

A photograph showing two women in an office environment. One woman, seen from the side and wearing a yellow sweater, is shaking hands with another woman who is facing the camera and smiling. The second woman has blonde hair and is wearing a blue denim shirt and dark jeans. They are standing at a desk with a laptop, a white mug, and some papers. The background shows a window with blinds and a door.

PROFESSIONS AND SKILLS

2019 Report

THE FUTURE
IS YOU



SOCIETE
GENERALE

PROFESSIONS AND SKILLS

In order to carry out the Bank's structural transformations, the Group pays special attention to the quality of dialogue with its employee representative bodies, especially to meet the challenges of changes in businesses and employment. It carries out the organisational transformation projects necessary for the Group's strategic positioning. In line with its current and future business needs, it implements an approach of anticipation and support for its employees.

Offering career paths and training to employees, offering alternative working methods, such as telecommuting, conducting an appropriate compensation policy (see *Performance and Compensation report*), promoting talent and ensuring managerial succession are all essential to attract, hire and retain employees, and develop their employability, in everyone's interest.

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2019 KEY FIGURES

56,000 EMPLOYEES
have access to a skills management tool

89% OF EMPLOYEES
have taken at least one training course

**NEARLY
27,000
NEW HIRES**
in the Group

**NEARLY
13,000
STUDENTS**
welcomed

**OVER
23,000
INTERNAL TRANSFERS**

LEADING CONSTRUCTIVE DIALOGUE, SUPPORTING THE GROUP'S TRANSFORMATION



The Group has an **ongoing social dialogue about employment** and includes its employee representative bodies in company projects that have a structuring impact on professions and skills.

In March 2019, Societe Generale SA in France renewed its **agreement on changing professions and skills**.

This agreement sets out specific actions on:

- consultation and dialogue on the company's strategy and changes to employment;
- employability and employee support (including internal mobility, measures for young people and seniors, and measures for employees' career plans);
- strengthening support for employees impacted by reorganisation (voluntary departure, support with job transitions and training assistance).

These reorganisation projects, which are aimed at providing better responses to its clients while improving the structural profitability of its operations, have been structured by specific agreements with the employee representative bodies. The transformation projects announced in 2019 resulted in the cut of 530 jobs in French Retail Banking by 2023 and 1,600 jobs in Global Banking & Investor Solutions (GBIS), the central functions of International Retail Banking & Financial Services (IBFS), including about 750 in France. Overall, these transformation projects will result in a maximum of 2,150 job cuts. Internationally, these job cuts were made in accordance with local regulations and market practices.

These transformation plans did not result in **any economic lay-offs in France** and were conducted on the basis of two collective mutually-agreed termination agreements providing for voluntary departures from the company, internal mobility, or employee attrition. Employees affected by the job cuts benefited from **enhanced support measures**.

These measures include:

- internal mobility: priority reclassification, support from HR experts, option for skills assessments;
- activity transition: support for start-ups, retraining, or organisation of working time for early retirement.

| AGREEMENTS SIGNED WITHIN SOCIETE GENERALE SA IN FRANCE | IMPACT ON ECONOMIC PERFORMANCE AND WORKING CONDITIONS |
|--|---|
| Agreement on Changing Professions, Skills and Employment | <p>The framework agreement on employment and skills, signed in 2019, provides a three-year structure for:</p> <ul style="list-style-type: none">• the policy on social dialogue about the company's strategy and changes to employment;• the development of employability and support for career paths, by means of internal mobility, measures for youth employability and senior retention, and support for career plans (start-ups, training for certification or degrees);• strengthening of employee support systems and deployment of additional specific measures for employees subject to reorganisation plans. |
| Agreement on job adjustment-related social support by Global Banking & Investor Solutions (GBIS) and International Retail Banking in 2019 | <p>The agreement applies the provisions of the <i>Accord sur l'Évolution des Métiers des Compétences et de l'Emploi</i> (Agreement on Changing Professions, Skills and Employment) as part of a transformation featuring a collective mutually-agreed termination, and improves support measures for affected employees.</p> |



