

2012  
**DETAILED DATA**



SOCIAL REPORT

DEVELOPPONS ENSEMBLE

L'ESPRIT D'ÉQUIPE  SOCIÉTÉ GÉNÉRALE

Through the Social Report, Societe Generale discloses the social indicators which reflect the social dimension of Societe Generale SA in France, i.e. Societe Generale excluding its subsidiaries.

This snapshot of the company sheds light on major aspects of the human resources policy, such as employment, remuneration, working conditions, training and professional relations.

In this edition, comments have been added to the key figures for 2012.

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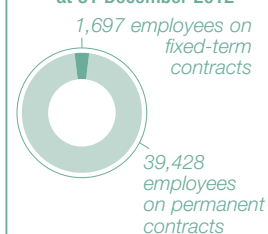
# Employment

Please refer to notes for the indicators marked with a \*.

| 11 Staff  | 2012   | 2011   | 2010   |
|---|--------|--------|--------|
| <b>Employees on payroll on 31 December</b>  |        |        |        |
| Technical staff .....   | 20 245 | 20 902 | 21 321 |
| Executive staff .....   | 20 880 | 21 200 | 19 938 |
| Total .....   | 41 125 | 42 102 | 41 259 |
| <b>Employees absent, without pay</b>  |        |        |        |
| Technical staff .....   | 926    | 932    | 964    |
| Executive staff .....   | 436    | 479    | 430    |
| Total .....   | 1 362  | 1 411  | 1 394  |
| <b>Employees on secondment</b>  |        |        |        |
| Technical staff .....   | 229    | 237    | 257    |
| Executive staff .....   | 1 460  | 1 645  | 1 649  |
| Total .....   | 1 689  | 1 882  | 1 906  |
| Cleaning staff .....  | 61     | 67     | 72     |
| <b>Total workforce (paid on 31 December, absent, seconded and cleaning personnel)</b> |        |        |        |
| Technical staff .....   | 21 461 | 22 138 | 22 614 |
| Executive staff .....   | 22 776 | 23 324 | 22 017 |
| Total .....   | 44 237 | 45 462 | 44 631 |
| <b>Part-time employees (full-time equivalent)</b>                                     |        |        |        |
| Technical staff .....   | 2 180  | 2 163  | 2 096  |
| Executive staff .....   | 1 196  | 1 106  | 977    |
| Total .....   | 3 376  | 3 268  | 3 073  |
| <b>Permanent, full-time employees</b>   |        |        |        |
| Technical staff .....   | 15 328 | 15 470 | 16 133 |
| Executive staff .....   | 18 914 | 15 993 | 15 383 |
| Total .....   | 34 242 | 31 463 | 31 516 |
| <b>Number of employees on a temporary contract on 31 December</b>                     |        |        |        |
| Technical staff .....   | 1 617  | 1 486  | 1 408  |
| Executive staff .....   | 80     | 59     | 93     |
| Total .....   | 1 697  | 1 545  | 1 501  |
| <b>Average monthly headcount</b>  |        |        |        |
| Technical staff .....   | 20 388 | 20 905 | 21 559 |
| Executive staff .....   | 20 983 | 20 706 | 19 442 |
| Total .....   | 41 371 | 41 611 | 41 002 |
| <b>Distribution by gender (paid staff) on 31 December</b>                             |        |        |        |
| Men   |        |        |        |
| Technical staff .....   | 6 136  | 6 487  | 6 764  |
| Executive staff .....   | 11 824 | 12 143 | 11 502 |
| Total .....   | 17 960 | 18 630 | 18 266 |
| Women   |        |        |        |
| Technical staff .....   | 14 109 | 14 415 | 14 557 |
| Executive staff .....   | 9 056  | 9 057  | 8 436  |
| Total .....   | 23 165 | 23 472 | 22 993 |
| <b>Distribution by age (paid staff) on 31 December</b>                                |        |        |        |
| under 25  |        |        |        |
| Technical staff .....   | 2 323  | 2 421  | 2 537  |
| Executive staff .....   | 274    | 361    | 419    |
| Total .....   | 2 597  | 2 782  | 2 956  |
| 25 to 34  |        |        |        |
| Technical staff .....   | 7 018  | 7 220  | 7 180  |
| Executive staff .....   | 7 254  | 7 894  | 7 501  |
| Total .....   | 14 272 | 15 114 | 14 681 |
| 35 to 44  |        |        |        |
| Technical staff .....   | 3 290  | 3 121  | 3 035  |
| Executive staff .....   | 6 684  | 6 457  | 5 884  |
| Total .....   | 9 974  | 9 578  | 8 919  |
| 45 to 54  |        |        |        |
| Technical staff .....   | 4 088  | 4 424  | 4 753  |
| Executive staff .....   | 4 292  | 4 076  | 3 760  |
| Total .....   | 8 380  | 8 500  | 8 513  |
| 55 to 59  |        |        |        |
| Technical staff .....   | 2 911  | 3 219  | 3 536  |
| Executive staff .....   | 1 696  | 1 811  | 1 973  |
| Total .....   | 4 607  | 5 030  | 5 509  |
| 60 and over   |        |        |        |
| Technical staff .....   | 615    | 497    | 280    |
| Executive staff .....   | 680    | 601    | 401    |
| Total .....   | 1 295  | 1 098  | 681    |

Employees on the payroll, either present, on training or absent receiving full or half salary.

## Breakdown of workforce at 31 December 2012



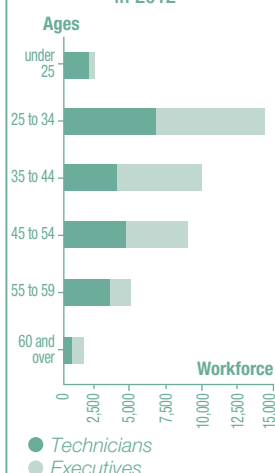
Total workforce excluding full-time trial period.

Average based on staff paid for 12 months of the year.

43% of executives are women.

The average age is 40 years and 6 months.

