


MAY  
2013



**CORPORATE SOCIAL  
RESPONSIBILITY**  
SOCIETE GENERALE GROUP 2013

BUILDING TOGETHER  
TEAM SPIRIT  SOCIETE  
GENERALE

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# CSR, creation of value over the long term



Frédéric Oudéa - Chief Executive Officer

“

Corporate responsibility in all of its aspects – be it economic, social, societal or environmental – has been an integral part of our profession as bankers for many years now.

Being a responsible bank also means carefully managing the Environmental and Social impact of our own consumptions and our products and services. Wherever possible, we will continue to strive to reduce the Group's ecological footprint and to promote social inclusion, as much through our purchasing, our policies as an employer and our sponsorship, as through our financial solidarity service offer that is adapted to the needs of our most vulnerable customers.

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We are aware of our responsibility to serve the economy and promote development, and we incorporate sustainable development considerations both into our long-term strategy and into the day-to-day operation of our banking business. We have undertaken commitments, trained our staff and implemented internal systems designed to include social, societal and environmental criteria in our various activities, everywhere the Group is present. We are determined to be a benchmark in the industry, particularly for our customers, by rallying all our employees around sustainable development. Sustainable development has become a key issue for the world and for us as well. We are committed to making continuous improvements, drawing on best practices in the banking profession and in other sectors of the economy.



Séverin Cabannes - Deputy Chief Executive Officer

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# Group Governance



BOARD OF DIRECTORS

6

SPECIALIST COMMITTEES

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HEIGHTENING AWARENESS TO SUSTAINABLE DEVELOPMENT

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# Group Governance

The operation of the Board of Directors and Committees is governed by Internal Rules. A Directors' Charter groups together the ethical rules applicable to the board of directors of Societe Generale. The Internal Rules and the Charter as well as the By-laws of the Company are made available to shareholders in the Registration Document<sup>1</sup>.

**40%**  
of the people  
on the Board of Directors  
(or 31% excluding  
employee representatives)  
are women

**40%**  
maximum of the variable  
remuneration of the Group's  
corporate officers is determined  
based on the achievement  
of qualitative objectives of  
implementation of the Group's  
strategy, which include CSR  
objectives.

## BOARD OF DIRECTORS

Societe Generale refers to the AFEP-MEDEF Governance and management Code of Listed Corporations.

The Board's composition ensures the balance of experience and skills of the members, just like their independence, in respect for gender parity and diversity and reflects the internationalisation of the Group.

The Board includes 13 directors elected by the General Meeting, 2 directors representing employees, and 1 non-voting director whose term of office is four years. A representative of the Works Council participates in the meetings without a vote. The Board of Directors is made up of 6 women and 9 men, i.e., 40% women or 31% excluding employee representatives. At 1 January 2013, 10 out of 15 directors are independent directors, i.e., 66.66% of the Board of Directors (76.92% of the directors appointed by the General Meeting). This proportion is significantly higher than the objective of 50% recommended in the AFEP-MEDEF code.

## SPECIALIST COMMITTEES

### Audit, Internal Control and Risk Committee

This committee is responsible for monitoring issues related to the development and control of accounting and financial information as well as monitoring the effectiveness of the internal control, measurement, supervisory, and risk control systems.

At 1 January 2013, the Committee is made up of five directors: Ms Lulin, Ms Rachou, Mr Castaigne, Mr Osculati, and Mr Wyand, four of whom are independent, and is chaired by Mr Wyand.

The Committee met eight times in 2012, and the participation rate was 100% as in 2011.

### Compensation Committee

In particular, it makes proposals on the policy for allocation of performance shares and share subscription or purchase options on the principles of the remuneration policy of the corporate officers and prepares for their evaluation.

At 1 January 2013, the Compensation Committee is made up of four directors: Mr Cicurel, Mr Folz, Mr Lévy, and Mr Wyand, three of whom are independent. It is chaired by independent director, Mr Folz.

During the fiscal year, the Compensation Committee met six times. The attendance rate of its members was 91.67% (96% in 2011).

### Nomination and Corporate Governance

Presided over by the Chairman of the Compensation Committee, its task is to submit proposals to the Board for the appointment of Directors and of successors to the Chief Executive Officers and Directors, especially where a position becomes vacant unexpectedly, after carrying out any necessary inquiries. At 1 January 2013, the Nomination and Corporate Governance is made up of four directors: Mr Cicurel, Mr Folz, Mr Lévy, and Mr Wyand, three of whom are independent. It is chaired by independent director, Mr Folz.