BUILDING STRATEGIC WORKFORCE PLANNING TO MAP OUT OUR BUSINESSES NOW AND IN THE FUTURE

BUILDING STRATEGIC WORKFORCE PLANNING (SWP) WITHIN THE GROUP

The aim of Strategic Workforce Planning

(SWP) is to adapt HR policies, especially on training and the filling of vacancies, to the businesses' needs in terms of skills. In France (43% of Group employees), this process is part of the *Accord sur l'Évolution des Métiers des Compétences et de l'emploi* (Agreement on Changing Professions, Skills and Employment), renewed in March 2019.

This approach consists of three stages:

1. defining a qualitative and quantitative target concerning the skills that the Group must acquire in the medium to long term to implement its strategy;
2. preparing a diagnosis and mapping of the skills available to the Group;
3. identifying the gap between the current situation and the target in order to implement levers (training, internal mobility, hiring, etc.) and action plans to bridge this gap.

It must become a regular process, so that the corresponding action plans can be updated accordingly.

At the end of 2019, 95% of the workforce of Societe Generale SA in France was covered by SWP practices, which were also being deployed in other Group locations (including Asia and the US), to implement an effective strategy for the acquisition of new skills and the appropriate development of existing skills in the Group.



MAPPING SKILLS WITH HIGH-PERFORMANCE TOOLS

In order to map the skills available in its workforce, the Group has adopted voluntary approaches to identifying skills, **making employees the main players in their development and employability**, through two skills self-reporting tools: **MON|DIAG** for the Bank's French Retail Banking businesses and **ACE (Appétences, Compétences, Expériences – Inclinations, skills and experience)** for the Group as a whole. And 56,000 employees have access to one of these skills management tools.

ACE, launched in 2017, is based on a dynamic skill set and machine learning¹. It notifies employees of open positions in the Group job exchange (Job@SG) and provides details about certain jobs that match their reported skills and inclinations. In addition, HR teams and managers use ACE to identify profiles that match their skills requirements and fill available positions.

The #MonJob2020 initiative

In French Retail Banking, the MON|DIAG skills diagnostic tool, developed as part of the #MonJob2020² programme, lets every employee enter their motivations, career path and skills. The primary objective is to build a personalised development plan for each employee, to support them with skills enhancement on the job. It is used by some 17,000 employees to look ahead to future jobs at the bank and provides HR and managers with precise skills mapping. This initiative was made possible through the collective agreement³ signed in March 2018, which includes investing approximately EUR 150 million in personal training plans and doubling training hours in the French Retail Banking network.

"Over the last ten years, the bank has faced major transformations and made a landmark change in direction, mirroring the banking industry. Because our teams are the foundation of our success, we're deploying programs specially dedicated to our employees so they can acquire the key skills of the future and we can support them in their development. Give them the resources and inspire them – those are our key focuses when it comes to our employees," says Marie-Christine Ducholet, Head of Societe Generale French Retail Banking.

1. Artificial intelligence technology that allows computers to learn without being explicitly programmed for that purpose.

2. French Retail Banking launched the #MonJob2020 initiative in 2015, with a view to developing its businesses and the skills of its employees. #MonJob2020 is an approach to supporting employees, making them active participants in their career path with an individualised training and development programme, while boosting their mobility and employability.

3. Agreement on social support for the transformation of French Retail Banking.

ATTRACTING, HIRING AND INTEGRATING THE BEST TALENT FOR THE GROUP

IN 2019

NEARLY
27,000
NEW HIRES⁴

94% OF EMPLOYEES
are under permanent contracts

3.3 MILLIONS VISITS
to the Careers website

NEARLY
13,000
STUDENTS
welcomed

4. 17,113 hired under permanent contracts
and 9,507 under fixed-term contracts in 2019.



