULSORY LABOUR - 2016</b>		
103-1	Explanation of the material topic and its Boundary	<p>CSR approach founded on the basis of stakeholder consultation: Integrated Report 2018-2019, <a href="#">pages: 22-23</a></p> <p>Cross analysis between the CSR topics and Group's types of risks, 2020 Universal Registration Document, <a href="#">pages: 258-259</a></p> <p>CSR ambition: 2020 Universal Registration Document, <a href="#">page 258</a> and <a href="#">275</a>; Integrated Report 2019-2020, <a href="#">pages: 30-31</a></p> <p>Value creation: Integrated Report 2019-2020, <a href="#">pages: 30-31</a> and <a href="#">34-35</a></p> <p>The commitment of our staff: Integrated Report 2019-2020, <a href="#">pages: 26-27</a></p>
103-2	The management approach and its components	<p>CSR Governance: 2020 Universal Registration Document, <a href="#">page: 258</a> <a href="#">CSR section</a> on Group's website</p> <p>Group Responsible Commitments Committee: 2020 Universal Registration Document, <a href="#">page: 280</a></p> <p>Culture and conduct: 2020 Universal Registration Document, <a href="#">page: 260</a> ; Integrated Report 2019-2020, <a href="#">pages: 42-45</a></p> <p>Group's <a href="#">environmental and social general guidelines</a> for business engagement</p> <p>Responsible Sourcing Policy: 2020 Universal Registration Document, <a href="#">pages: 273-274</a></p> <p>Group's key figures: Integrated Report 2019-2020, <a href="#">pages: 34-35</a></p>
103-3	Evaluation of the management approach	Independent third party's report on consolidated non-financial statement: 2020 Universal Registration Document, <a href="#">pages: 294-295</a>
409-1	Operations and suppliers at significant risk for incidents of forced or compulsory labour	<p>Group's duty of care plan: 2020 Universal Registration Document, <a href="#">page: 297</a></p> <p><a href="#">Group's CSR figures</a>, lines 25-33 and 63-67</p> <p><a href="#">2019 Equator Principles report</a></p>
<b>GRI 411: RIGHTS OF INDIGENOUS PEOPLES - 2016</b>		
103-1	Explanation of the material topic and its Boundary	<p>CSR approach founded on the basis of stakeholder consultation: Integrated Report 2018-2019, <a href="#">pages: 22-23</a></p> <p>Cross analysis between the CSR topics and Group's types of risks, 2020 Universal Registration Document, <a href="#">pages: 258-259</a></p> <p>CSR ambition: 2020 Universal Registration Document, <a href="#">page 258</a> and <a href="#">275</a>; Integrated Report 2019-2020, <a href="#">pages: 30-31</a></p> <p>Value creation: Integrated Report 2019-2020, <a href="#">pages: 30-31</a> and <a href="#">34-35</a></p> <p>The commitment of our staff: Integrated Report 2019-2020, <a href="#">pages: 26-27</a></p>

GRI STANDARD	DISCLOSURE	URL OR PAGE NUMBER
103-2	The management approach and its components	<p>CSR Governance: 2020 Universal Registration Document, <a href="#">page: 258</a> <a href="#">CSR section</a> on Group's website</p> <p>Group Responsible Commitments Committee: 2020 Universal Registration Document, <a href="#">page: 280</a></p> <p>Culture and conduct: 2020 Universal Registration Document, <a href="#">page: 260</a> ; Integrated Report 2019-2020, <a href="#">pages: 42-45</a></p> <p>Responsible Sourcing Policy: 2020 Universal Registration Document, <a href="#">pages: 273-274</a></p> <p>Group's key figures: Integrated Report 2019-2020, <a href="#">pages: 34-35</a></p>
103-3	Evaluation of the management approach	Independent third party's report on consolidated non-financial statement: 2020 Universal Registration Document, <a href="#">pages: 294-295</a>
411-1	Incidents of violations involving rights of indigenous peoples	<p>Group's duty of care plan: 2020 Universal Registration Document, <a href="#">page: 297</a></p> <p>E&amp;S risk management in the businesses: 2020 Universal Registration Document, <a href="#">pages 277-281</a> <a href="#">2019 Equator Principles report</a></p>
<b>GRI 412: HUMAN RIGHTS ASSESSMENT - 2016</b>		
103-1	Explanation of the material topic and its Boundary	<p>CSR approach founded on the basis of stakeholder consultation: Integrated Report 2018-2019, <a href="#">pages: 22-23</a></p> <p>Cross analysis between the CSR topics and Group's types of risks, 2020 Universal Registration Document, <a href="#">pages: 258-259</a></p> <p>CSR ambition: 2020 Universal Registration Document, <a href="#">page 258</a> and <a href="#">275</a>; Integrated Report 2019-2020, <a href="#">pages: 30-31</a></p> <p>Value creation: Integrated Report 2019-2020, <a href="#">pages: 30-31</a> and <a href="#">34-35</a></p> <p>The commitment of our staff: Integrated Report 2019-2020, <a href="#">pages: 26-27</a></p>
