

SOCIAL REPORT **2013**

BUILDING TOGETHER
TEAM  SOCIETE
SPIRIT  GENERALE





Proud of our roots...

The Societe Generale Group continued to transform in 2013 by focusing on three pillars: Retail Banking in France, International Banking and Financial Services, and Global Banking and Investor Solutions. This progression in the core businesses and organisation went hand in hand with an innovative policy of human resources management. In particular, in 2013 we signed an ambitious agreement on the evolution of professions, skills and employment; we also set up the Campus Métiers Mobilité (Job Mobility Campus), which resets the ground-rules for filling positions in France, and implemented a proactive diversity policy. These initiatives confirm our intention of ensuring that each and every employee progresses by developing their value and skills.

In 2014, we celebrate 150 years of an entrepreneurial spirit that benefits our customers, a century-and-a-half of human history and close ties between customers and employees. We want to continue building, developing and strengthening the qualities that will make us the leading bank for customer relations.

... building our future together

Questions to...

Edouard-Malo Henry
GROUP HEAD OF HUMAN RESOURCES



Supporting changes and developments in our core businesses

Since 2013, the Societe Generale Group has been engaged in a new stage of transformation. What has the Human Resources Department done to support this change?

Societe Generale is transforming because our environment, core businesses and customers' needs are changing rapidly. As an HR function, our challenge is twofold: helping the core businesses anticipate these changes and stay close to customers and adapting employees' skills in order to open up stimulating prospects for them.

To that end, the Agreement on the evolution of Professions, Skills and Employment was signed with all employee representative organisations in February 2013. The agreement enshrined the arrangements for continuous employer-employee dialogue on the development of our core businesses and their impact on employment. It also allowed us to lay the foundations for Strategic Workforce Planning within the bank and strengthen our internal mobility process. These advances, combined with social support measures for adaptation projects that could have an impact on employment, help us to transform Societe Generale and better prepare the future.

1864

Founding of Societe Generale by imperial decree

1896

The contingency fund introduced in 1870 becomes the social welfare fund (Caisse de Prévoyance sociale)



1873

Founding of Inspection unit

150 years
of social progress

1903

Founding of the Societe Generale athletic club



“

... A total of 2,600 employees have been moved thanks to the Campus ”

What does the new mobility process mean for employees?

In France, internal mobility (outside retail banking) is now managed by a dedicated team called “Campus Métiers Mobilité” (Job Mobility Campus). This new structure centralises job vacancies and provides greater visibility on internal opportunities. A total of 2,600 employees have been moved thanks to the Campus since its inception in February 2013, more than half of them to a department other than their original one. At the same time, we have mapped the core businesses and formalised possible pathways within the Group. This information and the work done by the job trends observatories are shared with employees through a dedicated intranet. As a result, everyone can review their motives and ambitions in light of how our professions and the banking sector are changing.

What about recruiting?

Of course, we are continuing to recruit. Moreover, in France we committed, with the Agreement on the evolution of Professions, Skills and Employment to hire more than 500 people aged under 26 on permanent contracts in 2013. We

have far exceeded this target: 2,100 people were recruited on permanent contracts during the year in France (excluding subsidiaries), nearly half of them young graduates. We are also continuing our dynamic policy of work-study contracts and supporting young graduates in building their careers, making them aware from the outset of the key issues and responsibilities in the banking sector.

What can employees expect when joining Societe Generale?

We are committed to taking each of our employees into account and developing their value and skills. This is achieved by listening to and forging close relationships with them, but it also hinges on the prospects we can offer them to thrive in the company. In return, we expect new employees to embody the values that shape our Group, namely being innovative, resilient and supportive entrepreneurs who can pull together as a team and meet the challenges of an ever-changing environment. These men and women grow the value of the Group, while the Group grows their professional value.

1910

Introduction of the “family allowance” for employees/parents with the lowest incomes

1921

Founding of Societe Generale’s pension fund scheme and launch and of “perfection classes”, as well as a groom school, to provide training and to heighten career prospects



1919

Election of delegates of the 1st Works Council and Disciplinary Board

1928

Societe Generale’s complimentary health insurance fund initiative has 12,000 members at the time of its introduction

Caring about employee commitment

Your employee attention scheme includes internal surveys. What are the main trends of the 2013 employee barometer survey?

The third employee barometer survey was submitted to 131,000 employees in 76 countries, and the participation rate was 67% (up six percentage points on 2011). The results show greater employee confidence in team leaders and the conviction that the Group is transforming appropriately. However, they also show the need to better know the Group's strategic vision and to improve synergies between the teams. As a result, all of the managers, in conjunction with their HR teams, have worked on action plans for improving these issues but also on employee commitment and operational efficiency. These action plans, to be undertaken in 2014, will be monitored.

What kind of indications do you perceive through employee share ownership?

