

# DIVERSITY AND INCLUSION

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2019 Report



THE FUTURE  
IS YOU



SOCIÉTÉ  
GÉNÉRALE

# DIVERSITY AND INCLUSION

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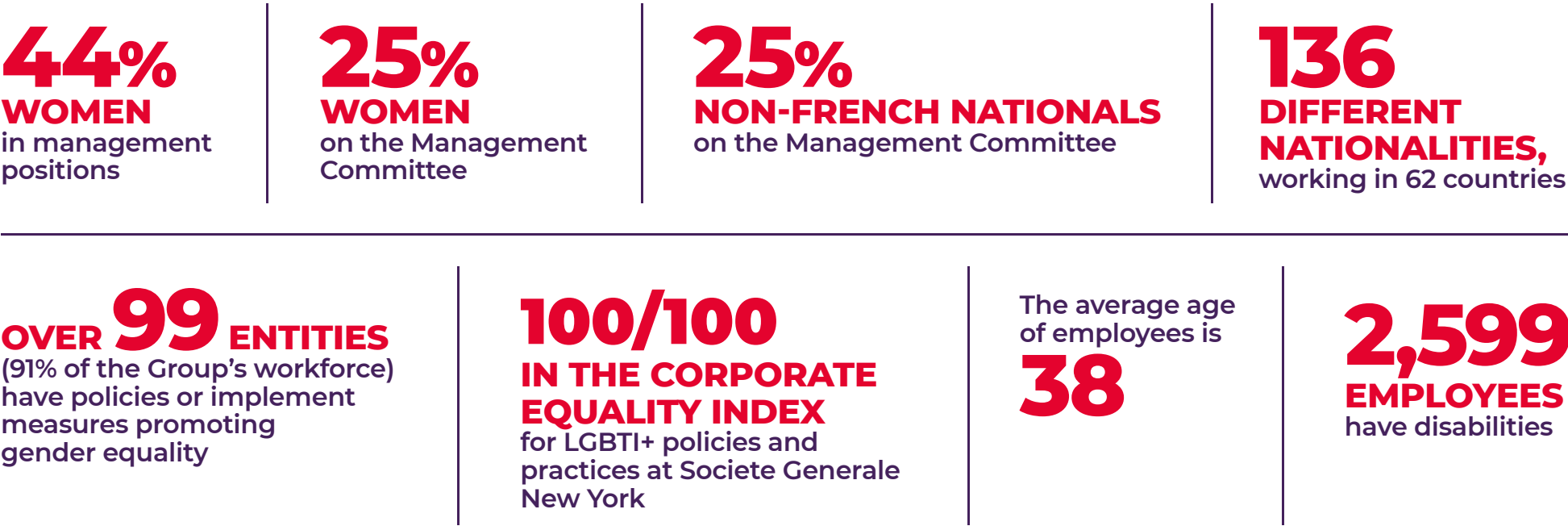
At Societe Generale Group, diversity and inclusion are not just a result of legal obligations, they are now and will continue to be strategic factors that stand for what we are all about: “Building together, with our clients, a better and sustainable future through responsible and innovative solutions.”

**We are determined to be a company where employees feel good as they are, reflecting the diversity of the customers we serve and the society in which we operate.**

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2019 KEY FIGURES



# CREATING A WORK ENVIRONMENT CONDUCTIVE TO INCLUSION

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## DIVERSITY AND INCLUSION AT EVERY LEVEL OF THE ORGANISATION

Above and beyond ethical and performance issues, the Group holds the view that diversity and inclusion are strategic priorities.

**Diony Lebot, Deputy CEO, is a Diversity and Inclusion sponsor** and brings these issues to the highest level.

In the Group, non-discrimination is an issue that concerns each Human Resources Director and many managers are dedicated to tackling this issue. Two of these managers are Marie Chambon, Diversity Manager for



**Diony Lebot,**  
Deputy CEO  
(Diversity and  
Inclusion Sponsor)

the Group, and Damian Smith, Diversity and Inclusion Manager for some of our entities in North America, Canada and Brazil. In addition, other entities, such as ALD Automotive Spain, SG Cameroon, SG Tchad, SG Congo and Societe Generale International Ltd in the United Kingdom have set up a Diversity Committee within their companies in order to tackle the issues of diversity, non-discrimination and inclusion.