## Spotlight on the age pyramid in 2012



## 11 Staff (cont.) 2012 2011 2010

### Distribution by length of service (paid staff) on 31 December

|                   |                       |        |        |        |
|-------------------|-----------------------|--------|--------|--------|
| less than 5 years | Technical staff ..... | 5 246  | 5 824  | 6 250  |
|                   | Executive staff ..... | 5 961  | 7 541  | 7 673  |
|                   | Total .....           | 11 207 | 13 365 | 13 923 |
| 5 to 9 years      | Technical staff ..... | 4 729  | 4 384  | 4 284  |
|                   | Executive staff ..... | 4 926  | 4 044  | 3 746  |
|                   | Total .....           | 9 655  | 8 428  | 8 030  |
| 10 to 19 years    | Technical staff ..... | 2 877  | 2 712  | 2 362  |
|                   | Executive staff ..... | 4 777  | 4 490  | 3 623  |
|                   | Total .....           | 7 654  | 7 202  | 5 985  |
| 20 to 29 years    | Technical staff ..... | 2 416  | 2 785  | 2 899  |
|                   | Executive staff ..... | 2 697  | 2 550  | 2 267  |
|                   | Total .....           | 5 113  | 5 335  | 5 166  |
| 30 years or more  | Technical staff ..... | 4 977  | 5 197  | 5 526  |
|                   | Executive staff ..... | 2 519  | 2 575  | 2 629  |
|                   | Total .....           | 7 496  | 7 772  | 8 155  |

### Distribution by nationality (paid staff) on 31 December

|        |                       |        |        |        |
|--------|-----------------------|--------|--------|--------|
| French | Technical staff ..... | 20 016 | 20 672 | 21 112 |
|        | Executive staff ..... | 20 076 | 20 310 | 19 049 |
|        | Total .....           | 40 092 | 40 982 | 40 161 |
| Other  | Technical staff ..... | 229    | 230    | 209    |
|        | Executive staff ..... | 804    | 890    | 889    |
|        | Total .....           | 1 033  | 1 120  | 1 098  |

### Distribution by qualification level (paid staff) on 31 December

|                                       |        |        |        |
|---------------------------------------|--------|--------|--------|
| Technical staff, levels A, B, C ..... | 3 971  | 4 155  | 4 224  |
| Technical staff, levels D, E .....    | 9 309  | 9 594  | 9 824  |
| Technical staff, levels F, G .....    | 6 965  | 7 153  | 7 273  |
| Executive staff, levels H, I .....    | 13 652 | 13 977 | 13 293 |
| Executive staff, levels J, K .....    | 6 193  | 6 173  | 5 664  |
| Senior managers .....                 | 1 035  | 1 050  | 981    |

## 12 Outside workers and others

|   |       |       |       |
|---|-------|-------|-------|
| Number of employees belonging to an outside company ..... | 6 928 | 7 719 | 7 198 |
| Number of interns (from schools, universities etc.) ..... | 3 829 | 4 553 | 4 976 |
| Average number of temporary staff per month .....         | 450   | 700   | 668   |
| Average length of temporary contracts (in days) .....     | 35,5  | 37,3  | 38,5  |
| Number of auxiliary staff during holiday periods* .....   | 457,7 | 462,9 | 465,7 |

## 13 Recruitment during the year in question

### Total number of new hires on fixed-term or permanent contract

|                       |       |       |       |
|-----------------------|-------|-------|-------|
| Technical staff ..... | 2 525 | 2 856 | 2 211 |
| Executive staff ..... | 969   | 2 376 | 2 011 |
| Total .....           | 3 494 | 5 232 | 4 222 |

### Number of new hires on fixed-term contracts

|                       |       |       |       |
|-----------------------|-------|-------|-------|
| Technical staff ..... | 1 495 | 1 582 | 1 133 |
| Executive staff ..... | 197   | 277   | 273   |
| Total .....           | 1 692 | 1 859 | 1 406 |

### Number of new hires on permanent contracts

|                       |       |       |       |
|-----------------------|-------|-------|-------|
| Technical staff ..... | 1 030 | 1 274 | 1 078 |
| Executive staff ..... | 772   | 2 099 | 1 738 |
| Total .....           | 1 802 | 3 373 | 2 816 |

### Of which number of new hires aged under 25

|                       |     |     |     |
|-----------------------|-----|-----|-----|
| Technical staff ..... | 375 | 537 | 486 |
| Executive staff ..... | 201 | 347 | 337 |
| Total .....           | 576 | 884 | 823 |

## 14 Leavers during the year in question

### Total number of leavers

|                       |       |       |       |
|-----------------------|-------|-------|-------|
| Technical staff ..... | 2 685 | 2 733 | 2 771 |
| Executive staff ..... | 2 028 | 1 663 | 1 709 |
| Total .....           | 4 713 | 4 396 | 4 480 |

Number of employees from outside companies carrying out work on SG premises, excluding temporary staff.

\*Auxiliary staff during holiday periods, within the meaning of Article 20 of the bank's collective agreement, expressed in FTE (Full Time Equivalent).

In 2012, internal mobility took precedence over external recruitments.

## 14 Leavers during the year in question (cont.)

|  | 2012  | 2011  | 2010  |
|--|-------|-------|-------|
| <b>Number of resignations</b>                                  |       |       |       |
| Technical staff .....  | 274   | 314   | 254   |
| Executive staff .....  | 564   | 654   | 460   |
| Total .....  | 838   | 968   | 714   |
| <b>Number of contract terminations</b>                         |       |       |       |
| Technical staff .....  | 10    | 17    | 15    |
| Executive staff .....  | 20    | 30    | 18    |
| Total .....  | 30    | 47    | 33    |
| <b>Number of redundancies for economic reasons</b>             |       |       |       |
| Technical staff .....  | 71    | 0     | 9     |
| Executive staff .....  | 620   | 0     | 106   |
| Total .....  | 691   | 0     | 115   |
| of which retirement or early retirement                        | 0     | 0     | 0     |
| <b>Number of redundancies for other reasons</b>                |       |       |       |
| Technical staff .....  | 98    | 98    | 86    |
| Executive staff .....  | 170   | 116   | 107   |
| Total .....  | 268   | 214   | 193   |
| <b>Number of fixed-term contracts coming to an end</b>         |       |       |       |
| Technical staff .....  | 1 275 | 1 402 | 1 145 |
| Executive staff .....  | 264   | 414   | 357   |
| Total .....  | 1 539 | 1 816 | 1 502 |
| <b>Number of leavers before end of trial period</b>            |       |       |       |
| Technical staff .....  | 289   | 274   | 190   |
| Executive staff .....  | 70    | 136   | 76    |
| Total .....  | 359   | 410   | 266   |
| <b>Number of leavers taking retirement or early retirement</b> |       |       |       |
| Technical staff .....  | 636   | 603   | 1 045 |
| Executive staff .....  | 303   | 292   | 566   |
| Total .....  | 939   | 895   | 1 611 |
| <b>Number of deaths</b>  |       |       |       |
| Technical staff .....  | 32    | 25    | 27    |
| Executive staff .....  | 17    | 21    | 19    |
| Total .....  | 49    | 46    | 46    |

