

SOCIETE GENERALE – CSR AT A GLANCE

CORPORATE CULTURE

- A **Culture and Conduct** programme with a Director who reports directly to the CEO
- **1 Code of Conduct**, translated into 22 languages, which is the cornerstone of the Group's professional ethics
- **4 behavioural values** applied in the main HR processes: team spirit, responsibility, innovation and commitment
- The objectives of the Management Committee members will be aligned with **(CSR) responsibility** from 2018
- **1 responsible representation of interests** and signing of the *Transparency International France* "Joint Declaration"
- **1 Tax Code of Conduct** and **1 Anti-corruption Code**
- **1 Responsible Sourcing Code**

A RESPONSIBLE EMPLOYER

- **23,966** internal job transfers
- **15,000** teleworkers
- **93%** of the Group's employees had a performance appraisal
- Societe Generale is ranked **14th** (**1st French bank**) among more than 3,000 companies in the international ranking on gender equality by the NGO Equileap
- **25.7** average training hours per employee in 2017, with **80%** of employees benefiting from at least one training session
- **2nd company and 1st bank in France for digital maturity**, as recognised by the 2017 eCAC40 Awards

CSR AMBITION

- A **CSR ambition**, which has been validated by the Board of Directors and integrated into Group strategy
- Consultation of **1,500 stakeholders: materiality matrix** definition and 6 strategic CSR challenges
- **Expertise recognised** by non-financial agencies
- **Historic commitments**

CUSTOMER SATISFACTION AND PROTECTION

- **9/10 of our SME clients** rate our teams as "proficient and knowledgeable"
- **15 days'** maximum response time: Boursorama's commitment for handling complaints (AFNOR WebCert Certification)
- Won the Viséo Customer Insights "**2018 Customer Service of the Year Award**" for the fifth year running
- Voted the "**Best Private Bank in Western Europe**" by Private Banker
- A **cyber security system** coordinated by an Operational IT Risk and Information System Security Manager

ESG RISK MANAGEMENT

- **12** Sector policies
- **97** transactions, with a total value of EUR **5.5** billion, underwent an E&S evaluation in 2017
- Publication of the extra-territorial **Duty of Care Plan**
- Societe Generale is a signatory of the **Modern Slavery Act (MSA)**
- Implementation of the **Soft Commodities Impact** commitments
- Roll-out of the Positive Sourcing Programme

THE FIGHT AGAINST CLIMATE CHANGE

- A climate strategy committed to the **IEA's 2DS⁽¹⁾**
- **EUR 100 billion:** renewable energy financing target for 2020 (of which EUR 39 billion at end-2017)
- **EUR 30 billion** in green bonds since 2016
- **EUR 6 billion** in green financing since 2016
- End of funding for **coal mines and coal-fired power stations**
- Limitation of the coal portion of the financed energy mix to **19%** by 2020
- End of funding for the production of **petroleum from oil sands** on a global scale
- End of funding for the production of **petroleum in the Arctic region**
- **-25%** in CO₂ equivalent emissions for our own account by 2020 (of which -13.3% achieved in 2017)

CONTRIBUTION TO AFRICA'S SUSTAINABLE DEVELOPMENT

- 4 million clients, including 150,000 companies, in **19 countries**
- **19 actives MFI⁽²⁾** clients with commitments amounting to **EUR 71.3 million** (x 2 vs. 2016)
- Promising initiatives: **PanAfricanValley, SAFARI, 3 innovation labs**
- First partner of AFD's **ARIZ** risk-sharing mechanism: 1,250 African companies supported
- Financial inclusion via digital solutions: **YUP, Manko, Bankaty**
- **EUR 16 billion** loan outstandings at 31st December 2017

SUPPORTING MAJOR SOCIETAL CHANGES AND THE ECONOMIC DEVELOPMENT OF THE TERRITORIES

- **EUR 15.7 billion** dedicated to public economy financing
- **EUR 1.6 billion** in credit lines with IFIs (of which around 80% is for SMEs)
- **EUR 110.6 million** in commitments granted on an international scale via 35 partner MFIs
- **EUR 11.5 million** in microcredit lines made available in partnership with ADIE in France
- **520,121** SMES and VSBs supported (including 336,278 in France)
- **31,000** cases processed on the amicable negotiation platforms, of which **70%** have returned to a sound financial footing
- **Real-estate** projects were rewarded for their sustainable innovation ("Grand Prix 2017" for Les Dunes, "Green Solutions Award", 3 "Inventons la métropole du Grand Paris" tenders won)

A BANK PIONEERING RESPONSIBLE FINANCE

- Societe Generale initiated **positive impact finance**
- **EUR 5 billion** in positive impact finance since 2016
- Lyxor ETFs contributing to **SDGs**
- Lyxor is a signatory of the **PRI⁽³⁾**
- **ESG research** has won several awards

(1) IEA: International Energy Agency.

(2) MFI: Microfinance Institution.

(3) PRI: Principles for Responsible Investment.