## THE GROUP IS COMMITTED TO AND ENDORSES SEVERAL CHARTERS

The Group fights against discrimination by **endorsing a number of international charters** and including these principles in agreements signed with its stakeholders. In line with the 2015 agreement on fundamental freedoms and the right to organise, the new agreement signed in 2019 includes additional commitments supporting the fight against discrimination and the development of diversity in all Human Resources management processes (a subject already introduced in the initial agreement) and maintaining a working environment guaranteeing safety and satisfying working conditions for all employees (see the *Corporate Culture and Ethics Principles report* and the *Duty of Care Plan*).

2019 was marked by several major changes and commitments undertaken by Societe Generale promoting diversity and inclusion, particularly with the signature of a new **Diversity Charter** in April 2019 by **Credit du Nord**, a French subsidiary, and the ratification of the **Diversity Engagement for Africa** in March 2019 by **Societe Generale de Banques in Ivory Coast**.

By signing the Diversity Charter in 2004 alongside 40 other large corporations, Societe Generale SA in France made the commitment to reflect the diversity of French society in its workforce. The goal of this charter, drafted by a group of corporate executives, is to **promote pluralism and respectful attitudes toward those who are different**, fight against discrimination and promote diversity at every stage of the human resources management process.

**Diversity is the norm in the Group, with more than 138,000 employees representing 136 different nationalities working in 62 countries, and 56% of the workforce employed outside France.** The growth of the Group hinges on the multiple professions, cultures, generations and skills that comprise it and which are **a real source of competitiveness, progress and innovation**. The Group's ambition of building a company together that is open to all and enriched by its differences sends a strong message.

**136**  
**DIFFERENT**  
**NATIONALITIES**  
WITHIN THE GROUP

## OUR CONCRETE ACTIONS

The work carried out in 2019 in connection with the Duty of Care Plan and the group's Declaration of Extra-Financial Performance resulted in the risk of discrimination at work being included in the analysis of the Bank's environmental and social risks (see the *Duty of Care Plan*). The existing policies, processes and checks in place will be strengthened according to the residual risks observed in this area in the Group's entities.

As to discrimination in the workplace, an assessment of the level of risk in 2019 showed that 36% of our employees work in countries where the financial sector is exposed to a moderate or medium risk of discrimination in the workplace.

The work carried out in 2019 on this subject consisted of:

- forging ahead with the deployment of hiring checks aimed at ensuring that job offers are non-discriminatory;
- rolling out new controls covering the launch of local initiatives to fight discrimination at all the Group's locations;
- reviewing and publishing the Group's Diversity & Inclusion policy.

The Group plans to continue its efforts in 2020 by conducting an analysis of bias in HR processes going beyond hiring and awareness-raising initiatives and training in unintentional biases (see the *Duty of Care Plan*).

## A SYSTEM TO COMBAT STEREOTYPING AND UNINTENTIONAL BIAS

In order to raise awareness among the Group's employees about non-discrimination, Societe Generale has made diversity training available (in both French and English) on the Group's e-learning platform. Furthermore, in 2020 Societe Generale made a commitment to increase the number of e-learning and classroom training sessions to combat unintentional bias and stereotyping.

Among the efforts conducted by the Group, some good examples include:

- the "Mandala" lecture series on diversity, including the publication of a magazine in 2019 featuring all of the discussions;
- the returning to work programme and the provision of training on unconscious bias to executive staff and board members at SG Kleinwort Hambros Bank Limited, a UK subsidiary.





# PROMOTING EMPLOYEE DIVERSITY THAT REFLECTS OUR CUSTOMERS AND OUR SOCIETIES

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**The Group's diversity policy aims to fight bias** and create a culture of inclusion. This Diversity and Inclusion policy reflects the Group's determination to recognise and promote all talents, whatever their beliefs, age, disability, parenthood status, ethnic origin, nationality, sexual or gender identity, sexual orientation, membership in a political, religious, trade union or minority organisation, or any other characteristic that could be subject to discrimination. **The Group is committed to creating the conditions for an inclusive organisation offering equal treatment to all employees, in particular in all HR processes.**



## EMPLOYEE CAREERS BASED ON SKILLS

Guarding against discrimination, particularly in hiring, is a key focus of the Bank's permanent supervision measures.