## 15 Promotions

|   |       |       |       |
|---|-------|-------|-------|
| Number of employees promoted to a higher level .....    | 3 973 | 4 358 | 4 301 |
| of which technicians promoted to executive status ..... | 414   | 492   | 252   |

## 16 Unemployment

|   |   |   |   |
|---|---|---|---|
| Number of employees on short time working .....   | 0 | 0 | 0 |
| Total number of hours of short time working ..... | 0 | 0 | 0 |

## 17 Disabled workers

|   |       |       |       |
|---|-------|-------|-------|
| Number of disabled workers as classified by Article L5212-13 of the French Employment Law ..... | 1 595 | 1 537 | 1 490 |
| of which number of disabled workers as classified by the DOETH*                                 | 1 096 | 995   | 963   |

## 18 Absenteeism

|  |         |         |         |
|--|---------|---------|---------|
| <b>Number of days of absence / Total number of days paid (%)</b> |         |         |         |
| Technical staff .....  | 7,00    | 6,99    | 6,58    |
| Executive staff .....  | 4,16    | 3,96    | 4,01    |
| Total .....  | 5,56    | 5,48    | 5,36    |
| <b>Number of days of absence</b>                                 |         |         |         |
| Technical staff .....  | 521 273 | 533 207 | 517 748 |
| Executive staff .....  | 318 355 | 299 571 | 284 459 |
| Total .....  | 839 628 | 832 778 | 802 207 |
| <b>Number of days of absence due to sickness</b>                 |         |         |         |
| Technical staff .....  | 275 159 | 279 174 | 284 085 |
| Executive staff .....  | 118 332 | 114 178 | 108 111 |
| Total .....  | 393 491 | 393 352 | 392 196 |

This solely concerns voluntary departures within the scope of the Investment Bank's workforce adaptation plan.

For numerous years, Societe Generale has been implementing an active internal advancement policy, which includes promoting access to the executive status.

Article L5212-13 of the French Employment Law lists the criteria for recognition of disability whether the employee is present or absent from the company.  
\* Companies of all sizes are included in the official declaration. (DOETH = mandatory declaration of the employment of disabled workers). However, since 2009, disabled people who have completed less than 6 months of work are counted based on their presence length in the company.

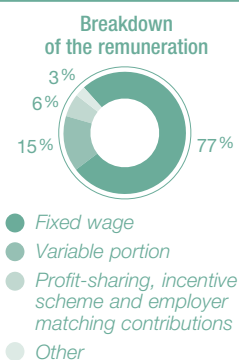
Societe Generale's rate of absenteeism due to illness stands at 3.38% for technical staff and 1.39% for executive staff, i.e. lower than the average rate reported by the French Banking Association (4% for technical staff and 1.9% for executive staff).

| 18 Absenteeism (cont.)  | 2012    | 2011    | 2010    |
|---|---------|---------|---------|
| <b>Distribution of absences due to sickness by duration</b>   |         |         |         |
| up to 30 days   |         |         |         |
| Technical staff .....   | 110 363 | 111 530 | 109 960 |
| Executive staff .....   | 55 047  | 51 323  | 46 072  |
| Total .....   | 165 410 | 162 853 | 156 032 |
| more than 30 days   |         |         |         |
| Technical staff .....   | 164 796 | 167 644 | 174 125 |
| Executive staff .....   | 63 285  | 62 855  | 62 039  |
| Total .....   | 228 081 | 230 499 | 236 164 |
| <b>Number of days of absence due to work-related or commuting accidents</b>   |         |         |         |
| Technical staff .....   | 11 208  | 11 956  | 10 168  |
| Executive staff .....   | 4 342   | 4 025   | 2 906   |
| Total .....   | 15 550  | 15 981  | 13 074  |
| <b>Number of days of absence due to maternity leave</b>   |         |         |         |
| Technical staff .....   | 204 326 | 210 253 | 190 653 |
| Executive staff .....   | 168 756 | 156 697 | 147 457 |
| Total .....   | 373 082 | 366 950 | 338 110 |
| <b>Number of days of absence for authorised holiday (family events, special leave of absence for employees with caring responsibilities etc.)</b> |         |         |         |
| Technical staff .....   | 23 948  | 25 005  | 25 679  |
| Executive staff .....   | 25 335  | 23 119  | 23 385  |
| Total .....   | 49 283  | 48 124  | 49 064  |
| <b>Number of days of absence for other reasons (exams, summer camps, youth camps, sports etc.)</b>  |         |         |         |
| Technical staff .....   | 6 632   | 6 819   | 7 163   |
| Executive staff .....   | 1 590   | 1 552   | 2 600   |
| Total .....   | 8 222   | 8 371   | 9 763   |

## Remuneration and related expenses

Total gross annual remuneration divided into 12 equal payments.

The average gross annual remuneration is €52,680, comprising the following fixed and variable wages, bonuses and other indemnities (excluding profit-sharing, incentive scheme and employer matching contributions).