Many of our employees also hold shares in the Group, reflecting their confidence in it. In 2013, more than 130,000 employees and retirees worldwide had the opportunity to subscribe for the capital increase reserved for them. In France, nearly one out of two beneficiaries participated, and nearly one in seven took part internationally.



But employees are also closely associated with Societe Generale's results and its future through the Free Share Plan, which we introduced for all employees in 2010. All the performance conditions of this Plan, unique in the Group's 150-year history, have been met, namely achieving a net profit for the 2012 financial year and increasing customer satisfaction between 2010 and 2013 in the three main customer segments at global level. Employees were able to acquire (subject to being present in the company) all 40 shares allocated to them.

1934

Societe Generale's medical service offers access to nurses, doctors and social workers



© Chrenjion

1936

1st collective bargaining agreement in the banking sector

1948

1st holiday camp, reserved for the children of the staff, organised by the Works Council



1960

Creation of the Vichy school, an internal banking training centre awarding qualifications

1967

Founding of the commercial talent pool, high-quality training intended for promising young executives

What are your priorities in terms of diversity?

To better understand and serve the needs of our customers, we have set a priority to promote more women and people with international profiles to positions of responsibility and in our management bodies. With the establishment of a Diversity Board at the end of 2013, comprised of members of the Executive Committee and the Management Committee, these issues have deep resonance in the core businesses. On the topic of diversity, this year we were able to renew the Label Égalité Professionnelle (Professional Equality Label) awarded by the French independent certification company AFNOR. It recognises the efforts and work undertaken since 2005 in France. It acknowledges the achievement of concrete and effective actions, such as closing the wage gap via a dedicated budget of €5 million over three years (2013/2015) and the "Equality in the Workplace" agreement, which sets the target of 45% of women executives by the end of 2015, compared with 44% at present.

In France, we are also continuing our commitment to employees and job applicants with disabilities. A new agreement, signed in October 2013, will cover the 2014-2016 period. It builds on the actions taken through the Mission Handicap initiative since 2007, but its major and concrete innovation will be to focus initiatives on prevention and on managing the careers of employees with declared or potential disabilities.

“

*Equality in the Workplace...
45% of women executives
by the end of 2015.*”

Is support for professional integration still part of your commitments?

Of course, and we are working on this at several levels. The "Coup de Pouce" (Support for Professional Integration) initiative, for example, aims for sustainable integration of low-skilled young people, mainly from disadvantaged neighbourhoods. The programme's success is tangible. It has enabled 140 young people to join Societe Generale since 2009, and 76% of the contracts were converted to permanent contracts in 2013.

I should also mention the Societe Generale Foundation, which aims to promote access to employment for people who are or may be excluded from the labour market, particularly youngsters. This is a subject in which our employees are involved: in 2013, 300 of them acted as sponsors at six of the Foundation's partner associations in France.



1987

Privatisation and 1st
Global Employee Share
Ownership Programme



1994

Promotion takes on a new form with the founding of the "Cursus Cadre" executive training programme



1995

Installation of central services in Val-de-Fontenay and La Défense

The percentage of French people working within the Group is now in the minority

2006

2007

Founding of the Mission Handicap initiative

Developing all the talent in the company

To what extent do you rely on vocational training to develop your employees?

We are committed to ensuring that employees in the company progress so they can develop skills that will be subsequently enhanced throughout their careers.

In 2013, nearly 3.3 million hours of training were provided in the Group. In particular, we concentrated on developing expertise in the functions, whatever the Group entity in which those employees work. Internal "academies" have been established to put the functions and core businesses (human resources, auditing, private banking, commercial banking, finance, risk, etc.) on a professional footing in France and abroad.

We are also striving to identify employees with particular development potential so that they can nurture it. One example is the "Cursus Cadre" executive training course. A total of 230 technicians who graduated from the course in 2013 will have access to senior positions, with prospects for climbing the ladder in the company. At another level, since 2010 the "Strategic Talent" initiative has helped us detect, develop and retain employees, wherever they are in Societe Generale, in order to prepare for the Group's management transition.

Going forward, what are the new challenges for human resources?

The "digital" theme and its integration into our working methods are essential to stay in touch with our environment. The effort we have made in this regard is key for the future. It translates into increased use of social networks to attract

“
... skills that will be
subsequently enhanced
throughout their careers.”

applicants. To that end, we redesigned our Careers website and created a mobile version of it in 2013. Another illustration is the transformation of our training offer, with a focus both on content (to develop skills related to new technologies) and on knowledge distribution channels. We are experimenting with the use of videoconferencing and web conferencing in certain training courses, and at the end of 2013 we tested a Massive Open Online Course (MOOC) on financial analysis. As part of a teleworking experiment with 400 employee-volunteers, we are also assessing how new technologies can benefit the work/life balance and sustainable development and how they will impact on the organisation of work.

