

OCCUPATIONAL HEALTH AND SAFETY

2019 Report

THE FUTURE
IS YOU



SOCIÉTÉ
GÉNÉRALE

OCCUPATIONAL HEALTH AND SAFETY

Beyond corporate responsibility, Societe Generale is committed to protecting people so that every employee can work under the best possible conditions of health, safety and well-being.

The Group is committed to creating a respectful and safe working environment and actively seeks to offer its employees tools to help balance and reconcile their work with their private lives.

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2019 KEY FIGURES

84% OF THE WORKFORCE
BENEFITS FROM INITIATIVES PROMOTING
work-life balance

21 WEEKS
OF MATERNITY LEAVE
on average in the Group

32,000
TELEWORKERS
worldwide at the end of 2019
(+ 39 % compared to 2018)

98.1%
OF THE GROUP'S WORKFORCE,
has access to on-site medical professionals
or agreements with healthcare providers

PROVIDING THE BEST POSSIBLE OCCUPATIONAL HEALTH AND SAFETY CONDITIONS



A GROUP POLICY TO PUT OUR COMMITMENTS INTO PRACTICE

Societe Generale has established an occupational health and safety policy applied operationally by the local entities that takes due account of legislation within each country and the local environment, without distorting its purpose.

The Group implements this policy so that each employee has a safe company environment in which to work.

This environment includes both the workplace and working practices, which must guarantee safety, physical and psychological health, and the quality of working conditions.

The Group ensures that it complies with legal occupational health and safety requirements in all its entities and regions where it operates.

AN AGREEMENT WITH UNI GLOBAL UNION TO STRENGTHEN THE GROUP'S COMMITMENT

In February 2019, the Group renewed its **agreement on fundamental rights signed with UNI Global Union** (see the *Duty of Care Plan*). In line with the 2015 agreement on fundamental freedoms and the trade-union rights, this new agreement includes additional commitments on:

- combating discrimination and considering diversity in all Human Resources management processes (a subject already introduced in the initial agreement);
- maintaining a working environment conducive to health, safety and satisfying working conditions for all employees.

Going beyond the international agreement signed with UNI Global Union, 15 agreements signed locally by the Group's subsidiaries specifically relate to occupational health and safety. Moreover, Societe Generale SA in France renewed the agreement on working conditions in December 2018. It sets out **new commitments, including the right to make mistakes, the right to disconnect, the assessment of the human impact of transformation projects**, the expansion of work discussion forums, the roll-out of an international network of correspondents on well-being at work, and progress in the roll-out of telecommuting.

THE LIFE AT WORK PROGRAMME: EFFORTS TO IMPROVE THE QUALITY OF LIFE AT WORK

COMMITMENTS

Since 2015, the Group has been implementing a Life at Work programme based on six themes:

1. individual and collective efficiency;
2. health and prevention;
3. telecommuting and new organisational models;
4. working environment;
5. support during key life events;
6. change in managerial culture, in particular through training and awareness initiatives in connection with the Leadership Model and the Culture & Conduct programme.

ACTIONS

The Life at Work programme rolled out initiatives organised around the following six themes in 2019:

the right to make a mistake

(see the *Corporate Culture and Ethics Principles report*)

new organisational models

- best practices in an open office;
- serious game to optimise e-mail and meeting management;
- the “digital world and I” escape game.

preventative health

- flu shots (particularly in France, Germany, Spain, Romania, Russia, Canada, Japan and Brazil);
- support with quitting smoking (France, Morocco);
- continuation of the listening and psychological support arrangements for employees;

work-life balance

- talk and presentation on the services available for caregivers under Societe Generale's Group Health Plan;
- workshops on making the transition to parenthood.

the right to disconnect

RESULTS

Several of the Group's entities were recognised in 2019 for their quality of life at work, including:

- SG HONG KONG, which was recognised as one of the “**Best Companies to Work for – workplace excellence and employee engagement**”;
- SG FINANS, which won a “**Great place to Work**” award;
- ALD Spain, which was awarded a certification as a “**Top Employer**”;
- ALD Ireland, which achieved the Gold level for “**Active@Work Award for Health & Wellness Programme**”.

CONSIDERATION FOR WORK/LIFE BALANCE

A variety of new ways of working have been developed by the Group to meet the needs of employees and make the company more agile. Accordingly, 91 entities covering 84% of the workforce have implemented initiatives to facilitate an improved work/life balance.