| 21 Remuneration  | 2012   | 2011   | 2010   |
|--|--------|--------|--------|
| <b>Average monthly remuneration (euro)</b> .....             | 4 390  | 4 450  | 4 200  |
| Technical staff, levels A, B, C                              |        |        |        |
| Men .....  | 1 574  | 1 630  | 1 613  |
| Women .....  | 1 815  | 1 837  | 1 809  |
| Technical staff, levels D, E                                 |        |        |        |
| Men .....  | 2 549  | 2 537  | 2 490  |
| Women .....  | 2 537  | 2 514  | 2 457  |
| Technical staff, levels F, G                                 |        |        |        |
| Men .....  | 3 266  | 3 267  | 3 198  |
| Women .....  | 3 128  | 3 110  | 3 037  |
| Executive staff, levels H, I                                 |        |        |        |
| Men .....  | 4 624  | 4 779  | 4 678  |
| Women .....  | 4 056  | 4 074  | 3 988  |
| Executive staff, levels J, K                                 |        |        |        |
| Men .....  | 8 639  | 9 268  | 8 652  |
| Women .....  | 7 230  | 7 594  | 7 187  |
| Senior managers  |        |        |        |
| Men .....  | 17 938 | 16 949 | 15 778 |
| Women .....  | 15 841 | 15 469 | 14 163 |
| <b>Proportion of bonuses in annual declaration (%)</b> ..... | 18,7   | 21,0   | 19,0   |
| Technical staff, levels A, B, C                              |        |        |        |
| Men .....  | 4,8    | 6,2    | 5,9    |
| Women .....  | 5,9    | 7,2    | 6,8    |
| Technical staff, levels D, E                                 |        |        |        |
| Men .....  | 9,3    | 10,4   | 9,5    |
| Women .....  | 8,9    | 10,1   | 9,3    |
| Technical staff, levels F, G                                 |        |        |        |
| Men .....  | 9,8    | 11,1   | 10,6   |
| Women .....  | 8,8    | 10,2   | 9,7    |
| Executive staff, levels H, I                                 |        |        |        |
| Men .....  | 16,1   | 19,4   | 18,6   |
| Women .....  | 11,1   | 12,9   | 12,6   |
| Executive staff, levels J, K                                 |        |        |        |
| Men .....  | 29,0   | 33,7   | 30,8   |
| Women .....  | 20,6   | 24,7   | 22,0   |

| 21 | Remuneration (cont.)  | 2012   | 2011   | 2010   |
|----|---|--------|--------|--------|
|    | Senior managers   |        |        |        |
|    | Men .....   | 44,1   | 41,8   | 38,6   |
|    | Women .....   | 38,3   | 37,2   | 34,0   |
|    | <b>Breakdown of annual remuneration in euro</b><br>(% of employees)   |        |        |        |
|    | <i>Pay bracket</i>  |        |        |        |
|    | less than €18,000 .....   | 3,7    | 3,3    | 3,4    |
|    | €18,000 to €21,000 .....  | 0,5    | 0,7    | 0,6    |
|    | €21,000 to €24,000 .....  | 2,2    | 2,4    | 3,3    |
|    | €24,000 to €27,000 .....  | 5,1    | 5,7    | 7,0    |
|    | €27,000 to €36,000 .....  | 27,1   | 27,5   | 29,1   |
|    | €36,000 to €54,000 .....  | 33,0   | 32,4   | 31,0   |
|    | €54,000 to €100,000 .....   | 21,7   | 20,9   | 19,1   |
|    | over €100,000 .....   | 6,6    | 7,1    | 6,5    |
| 22 | Pay differentials   |        |        |        |
|    | Difference between the average salary of the 10% of employees on the highest salaries and that of the 10% of employees on the lowest salaries ..... | 7,6    | 8,0    | 7,3    |
|    | Total sum of the ten highest remuneration packages (in thousands of euro) .....   | 19 133 | 24 459 | 20 642 |
| 23 | Method of calculating remuneration  |        |        |        |
|    | Percentage of employees whose salaries are wholly or partly performance-related .....   | 0      | 0      | 0      |
|    | Number of employees receiving commission  |        |        |        |
|    | Technical staff .....   | 9 448  | 9 843  | 10 211 |
|    | Executive staff .....   | 0      | 0      | 0      |
|    | Total .....   | 9 448  | 9 843  | 10 211 |
| 24 | Related expenses  |        |        |        |
|    | Company benefits  |        |        |        |
|    | See booklets:   |        |        |        |
|    | – Salary and benefits   |        |        |        |
|    | – Insurance information sheet   |        |        |        |
|    | Total payments to temp agencies (in millions of euro) .....   | 27,3   | 39,9   | 36,3   |
| 25 | Total payroll expenses  |        |        |        |
|    | Staff costs / Net banking income (%) .....  | 50,7   | 40,5   | 46,6   |
| 26 | Employee profit sharing (in millions of euro)   |        |        |        |
|    | Special profit sharing reserve .....  | 9,9    | 26,1   | 23,6   |
|    | of which: – contribution for the financial year .....   | 9,9    | 14,9   | 17,8   |
|    | – contribution for previous years .....   | 0,0    | 5,6    | 5,0    |
|    | – penalty interest .....  | 0,1    | 5,6    | 0,8    |
|    | Discretionary profit sharing .....  | 59,0   | 74,0   | 82,7   |
|    | Exceptional bonus (Work dividend, «Villepin» bonus) .....   | 0,0    | 0,0    | 4,6    |
|    | Total financial remuneration .....  | 69,0   | 100,2  | 110,8  |
|    | Average profit sharing sum per participating employee (in euro)   |        |        |        |
|    | All .....   | 218    | 567    | 518    |
|    | Technical staff .....   | 153    | 405    | 375    |
|    | Executive staff .....   | 279    | 726    | 672    |
|    | Average discretionary profit sharing sum per participating employee (in euro)   |        |        |        |
|    | All .....   | 1 434  | 1 764  | 1 864  |
|    | Technical staff .....   | 916    | 1 134  | 1 225  |
|    | Executive staff .....   | 1 908  | 2 348  | 2 512  |
|    | Value of extraordinary bonus per participating employee (in euro) .....   | 0      | 0      | 100    |
|    | Percentage of capital held by employees through mandatory profit sharing system .....   | 7,61   | 7,55   | 6,23   |
|    | Employer contributions paid into mutual funds (gross in millions of euro) .....   | 40,1   | 65,9   | 59,8   |

Relates to remuneration received throughout the year, including variable payments based on results from previous years.

The profit-sharing and incentive scheme figures are the amounts paid in 2013 in respect of 2012 performance. These amounts vary in keeping with the company's annual results.

Total employer matching contributions paid in 2012 on the PEE and PERCO savings plans.