Innovation has been part of our DNA for 150 years. By drawing on those deep roots, we will build our future together. ■

2009

1st version of the Employee Barometer survey

2011

Launch of the company social network, SG Communities

2010



Founding of the *Corporate University* for Strategic Talents and the most senior managers in the Group

2013

Creation of the Job Mobility Campus, the *Learning Advisory Board*, the *Diversity Board* and the *Strategic Talents Advisory Board*

2014
our history
goes on...



SOCIAL REPORT 2013
DETAILED DATA

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Other working conditions
relating to the company

the social indicators reflect the social dimension of Societe Generale SA in France,
i.e. Societe Generale excluding its subsidiaries.

Employment

57%
of women

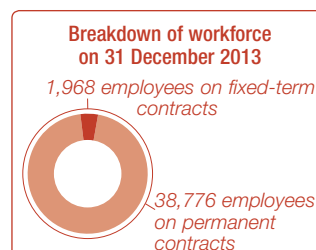
52%
of executives

17.5%
of staff is above 30 years
of length of service

4,218
recruitments

11 Staff	2013	2012	2011	
Employees on payroll on 31 December				
Technical staff	19 684	20 245	20 902	
Executive staff	21 060	20 880	21 200	
Total	40 744	41 125	42 102	
Employees absent, without pay				
Technical staff	926	926	932	
Executive staff	489	436	479	
Total	1 415	1 362	1 411	
Employees on secondment				
Technical staff	214	229	237	
Executive staff	1 384	1 460	1 645	
Total	1 598	1 689	1 882	
Cleaning staff	51	61	67	
Total workforce (paid on 31 December, absent, on secondment and cleaning personnel)				
Technical staff	20 875	21 461	22 138	
Executive staff	22 933	22 776	23 324	
Total	43 808	44 237	45 462	
Part-time employees (full-time equivalent)				
Technical staff	2 107	2 180	2 163	
Executive staff	1 275	1 196	1 106	
Total	3 382	3 376	3 268	
Permanent, full-time employees				
Technical staff	14 529	15 328	15 470	
Executive staff	18 785	18 914	15 993	
Total	33 314	34 242	31 463	
Number of employees on a temporary contract on 31 December				
Technical staff	1 831	1 617	1 486	
Executive staff	137	80	59	
Total	1 968	1 697	1 545	
Average monthly headcount				
Technical staff	19 740	20 388	20 905	
Executive staff	20 965	20 983	20 706	
Total	40 706	41 371	41 611	
Distribution by gender (paid staff) on 31 December				
Men	Technical staff	5 838	6 136	6 487
	Executive staff	11 780	11 824	12 143
	Total	17 618	17 960	18 630
Women	Technical staff	13 846	14 109	14 415
	Executive staff	9 280	9 056	9 057
	Total	23 126	23 165	23 472
Distribution by age (paid staff) on 31 December				
under 25	Technical staff	2 318	2 323	2 421
	Executive staff	243	274	361
	Total	2 561	2 597	2 782
25 to 34	Technical staff	6 853	7 018	7 220
	Executive staff	6 916	7 254	7 894
	Total	13 769	14 272	15 114

Employees on the payroll, either present or absent, working full-time or part-time.

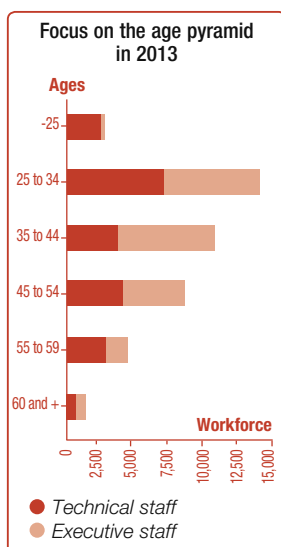


Total workforce excluding full-time trial period.

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

44% of executives are women.

The average age is 40 years and 1 month.



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

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

11 Staff (cont.)

Distribution by age (paid staff) on 31 December (cont.)

		2013	2012	2011
35 to 44	Technical staff	3 505	3 290	3 121
	Executive staff	7 134	6 684	6 457
	Total	10 639	9 974	9 578
45 to 54	Technical staff	3 864	4 088	4 424
	Executive staff	4 520	4 292	4 076
	Total	8 384	8 380	8 500
55 to 59	Technical staff	2 632	2 911	3 219
	Executive staff	1 578	1 696	1 811
	Total	4 210	4 607	5 030
60 and over	Technical staff	512	615	497
	Executive staff	669	680	601
	Total	1 181	1 295	1 098

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

		2013	2012	2011
less than 5 years	Technical staff	5 103	5 246	5 824
	Executive staff	5 012	5 961	7 541
	Total	10 115	11 207	13 365
5 to 9 years	Technical staff	4 874	4 729	4 384
	Executive staff	5 890	4 926	4 044
	Total	10 764	9 655	8 428
10 to 19 years	Technical staff	3 111	2 877	2 712
	Executive staff	5 018	4 777	4 490
	Total	8 129	7 654	7 202
20 to 29 years	Technical staff	1 879	2 416	2 785
	Executive staff	2 717	2 697	2 550
	Total	4 596	5 113	5 335
30 years or more	Technical staff	4 717	4 977	5 197
	Executive staff	2 423	2 519	2 575
	Total	7 140	7 496	7 772