103-2	The management approach and its components	<p>CSR Governance: 2020 Universal Registration Document, <a href="#">page: 258</a> <a href="#">CSR section</a> on Group's website</p> <p>Group Responsible Commitments Committee: 2020 Universal Registration Document, <a href="#">page: 280</a></p> <p>Culture and conduct: 2020 Universal Registration Document, <a href="#">page: 260</a> ; Integrated Report 2019-2020, <a href="#">pages: 42-45</a></p> <p>Group's <a href="#">environmental and social general guidelines</a> for business engagement</p> <p>Group's <a href="#">Human rights statement</a></p> <p>Diversity and inclusion, <a href="#">2019 report</a></p> <p>Group's key figures: Integrated Report 2019-2020, <a href="#">pages: 34-35</a></p>
103-3	Evaluation of the management approach	Independent third party's report on consolidated non-financial statement: 2020 Universal Registration Document, <a href="#">pages: 294-295</a>
412-1	Operations that have been subject to human rights reviews or impact assessments	<p>Customer E&amp;S assessment process in the Business Units: 2020 Universal Registration Document, <a href="#">page: 280</a></p> <p>Transactions E&amp;S assessment process in the Business Units: 2020 Universal Registration Document, <a href="#">page: 281</a> <a href="#">2019 Equator Principles report</a> <a href="#">Group's CSR figures</a>, lines 25-33</p>
412-2	Employee training on human rights policies or procedures	<p>Training on the Code of Conduct including human rights issues: 2020 Universal Registration Document, <a href="#">pages: 260-261</a></p> <p>E&amp;S face-to-face training: 2020 Universal Registration Document, <a href="#">page 280</a></p> <p>Sustainable Sourcing training: 2020 Universal Registration Document, <a href="#">page 274</a></p>

GRI STANDARD	DISCLOSURE	URL OR PAGE NUMBER
412-3	Significant investment agreements and contracts that include human rights clauses or that underwent human rights screening	<a href="#">2019 Equator Principles report</a> <a href="#">Group's CSR figures</a> , lines 25-33
<b>GRI 413: LOCAL COMMUNITIES - 2016</b>		
103-1	Explanation of the material topic and its Boundary	CSR approach founded on the basis of stakeholder consultation: Integrated Report 2018-2019, <a href="#">pages: 22-23</a> Cross analysis between the CSR topics and Group's types of risks, 2020 Universal Registration Document, <a href="#">pages: 258-259</a> CSR ambition: 2020 Universal Registration Document, <a href="#">page 258</a> and <a href="#">275</a> ; Integrated Report 2019-2020, <a href="#">pages: 30-31</a> Value creation: Integrated Report 2019-2020, <a href="#">pages: 30-31</a> and <a href="#">34-35</a> The commitment of our staff: Integrated Report 2019-2020, <a href="#">pages: 26-27</a>
103-2	The management approach and its components	CSR Governance: 2020 Universal Registration Document, <a href="#">page: 258</a> <a href="#">CSR section</a> on Group's website Group Responsible Commitments Committee: 2020 Universal Registration Document, <a href="#">page: 280</a> Culture and conduct: 2020 Universal Registration Document, <a href="#">page: 260</a> ; Integrated Report 2019-2020, <a href="#">pages: 42-45</a> Group's <a href="#">environmental and social general guidelines</a> for business engagement Group's key figures: Integrated Report 2019-2020, <a href="#">pages: 34-35</a>
103-3	Evaluation of the management approach	Independent third party's report on consolidated non-financial statement: 2020 Universal Registration Document, <a href="#">pages: 294-295</a>
413-1	Operations with local community engagement, impact assessments, and development programs	Group's duty of care plan: 2020 Universal Registration Document, <a href="#">page: 297</a> E&S risk management in the businesses: 2020 Universal Registration Document, <a href="#">pages 277-281</a> <a href="#">2019 Equator Principles report</a> Supporting business and entrepreneurs: 2020 Universal Registration Document, <a href="#">pages 287-288</a> Commitment to sustainable development in Africa: 2020 Universal Registration Document, <a href="#">pages 288-290</a>