HIRING AND INTEGRATING EMPLOYEES, A PRIORITY FOR THE GROUP

Societe Generale's **hiring policy** is adapted to the businesses, operations and geographic settings of the Group's entities, and fosters a uniform overall hiring process that systematically includes an HR interview to measure how well applicants will espouse the Group's values (see *Corporate Culture and Ethics Principles report*).

Societe Generale is committed to guaranteeing a neutral hiring process. It is the responsibility of managers and human resources teams to hire employees solely according to the company's needs and the skills of each applicant (see *Diversity and Inclusion report*).

In total, the Group hired nearly 27,000 people in 2019, in diverse businesses and geographic locations.



NUMBER OF NEW HIRES
IN 2019



In France, Societe Generale was the second ranked bank in terms of appeal for IT profiles, according to the Universum 2019 classification (15th place in the overall classification of the 130 companies studied). It was also the second-most attractive bank for recent engineering graduates, up six spots since 2018, and held on to its position as the fifth most attractive bank for young business graduates.

To develop the feeling of belonging and familiarity with the Societe Generale group, the **integration policy for new hires** was revised in 2019 to give everyone a common foundation, supplemented by programs specific to the Group's various Business and Service Units.

Thus, starting in 2020, all new hires worldwide will have:

- the same key messages from CEO Frédéric Oudéa, welcoming them to the Group;
- the same access to an internal common space, where they can get to know the Group's culture, values, strategy and activities, specifically about the Group's conduct and compliance;
- a user experience that includes similar key steps in the different local integration programmes.

FOCUS ON INNOVATION IN HIRING

The careers.societegenerale.com site – the primary interface with applicants – lists Societe Generale's French and international job vacancies. In 2019, over 675,000 applications were submitted via the Careers site, which had around 3.3 million hits.

The Bank is progressively diversifying its hiring methods, with the inclusion of new technological and digital features (such as online testing, automated applicant selection, hiring via social networks or specialist online communities such as Welcome to the Jungle.).

Societe Generale SA in France also works with *My Job Glasses*, a platform that connects students with 100 volunteer employees, and *Talent.io*, a developer hiring platform used by a hundred or so Group managers to connect directly with applicants corresponding to certain targeted tech/development profiles.

These initiatives and this network of "ambassadors" are intended to shine a light on the Group's businesses, contribute to the transition to hiring more digital talent and enhance Societe Generale's employer brand.

In 2019, Societe Generale was number two on LinkedIn's list of the most attractive employers in France.

EMPLOYING YOUNG PEOPLE, A STRONG COMMITMENT FROM THE GROUP

When it comes to employing young people, Societe Generale is committed to a proactive approach, and strives to attract, hire and retain young graduates through its:

- **partnerships with select higher education institutions** in nearly 88 of the Group's entities, representing 94% of its employees. In Europe, Societe Generale has signed partnerships with more than 40 training programmes and various events are held each year in partner schools around the world (school forums, presentations about our jobs and employee career paths, courses and conferences, "a day in the life" to show them what the Group and its drive for innovation are really like, including CV workshops and practice interviews). For example, BRD in Romania created the BRD Mindcraft Academy, which has been used by more than 2,000 students with 13 partner universities, so students can work on developing behavioural, banking and entrepreneurial skills with mentors from BRD;
- in 2019, the Russian subsidiary ROSBANK renewed its cooperation agreements with the biggest universities and graduate institutions in Russia, hiring 110 students from this pool;
- in France, funding of teaching programmes and research by way of seven chairs, representing a total investment of EUR 3.7 million;
- internal development programmes, such as GeneratioNext (for interns, VIEs (Volunteers for International Experience) and work-study participants) and the Junior Programme (for recent graduates) within Global Banking and Investor Solutions, involving 1,200 young people worldwide;

- centralised management of the intern, VIE and work-study participant pool for Societe Generale SA in France, to help the Company fill its vacancies more efficiently through automated matching of applicants to needs;
- a variety of internal and external initiatives to increase awareness of the jobs available in the banking sector, particularly in IT (internal job forums, @SGInsideIT Twitter account, computer programming events, hiring events targeting female engineering students, job dating and escape game events, "SG Ouvre la Boîte" open days, personal career stories from the Group's senior executives, etc.).