Distribution by nationality (paid staff) on 31 December

		2013	2012	2011
French	Technical staff	19 420	20 016	20 672
	Executive staff	20 262	20 076	20 310
	Total	39 682	40 092	40 982
Other	Technical staff	264	229	230
	Executive staff	798	804	890
	Total	1 062	1 033	1 120

Distribution by qualification level (paid staff) on 31 December

	2013	2012	2011
Technical staff, levels A, B, C	4 018	3 971	4 155
Technical staff, levels D, E	9 112	9 309	9 594
Technical staff, levels F, G	6 554	6 965	7 153
Executive staff, levels H, I	13 585	13 652	13 977
Executive staff, levels J, K	6 430	6 193	6 173
Senior managers	1 045	1 035	1 050

12 Outside workers and others

	2013	2012	2011
Number of employees belonging to an outside company	7 863	6 928	7 719
Number of interns (from schools, universities etc.)	3 422	3 829	4 553
Average number of temporary staff per month	506	450	700
Average length of temporary contracts (in days)	35.8	35.5	37.3
Total number of hours worked by cleaning staff	45 948	49 322	53 380
Number of auxiliary staff during holiday periods*	436.2	457.7	462.9

13 Recruitment during the year in question

Number of new hires on permanent contracts			
Technical staff	1 100	1 030	1 274
Executive staff	1 000	772	2 099
Total	2 100	1 802	3 373
Number of new hires on fixed-term contracts			
Technical staff	1 707	1 495	1 582
Executive staff	411	197	277
Total	2 118	1 692	1 859
Of which number of new hires aged under 25			
Technical staff	448	375	537
Executive staff	196	201	347
Total	644	576	884

In 2013, internal mobility took precedence over external recruitments.

Increased hiring of work-study contracts, reflecting a proactive approach in terms of professional integration of young people.

14 Departures during the year in question

Total number of departures			
Technical staff	2 829	2 685	2 733
Executive staff	1 808	2 028	1 663
Total	4 637	4 713	4 396
Number of resignations			
Technical staff	220	274	314
Executive staff	562	564	654
Total	782	838	968
Number of contract terminations			
Technical staff	16	10	17
Executive staff	22	20	30
Total	38	30	47
Number of redundancies for economic reasons			
Technical staff	29	71	0
Executive staff	124	620	0
Total	153	691	0
Number of redundancies for other reasons			
Technical staff	94	98	98
Executive staff	118	170	116
Total	212	268	214
Number of fixed-term contracts coming to an end			
Technical staff	1 362	1 275	1 402
Executive staff	488	264	414
Total	1 850	1 539	1 816
Number of leavers before end of trial period			
Technical staff	246	289	274
Executive staff	36	70	136
Total	282	359	410
Number of leavers taking retirement or early retirement			
Technical staff	837	636	603
Executive staff	442	303	292
Total	1 279	939	895
Number of deaths			
Technical staff	25	32	25
Executive staff	16	17	21
Total	41	49	46

This solely concerns voluntary departures within the scope of adaptation plans.

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 3.65% for technical staff and 1.58% for executive staff.

15 Promotions	2013	2012	2011
Number of employees promoted to a higher level	3 971	3 973	4 358
of which technicians promoted to executive status	421	414	492

16 Unemployment	2013	2012	2011
Number of employees on short time working	0	0	0
Total number of hours of short time working	0	0	0

17 Disabled workers	2013	2012	2011
Number of disabled workers as classified by Article L5212-13 of the French Employment Law	1 594	1 595	1 537
of which number of disabled workers as classified by the DOETH*	1 101	1 096	995

18 Absenteeism	2013	2012	2011
Number of days of absence / Total number of days paid (%)			
Technical staff	7.05	7.00	6.99
Executive staff	4.19	4.16	3.96
Total	5.58	5.56	5.48

Number of days of absence			
Technical staff	508 016	521 273	533 207
Executive staff	320 867	318 355	299 571
Total	828 883	839 628	832 778

Number of days of absence due to sickness			
Technical staff	263 105	275 159	279 174
Executive staff	120 613	118 332	114 178
Total	383 718	393 491	393 352

Distribution of absences due to sickness by duration				
up to 3 days	Technical staff	27 305	27 267	26 833
	Executive staff	14 889	13 905	11 853
	Total	42 194	41 172	38 686
4 to 30 days	Technical staff	81 518	83 096	84 697
	Executive staff	41 899	41 142	39 470
	Total	123 417	124 238	124 167
31 to 60 days	Technical staff	35 461	37 645	36 806
	Executive staff	18 099	18 734	17 021
	Total	53 560	56 379	53 827
more than 60 days	Technical staff	118 821	127 151	130 838
	Executive staff	45 726	44 551	45 834
	Total	164 547	171 702	176 672