The Nomination and Corporate Governance met four times in 2012 and had an attendance rate of 93.75% (100% in 2011).

(1) Chapter 11, p. 449

## HEIGHTENING AWARENESS TO SUSTAINABLE DEVELOPMENT

### **Societe Generale trains and informs its employees about environmental and societal issues**

An intranet site (in French and English) allows employees to learn about the issues of sustainable development in general and for the banking sector in particular and the actions taken by Societe Generale.

Since 2009, a sustainable development and CSR training programme (e-learning and in-person) has been available for all employees and managers.

A periodic display about best practices regarding eco-behaviours is organised within our premises of the corporate buildings in France.

### **Conferences on sustainable development subjects are regularly held for the staff**

Each year since 2008, the Group has organised the Societe Generale Climate Change Week in December. This week, which is held at the same time as the conferences of the United Nations Framework Agreement on Climate Change, is the opportunity to raise employee awareness about the issues of climate changes and the Group's actions.

In 2012, the Climate Change Week focused on actions and products related to the environment put in place within the Group and illustrating the emergence of an environmental culture. The description of these various products was accessible online on the Group's intranet. This week was followed by a conference, where Jean Jouzel, climatologist and vice-chairman of the scientific group of the GIEC, spoke on the topic: "Climat : ça chauffe !" (Climate: it's heating up!).

Jean Jouzel conference on 12 December 2012 "Climat : ça chauffe !"





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Responsible finance





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# 1 Responsible finance

## TEN SENSITIVE IDENTIFIED SECTORS



Ten identified sectors for which sectoral and cross-functional E&S policies have been approved by the Executive Committee and applied in all of the Group's activities\*.

### 2011 SECTORIAL POLICIES

- Mining and Metals
- Defence
- Coal-Fired Power Plants
- Oil and Gas
- Shipping



### 2012 SECTORIAL POLICIES

- Dams and Hydropower
- Civil Nuclear
- Palm Oil
- Forestry and forest
- Biodiversity cross-sectorial policy



### 2013 – 2015

- Continuous improvement of existing sectoral and cross-sectorial policies
- Establishment of new sectoral and cross- sectoral policies

\*Verified by Ernst & Young

The practice of responsible finance within Societe Generale is based on:

- **environmental and social (E&S) commitments** that serve as a normative framework in the exercise of banking business lines, particularly institutional commitments (Global Compact, Equator Principles, Wolfsberg Principles, etc.), Code of Conduct, E&S General Guidelines, Sectoral Policies, roll-out the E&S principles throughout the business lines, etc.;
- **the implementation of these commitments in all of the Group's activities** in all countries where it is established through the consideration of E&S criteria in financial products and services, positive impact financing, green finance, responsible credit, Socially Responsible Investment, etc.;
- **relationships of collaboration with stakeholders** whose expectations are taken into account in the Group's policy.

## 1.1 Environmental and Social Commitments

### E&S GENERAL GUIDELINES

In 2011, Societe Generale defined Environmental and Social General Guidelines to apply to all of its activities.



### SECTORIAL AND CROSS-SECTORIAL E&S POLICIES

See box shown.

### ROLL-OUT THE E&S PRINCIPLES THROUGHOUT THE BUSINESS LINES

The Group ensures sustainable and responsible professional practices in all of its activities through the definition of E&S General Guidelines, the development of Sectorial/Cross-sectorial Policies, the establishment of E&S procedures within the Group, and the Positive Impact Business approach.

### EQUATOR PRINCIPLES

By adopting the Equator Principles since 2007, Societe Generale has made the commitment to incorporate E&S criteria into the Group's financing activities within the scope of the Equator Principles.



## 1.2 Loyalty of practices and financial transparency

The Societe Generale group has put in place a system to fight money laundering and corruption in accordance with its commitments to the Global Compact and the Wolfsberg Principles. The 2011 instruction reinforces control, monitoring, and training in the operational entities. Audit engagements were conducted in 2012 on the topic of corruption prevention.

As part of the fight against corruption and financial transparency, the Group has imposed strict rules since 2003 that prevent it from being present in countries identified in non-cooperative tax havens identified by the OECD.



In November 2010, Societe Generale's Board of Directors validated the Societe Generale group's Tax Code of Conduct. This code is part of the worldwide developments to fight harmful tax practices, particularly at the request of the OECD.

**SOCIETE GENERALE CODE OF CONDUCT**

The code of conduct was revised in 2012 and published in January 2013.



It defines the bank's ethical framework and governs the bank's rights and duties towards its stakeholders, particularly its employees, shareholders, customers, and suppliers.

