

Collective bargaining

In 2013, 341 agreements were signed within the Group. These agreements mainly involved remuneration, equality in the workplace, the generation contract, working hours and employee benefits; 23 agreements focused specifically on health and safety.

In France, 115 agreements were signed in 2013, including 17 agreements for Societe Generale SA. These agreements mainly concerned employment, disability, remote working, remuneration and employee benefits, professional equality, social protection schemes and support for restructuring projects.

Respect for human rights and the main conventions of the International Labour Organisation

The Societe Generale Group conducts its business with the utmost respect for fundamental human and workers' rights, wherever it is in the world. Its responsibility is particularly reflected in its commitment to the values and principles set forth in:

- the universal Declaration of Human Rights and associated covenants (namely, the International Covenant on Civil and Political Rights and the International Covenant on Economic, Social and Cultural Rights);
- the main conventions of the International Labour Organisation;
- the UNESCO World Heritage Convention;
- the OECD Guidelines for Multinational Enterprises.

Each Group entity ensures respect for rules related to freedom of association and working conditions and is prohibited from using forced labour, compulsory labour, or child labour, as defined by the International Labour Organisation, even when permitted by local law. It also fights against any form of discrimination, whether through its diversity policy (see "promoting diversity") or its solidarity initiatives to encourage social inclusion, improve professional integration and combat illiteracy (see "Initiatives for employment and education").

In addition, the Group ensures observance of Human Rights in its operations (see "Human rights").



Representatives from *Mutualité française*

PREVENT CARDIOVASCULAR DISEASES

In France, the Group's campaign to prevent cardiovascular diseases continued in 2013 in the Paris region and elsewhere, particularly with the involvement of the Societe Generale Group health plan on the following initiatives:

- in May, a meeting organised in Strasbourg with current and retired employees, focusing on the prevention, screening and first aid.
- in October, an event on the La Défense square organised in partnership with *Mutualité française Île-de-France*, to encourage physical activity;

 **> SOCIETE GENERALE GROUP HEALTH PLAN (AVAILABLE ONLY IN FRENCH)**

- in November, a programme to raise awareness among employees of the subsidiary CGA (*Compagnie Générale d'Affacturage*) to promote early treatment, identify long-term chronic illnesses in advance and direct to the health professionals, if necessary.

Employee health and safety

Social protection

The Societe Generale Group fulfils its social responsibility by actively contributing to the social protection of all its employees, particularly in terms of healthcare, pension, death, invalidity and incapacity benefits.

As the characteristics of compulsory benefit plans may vary widely from one country to the next, each Group entity defines the level of additional coverage it wishes to provide, within its local context. Wherever possible, it ensures that the level of coverage in place is at least comparable to that provided by local competitors. Working alongside their regulatory authorities (and potentially with other Societe Generale entities in the same country), Group entities must also factor in their development strategy,

remuneration policies, and financial position when defining employee cover.

In France, the Societe Generale Group health plan covers nearly 115,000 people (participating members and beneficiaries). International Retail Banking continued its existing healthcare and personal protection insurance regimes at its subsidiaries and continued to institute social protection for its employees (improved access to healthcare, implementation of death and disability coverage, complementary pension plans). As such, at the end of 2013, almost 12,000 employees in the Mediterranean Basin (Algeria, Morocco and Tunisia) and Sub-Saharan Africa (in addition to 19,000 beneficiaries – spouses and children) had access to healthcare coverage, which guarantees that the company will contribute to their healthcare expenses.