Number of days of absence due to work-related or commuting accidents			
Technical staff	9 140	11 208	11 956
Executive staff	5 727	4 342	4 025
Total	14 867	15 550	15 981

Number of days of absence due to maternity leave			
Technical staff	204 122	204 326	210 253
Executive staff	166 246	168 756	156 697
Total	370 368	373 082	366 950

Number of days of absence for authorised holiday (family events, special leave of absence for employees with caring responsibilities etc.)			
Technical staff	24 741	23 948	25 005
Executive staff	26 435	25 335	23 119
Total	51 176	49 283	48 124

Number of days of absence for other reasons (exams, summer camps, youth camps, sports etc.)			
Technical staff	6 908	6 632	6 819
Executive staff	1 846	1 590	1 552
Total	8 754	8 222	8 371

Remuneration and related expenses

€52,644
average gross annual
remuneration

€1,330
per employee in average
for profit sharing

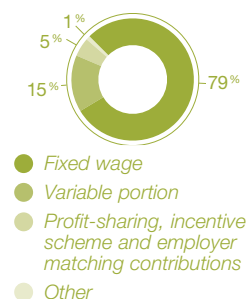
7.45%
of the share capital held
by employees

21 Remuneration	2013	2012	2011
Average monthly remuneration (euro)	4 387	4 390	4 450
Technical staff, levels A, B, C			
Men	1 552	1 574	1 630
Women	1 758	1 815	1 837
Technical staff, levels D, E			
Men	2 532	2 549	2 537
Women	2 543	2 537	2 514
Technical staff, levels F, G			
Men	3 265	3 266	3 267
Women	3 137	3 128	3 110
Executive staff levels H, I			
Men	4 501	4 624	4 779
Women	4 048	4 056	4 074
Executive staff levels J, K			
Men	8 536	8 639	9 268
Women	7 161	7 230	7 594
Senior managers			
Men	17 950	17 938	16 949
Women	15 413	15 841	15 469
Proportion of bonuses in annual declaration (%)	17.4	18.7	21.0
Technical staff, levels A, B, C			
Men	2.6	4.8	6.2
Women	3.9	5.9	7.2
Technical staff, levels D, E			
Men	8.7	9.3	10.4
Women	8.5	8.9	10.1
Technical staff, levels F, G			
Men	9.4	9.8	11.1
Women	8.4	8.8	10.2
Executive staff levels H, I			
Men	13.3	16.1	19.4
Women	10.2	11.1	12.9
Executive staff levels J, K			
Men	27.0	29.0	33.7
Women	18.9	20.6	24.7
Senior managers			
Men	43.5	44.1	41.8
Women	36.6	38.3	37.2
Breakdown of annual remuneration in euro (% of employees)			
<i>Pay bracket</i>			
less than €18,000	4.1	3.7	3.3
€18,000 to €21,000	0.5	0.5	0.7
€21,000 to €24,000	2.6	2.2	2.4
€24,000 to €27,000	5.3	5.1	5.7
€27,000 to €36,000	25.8	27.1	27.5
€36,000 to €54,000	33.1	33.0	32.4
€54,000 to €100,000	22.1	21.7	20.9
over €100,000	6.6	6.6	7.1

Total gross annual remuneration divided into 12 equal payments.

The average gross annual remuneration is €52,644, comprising fixed and variable wages, bonuses and other indemnities (excluding profit-sharing, incentive scheme and employer matching contributions).

Breakdown of the remuneration



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 2014 in respect of 2013 performance. They reflect the company's annual results.

Total employer matching contributions paid in 2013 on the PEE and PERCO savings plans.

22 Pay differentials	2013	2012	2011
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	7.8	7.6	8.0
Total sum of the ten highest remuneration packages (in thousands of euros)	21 041	19 133	24 459
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	9 042	9 448	9 843
Executive staff	0	0	0
Total	9 042	9 448	9 843
24 Related expenses			
Company benefits See booklets: – Salary and benefits – Insurance information sheet			
Total payments to temp agencies (in millions of euros)	33.2	27.3	39.9
25 Total payroll expenses			
Staff costs / Net banking income (%)	46.7	50.7	40.5
26 Employee profit sharing (in millions of euros)			
Special profit sharing reserve	7.6	9.9	26.1
of which: – contribution for the financial year	7.5	9.9	14.9
– contribution for previous years	0.0	0.0	5.6
– penalty interest	0.0	0.1	5.6
Discretionary profit sharing	54.2	59.0	74.0
Exceptional bonus (Work dividend, "Villepin" bonus)	0.0	0.0	0.0
Total financial remuneration	61.7	69.0	100.2
Average profit sharing sum per participating employee (in euro)			
All	168	218	567
Technical staff	117	153	405
Executive staff	215	279	726
Average discretionary profit sharing sum per participating employee (in euro)			
All	1 330	1 434	1 764
Technical staff	833	916	1 134
Executive staff	1 770	1 908	2 348
Value of extraordinary bonus per participating employee (in euro)	0	0	0
Percentage of capital held by employees through mandatory profit sharing system	7.45	7.61	7.55
Employer contributions paid into mutual funds (gross in millions of euros)	43.9	40.1	65.9