**32,000**

**employees were trained in "fighting corruption" in 2012, mainly in France.**

**1.3 Implementation of our E&S commitments in our business lines**

**E&S EVALUATION PROCEDURES FOR TRANSACTIONS**

**E&S EVALUATION FOR PROJECTS UNDER THE EQUATOR PRINCIPLES<sup>1</sup>**

In 2012, Societe Generale examined and categorised a total of 60 projects according to the requirements of the Equator Principles, including as part of the Group's advisory mandates. The projects in question covered all categories and geographical regions, notably outside HI OECD countries where the application of the Equator Principles necessarily implies compliance with the Performance Standards of the International Finance Corporation (IFC).

**New code of conduct**

Signed by Frédéric Oudéa, CEO of the Group, it is already available in eight languages.

**Category A**

Projects presenting significant, heterogeneous, irreversible, or unprecedented social or environmental negative impacts.

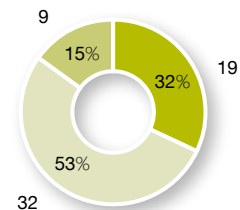
**Category B**

Projects presenting limited, fewer, social or environmental negative impacts generally specific to a site, largely reversible and easy to handle through mitigation measures.

**Category C**

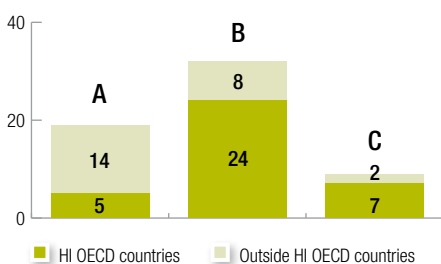
Projects presenting minimum or no negative social or environmental impacts

60 projects and advisory services screened and categorized in 2012

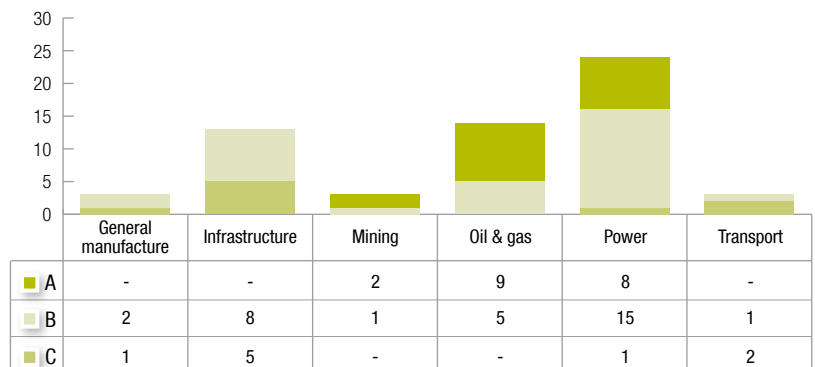


■ Category A ■ Category B ■ Category C

Number of projects screened and categorized in 2012, by geography



Number of projects screened and categorized in 2012, by sector



(1) In line with our Global Compact commitment

**METHODOLOGICAL APPROACH  
TO A POSITIVE IMPACT FINANCE  
ANALYSIS**

**Identification**

- Sources of impacts (clients, transactions, countries, sectors)
- Impact on economic development, environment and society

**Evaluation**

- Potentially positive factors
- Potentially negative factors

**Action**

- Action plan
- Remediation measures

**EUR  
605.8 M**

**in positive impact financing in  
2012 issued by the Corporate  
and Investment Banking.**

The Group's Environmental and Social (E&S) evaluation process factors in the potential risk and geographic location of a project\*. The main steps of implementation within the bank are the following:

- **categorisation of the project** is the first step of the E&S evaluation;
- **E&S requirements** vary based on the project's categorisation. The relevant information about the project's E&S aspects is collected from the customer. The provided E&S documentation is then reviewed by an independent E&S expert for all category A projects (and some category B projects where applicable). Where necessary, a plan of action is drawn up based on the expert's conclusions as to the measures that need to be implemented in order to limit or reduce any potential E&S risks. This plan is then incorporated into the loan file, with the other appropriate clauses that the customer is required to respect under the Equator Principles, in addition to local and international E&S laws and regulations;
- **the evaluation of E&S risks** is conducted by a team of Environmental & Social specialists. Additional information may be requested from the customer and/or independent E&S expert.

This evaluation results in a positive, negative, or conditional opinion that becomes part of the approval file.