# Health and welfare

## 31 Work-related and commuting accidents

|   | 2012  | 2011  | 2010  |
|---|-------|-------|-------|
| <b>Number of work-related accidents resulting in a leave of absence</b>                   |       |       |       |
| Total .....   | 201   | 233   | 182   |
| <b>Number of days of absence due to work-related accidents</b>                            |       |       |       |
| Total .....   | 6 494 | 6 106 | 4 537 |
| <b>Number of cases of permanent disability (partial or total) declared to the company</b> |       |       |       |
| French .....  | 1     | 3     | 1     |
| Others .....  | 0     | 0     | 0     |
| Total .....   | 1     | 3     | 1     |
| <b>Number of fatal accidents</b>  |       |       |       |
| Total work-related .....  | 0     | 2     | 0     |
| Total commuting .....   | 1     | 0     | 1     |
| <b>Number of commuting accidents resulting in a leave of absence</b>                      |       |       |       |
| Technical staff .....   | 240   | 283   | 314   |
| Executive staff .....   | 125   | 92    | 115   |
| Total .....   | 365   | 375   | 429   |

## 32 Distribution of work-related accidents by category

|  |     |     |     |
|--|-----|-----|-----|
| Number of accidents caused by serious risks (codes 32 to 40) .....   | 0   | 0   | 0   |
| Number of accidents caused by falls from height (code 02) .....  | 59  | 61  | 66  |
| Number of accidents caused by machinery excluding those falling under the above codes (codes 09 to 30) ..... | 0   | 0   | 0   |
| Number of accidents involving handling, transfer or storage, (codes 01, 03, 04, 06, 07, 08) .....            | 199 | 167 | 170 |
| Number of accidents caused by accidental movement of objects (code 05) .....                                 | 5   | 6   | 5   |
| Other cases .....  | 197 | 229 | 224 |
| (of which declarations following hold-ups) .....   | 21  | 41  | 45  |

## 33 Occupational disease

|  |   |   |   |
|--|---|---|---|
| Number of cases and type of occupational disease declared to Social Security .....           | 6 | 9 | 4 |
| Number of employees suffering from occupational diseases .....                               | 0 | 0 | 0 |
| Number of employer declarations of work procedures that may cause occupational disease ..... | 0 | 0 | 0 |

## 34 Health, safety and working conditions committees

|                                |     |     |     |
|--------------------------------|-----|-----|-----|
| Number of HSWCC meetings ..... | 781 | 866 | 825 |
|--------------------------------|-----|-----|-----|

## 35 Expenditure on safety

|   |       |        |        |
|---|-------|--------|--------|
| Employees trained in safety .....   | 9 816 | 10 296 | 10 002 |
| Estimate of expenditure on safety budgeted for the following year (in millions of euro) ..... | 76,8  | 84,0   | 85,9   |
| Actual expenditure for the year in question (in millions of euro) .....                       | 78,3  | 91,7   | 89,0   |

*Expenditure on the safety of persons (not goods/property).*

Over 22% of the workforce was given security training in 2012.

19,000 employees took part in a vast internal survey to assess the level of stress perceived.



# Other working conditions

## 41 Organisation of working hours

|  | 2012   | 2011  | 2010  |
|--|--|-------|-------|
| Average weekly working hours (in hours) .....  | 39hrs  | 39hrs | 39hrs |
| <b>Number of employees taking compensatory rest</b>                                      |  |       |       |
| based on the legal system  |  |       |       |
| Technical staff .....  | 99   | 106   | 287   |
| Executive staff .....  | 17   | 21    | 46    |
| Total .....  | 116  | 127   | 333   |
| based on a contractual system  |  |       |       |
| Technical staff .....  | 0  | 0     | 0     |
| Executive staff .....  | 0  | 0     | 0     |
| Total .....  | 0  | 0     | 0     |
| <b>Number of employees with flexible hours</b>   |  |       |       |
| Technical staff .....  | 4 903  | 5 121 | 5 425 |
| Executive staff .....  | 1 061  | 1 006 | 1 003 |
| Total .....  | 5 964  | 6 127 | 6 428 |
| <b>Number of employees employed part-time as of 31 December</b>                          |  |       |       |
| <b>Total</b>   |  |       |       |
| Technical staff .....  | 2 954  | 2 945 | 2 875 |
| Executive staff .....  | 1 508  | 1 395 | 1 242 |
| Total .....  | 4 462  | 4 340 | 4 117 |
| of which part-time +(1)+(2)+(3)  |  |       |       |
| Technical staff .....  | 582  | 589   | 583   |
| Executive staff .....  | 126  | 110   | 111   |
| Total .....  | 708  | 699   | 694   |
| Societe Generale (1)   |  |       |       |
| Technical staff .....  | 199  | 223   | 230   |
| Executive staff .....  | 41   | 30    | 36    |
| Total .....  | 240  | 253   | 266   |
| Illness (2)  |  |       |       |
| Technical staff .....  | 257  | 249   | 237   |
| Executive staff .....  | 37   | 27    | 28    |
| Total .....  | 294  | 276   | 265   |
| Social security (3)  |  |       |       |
| Technical staff .....  | 126  | 117   | 116   |
| Executive staff .....  | 48   | 53    | 47    |
| Total .....  | 174  | 170   | 163   |
| <b>Number of employees taking two consecutive rest days per week throughout the year</b> |  |       |       |
|  | All employees<br>(with some particular exceptions) |       |       |
| Average annual leave (days) .....  | 26   | 26    | 26    |
| Number of rest days .....  | 29   | 28    | 29    |
| of which public holidays on a  |  |       |       |
| Saturday .....   | 8,0  | 7,0   | 7,0   |
| Monday .....   | 7,0  | 5,0   | 7,0   |

## 42 Organisation and type of work

|  |     |     |     |
|--|-----|-----|-----|
| <b>Number of employees on shift work or working nights</b> |     |     |     |
| Technical staff .....                                      | 100 | 111 | 124 |
| Executive staff .....                                      | 7   | 6   | 5   |
| Total .....  | 107 | 117 | 129 |

## 43 Physical working conditions

|  |       |       |       |
|--|-------|-------|-------|
| Number of employees regularly exposed to noise levels of over 85 decibels at their workstation ..... | 51    | 50    | 35    |
| Number of samples, toxic product analyses and measurements .....                                     | 1 908 | 1 853 | 1 795 |

## 45 Expenditure to improve working conditions (in millions of euro)

|  |      |      |       |
|--|------|------|-------|
| Estimated budget for working conditions improvement programme for the following year ..... | 81,1 | 85,6 | 101,1 |
| Actual expenditure for the year in question .....  | 68,4 | 88,4 | 87,8  |

With the exception of the Nantes branch - Agreement of 15 May 1997 (32h).