Health and welfare

9,099
employees trained
to safety

€72 million
spent on safety

816
meetings of the Health, Safety
and Working Conditions Committee

31	Work-related and commuting accidents	2013	2012	2011
Number of work-related accidents resulting in a leave of absence				
	Total	174	201	233
Number of days of absence due to work-related accidents				
	Total	5 225	6 494	6 106
Number of cases of permanent disability (partial or total) declared to the company				
	French	4	1	3
	Others	0	0	0
	Total	4	1	3
Number of fatal accidents				
	Total work-related	1	0	2
	Total commuting	0	0	0
Number of commuting accidents resulting in a leave of absence				
	Technical staff	240	240	283
	Executive staff	141	125	92
	Total	381	365	375

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)	57	59	61
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)	190	199	167
Number of accidents caused by accidental movement of objects (code 05)	6	5	6
Other cases	170	197	229
(of which declarations following hold-ups)	8	21	41

33 Occupational disease

Number of cases and type of occupational disease declared to Social Security	7	6	9
Number of employees suffering from occupational diseases	0	0	0
Number of employer declarations of work procedures that may cause occupational disease	2	0	0

As per the classification code for work-related accidents (10/10/1974 decree on committees or professional organisations for hygiene and safety)

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

Over 20% of the workforce was given security training in 2013.

Over 23,000 questionnaires filled in during an internal survey aiming at assessing stress for employees.

34 Health, safety and working conditions committees

2013 2012 2011

Number of HSWCC meetings	816	781	866
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35 Expenditure on safety

Employees trained in safety	9 099	9 816	10 296
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Estimate of expenditure on safety budgeted for the following year (in millions of euros)	73.4	76.8	84.0
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Actual expenditure for the year in question (in millions of euros)	72.4	78.3	91.7
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Other working conditions

4,445
employees working
part-time

92%
of employees on shift work or working
nights are technicians

€70 million
spent on improving working conditions

41 Organisation of working hours

	2013	2012	2011
Average weekly working hours (in hours)	39	39	39
Number of employees taking compensatory rest			
based on the legal system			
Technical staff	95	99	106
Executive staff	24	17	21
Total	119	116	127
based on a contractual system			
Technical staff	0	0	0
Executive staff	0	0	0
Total	0	0	0
Number of employees with flexible hours			
Technical staff	4 719	4 903	5 121
Executive staff	1 117	1 061	1 006
Total	5 836	5 964	6 127
Number of employees employed part-time as of 31 December			
Total			
Technical staff	2 849	2 954	2 945
Executive staff	1 596	1 508	1 395
Total	4 445	4 462	4 340
of which part-time +(1)+(2)+(3)			
Technical staff	559	582	589
Executive staff	121	126	110
Total	680	708	699
Societe Generale (1)			
Technical staff	169	199	223
Executive staff	35	41	30
Total	204	240	253
Illness (2)			
Technical staff	267	257	249
Executive staff	39	37	27
Total	306	294	276
Social security (3)			
Technical staff	124	126	117
Executive staff	47	48	53
Total	171	174	170
Number of employees taking two consecutive rest days per week throughout the year		All employees (with some particular exceptions)	
Average annual leave (days)	26	26	26
Number of rest days	31	29	28
of which public holidays on a			
Saturday	10.0	8.0	7.0
Monday	7.0	7.0	5.0

With the exception of the Nantes entity - Agreement of 15 May 1997 (32h), and branches working 37h22.

(1) Societe Generale 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 executives working a fixed number of days (25 days) and employees in branches on 37h22 (19 days).

42 Organisation and type of work

Number of employees on shift work or working nights			
Technical staff	83	100	111
Executive staff	7	7	6
Total	90	107	117

43 Physical working conditions

Number of employees regularly exposed to noise levels of over 85 decibels at their workstation	52	51	50
Number of samples, toxic product analyses and measurements	1 820	1 908	1 853

Expenses for interior fitting
of premises.