The Group **hires based solely on skills to ensure non-discrimination**. Societe Generale has developed a number of tools promoting diversity in order to meet that commitment:

- awareness-raising training for HR managers on non-discrimination in hiring and on promoting diversity;
- creating tools and hiring/promotion processes advocating the elimination of discrimination;
- diversifying hiring sources by setting up a number of mechanisms, such as the partnership agreement with the French national employment service, the *Coup de pouce* outreach programme targeting young people without a university education who live in deprived urban areas or the hiring of young people that have a baccalaureate and some business experience (at Societe Generale SA in France).

Managers and human resources teams make sure there are no conflicts of interest in the process of hiring for all positions, irrespective of the type of employment contract.

An internal control is carried out at different stages of hiring an employee to ensure that no document contains discriminatory wording as defined by applicable law.

The Group publishes the following message at its careers.societegenerale.com website for all its offers of employment: "We are an equal opportunities employer and we are proud to make diversity a strength for our company. Societe Generale is committed to recognizing and promoting all talents, regardless of their beliefs, age, disability, parental status, ethnic origin, nationality, sexual or gender identity, sexual orientation, membership of a political, religious, trade union or minority organisation, or any other characteristic that could be subject to discrimination."

For instance, Île-de-France hiring teams receive training in job interview techniques and forwarding applications to the managers. This three-day training class takes place in the classroom and addresses issues such as non-discrimination in hiring.



**"We are an equal opportunities employer and we are proud to make diversity a strength for our company."**

Societe Generale's mobility policy is based on 12 principles that apply throughout the Group and include:

- transparency as regards vacant positions through systematic posting on the internal job posting platform, Job@SG (72 entities use this tool);
- strict adherence to the hiring process defined by the Human Resources Department to avoid any potential risk of corruption, conflict of interest, discrimination or favouritism (see the *Declaration of Extra-Financial Performance*).

Societe Generale offers hired staff equal access to training, personalised career development plans and a **fair management process so that each person can develop their own range of essential skills range and build a career path inside or outside the company.**



## A BALANCED COMPENSATION POLICY

Societe Generale's compensation policy is **aligned with the Group's diversity and inclusion policy** and meets regulatory requirements (see the *Performance and Compensation report*).

Pursuant to the agreements on professional equality at Societe Generale SA in France, €13.1M has been allocated since 2013 **to correcting over 6,300 instances of pay gaps between men and women** in equivalent jobs and with equivalent managerial and seniority

levels within the Company. The 2019 wage agreement signed in December 2018 made provision for a €7M budget that breaks down as follows: €3M in 2019, €2M in 2020 and €2M in 2021.

Moreover, in accordance with the stipulations of the French Loi Avenir of 5 September 2018 that aims to eliminate wage disparities between women and men, Societe Generale SA in France publishes its **Gender Equality Index** score, which stands at **86 out of**

**a maximum score of 100** for the 2019 financial year. It is comprised of several indicators, such as:

- the pay gap between women and men;
- disparities in individual pay raises;
- the percentage of employees who received a raise during the year in which they returned to work from maternity leave.

**86/100 POINTS**  
GENDER EQUALITY INDEX  
SCORE FOR THE 2019  
FINANCIAL YEAR

## PROMOTING WOMEN AND INTERNATIONAL EMPLOYEES TO POSITIONS OF RESPONSIBILITY

Diversity is a **matter of both ethical responsibility and performance** and the Group has thus maintained **its objective of promoting women and international employees** to positions of responsibility and in the Bank's management bodies. At the end of 2019, 25% of the Group Management Committee's members (versus 23% in 2018) and 20% of the Strategy Committee's members were women.

Societe Generale relies on certain key measures to achieve its diversity-related aims, including:

- appointing a specific member of the Group Management Committee to be in charge of diversity;
- monitoring the representation of

women and international employees in high-potential pools, succession plans, promotions, pay rises, changes in managerial rank, etc;

- increasing collegiality in the appointment of senior executives.