413-2	Operations with significant actual and potential negative impacts on local communities	Group's duty of care plan: 2020 Universal Registration Document, <a href="#">page: 297</a> E&S risk management in the businesses: 2020 Universal Registration Document, <a href="#">pages 277-281</a> <a href="#">2019 Equator Principles report</a>
<b>GRI 414: SUPPLIER SOCIAL ASSESSMENT - 2016</b>		
103-1	Explanation of the material topic and its Boundary	CSR approach founded on the basis of stakeholder consultation: Integrated Report 2018-2019, <a href="#">pages: 22-23</a> Cross analysis between the CSR topics and Group's types of risks, 2020 Universal Registration Document, <a href="#">pages: 258-259</a> CSR ambition: 2020 Universal Registration Document, <a href="#">page 258</a> and <a href="#">275</a> ; Integrated Report 2019-2020, <a href="#">pages: 30-31</a> Value creation: Integrated Report 2019-2020, <a href="#">pages: 30-31</a> and <a href="#">34-35</a> The commitment of our staff: Integrated Report 2019-2020, <a href="#">pages: 26-27</a>

GRI STANDARD	DISCLOSURE	URL OR PAGE NUMBER
103-2	The management approach and its components	<p>CSR Governance: 2020 Universal Registration Document, <a href="#">page: 258</a> <a href="#">CSR section</a> on Group's website Group Responsible Commitments Committee: 2020 Universal Registration Document, <a href="#">page: 280</a> Culture and conduct: 2020 Universal Registration Document, <a href="#">page: 260</a> ; Integrated Report 2019-2020, <a href="#">pages: 42-45</a> Group's <a href="#">environmental and social general guidelines</a> for business engagement Group's responsible sourcing policy: 2020 Universal Registration Document, <a href="#">pages: 273-274</a> Suppliers section on the <a href="#">Group's website</a> <a href="#">Sustainable sourcing charter</a> Group's key figures: Integrated Report 2019-2020, <a href="#">pages: 34-35</a></p>
103-3	Evaluation of the management approach	Independent third party's report on consolidated non-financial statement: 2020 Universal Registration Document, <a href="#">pages: 294-295</a>
414-1	New suppliers that were screened using social criteria	<a href="#">Group's CSR figures</a> , lines 64-65
414-2	Negative social impacts in the supply chain and actions taken	<p><a href="#">Group's CSR figures</a>, lines 64-65 Implementation of the measures linked to the Duty of care plan in sourcing pillar: 2020 Universal Registration Document, <a href="#">page: 302</a> CSR risk management during the sourcing process – <a href="#">on Group's website</a></p>
<b>GRI 415: PUBLIC POLICY - 2016</b>		
103-1	Explanation of the material topic and its Boundary	<p>CSR approach founded on the basis of stakeholder consultation: Integrated Report 2018-2019, <a href="#">pages: 22-23</a> Cross analysis between the CSR topics and Group's types of risks, 2020 Universal Registration Document, <a href="#">pages: 258-259</a> CSR ambition: 2020 Universal Registration Document, <a href="#">page 258</a> and <a href="#">275</a>; Integrated Report 2019-2020, <a href="#">pages: 30-31</a> Value creation: Integrated Report 2019-2020, <a href="#">pages: 30-31</a> and <a href="#">34-35</a> The commitment of our staff: Integrated Report 2019-2020, <a href="#">pages: 26-27</a></p>
103-2	The management approach and its components	<p>CSR Governance: 2020 Universal Registration Document, <a href="#">page: 258</a> <a href="#">CSR section</a> on Group's website Group Responsible Commitments Committee: 2020 Universal Registration Document, <a href="#">page: 280</a> Culture and conduct: 2020 Universal Registration Document, <a href="#">page: 260</a> ; Integrated Report 2019-2020, <a href="#">pages: 42-45</a> Group's <a href="#">environmental and social general guidelines</a> for business engagement Societe Senerale's obligations for responsible advocacy activities - <a href="#">memorandum</a> Group's key figures: Integrated Report 2019-2020, <a href="#">pages: 34-35</a></p>
103-3	Evaluation of the management approach	Independent third party's report on consolidated non-financial statement: 2020 Universal Registration Document, <a href="#">pages: 294-295</a>
415-1	Political contributions	Societe Senerale's obligations for responsible advocacy activities – memorandum, <a href="#">page 2</a>