44 Changes to the way work is carried out

Number of employees affected by changes to improve the way work is carried out

Introduction of ATMs	600	625	498
Department restructuring	698	1 749	404
Integration of IT procedures	206	267	455
Computerisation	15 300	349	3 837
Total	16 804	2 990	5 194

45 Expenditure to improve working conditions (in millions of euros)

Estimated budget for working conditions

improvement programme for the following year	83.8	81.1	85.6
Actual expenditure for the year in question	69.9	68.4	88.4

Training

3.62%
of total payroll dedicated
to vocational training

19,672
employees trained

862,319
hours of training paid

51 Continuous vocational training 2013 2012 2011

Percentage of total payroll expenses dedicated to continuous vocational training **3.62%** 3.47% 4.17%

Amount (in millions of euros) spent on continuous training

Training courses organised within the company	23.5	22.2	23.6
Compensation paid to trainees	25.3	21.9	29.2
Training carried out in accordance with agreements	16.2	19.1	26.4
FONGECIF payments	4.6	4.7	4.6
Payments to French Treasury and others (including 0.5% OPCA contribution)	13.6	14.0	13.3
Training allowance	0.04	0.07	0.12
Total	83.0	81.9	97.2

Number of employees trained

Men	Technical staff	2 171	3 431	4 017
	Executive staff	6 744	5 774	7 448
	Total	8 915	9 205	11 465
Women	Technical staff	5 393	8 008	9 070
	Executive staff	5 364	5 668	6 294
	Total	10 757	13 676	15 364

Number of hours of training Paid

Men	Technical staff	138 600	148 834	170 545
	Executive staff	223 382	190 943	213 664
	Total	361 982	339 777	384 209
Women	Technical staff	300 840	331 964	386 588
	Executive staff	199 497	198 747	215 921
	Total	500 337	530 711	602 509

Unpaid

Men	Technical staff	45	182	903
	Executive staff	221	1 173	2 226
	Total	266	1 355	3 129
Women	Technical staff	168	517	2 849
	Executive staff	401	923	1 622
	Total	569	1 441	4 471

Breakdown by type of training

Number of participants

Adaptation to workstation	24 088	12 372	17 710
Job retention or job development	9 961	26 321	20 537
Development of skills	40 275	20 159	27 730
DIF (Individual Training Entitlement)	1 009	1 496	2 427

Paid hours

Adaptation to workstation.....	265 037	247 286	273 356
Job retention or job development	161 268	250 806	316 127
Development of skills	398 991	312 074	309 198
DIF (Individual Training Entitlement)	37 022	60 322	88 037

Unpaid hours

.....	835	2 796	7 600
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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 4.60%.

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 entitlement (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 1,024,684.

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.

Excluding actions
that are part
of the training plan.

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

51 Continuous vocational training (cont.)	2013	2012	2011
Adaptation to workstation.....	0	0	0
Job retention or job development	0	0	0
Development of skills	0	0	0
DIF (Individual Training Entitlement)	835	2 796	7 600

52 Training leave			
Number of employees taking paid training leave	20	16	35
Number of employees taking unpaid training leave	0	5	0
Number of employees who refused training leave	0	0	0

53 Apprenticeship			
Number of apprenticeship contracts signed during the year	693	621	583

Professional relations

849
employee delegates

84
national trade union delegates

10
agreements signed

61 Employee representatives		2013	2012	2011
Participation in elections (per college) for Works Councils renewed during the year (as %)				
Employee delegate	Technicians	76.6	75.6	75.5
	Management	45.6	41.4	41.4
Works Councils	Technicians	76.3	75.2	74.9
	Management	46.0	41.6	41.8
Total number of hour credits granted during the year				
Works Councils		161 280	157 440	155 520
(number of members)		672	656	648
Employee delegates		152 820	147 420	148 140
(number of delegates)		849	819	823
Trade union delegates		72 720	69 960	65 770
(number of delegates)		287	276	273
HSWCC		39 024	39 960	39 168
(number of members)		542	555	544
Number of meetings with employee representatives				
CWC	ordinary sessions	5	5	5
	extraordinary sessions	1	7	3
	constitutive session	0	0	1
Approval committee for minutes of the CWC		5	5	5
WC		1/month	1/month	1/month
(Number of WCs)		134	133	132
Specialised commissions (commissions and sub-commissions of the CWC)		159	180	186
Group Council		4	4	2
European Works Council		3	2	2
Employee delegates		1/month	1/month	1/month
(number of delegations)		149	147	146
National trade union delegates		84	65	54
ESU delegates		0	0	0

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

*CWC = Central Works Council
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

1 – ELECTION AGREEMENT PROTOCOLS

- 46 protocols for elections of personnel representatives
- 34 protocols for elections of establishment committees
- 74 protocols for elections of the HSWCC

2 – WAGE AGREEMENTS

13 December 2013

Any employee, excluding persons on work-study contracts, who comes under the banking classification, was working as a Societe Generale employee in France at 31 December 2013 on full pay or half pay with at least six months length of service at that date and still part of the workforce at the time of payment, and who received

a variable portion of less than €12,000 in 2013, is entitled to the following:

- a €450 bonus if the person's annual basic wage at 31 December 2013 is below or equal to €26,000,
- a €300 bonus if the annual basic wage at 31 December 2013 is between €26,001 and €35,000 inclusive,

- a €200 bonus if the annual basic wage at 31 December 2013 is between €35,001 and €50,000 inclusive.