Special attention is paid to employees' working hours through:

- a flexible working hours policy in 49 of the Group's entities, employing 35% of the workforce;
- since 2014, Societe Generale France's top management has been committed to the "15 Commitments for Work-Life Balance" Charter. This charter encourages managers to:
 - promote balance and well-being at work through discourse and facilitate it through action;
 - set reasonable business hours for employees;
 - restrict the sending of e-mail outside normal business hours;
 - organise meetings efficiently, sticking to the planned time and duration;
- the inclusion of a formal discussion between employees and their managers about their workload during the annual performance review, or with their HR Business Partner in France.

The Group has implemented the following measures for new parents:

- **family leave extending beyond the requirements of local regulations in 95% of the entities covering 89% of the Group's workforce.** Overall, Group employees are entitled to an average of 21 weeks' basic maternity leave¹, which can be supplemented by extended parental leave or paternity/second parent leave. As such, the Group's female employees are granted a minimum of 12 weeks of maternity leave. For example, in Romania, the United States, France, Spain and Brazil, Societe Generale entities offer employees two or more weeks of paternity/second parent leave. Measures concerning the adoption of a child, in particular by LGBTI couples, are detailed in the *Diversity and Inclusion report*;
- **special programmes, such as:**
 - the Maternity Programme at Komerční Banka in the Czech Republic, which facilitates the return of employees following maternity leave: keeping up dialogue while on leave, facilitating the return to work with opportunities to work part-time and access to training;
 - the Open Studio program at BRD in Romania (open debate sessions) covering subjects related to diversity, maternity leave and support for mothers returning to work following maternity leave;



"The Group's female employees are granted an average of 21 weeks maternity leave"

- **employee benefits for daycare**, in 69 of the Group's entities covering 84% of employees. Among the measures implemented by the Group, some good examples include:
 - Societe Generale SA in France has offered its permanent employees a regular spot in inter-company crèches. A childcare allowance is also offered to employees and contributes to costs incurred on a regular basis during working hours;
 - Societe Generale Hong Kong provides a company daycare as part of its Family Friendly policy.

AGREEMENT ON WORK-LIFE BALANCE

Societe Generale SA in France strengthens the link between work and family life through the following actions:

- the agreement on gender equality, renewed in 2018 by Societe Generale SA in France complements the Social Security allocations to fathers during their 11 days of paternity leave in order to ensure salary continuance for the period;
- future mothers or adopting parents at Societe Generale have benefited from paid leave with no seniority requirement since 1 January 2020.

1. Data taking into account a wide range of models for financing maternity leave in the countries in which the Group has operations (financed by the public authorities and/or by the Company and/or with a contribution from the Company).

The Group adopted telecommuting in 2013. Nearly 91 Group entities have implemented some form of telecommuting adapted to their local environments; at the end of 2019, **there were over 32,000 teleworkers in the Group worldwide (up 39% compared to 2018).**

Societe Generale SA in France signed an open-ended agreement with the representatives of the trade unions, reflecting the Group's willingness to institute telecommuting as a long-term solution. At Societe Generale SA in France, 93%² of the managers of teleworkers feel that the collective performance of the teams has been either maintained or improved with telecommuting and the satisfaction rate has reached 91% for all stakeholders (teleworkers, managers and colleagues) in 2019, i.e. an increase of 5% compared to 2018.

Regarding the arrangements for the organisation of working time, the Group proposes, in particular:

- specific support for seniors. The agreement on changing professions, skills and employment of 13 March 2019 makes provision for two end-of-career arrangements at Societe Generale SA in France: senior part time and end-of-career leave. Another example is SG FINANS AS (Norway, Sweden and Denmark) which offers an extra week of paid vacation to employees over the age of 60;

2. Any comparison with 2018 should be analysed with care as the option to answer "don't know" was added in 2019, which is a change from 2018. 4% of respondents answered "don't know" in 2019.

32,000 TELEWORKERS IN THE GROUP



12,240 in France
8,069 in India
2,347 in the Czech Rep.
1,309 in Russia
1,205 in Romania
6,830 others

- the opportunity for employees to support the Group's partner organisations on company time in France and worldwide through skills sponsorship programmes (see the *Corporate Culture and Ethic Principles report*);
- **arrangements put in place to support colleagues who are caregivers.** For instance, Societe Generale SA in France allows its employees to donate days of leave to colleagues with a seriously ill family member. This arrangement is enshrined in a social convention that was renewed in 2020 for another three years. Societe Generale SA in France has broadened its system to include seriously ill children over the age of 25 (who do not have a spouse, live-in or common-law partner) as well as first degree relatives in the direct ascending line (the parents of the employee);
- special leave: a business creation leave designed for the creation or the takeover of a company, sabbatical leave, leave without pay in Societe Generale SA in France.