<b>GRI 416: CUSTOMER HEALTH SAFETY - 2016</b>		



GRI STANDARD	DISCLOSURE	URL OR PAGE NUMBER
103-1	Explanation of the material topic and its Boundary	<p>CSR approach founded on the basis of stakeholder consultation: Integrated Report 2018-2019, <a href="#">pages: 22-23</a></p> <p>Cross analysis between the CSR topics and Group's types of risks, 2020 Universal Registration Document, <a href="#">pages: 258-259</a></p> <p>CSR ambition: 2020 Universal Registration Document, <a href="#">page 258</a> and <a href="#">275</a>; Integrated Report 2019-2020, <a href="#">pages: 30-31</a></p> <p>Value creation: Integrated Report 2019-2020, <a href="#">pages: 30-31</a> and <a href="#">34-35</a></p> <p>The commitment of our staff: Integrated Report 2019-2020, <a href="#">pages: 26-27</a></p>
103-2	The management approach and its components	<p>CSR Governance: 2020 Universal Registration Document, <a href="#">page: 258</a> <a href="#">CSR section</a> on Group's website</p> <p>Group Responsible Commitments Committee: 2020 Universal Registration Document, <a href="#">page: 280</a></p> <p>Culture and conduct: 2020 Universal Registration Document, <a href="#">page: 260</a>; Integrated Report 2019-2020, <a href="#">pages: 42-45</a></p> <p>Group's <a href="#">environmental and social general guidelines</a> for business engagement</p> <p>Customer protection: 2020 Universal Registration Document, <a href="#">page 271</a></p> <p>Customer satisfaction: 2020 Universal Registration Document, <a href="#">page 270</a></p> <p>Group's key figures: Integrated Report 2019-2020, <a href="#">pages: 34-35</a></p>
103-3	Evaluation of the management approach	Independent third party's report on consolidated non-financial statement: 2020 Universal Registration Document, <a href="#">pages: 294-295</a>
416-1	Assessment of the health and safety impacts of product and service categories	<p>Customer protection: 2020 Universal Registration Document, <a href="#">page 271</a> and <a href="#">243-245</a></p> <ul style="list-style-type: none"> <li>- claims and mediation: <a href="#">page 271</a></li> <li>- data protection: <a href="#">page 245</a></li> <li>- cybersecurity: <a href="#">pages: 225</a> and <a href="#">227</a></li> <li>- anti-corruption measures: <a href="#">page 245</a></li> </ul>
416-2	Incidents of non-compliance concerning the health and safety impacts of products and services	<a href="#">Group's CSR figures</a> , lines 21-24
<b>GRI 417: MARKETING AND LABELLING - 2016</b>		
103-1	Explanation of the material topic and its Boundary	<p>CSR approach founded on the basis of stakeholder consultation: Integrated Report 2018-2019, <a href="#">pages: 22-23</a></p> <p>Cross analysis between the CSR topics and Group's types of risks, 2020 Universal Registration Document, <a href="#">pages: 258-259</a></p> <p>CSR ambition: 2020 Universal Registration Document, <a href="#">page 258</a> and <a href="#">275</a>; Integrated Report 2019-2020, <a href="#">pages: 30-31</a></p> <p>Value creation: Integrated Report 2019-2020, <a href="#">pages: 30-31</a> and <a href="#">34-35</a></p> <p>The commitment of our staff: Integrated Report 2019-2020, <a href="#">pages: 26-27</a></p>
103-2	The management approach and its components	<p>CSR Governance: 2020 Universal Registration Document, <a href="#">page: 258</a> <a href="#">CSR section</a> on Group's website</p> <p>Group Responsible Commitments Committee: 2020 Universal Registration Document, <a href="#">page: 280</a></p> <p>Culture and conduct: 2020 Universal Registration Document, <a href="#">page: 260</a>; Integrated Report 2019-2020, <a href="#">pages: 42-45</a></p> <p>Group's <a href="#">environmental and social general guidelines</a> for business engagement</p> <p>Customer protection: 2020 Universal Registration Document, <a href="#">page 271</a></p> <p>Customer satisfaction: 2020 Universal Registration Document, <a href="#">page 270</a></p> <p>Group's key figures: Integrated Report 2019-2020, <a href="#">pages: 34-35</a></p>
103-3	Evaluation of the management approach	Independent third party's report on consolidated non-financial statement: 2020 Universal Registration Document, <a href="#">pages: 294-295</a>

GRI STANDARD	DISCLOSURE	URL OR PAGE NUMBER