(1) SG part-time not linked to illness.

(2) Part-time due to illness (recipient of disability benefits or doctor's note).

(3) Part-time return to work.

Excluding additional holidays outside the period and potential increases.

Excluding managers working a fixed number of days (25 days) and employees in agencies on 37h22 (19 days).

Expenses for interior fitting of premises.

# Training

\*The expenditures accounted for only include costs chargeable to training. The percentage of payroll expenses spent on continuous training (chargeable and non-chargeable training) is 4,06%.

Training investment amounting to more than twice the legal requirement of 1.6%.

This indicator covers all employees trained under the training plan and individual training rights (DIF).

\*\*Paid training hours are paid in accordance with the training programme or the DIF (Individual Training Entitlement) within working hours. Unpaid training hours are unpaid in accordance with the DIF outside working hours. Since 2009, the regulations have changed. Only chargeable training is taken into account. The total number of hours of training (chargeable and non-chargeable) is 1,062,964.

The training actions are broken down according to legal classification as per the Law of 4 May 2004.

Numerous training programmes made it possible to improve the employability of employees and keep up with internal restructuring operations.

| 51  | Continuous vocational training  | 2012           | 2011           | 2010           |
|---|---|----------------|----------------|----------------|
| <b>Percentage of total payroll expenses dedicated to continuous vocational training</b> |   |                |                |                |
|   |   | 3,47%          | 4,17%          | 4,10%          |
| <b>Amount (in millions of euro) spent on continuous training*</b>                       |   |                |                |                |
|   | Training courses organised within the company                             | 22,2           | 23,6           | 22,6           |
|   | Compensation paid to trainees   | 21,9           | 29,2           | 23,8           |
|   | Training carried out in accordance with agreements                        | 19,1           | 26,4           | 25,5           |
|   | FONGECIF payments   | 4,7            | 4,6            | 4,3            |
|   | Payments to French Treasury and others (including 0.5% OPCA contribution) | 14,0           | 13,3           | 12,8           |
|   | Training allowance  | 0,07           | 0,12           | 0,06           |
|   | <b>Total</b>  | <b>81,9</b>    | <b>97,2</b>    | <b>89,1</b>    |
| <b>Number of employees trained</b>  |   |                |                |                |
|   | <b>22 881</b>   | 26 829         | 30 721         |                |
| Men   | Technical staff   | 3 431          | 4 017          | 5 283          |
|   | Executive staff   | 5 774          | 7 448          | 7 713          |
|   | <b>Total</b>  | <b>9 205</b>   | <b>11 465</b>  | <b>12 996</b>  |
| Women   | Technical staff   | 8 008          | 9 070          | 11 549         |
|   | Executive staff   | 5 668          | 6 294          | 6 176          |
|   | <b>Total</b>  | <b>13 676</b>  | <b>15 364</b>  | <b>17 725</b>  |
| <b>Number of hours of training**</b>  |   |                |                |                |
|   | <b>Paid</b>   | <b>870 488</b> | 986 718        | 1 017 950      |
| Men   | Technical staff   | 148 834        | 170 545        | 193 822        |
|   | Executive staff   | 190 943        | 213 664        | 212 632        |
|   | <b>Total</b>  | <b>339 777</b> | <b>384 209</b> | <b>406 454</b> |
| Women   | Technical staff   | 331 964        | 386 588        | 404 584        |
|   | Executive staff   | 198 747        | 215 921        | 206 912        |
|   | <b>Total</b>  | <b>530 711</b> | <b>602 509</b> | <b>611 496</b> |
|   | <b>Unpaid</b>   | <b>2 795</b>   | 7 600          | 4 041          |
| Men   | Technical staff   | 182            | 903            | 554            |
|   | Executive staff   | 1 173          | 2 226          | 1 182          |
|   | <b>Total</b>  | <b>1 355</b>   | <b>3 129</b>   | <b>1 735</b>   |
| Women   | Technical staff   | 517            | 2 849          | 801            |
|   | Executive staff   | 923            | 1 622          | 1 505          |
|   | <b>Total</b>  | <b>1 441</b>   | <b>4 471</b>   | <b>2 305</b>   |
| <b>Breakdown by type of training</b>  |   |                |                |                |
| <b>Number of participants:</b>  |   |                |                |                |
|   | 60 348  | 68 404         | 92 849         |                |
| Adaptation to workstation   | 12 372  | 17 710         | 32 002         |                |
| Job retention or job development  | 26 321  | 20 537         | 25 174         |                |
| Development of skills   | 20 159  | 27 730         | 33 406         |                |
| DIF (Individual Training Entitlement)   | 1 496   | 2 427          | 2 267          |                |
| <b>Paid hours:</b>  |   |                |                |                |
|   | 870 488   | 986 718        | 1 017 950      |                |
| Adaptation to workstation   | 247 286   | 273 356        | 300 260        |                |
| Job retention or job development  | 250 806   | 316 127        | 398 956        |                |
| Development of skills   | 312 074   | 309 198        | 216 698        |                |
| DIF (Individual Training Entitlement)   | 60 322  | 88 037         | 102 036        |                |
| <b>Unpaid hours:</b>  |   |                |                |                |
|   | 2 796   | 7 600          | 4 041          |                |
| Adaptation to workstation   | 0   | 0              | 0              |                |
| Job retention or job development  | 0   | 0              | 0              |                |
| Development of skills   | 0   | 0              | 0              |                |
| DIF (Individual Training Entitlement)   | 2 796   | 7 600          | 4 040          |                |

| 52 | Training leave   | 2012 | 2011 | 2010 |
|----|--|------|------|------|
|    | Number of employees taking paid training leave .....   | 16   | 35   | 21   |
|    | Number of employees taking unpaid training leave ..... | 5    | 0    | 2    |
|    | Number of employees who refused training leave .....   | 0    | 0    | 0    |

Excluding actions that are part of the training plan.

| 53 | Apprenticeship  | 2012 | 2011 | 2010 |
|----|---|------|------|------|
|    | Number of apprenticeship contracts signed during the year ..... | 621  | 583  | 484  |

Only concerns apprenticeship contracts signed during the year (excluding work experience contracts).