THE GROUP'S COMMITMENT TO PROVIDING A RESPECTFUL WORKING ENVIRONMENT ADAPTED TO THE NEEDS OF ITS EMPLOYEES

The Group has rolled out several initiatives to provide a respectful working environment adapted to the needs of all its employees. These initiatives include:

- **improving the ergonomics of our facilities,** their environmental quality and the creation of workspaces to foster discussion and innovation in modular offices using digital tools. This is the case at the Societe Generale sites in Algiers, Luxembourg and in Hamburg, where a new campus of modern offices will be completed in 2022. The construction of the Hamburg campus will be fully compliant with the highest standards of sustainability (certified by DGNB, the German Council for Sustainable Buildings) and will meet the requirement of a modern and flexible office building. Reflecting its commitment

- to high-standard real estate in terms of environmental and social quality, Sogeprom, Societe Generale's property development subsidiary, was awarded dual WELL certification (Gold & Platinum) for the Ampère E+ building in 2018. This award recognises both the building's structure and its interior fittings. It devotes unique expertise in Europe to **designing and developing spaces promoting the health and wellness of its employees in the workplace;**
- the development of **FlexWork**, widely practised in the Paris area by more than 17,000 people;
- **the creation of a space for leisure and relaxation,** such as within the BRD Finance entity in Romania.





PROTECTING PEOPLE

SOCIAL PROTECTION THAT WILL ULTIMATELY COVER EVERY EMPLOYEE

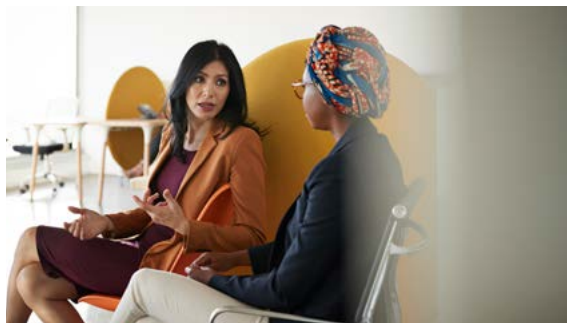
Since 2019, the Group has been working to ensure a minimum level of social, health and welfare protection for all its employees worldwide. To date, 9 out of 10 employees benefit from an additional company health or personal protection plan, and one of the objectives set by the Group is that each employee should have a two-year salary guarantee in the event of death. Each Group entity defines the degree of additional coverage needed, depending on the mandatory benefit plan in their country. This level of protection must provide minimum coverage comparable with local market practices.

Societe Generale SA in France has undertaken to continually improve social protections offered to its employees, a topic central to the new wage agreement signed on 2 December 2019. In the event of death or the

total and irreversible loss of autonomy, this agreement guarantees a cash benefit and potentially an educational annuity payment equivalent to two years' salary. The Societe Generale Group health plan covers nearly 122,000 people (participating members and beneficiaries). In addition, in 2018 Societe Generale SA in France signed the National Cancer Institute's Cancer and Employment Charter to improve the support provided to Group employees with cancer, or more broadly, with a chronic disease.

Africa

All our African subsidiaries (22 entities representing 10% of the workforce) offer health coverage to employees and their beneficiaries, in most cases personal protection insurance for beneficiaries should the employee die and, in certain cases, complementary pension plans.



PREVENTION AND INFORMATION MEASURES TO PROMOTE INDIVIDUAL AND COLLECTIVE HEALTH

The Group continually monitors the risks liable to affect health and personal safety, and any social risks throughout its entities.

130 Group entities, covering 98% of the Group's workforce, have access to on-site medical professionals or have agreements with healthcare providers.

Some 131 entities representing 98% of the workforce conduct prevention and health information campaigns in the workplace. Included among the concrete actions implemented are:

- setting up programmes to **promote participation in sports**. For instance, ALD MOROCCO organises several football tournaments each year and sponsors an association that participates in the local marathon. Sports training sessions are led by a coach at SG Benin while a rugby training programme has been organised in India.
- awareness-raising efforts **focused on nutrition**. At SG Algeria, a nutritionist is available in the medical clinic once a month. In Luxembourg, Hungary, Canada and Romania, fruit baskets are distributed to employees.