In Africa, the group's subsidiaries are striving to increase female representation in management. This has increased female representation on Management Committees by four percentage points to over 24% (40% in some subsidiaries). Moreover, in February 2019, Societe Generale's Africa Management Committee announced a shared objective for all subsidiaries on the continent to increase female representation on Management Committees to one-third by the end of 2022.





## **FIGHTING AGAINST ALL FORMS OF DISCRIMINATION**

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**All employees, wherever they work and whatever their beliefs, age, disability, parenthood status, ethnic origin, nationality, sexual or gender identity, sexual orientation, membership of a political, religious, trade union or minority organisation, or any other characteristic, are the cornerstone of our organisation.**

**They must be able to develop professionally and personally in a safe working environment and enjoy respectful working conditions.**

**“All our employees must be able to develop professionally and personally in a safe working environment and enjoy respectful working conditions.”**



To this end, Societe Generale has built a strong culture based on its **values**, its *Code of Conduct* and its **Leadership Model**, which it is committed to upholding (see the *Declaration of Extra-Financial Performance*). The *Code of Conduct* applies to all of the Group's activities worldwide and identifies the commitments made to the various stakeholders (customers, employees, investors, suppliers, regulators/supervisory authorities, the general public/wider community), as well as the **individual and collective behaviour expected within the Group**. The Code of Conduct also specifies that managers and the HR staff are responsible for adhering to these commitments in every decision that might impact an employee or an applicant anywhere in the world. **These rules go beyond the strict application of today's legal and regulatory provisions**, in particular in countries where these provisions fall shy of Societe Generale's ethical standards (see the *Corporate Culture and Ethics Principles report*).

Moreover, since 2019 the Code of Conduct has detailed the procedure for **whistleblowing** in situations where such action is justified: “Each of us is entitled to raise an alert if we feel that we have good reason to consider that an instruction received, a transaction or, more generally, any given situation of which we are personally aware does not seem to comply with the rules governing the Group's activities. This right must be exercised in good faith and in a responsible, impartial, non-defamatory and non-abusive manner.” **The Group protects whistleblowers**, in particular against potential acts of retaliation or disciplinary sanctions, and **guarantees that it will keep their identity strictly confidential** throughout the entire Group, and guarantees anonymity where possible under local law (see the *Corporate Culture and Ethics Principles report* and the *Duty of Care Plan*). Since 2018, the Group has had a policy on disciplinary matters relying on the development of guidelines and shared best practices throughout the entire Group (see the *Corporate Culture and Ethics Principles report*).



## FOCUS ON

# GENDER EQUALITY

### COMMITMENTS

The Group's gender equality policy is based on a variety of actions:

- monitoring of the representation of women within the entities' management bodies and with respect to promotions and salary increases;
- public reporting or reporting to the employee representative bodies, in the UK and France, of indicators on pay gaps and the representation of women at the various levels of the Company;
- social agreements, which set targets for the promotion and advancement of women within the company: Agreement on gender equality in the workplace and the 2019 Wage Agreement (Societe Generale SA in France).

In 2016, the Group signed the **UN Global Compact's Women's Empowerment Principles**. Signatories of these principles commit to corporate action to promote gender balance in the workplace, the economic ecosystem and the wider community. Accordingly, the Group has committed to publishing a summary of its most significant activities (see the [2019 WEP Report](#)).

In the United Kingdom, Societe Generale signed the Women in Finance Charter in 2018 and in 2019 it committed to increasing the percentage of women in management positions by 25% between now and 2022 and to publishing the results achieved in connection with these established objectives once a year.

For its part, Societe Generale SA in France has signed the #StOpE initiative, setting out eight commitments to fight against "everyday" sexism in the workplace, alongside 27 other major groups. A new agreement on gender equality in the workplace was also signed on 17 October 2019 by Societe Generale Group's French subsidiary Franfinance. This agreement affirms the principle of gender equality and points the finger at discriminatory behaviour in this area, including policies structured around the following three pillars: hiring, training and career management. Furthermore, in 2019 SG Ventures<sup>1</sup> signed the WeAreSista Charter to speed up the financing of female entrepreneurs and to promote gender diversity in the digital world.

1. Societe Generale Ventures is the group Corporate Venture. It invests in start-ups and growing companies that supply new products, technology or merger models that are of strategic interest to the Group.