417-1	Requirements for product and service information and labelling	Customer protection: 2020 Universal Registration Document, <a href="#">page 271</a> and <a href="#">243-245</a> <ul style="list-style-type: none"> <li>- claims and mediation: <a href="#">page 271</a></li> <li>- data protection: <a href="#">page 245</a></li> <li>- cybersecurity: pages: <a href="#">225</a> and <a href="#">227</a></li> <li>- anti-corruption measures: <a href="#">page 245</a></li> </ul>
417-2	Incidents of noncompliance concerning product and service information and labelling	<a href="#">Group's CSR figures</a> , lines 21-24
417-3	Incidents of non-compliance concerning marketing communications	<a href="#">Group's CSR figures</a> , lines 21-24
<b>GRI 418: CUSTOMER PRIVACY - 2016</b>		
103-1	Explanation of the material topic and its Boundary	CSR approach founded on the basis of stakeholder consultation: Integrated Report 2018-2019, <a href="#">pages: 22-23</a> Cross analysis between the CSR topics and Group's types of risks, 2020 Universal Registration Document, <a href="#">pages: 258-259</a> CSR ambition: 2020 Universal Registration Document, <a href="#">page 258</a> and <a href="#">275</a> ; Integrated Report 2019-2020, <a href="#">pages: 30-31</a> Value creation: Integrated Report 2019-2020, <a href="#">pages: 30-31</a> and <a href="#">34-35</a> The commitment of our staff: Integrated Report 2019-2020, <a href="#">pages: 26-27</a>
103-2	The management approach and its components	CSR Governance: 2020 Universal Registration Document, <a href="#">page: 258</a> <a href="#">CSR section</a> on Group's website Group Responsible Commitments Committee: 2020 Universal Registration Document, <a href="#">page: 280</a> Culture and conduct: 2020 Universal Registration Document, <a href="#">page: 260</a> ; Integrated Report 2019-2020, <a href="#">pages: 42-45</a> Group's <a href="#">environmental and social general guidelines</a> for business engagement Customer protection: 2020 Universal Registration Document, <a href="#">page 271</a> Group's key figures: Integrated Report 2019-2020, <a href="#">pages: 34-35</a>
103-3	Evaluation of the management approach	Independent third party's report on consolidated non-financial statement: 2020 Universal Registration Document, <a href="#">pages: 294-295</a>
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	Customer data protection: 2020 Universal Registration Document, <a href="#">page 245</a> Since May 2018, the Group monitors complaints received from Data Protection Authorities on the perimeter of GDPR. They are not publicly disclosed.
<b>GRI 419: SOCIOECONOMIC COMPLIANCE - 2016</b>		
103-1	Explanation of the material topic and its Boundary	CSR approach founded on the basis of stakeholder consultation: Integrated Report 2018-2019, <a href="#">pages: 22-23</a> Cross analysis between the CSR topics and Group's types of risks, 2020 Universal Registration Document, <a href="#">pages: 258-259</a> CSR ambition: 2020 Universal Registration Document, <a href="#">page 258</a> and <a href="#">275</a> ; Integrated Report 2019-2020, <a href="#">pages: 30-31</a> Value creation: Integrated Report 2019-2020, <a href="#">pages: 30-31</a> and <a href="#">34-35</a> The commitment of our staff: Integrated Report 2019-2020, <a href="#">pages: 26-27</a>

GRI STANDARD	DISCLOSURE	URL OR PAGE NUMBER
103-2	The management approach and its components	CSR Governance: 2020 Universal Registration Document, <a href="#">page: 258</a> <a href="#">CSR section</a> on Group's website Group Responsible Commitments Committee: 2020 Universal Registration Document, <a href="#">page: 280</a> Culture and conduct: 2020 Universal Registration Document, <a href="#">page: 260</a> ; Integrated Report 2019-2020, <a href="#">pages: 42-45</a> Group's <a href="#">environmental and social general guidelines</a> for business engagement E&S risk management in the Businesses: 2020 Universal Registration Document, <a href="#">pages: 277-281</a> Compliance: 2020 Universal Registration Document, <a href="#">pages: 243-247</a> Group's key figures: Integrated Report 2019-2020, <a href="#">pages: 34-35</a>
103-3	Evaluation of the management approach	Independent third party's report on consolidated non-financial statement: 2020 Universal Registration Document, <a href="#">pages: 294-295</a>
419-1	Non-compliance with laws and regulations in the social and economic area	Information on risks and litigation: 2020 Universal Registration Document, <a href="#">pages: 466-468</a>