Following a 2018-2019 survey of 1,800 students who had worked in the Group, Societe Generale was awarded *Happy Trainee* certification by ChooseMyCompany, which recognises companies that give their interns, work-study participants and VIEs the proper welcome, support and management. The Group, which was certified the first time it applied, comes in at number nine among companies that host more than 1,000 interns and work-study participants per year.

In France, Societe Generale employs more than 12,891 students and more than 605 VIEs each year, and 44% of juniors hired on permanent contracts by Societe Generale SA in France come from the Group's pool of former interns, VIEs and work-study participants.



ADJUSTING EMPLOYEE RETENTION SCHEMES

In adjusting its **employee retention strategies** to fit the local context of its locations, Societe Generale's ambition is to provide the following, in as many locations as possible:

- opportunities for varied career paths that can be adapted to employee plans, including secondments (e.g. assignment to internal start-ups, or Lean Six Sigma training with continuous improvement projects). Societe Generale SA in France has created⁵ a dedicated transition management structure that offers experienced managers at Societe Generale in France the opportunity to oversee projects lasting 6-18 months in various banking fields. Shared services centres SG GSC in India and SG EBS in Romania offer their employees Lean Six Sigma training for continuous improvement projects in their range of services. The Bank also proposes short-term international assignments (a few months) for employees working in international teams. More flexible than an expatriation contract, these assignments increase synergies and improve relations in multicultural teams. More than 105 short-term international assignments for international teams were carried out in 2019;

- attractive compensation and benefits (see *Performance and Compensation report*);
- an ergonomic work environment that promotes well-being, innovation and collaborative working (see *Occupational Health and Safety report*);
- or the opportunity to take part in civic initiatives (see the *Societe Generale Corporate Foundation for Solidarity website*).

The Group proactively acts on its employee retention strategies, managing its **turnover** and adapting its HR policies when necessary. The Group recorded voluntary turnover of 8.2% in 2019 (vs. 8.3% in 2018), with location-based disparities attributable to employment trends on certain markets. If the Russian, Romanian and Indian subsidiaries are taken out of the equation, the Group's voluntary turnover was 5.7%.

5. For the Internal Start-up Call, an intrapreneurship programme that resulted in the launch of 60 start-ups, sponsored by members of the Group's Management Committee and incubated in nine countries with local partners.

TRAINING AND DEVELOPING EMPLOYABILITY OF STAFF, IN LINE WITH THE GROUP'S NEEDS

IN 2019

MORE THAN 113,000 EMPLOYEES
have a personal development plan,
i.e. 93% of those with permanent contracts

89% OF EMPLOYEES
completed at least
one training course
in 2019

AROUND 27 HRS OF TRAINING
per person per year

A 110-MILLION-EURO BUDGET
for training and education

41% OF TRAINING COURSES
are digital





MAKING EMPLOYEES THE FOCUS OF THE GROUP'S TRAINING POLICY

Group employees are supported by their HR teams and managers in planning their careers. Individual employee development, aspirations and training needs are discussed during annual performance reviews and during regular meetings with the HR manager or the manager. In France, a career review is held with the manager every two years.

The Group's **training policy** pursues several goals:

- introducing new and more digital ways of learning;
- giving employees a more proactive role in their development and employability by offering a broad range of training

programmes and guidance on how to access training content that is relevant to their plans, as a supplement to existing HR and managerial support;

- and embedding a culture of responsibility through risk and compliance training.