### ACTIONS

The Group is developing mentoring programmes to help women with the development of their careers. In addition, there are internal networks (both women-only and mixed), which organise discussions, workshops and mentoring to promote women within the Group. These include the Mix & Win network, where women and men turn to exchange ideas about gender diversity and for lectures.

Overall, more than 99 entities representing 91% of the Group's workforce have policies or programmes in place to promote gender equality at work. Among them are:

- the "Equal opportunities for men and women in Luxembourg" company project;
- the in-house start-up **IT4GIRLS** aimed at promoting gender diversity in information technology professions at Societe Generale SA in France.



## RESULTS

In 2019, Societe Generale was the **second-ranked French bank and seventh-ranked French company in the international gender equality rankings published by the NGO Equileap** (and 34th overall out of more than 3,000 companies worldwide).

In 2019, **Societe Generale was included in the Bloomberg Gender-Equality Index (GEI) alongside 325 other companies.** The index recognises public companies committed to supporting gender equality through transparent disclosure of their information.

Meanwhile, in Tunisia the Union Internationale de Banques S.A. was awarded the Gender Equality European and International Standard (GEEIS) label in 2019, an international gender equality certification that evaluates and acknowledges businesses with a proactive approach to gender equality.

In August 2019, Societe Generale was nominated to chair the Women's Empowerment Principles (WEP) in the United Arab Emirates (see the 2019 [WEP report](#)).



## PERCENTAGE OF WOMEN IN GROUP MANAGEMENT BODIES

Percentage of women...	2017	2018	2019
in the Group	59%	58%	57%
managers in the Group	44%	45%	44%
"Ambassadors" (Top 1,000)	23%	25%	26%
in the Board of Directors	40%	43%	43%
in the Strategy Committee (Top 30)	-	-	20%
in the Management Committee (Top 60)	22%	23%	25%
in key positions (Top 150)	-	17%	19%

## AFRICA

In Africa, Societe Generale is regarded as an employer of choice, particularly with respect to the gender equality of its teams. The Group hopes to improve corporate culture and decision-making processes in its African subsidiaries in order to create an environment that better promotes the equitable professional development of women and men. Launched in 2018, the aim of the **"Diversity for Africa"** initiative is to co-construct, together with all the Group's African employees, a company that embodies equity and promotes diversity (see [Diversity for Africa](#)).

**Societe Generale has been the sponsor of Project 54** since April 2018.

This fund, created together with the **WIA Philanthropy Foundation**, supports female entrepreneurship in Africa. The purpose of this fund is to promote broader education in the field of economic development and training of future female creators of innovative firms. In 2019, **53 African businesses operated by women** were selected to become members of Project 54 and receive support (coaching and training) and high-profile media coverage.

## FOCUS ON

# GENERATION BALANCE

### COMMITMENTS

Societe Generale SA in France encourages intergenerational cooperation through social agreements. Measures aimed at strengthening international solidarity were incorporated into the framework of a new agreement on changing professions, skills and employment on 13 March 2019 aimed primarily at assisting with anticipation of retirement and the transition from employment to retirement, avoiding difficulties and passing on knowledge and skills.

In France, as part of the effort to adapt the “generation contract”, Group subsidiaries have established specific agreements and/or dedicated action plans for young people and seniors. Accordingly, Societe Generale SA in France is hiring large numbers of young university graduates. Between 2018 and 2019, 1,799 young graduates joined our teams under permanent employment contracts at Societe Generale SA in France.

The Credit du Nord Group is committed to hiring, on average, 7% of employees over the age of 45 during the period covered by its three-year agreement signed in 2017, and offering career development opportunities to 17% of its seniors (change in rank, assignment or job during the year). Seniors accounted for 10.7% or hires at the end of 2019, up 22.1% over 2018.

### ACTIONS

Societe Generale promotes inter-generational cooperation through:

- dedicated programmes, such as the industry-wide OCTAVE programme, which addresses business transformation in the digital age by making use of the knowledge of every generation;
- reverse mentoring;
- focus groups, such as the WhyLab think tank comprised of members of Generation Y, which offers workshops on the theme of the adaptation of Group’s projects to young people;
- supporting seniors in areas of training, health and prevention, adjustments to working hours and end-of-career skills transmission (see the *Occupational Health and Safety report*).