The bonus is paid with the January 2014 wage and is proportional to the payment factor at 31 December 2013 for part-time employees, on this date.

3 – MISCELLANEOUS AGREEMENTS WITHIN THE PROFESSION

21 January 2013

Amendment to the 25 February 2005 agreement on banking occupational pensions

5 February 2013

Wage agreement of 5 February 2013

4 – AGREEMENTS SIGNED WITHIN THE COMPANY

18 January 2013

Company agreement on the supplementary pension scheme for Societe Generale employees.

Amendment no. 4 to the Personal Protection Insurance Agreement of 22 December 1999.

Amendment no. 11 to the Workforce Agreement of 7 July 2000.

13 February 2013

Agreement on the evolution of professions, skills and employment

Agreement on social support measures as part of the project to convert certain IT-related and technical logistics business lines within SIOP/DSI/PLT.

Agreement on support measures as part of the project to close the Parc de Bercy and Réaumur customer services divisions.

18 June 2013

Agreement on eliminating male-female wage gaps.

24 June 2013

Agreement on reallocating commission payments to banking technicians (TMBs) in the sales force of the French retail banking, as well as PRIV/FRA within the average gross annual remuneration, and the variable portion.

11 July 2013

Agreement on one-off withdrawal of funds received under profit-sharing and incentive schemes.

Agreement on the experimental introduction of teleworking at Societe Generale.

31 July 2013

Amendment no. 2 to the 13 February 2013 agreement on the evolution of professions, skills and employment.

6 September 2013

Amendment no. 5 to the collective agreement of 12 July 2006 establishing a mandatory medical expense regime for Societe Generale personnel.

Amendment No. 6, summary to the collective agreement of 12 July 2006 and its amendments, establishing a mandatory medical expense regime for Societe Generale personnel.

17 October 2013

Agreement favouring employment and professional integration of disabled persons – 2014 to 2016.

18 October 2013

Protocol on the distribution of HSWCCs as part of the renewal of the HSWCC's of the Paris central departments.

20 December 2013

Amendment no. 12 to the company agreement of 7 July 2000.

61 Employee representatives (cont.)

2012

The 7 agreements signed concerned the introduction of social safeguards as part of reorganisations and business transfers, gender equality, operations of the Central Works Council, the budgets for subsidising the Central Works Council and trades unions, re-election of the European Works Council, renewal of the Group Committee, regulations governing the retiring savings plan (PERCO SG), operation and resources of the HSWCCs in Paris, as well as the re-election of certain committee members and staff delegates.

2011

The 13 agreements signed mainly concerned performance appraisals, gender equality, incentive and profit-sharing schemes, the profit-sharing bonus, the re-election of the Central Works Council and of part of the Local Works Council and staff delegates.

Number of employees taking leave for economic, social or trade union training	284	254	230
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62 Information and communication 2013 2012 2011

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)
- My Societe Generale
- The Group's Strategy
- 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	0	3	0
Number of court cases where the company was at fault			
- involving an employee	64	93	78
- involving a trade union	2	0	0
- other	9	9	8
Number of formal notices and reports from the Labour Inspection office	0	0	2

Other living conditions relating to the company

€10,7 million
spent on crèche
and childcare

€386 million
of employer contribution
for pensions

€19,4 million
dedicated to the CWC social
and cultural activities

More than 1,300 employees were vaccinated against seasonal flu, mainly among the staff of the Central Divisions.

More than 500 families have used the Flexi Crèche temporary day-care solution since its creation in September 2009.

71 Employee benefits (in millions of euros)	2013	2012	2011
Breakdown of expenditure			
- Housing: payments and misc. costs	20.9	21.4	20.7
- Transportation	60.3	61.0	59.8
- Medical and social services	10.9	10.7	10.4
- Long-service awards	9.9	9.8	9.0
- Misc. subsidies	8.3	9.9	10.7
- Holiday allowances	5.7	5.3	5.1
- Study grants	4.1	3.9	3.7
- Crèche and childcare	10.7	10.4	9.8
Total	130.9	132.3	129.1
- Housing: total advances as of 31/12/2012	1 919.0	1 788.9	1 597.6
Payments made			
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	41.3	42.3	40.4
CWC operating subsidy	2.5	3.1	3.1
Operating subsidy for WCs	1.8	1.8	1.8
Total	65.0	66.6	64.7
72 Other benefits (in millions of euros)			
Total employer contributions for health and welfare insurance	357.8	367.7	363.1
of which Social Security	315.1	326.0	322.4
Total employer contributions for pensions	386.2	393.7	394.7
of which Social Security	155.1	155.5	154.0

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TEAM SPIRIT  SOCIETE
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