In all, Group employees completed four million hours of training in 2019, an average of nearly 27 hours per person. As such, 89% of Group employees completed at least one training course during the year (vs. 83% in 2018).

DIVERSIFYING TRAINING OPTIONS

Societe Generale's training options prioritise the Risk and Compliance culture (including conduct risks, ethics and corporate social responsibility); customer focus and new practices in customer relations; and expertise in businesses and digital culture to train employees.

Moreover, in 2019, the regulatory requirements that are mandatory for all Group employees involved financial security (anti-money laundering, terrorist financing and international sanctions), conflicts of interest, the Code of Conduct and internal control. The Group is constantly expanding its training programme, offering more than 20,000 learning experiences covering micro-learning, rapid learning, MOOCs, fact sheets, and in-person, online and blended (face-to-face and online) courses, the majority of which are open-access and free of charge for employees. The interactive, personalised MYLEARNING platform recommends training programmes suited to the user's profile and their reported fields of interest.

Training for certification or degrees, such as Chartered Financial Analyst, French financial market authority (AMF) certifications, IT certifications (IT4IT™ Foundation, CISSP, CISM® - Certified Information Security Manager, etc.), and Lean Six Sigma certifications can also be financed by employer contributions.

Available training options also cover behavioural skills, including agile methods, collaboration, management and change management. Strengthening managerial culture is another priority support focus area.

In addition to the training described above, "academies" specific to certain businesses or functions (e.g. large corporate advisory, Retail Banking salespeople, Private Banking, Human Resources, Audit, etc.), targeted learning communities, expert groups on the internal corporate social network, and personal development opportunities (coaching, co-development, mentoring and reverse mentoring, etc.) all provide employees with additional support and help harmonise practices across Group entities.

MEASURING TRAINING EFFECTIVENESS

Societe Generale assesses the effectiveness of training using different methods depending on the programme. The following methods may be used:

- return on expectations (ROE), which measures the impact of a programme based on performance indicators such as participants' Net Promoter Score, impact on work efficiency and quality, and impact on behaviour and knowledge, as taken from surveys and questionnaires during and/or six months after training;
- for certain programmes that allow it, quantitative or financial ROE, such as via quantification of gains in efficiency in the Lean Six Sigma certification programmes. In

these programmes, the training's ROE is calculated using the gains reported by those certified on the Green Belt, Black Belt, Lean Six Sigma, and Lean Management projects they have completed. The Group identified 56 projects conducted in 2019 for a gain of EUR 9.3M. In Asia, the support teams of high-potential employee development and mentoring programmes compare the cost savings on hiring for key positions with the cost of training provided and programme administration.



PROMOTING MOBILITY, AN EMPLOYABILITY AND RETENTION FACTOR

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 exchange (Job@SG), in entities that use this tool;
- prioritisation of internal employees to fill positions;
- agreement on mobility between employees and their managers;
- and strict adherence to the hiring process defined by the Human Resources Department, so as to avoid any potential risk of corruption, conflict of interest, discrimination or favouritism.

Several mechanisms foster mobility within the Group:

- the "Professions" intranet, which profiles more than 300 professions and can identify bridges between professions and career simulations;
- the ACE, which is used by nearly 40,000 employees to figure out their employability and career paths (see above);
- internal promotion initiatives, such as continuing professional education courses leading to recognised qualifications (BP Banque – professional certificate in banking, BTS Banque – two-year course leading to a certificate in banking, Licence Banque – undergraduate degree in banking, attendance at the Institut technique de banque) or the ten-month Passerell'E course, a primarily (80%) remote-learning

programme designed to get promising employees into Level-E positions (as defined by France's banking classification) with greater responsibility. In 2019, a total of 216 Societe Generale SA employees in France completed one of these courses or programmes;

- international mobility (nearly 1,100 positions internationally, as expatriates or with local status);
- temporary assignments with an internal transition management programme. For example, experienced managers from Societe Generale SA in France are offered the chance to join a new internal entity specifically devoted to transition management, to oversee projects lasting 6-18 months in various banking fields.