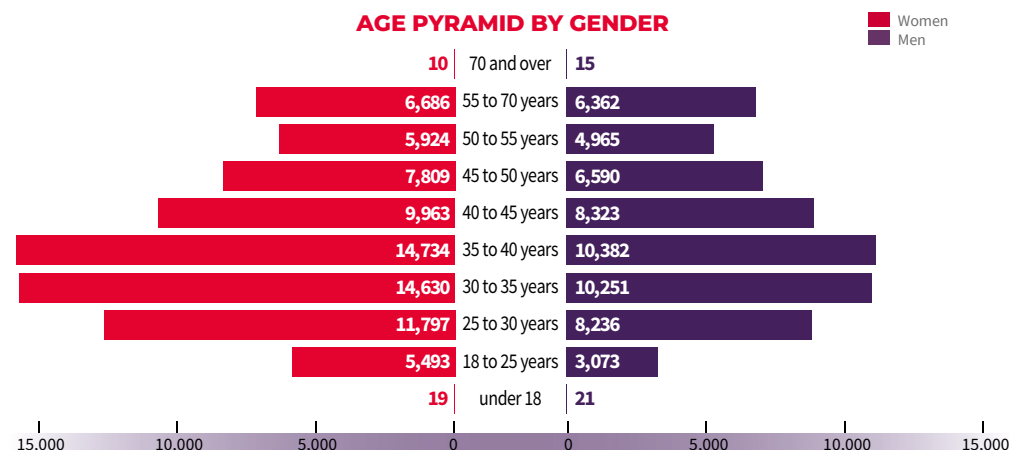
More generally, 49 of the Group’s sites employing 55% of the workforce are implementing actions targeting employees over the age of 50.

### RESULTS

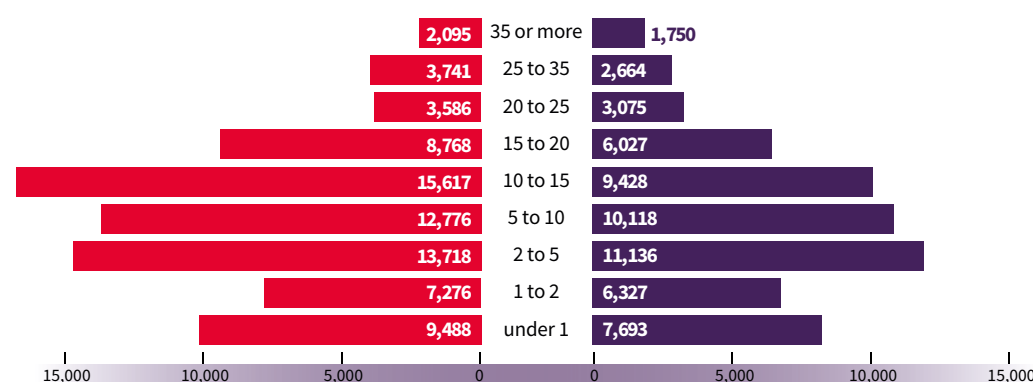
These initiatives help balance the age distribution within the Societe Generale Group. The average age of the Group’s employees was 38 at the end of 2019 (a figure identical to that in 2018) and average seniority was 9.9 years at the end of 2019 (vs. 9.8 years in 2018).



### AGE PYRAMID BY GENDER



### SENIORITY PYRAMID BY GENDER





## FOCUS ON

# NON-DISCRIMINATION OF THE LGBTI+ COMMUNITY

### COMMITMENTS

The Group is committed to fighting bias and creating a culture of inclusiveness in terms of respect for human rights. **A signatory to the five United Nations Guiding Principles for Tackling Discrimination against LGBTI+ people in the business world** (26 June 2018), the Group is committed to:

1. respecting the human rights of LGBTI+ employees, clients and stakeholders;
2. eliminating discrimination against LGBTI+ persons in the company;
3. providing support to LGBTI+ employees;
4. prohibiting violations of human rights in its activities with its suppliers, clients and distributors, and insisting that their partners do the same;
5. acting in the public sphere in order to contribute to combating abuses against LGBTI+ persons in the countries where it operates.