## Professional relations

| 61  | Employee representatives     | 2012    | 2011    | 2010    |
|---|------------------------------|---------|---------|---------|
| <b>Participation in elections (per college) for Works Councils renewed during the year (as %)</b> |                              |         |         |         |
| Employee delegate   | Technicians .....            | 75,5    | 75,5    | 75,4    |
|   | Management .....             | 41,4    | 41,4    | 40,9    |
| Works Councils  | Technicians .....            | 74,9    | 74,9    | 74,9    |
|   | Management .....             | 41,8    | 41,8    | 41,2    |
| <b>Total number of hour credits granted during the year</b>                                       |                              |         |         |         |
| Works Councils .....  |                              | 157 440 | 155 520 | 154 080 |
| (number of members) .....   |                              | 656     | 648     | 642     |
| Employee delegates .....  |                              | 147 420 | 148 140 | 146 700 |
| (number of delegates) .....   |                              | 819     | 823     | 815     |
| Trade union delegates .....   |                              | 69 960  | 65 770  | 72 430  |
| (number of delegates) .....   |                              | 276     | 273     | 301     |
| HSWCC .....   |                              | 39 960  | 39 168  | 38 736  |
| (number of members) .....   |                              | 555     | 544     | 538     |
| <b>Number of meetings with employee representatives</b>   |                              |         |         |         |
| CWC   | ordinary sessions .....      | 5       | 5       | 5       |
|   | extraordinary sessions ..... | 7       | 3       | 5       |
|   | constitutive session .....   | 0       | 1       | 0       |
| Approval committee for minutes of the ESUCC .....   |                              | 5       | 5       | 5       |
| WC .....  |                              | 1/month | 1/month | 1/month |
| (Number of WCs) .....   |                              | 133     | 132     | 131     |
| Specialised commissions (commissions and sub-commissions of the CWC) .....                        |                              | 180     | 186     | 195     |
| Group Council .....   |                              | 4       | 2       | 2       |
| European Works Council .....  |                              | 2       | 2       | 3       |
| Employee delegates .....  |                              | 1/month | 1/month | 1/month |
| (number of delegations) .....   |                              | 147     | 146     | 146     |
| National trade union delegates .....  |                              | 65      | 54      | 63      |
| ESU delegates .....   |                              | 0       | 0       | 5       |

Excluding time spent in meetings with the employer and special HSWCC credits.

CWC = Central Works Council  
 ESUCC = Economic and Social Unit Central Committee  
 HSWCC = Health, Safety and Working Conditions Committee.

## 61 Employee representatives (cont.)

Signature dates and subjects of the agreements signed within the company and the banking profession

| 2012 | 2011 | 2010 |
|------|------|------|
|------|------|------|

### 1 – ELECTION AGREEMENT PROTOCOLS

- |   |   |  |
|---|---|--|
| <ul style="list-style-type: none"> <li>• 74 protocols for elections of personnel representatives.</li> <li>• 74 protocols for elections of establishment committees.</li> </ul> | <ul style="list-style-type: none"> <li>• 29 protocols for the election of employee representatives</li> <li>• 29 protocols for Works Council elections</li> </ul> | <ul style="list-style-type: none"> <li>• 47 protocols for the election of employee representatives</li> <li>• 35 protocols for the election of the workers' committees</li> <li>• 1 protocol for elections of the group committee</li> </ul> |
|---|---|--|

### 2 – WAGE AGREEMENTS

#### 16 December 2010

(Societe Generale)

Following wage negotiations for 2010, the agreement signed on December, 16<sup>th</sup>, 2010 includes: a base salary increase of 1%, with a minimum of €500.

This measure covers all employees in the classification who had three months of seniority as of January, 1<sup>st</sup>, 2011 and who received less than €12,000 as the variable portion of their compensation in 2010.

For 2011, this base salary increase will be paid once in the form of a bonus along with the employee's pay for January 2011.

As of January 2012, this base salary increase will be integrated and paid on a monthly basis.

For their part, employees on work/training programmes ("alternance") will receive an exceptional bonus of €250 with their January pay.

Management proposes further discussions of ways to reduce salary gaps and to reach an agreement that provides for an investment of at least €3 million to correct these gaps for 2011 and 2012.

### 3 – MISCELLANEOUS AGREEMENTS WITHIN THE PROFESSION

#### 20 April 2012

Agreement on the creation of an occupational health service dedicated to the banking profession (SSTIB).

Rider to the agreement of 17 September 2007 concerning the branch retirement savings plan (PERCO-I).

Rider to the agreement of 7 July 2003 concerning the branch inter-company savings plan (PEI).

#### 1 March 2011

Industry-wide wage agreement for 2011.

#### 4 April 2011

Agreement on safety in bank branches.

#### 10 June 2011

Agreement on continuous professional training in banks.

#### 4 July 2011

Agreement on the creation of the professional training funding body OPCABAIA (French organisation responsible for collecting professional training contributions from companies).

#### 20 July 2011

Agreement on harassment and violence in the workplace.

#### 12 October 2011

Amendment to the agreement of 4 July 2011 on the creation of the OPCABAIA (French organisation responsible for collecting professional training contributions from companies).

#### 3 November 2011

Amendment to the agreement of 10 June 2011 on continuous professional training in banks.

Agreement on strategic workforce planning.

#### 8 March 2010

Agreement to amend Appendix V ("Métiers Repères") of the collective agreement for the banking sector.

#### 27 September 2010

Amendment to Article 59 of the Collective Agreement dated January, 10th, 2000 - absences for family-related events.

#### 27 September 2010

Agreement related to the creation of the special parity banking commission ("Commission paritaire de la banque en formation *approbation*").

### 4 – AGREEMENTS SIGNED WITHIN THE COMPANY

#### 05 March 2012

Establishment agreement signed for the implementation of the company agreement of 9 July 1985 concerning the operation of and means made available to HSWCCs for the operation of the HSWCCs of Central Services in Paris.

#### 20 March 2012

Rules of Societe Generale's Collective Retirement Savings Plan (PERCO SG).

#### 02 May 2012

Rider No. 4 to the collective agreement of 12 July 2006 establishing a mandatory medical expense regime for Societe Generale employees.

#### 20 June 2012

Agreement concerning the amount of the operating grant awarded to Societe Generale's Central Works Council and the financial resources to be allocated to the company's various Workers' Unions.

Agreement on the operation of Societe Generale's Central Works Council.

#### 2 February 2011

Agreement on the monitoring of the new professional evaluation procedure.