**OVER
23,000 INTERNAL TRANSFERS
OF EMPLOYEES IN 2019**

58%
of positions filled internally

18%
of employees change jobs each year

**AVERAGE OF NEARLY
10 YEARS' SENIORITY
IN THE GROUP**



DEVELOPING ALTERNATIVE WORKING METHODS TO STIMULATE COLLABORATION AND INNOVATION



Various working methods are developed in the Group to promote **more agile operating models** and help employees develop new skills. They are specifically based on:

- experimentation with agile methods (design thinking and lean start-up, Scrum, Kanban, the Test & Learn method and user experience);
- Open Innovation, with more than 450 experimental projects launched with start-ups, in cybersecurity, Big Data, artificial intelligence, IoT and more. Meetups and hackathons are held regularly in various Group businesses and locations worldwide;
- the rethinking of workspaces to encourage interaction and innovation, using modular premises and digital tools. This has taken

place, for example, in Algiers, Luxembourg, Hong Kong, London, New York, and, in France, at the Boursorama head office and at the eastern Paris real-estate complex Les Dunes;

- the FlexWork approach, as adopted by over 17,000 people in the Paris region, as well as at the Societe Generale Global Solutions Center in India;
- direct investment in external innovation ecosystems. In particular, Societe Generale co-founded and provided EUR 2 million in funding for a FinTech/InsurTech incubator called "SWAVE", based in La Défense (the Paris business district) and focused on the fields of neo-finance, cybersecurity, artificial intelligence and machine learning.

INTERNAL STARTUP CALL: FEEDBACK ON THIS INTRAPRENEURIAL PROGRAM

The Group's intrapreneurial program **Internal Start-up Call** prompted more than 15,000 hits and **600 projects were submitted** covering 17 topics of strategic importance for the Bank. Fifty-nine start-ups sponsored by members of the Group Management Committee were incubated in nine countries, with local partners such as Fintech Circle, TechHub, Schoolab and IdeaSense. Of the **240 intrapreneurs** who participated, 35% were women and 25% were international. The acceleration programme gave employees and sponsors access to training in innovative working methods and methodologies. They acquired the skills needed to manage highly uncertain projects in very short periods of time. This programme also revealed the need for **increased organisational agility** in the Group to accelerate certain internal processes.

Societe Generale now wishes to promote the expertise and skills developed by employees, and the lessons learned by sector or by technology, via a dedicated platform: ISC Explorer, accessible to the entire Group. Six of the start-ups funded for six months by the ISC in 2019 are (or will soon be) independent, employee-owned entities, for which the Group will be a client or partner; twelve are fully integrated into a Business Unit or Service Unit; and eleven are designed to become independent companies via SG Ventures⁶.

240 INTRAPRENEURS

35%
are women

25%
have international backgrounds

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

PROMOTING HIGH-POTENTIAL EMPLOYEES TO IMPLEMENT THE GROUP'S STRATEGY



The Talent Management policy applies to all Group entities and is based on the Group's Leadership Model. Its aim is to identify, develop and retain high-potential employees who will be key to the Group's future.

Societe Generale made certain changes to this policy in 2018 to make it more agile and better suited to the needs and expectations of the Bank's leaders and its Business and Service Units. Talent detection criteria have been revised to better reflect the needs and challenges of the Group. The link with succession plans has been strengthened to better tailor talent development.

These changes were accompanied by an adaptation of the development programmes offered to high-potential employees and senior executives by the internal Corporate University and coaching teams, which are more personalised and modular. Of the 242 people who participated in development programmes run by the Corporate University in 2019, 43% were women and 22% were internationals (i.e. not French).

With the ambition to promote diversity in the Group, Societe Generale is implementing various procedures to foster promotion of women in the organisation (see *Diversity and Inclusion report*).





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