Locally, Societe Generale in the Asia-Pacific region is a signatory to “*The Equal Opportunities Commission*”.



**Diony Lebot**, Deputy CEO and Diversity and Inclusion, is also a sponsor of the Pride & Allies network, a group that brings together employees to encourage and promote equal rights for LGBTI+ employees.

### ACTIONS

In 2019, **the in-house Pride & Allies initiative** held its first group-wide meeting, inviting outside speakers responsible for the inclusion of LGBTI+ persons (including the President of the Autre Cercle club), representatives from the Pride & Allies committees of the various regions and the main local stakeholders. The Pride & Allies network was launched in France in July 2019.

Within Societe Generale SA in France, **adopting parents receive 70 days of statutory leave** (for a first or second child, 126 days for a third) which may be paid leave<sup>3</sup>. Since 1 January 2020, there has been no length of service requirement at Societe Generale to benefit from this arrangement. At the end of the parental leave for legal adoption, the adopting parent is eligible for additional standard paid leave, namely 45 calendar days at full salary or 90 days at half-salary.

In France, as part of the “MANDALA<sup>4</sup>” lecture series, The Lesbians Who Tech association took an active part in a conference focused on the theme of diversity in order to present the various ways of improving the working environment for LGBTI+ people.

In Asia, a Diversity Committee is responsible for the LGBTI+ network in the region. At the local level, Societe Generale Hong Kong is engaged in special actions in order to promote a culture of openness and respect for all LGBTI+ employees, notably through training and discussions involving employees and managers and is an antenna of the Pride & Allies network.

The Group has implemented a special policy at the regional level in the Asia-Pacific, including Societe Generale Hong Kong, which includes:

- a Diversity Committee responsible for four diversity networks: gender, culture, persons with disabilities and LGBTI+;
- raising employee awareness through training, lunch talks, etc.;
- adoption leave for all employees whatever their gender and respective rights, syncing maternity/paternity leave with their partners. Paternity leave and partners' leave have been increased to 15 days and also apply to the non-birth mother in a same-sex relationship between women;
- recognising foreign same-sex marriages and civil partnerships as national partnerships, irrespective of the gender of the partners.

More specifically, several initiatives have been implemented in Hong Kong:

- an equal opportunity policy with special clauses designed to combat discrimination toward LGBTI+ people;
- check-ups dedicated to sexual health and vaccines (Hepatitis A and B or HPV) are subsidised and, in the case of HIV/AIDS, covered by insurance;

- a significant contribution from one of the Societe Generale insurance companies to gender transitioning (including surgery);
- gender-neutral toilets on every floor of all office buildings;
- discussions and training provided to employees and managers on LGBTI+-related topics, such as coming out.

### RESULTS

In the United States, Societe Generale New York earned the top score of 100 for the third consecutive year on the Human Rights Campaign's Corporate Equality Index (national benchmarking tool on equal opportunity) thanks to policies and business practices pertinent to LGBTI+ employees.

In London, Societe Generale was recognised at the **European Diversity Awards** in the “Sponsorship of Charity of the Year” category, acknowledging the Group's support for charities in Europe in the areas of **equality, diversity and inclusion**.

**Because of its various initiatives, Societe Generale Hong Kong won Bronze (2017) and Gold (2019) as a benchmark company for LGBTI+ policies and practices introduced by “Community Business Index+”.**

3. Subject to the payment of daily contributions by Social Security and after deduction of these same contributions.

4. See the paragraph, “A system to combat stereotyping and unintentional bias”.

## FOCUS ON

# DISABLED PERSONS



### COMMITMENTS

The Group is a signatory to the **Business and Disability Charter, under the aegis of the International Labour Organization**, promoting the inclusion of persons with disabilities in the world of work. It is also a member of the **Global Business and Disability Network**.