In addition, some Group entities organised local initiatives to:

- support employees with addictions. For instance, during "Tobacco-Free Month" organised in November 2019 by Societe Generale SA in France, smoking cessation kits were made available to employees at the Group's infirmaries. Support for quitting smoking resulted in nearly 120 consultations in 2019;
- inform and educate employees about basic first aid and proper movements and postures at work through workshops organised together with the medical service. For example, ALD Automotive Brazil rolled out a series of weekly and monthly initiatives, including Health Week to raise employee awareness about health risks, "Pink October" to disseminate information about breast cancer, "Blue November" to raise awareness about prostate cancer and "Yellow May" to highlight the dangers of the road.

130 SOCIETE GENERALE ENTITIES

REPRESENTING 98% OF THE GROUP'S WORKFORCE HAVE ACCESS TO ON-PREMISE MEDICAL PROFESSIONALS OR AGREEMENTS WITH HEALTHCARE PROVIDERS

PREVENTION AND INFORMATION MEASURES TO COMBAT PSYCHOSOCIAL RISKS

The Group's health and safety policy relies on programmes to prevent:

- psychosocial risks;
- harassment, supplemented by listening, mediation, investigative and disciplinary procedures;
- aggression, through mandatory training throughout the network of branches and a psychological support programme for employees who have been victims of armed assault or aggression.

Stress prevention initiatives are conducted in 152 Group subsidiaries and branches in France and abroad, representing 93% of Societe Generale's workforce. They are aimed at educating all employees through:

- free assistance programmes in partnership with healthcare or insurance sector specialists;
- training and/or awareness-raising focused on psychosocial risks;
- stress surveys and assessments, and leisure and relaxation activities.

In the Île-de-France region, Societe Generale has arranged to make psychologists available to employees in order to guide and support them when they encounter events that could alter their working conditions.

ESSOX SRO, the Czech subsidiary, participated in the "Health Day" awareness-raising event in June 2019 in order to encourage employees to learn about exercises designed to detect or reduce stress.

Since 2019, the survey on working conditions currently conducted in France has been combined with the Group's Employee Satisfaction Survey, in order to extend it to all employees to ensure better management of psychosocial risk factors. It makes it possible to identify problem areas and to deploy working condition improvement plans where necessary (see the *Corporate Culture and Ethic Principles report*).

Outside of France, other entities have also introduced employee surveys. For instance, Societe Generale Madrid has appointed an outside firm to measure the stress level of employees. **In all, 105 entities representing 93% of the workforce** conduct psychosocial risk prevention efforts within the Group.



TRAINING IN OCCUPATIONAL SAFETY, ONE OF THE GROUP'S PRIORITIES

Occupational health and safety are brought to the organisation's highest level of responsibility by the Group Human Resources Director, who is the sponsor of the Group's Health and Safety policy. In addition, safety of persons and property on Societe Generale premises is handled by the Group Security Division, which reports to the Corporate Secretary. A network of departments hosted within the entities of the Group is also responsible for protecting persons, property and intangible assets and for contributing to crisis management when necessary.

These teams make it a priority to:

- identify the security threats and risks facing the Group;
- disseminate policies and programmes that further secure the Group's activities in order to deal with security crises;
- coordinate relations with national, European and international public security authorities in the field of security;
- and strengthen the Group's safety culture.

Overall, safety information and prevention campaigns are conducted in 132 Group subsidiaries and branches in France and abroad, covering 98% of the Group's workforce.

In compliance with French law (the Sapin II Act), the Group has strengthened its whistleblowing mechanism. In particular, whistleblowers can use the system to report any potential or actual violations in respect of human rights, fundamental freedoms, health and safety or the environment (see the *Corporate Culture and Ethic Principles report*).



OUR ACTIONS

The occupational health and safety risk assessment in 2019 produced the following results:

- 25% of the employees are in countries where the financial industry incurs a moderate or medium risk to their health and safety;
- 8% of the employees across the entities feel they do not have enough health and safety mechanisms (policy and controls).

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

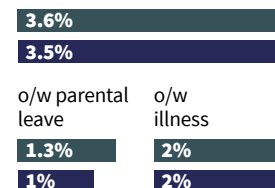
- rolling out additional controls to make sure that the Group's entities set up and track action plans addressing employee health (such as regularly scheduled medical check-ups) and psychosocial risks;
- extending the survey on working conditions in the company;
- reviewing the Group *Occupational health and safety policy*.

■ 2018 ■ 2019

ACCIDENTS AT WORK



TOTAL RATE OF ABSENTEEISM



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