#### 29 April 2011

Agreement on methods for the distribution and payment of the profit sharing supplement for the financial year ending 31 December 2010.

#### 21 June 2011

Agreement on the removal of pay gaps between men and women.

#### 30 June 2011

Societe Generale discretionary profit sharing agreement for 2011, 2012 and 2013.

Societe Generale mandatory profit sharing agreement for 2011, 2012 and 2013.

Societe Generale's Company Savings Plan regulations.

#### 2 November 2011

Agreement on the respective roles of the Works Councils and the Central Works Council in the organisation of social and cultural activities.

Agreement on the operation of Societe Generale's Central Works Council.

#### 12 March 2010

Agreement related to methods for the distribution and payment of the profit sharing supplement for the fiscal year ending December, 31st, 2009.

Amendment No. 1 to Societe Generale's profit sharing agreement for fiscal years 2008, 2009 and 2010.

Amendment No. 3 to the collective agreement dated July, 12th, 2006, which creates a mandatory medical expense scheme for Societe Generale's personnel.

#### 29 April 2010

Amendment to the agreement on the European Works Council.

#### 2 July 2010

Agreement related to the distribution of stock options to employees for 2010.

#### 9 July 2010

Amendment No. 1 to the company agreement dated December, 4th, 2009 related to the supplementary pension scheme for Societe Generale employees + Regulations + Statutes.

**4 – AGREEMENTS SIGNED WITHIN THE COMPANY** (cont.)**29 November 2012**

Agreement concerning professional equality between men and women.

**18 December 2012**

Agreement on social guarantees within the scope of the project to transfer the management of GBS Securities Products.

**28 November 2011**

Amendment to the agreement on the respective roles of the Works Councils and the Central Works Council in the organisation of social and cultural activities.

Amend to the agreement on the operation of Societe Generale's Central Works Council.

Amendment to the agreement of 6 November 2003 on the future of the representative bodies of PSC NANTERRE in light of its closure.

**2 December 2011**

Record of disagreement for the 2012 mandatory annual negotiations.

**14 December 2011**

Amendment to the agreement on gender equality in the workplace.

**27 December 2011**

Agreement on methodology and employee benefits as part of the change management plan for the restructuring of Societe Generale's Corporate and Investment Banking Division.

**30 September 2010**

Agreement on the promotion of employment and the professional insertion of the disabled for the years 2011-2013.

**16 December 2010**

Amendment no. 10 to the labour agreement of 7 July 2000.

Number of employees taking leave for economic, social or trade union training .....

254

230

229

**62 Information and communication** 2012 2011 2010**Induction procedures**

Since 2012, the welcome pack is paperless. The following documents can be viewed on the HR Online intranet:

- Bank's Collective Agreement
- «Starting» brochure (integration of new employees)
- Sogénews
- Ambition SG 2015
- Resource portal
- HR Online
- Health insurance information leaflet
- CSR of Societe Generale Group
- Provident insurance brochure
- Company's current internal rules and charter for the use of electronic communication resources
- The risk intranet
- The code of conduct
- The blog tousuniques.fr
- Employee savings

**Internal communication procedures**

- Internal newspaper dedicated to the French retail network, «Réseau & Co»
- "Réussir"
- Instructions
- Societe Generale intranet sites

**System of one-to-one meetings**

At the annual employee appraisal meeting for technicians and managers, and upon request.

**63 Procedures**

Number of instances of arbitration before national joint arbitration boards .....

3

0

1

Number of court cases where the company was at fault

- involving an employee ..... 93 78 64
- involving a trade union ..... 0 0 1
- other ..... 9 8 10

Number of formal notices and reports from the Labour Inspection office .....

0

2

1

# Other living conditions relating to the company

| 71                              | Employee benefits<br>(in millions of euro)                                 | 2012    | 2011    | 2010    |
|---------------------------------|--|---------|---------|---------|
| <b>Breakdown of expenditure</b> |  |         |         |         |
|                                 | – Housing: payments and misc. costs .....                                  | 21,4    | 20,7    | 18,7    |
|                                 | – Transportation .....   | 61,0    | 59,8    | 54,9    |
|                                 | – Medical and social services .....  | 10,7    | 10,4    | 9,9     |
|                                 | – Long-service awards .....  | 9,8     | 9,0     | 9,1     |
|                                 | – Misc. subsidies .....  | 9,9     | 10,7    | 11,3    |
|                                 | – Holiday allowances .....   | 5,3     | 5,1     | 4,8     |
|                                 | – Study grants .....   | 3,9     | 3,7     | 3,7     |
|                                 | – Crèche and childcare .....   | 10,4    | 9,8     | 9,0     |
|                                 | Total .....  | 132,3   | 129,1   | 121,4   |
|                                 | – Housing: total advances as of 31/12/2012 .....                           | 1 788,9 | 1 597,6 | 1 385,8 |
| <b>Payments made</b>            |  |         |         |         |
|                                 | To the CWC “Social and cultural activities” budget                         |         |         |         |
|                                 | of the CWC and WCs .....   | 19,4    | 19,4    | 19,4    |
|                                 | of which WC budgets .....  | 9,7     | 9,7     | 9,7     |
|                                 | On behalf of the CWC   |         |         |         |
|                                 | Catering subsidy .....   | 42,3    | 40,4    | 40,1    |
|                                 | ESUCC operating subsidy .....  | 3,1     | 3,1     | 2,9     |
|                                 | Operating subsidy for WCs .....  | 1,8     | 1,8     | 1,8     |
|                                 | Total .....  | 66,6    | 64,7    | 64,1    |
| 72                              | Other benefits (in millions of euro)                                       |         |         |         |
|                                 | <b>Total employer contributions for health and welfare insurance</b> ..... | 367,7   | 363,1   | 336,3   |
|                                 | of which Social Security .....   | 326,0   | 322,4   | 296,9   |
|                                 | <b>Total employer contributions for pensions</b> .....                     | 393,7   | 394,7   | 360,4   |
|                                 | of which Social Security .....   | 155,5   | 154,0   | 146,3   |

1,207 employees were vaccinated against seasonal flu, mainly among the staff of the Central Divisions.

21 childcare centres in provincial cities and towns are dedicated to employees' children.

JULY 2013



DEVELOPPONS ENSEMBLE  
L'ESPRIT  SOCIÉTÉ  
D'ÉQUIPE GÉNÉRALE