For the fifth consecutive year, Societe Generale SA in France renewed the **2020-2022 Three-Year Agreement “promoting jobs and labour market participation by persons with disabilities”**. This agreement is in line with the determination to place disability at the heart of the company’s HR procedures and covers a wide spectrum of objectives aimed at hiring and the rate of employment. It introduces new accompanying measures for worker retention, with, notably:

- more efficient ways of keeping employees in their jobs through good health: payment of a supplementary health allowance on top of the supplementary health cover offered by the SG Group Health Plan and continuing to cover the cost of equipment/devices;

- integration supported mainly by the HR Department in conjunction with the Welfare and Occupational Health Department and with the support of Mission Handicap<sup>5</sup> if necessary;
- a hiring process strengthened by requiring the manager to interview the disabled candidate as soon as his/her possession of the requisite skills is confirmed by the hiring staff.

This agreement also makes provision for developing the skills of the network of local disabled representatives in 2020 in order to share local initiatives and deliver information, help and support the HR teams and managers in connection with supporting employees with disabilities, with the possibility of calling on Mission Handicap in situations requiring outside expertise. Societe Generale SA in France also signed the **2019 Manifesto for the Inclusion of the Disabled in the World of Business and the Responsible Digital Charter**, which contains an inclusive digital policy.

5. Created in 2007, Mission Handicap Societe Generale has spearheaded multiple efforts to support the hiring of employees with disabilities, including support for the retention of employees, training and raising the awareness of teams, developing partnerships with educational institutions, qualifying work-study programmes and using businesses in the sheltered sector.

## ACTIONS

To promote the rights of persons with disabilities, the Group carries out a number of actions:

- **hiring, integration and support programmes, particularly in Romania, the Czech Republic, Germany, Serbia, Spain, Algeria, India, Japan and the United States** to promote the employment of the disabled; in France, the “Laboratory for inclusive innovations for the disabled” (LAB21, supported by Mission Handicap) provides help to disabled persons to develop their skills and is combined with fixed-term “springboard” contracts;
- measures to keep employees in their jobs at Societe Generale SA in France (702 initiatives in 2018 and more than 4,700 adjustments to workstations since 2007);
- **integration programmes for young people** (HandiFormaBanques work-study programme, scholarships, “Management & Disability” chair with Kedge Business School, disability research project, etc.);
- purchases from the protected worker sector (EUR 6.635 million in purchases in 2018) and support for the professionalisation of this sector (e.g. Societe Generale SA in France has helped the protected worker sector set up manpower and skills planning for managing its human resources);
- measures ensuring its banking services are accessible to disabled customers (adapting the networks’ bank machines, providing digital access to mobile applications, offering bank statements in Braille, renovating the branches, making the customer service accessible to the deaf and hearing impaired, etc.);
- awareness-raising and training in managing disabilities provided to management and operations teams whose activities directly

or indirectly impact the disabled (HR managers, communication staff, building managers, customer relationship managers, etc.), notably through a “Managing employees with disabilities” MOOC;

- awareness-raising campaigns, such as the **Fourth Annual “Salon Handicap, Emploi & Achats Responsables”**, to which Societe Generale has been a major partner since the first fair, or “**European Disability Employment Week**” in 2019 focusing on invisible disabilities.

The entities are also developing initiatives supporting the disabled at the local level. This is the case of entities operating in the United States, Canada and Brazil, which launched the **Diverse Abilities Employee Resource Group initiative**. Since 2018, this group supporting disabled employees has been organising meet-ups, webinars and lectures on this topic. In India, the Societe Generale Global Solution Centre organised **ConneXion 2.0** in December 2019, which brought together several businesses with the aim of exchanging thoughts on the difficulties encountered by disabled persons when seeking employment and in connection with their working activity. In addition, three French educational institutions and universities are directly monitored by Mission Handicap and more than ten others by partnering associations in order to support disabled students, raise the awareness of all students and support accessibility programmes. Several disability-related awareness-raising initiatives are carried out by the entities of the Group each year, like CGI, which organised **Handi’Hauts’Lympics**, a sports day to raise awareness about disabilities, with the proceeds of the event going to a charity.



## RESULTS

At the end of 2019, Societe Generale employed 2,599 disabled employees<sup>6</sup> (as defined locally, compared with 2,615 in 2018), mainly in France, the Czech Republic, Russia and Italy, accounting for 1.9% of the overall workforce.

**OVERALL,  
68 ENTITIES**  
REPRESENTING  
74% OF THE GROUP'S  
WORKFORCE  
CONDUCT ACTIVITIES  
SUPPORTING  
THE DISABLED

6. As defined locally.



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