**Focus on a project E&S evaluation example: financing of an electric power plant in Cameroon**

The bank financed an electric power plant in Cameroon after analysing its impact on various social and environmental criteria (discharges into the air, biodiversity, economic impact, and cultural heritage in particular) and performing its evaluation with regard to the Equator Principles. In order to maintain the evaluated performance level, customers have made the commitment to establish a management plan that will be audited annually

**E&S EVALUATIONS OF DEDICATED TRANSACTIONS  
(EXPANSION OF THE SCOPE)**

The operational procedures are deployed in three stages: identification of E&S impacts, evaluation, and establishment of mitigation actions. Societe Generale thus associates different essential skills (international presence, particularly in emerging countries, structured financing, M&A advice, capital markets, etc.). "Environmental and Social responsibility for transactions" training for the bank's various stakeholders will be put in place in 2013 with the goal of explaining the E&S evaluation process and its interactions with the management of credit and reputation risk as well as raising awareness about Societe Generale's commitments, the sectoral and cross-sectoral E&S policies, and the E&S procedures.

**CUSTOMER E&S EVALUATION PROCEDURES**

The Group makes sure to work with customers who respect its E&S commitments or aim to do so. To this end, the processes incorporate an E&S risk evaluation for Corporate customers.

**POSITIVE IMPACT FINANCE**

Societe Generale helps to bring new financing solutions that have a positive impact on the needs of the population, the environment, and economic development. This is the Positive Impact Finance approach.

**SOME RESPONSIBLE FINANCING EXAMPLES IN 2012**

**Restoration of 8 secondary schools in Seine-Saint-Denis**

In April 2012, a Public-Private Partnership (PPP) was signed between the General Council of Seine-Saint-Denis and Eiffage for the design, construction, financing, and maintenance of eight secondary schools of the region for a total investment of EUR 230 million, financed in part by Societe Generale. In a context of ageing of the secondary schools in Seine-Saint-Denis, this construction project comes as a response to an urgent need for the future of the department's local populations, which are experiencing strong demographic pressure.

\*Verified by Ernst & Young

### Rail transport: financing of the Nîmes – Montpellier line

The Nîmes-Montpellier rail bypass is a 25-year Public-Private Partnership developed by Réseau Ferré de France (RFF) and OC'VIA, a consortium of industrial (Bouygues, Colas, Alstom, SPIE Batignolles) and financial investors (Meridiam Infrastructure and FIDEPPP).

Leading bank in PPP private financing and the high-speed rail network, Societe Generale participated in this project's first financing plan, particularly as financial advisor, structuring bank, etc. This high-speed line is the third rail project financed by the investment bank after the Tours – Bordeaux and Le Mans – Rennes projects. The project will shorten the travel time between Paris and Montpellier by 20 minutes and reduce road transport by 3,000 heavy trucks per day on the highways. During the construction period, the project will generate around 6,000 jobs per year until 2017, the year in which the line is scheduled to be put into service.



### Societe Generale Expressbank (SGEB) contributes to the revitalisation of six large Bulgarian cities

In 2012, Societe Generale Expressbank (SGEB), the Bulgarian subsidiary of the Societe Generale group, along with the European Investment Bank (EBI), manager of the JESSICA investment fund for Bulgaria and the European Regional Development Fund (ERDF), signed an agreement creating an Urban Development Fund (UDF) that will invest in urban projects carried out in six major Bulgarian cities. In the next four years, this UDF will invest around EUR 18.8 million allocated by the JESSICA investment fund and around EUR 37.6 million additional in equity in urban projects carried out (EUR 56.4 million in total). The UDF will be invested in any project having the potential to improve and modernise the urban environment, such as viable urban redevelopment operations intended to strengthen competitiveness, the capacity for social integration, and the viability of urban areas.

### Societe Generale supports the supply of refined energy products in Mauritania

In December 2012, SG Corporate and Investment Banking and the International Finance Corporation (IFC) participated in the financing of 400 million USD (EUR 304.564 million) for an energy supply project in Mauritania for a period of two years. The project will expand the share of the population with access to energy and avoid soaring prices, which is essential for a country that depends heavily on oil product imports and where 46% of the population lives below the poverty line. This financing will also ensure the continued involvement of private sector operators (mainly SMEs) in Mauritania in the transport, distribution, and marketing of energy products. This financing was awarded Deal of the Year by Trade Finance Magazine and Trade and Forfeiting Review.



Deal of the year award

**1** Around  
**EUR 1 billion**

This is the amount of “green finance”  
in 2012 at the Group level.

They include:

- mass transit;
- alternative fuel production plants;
- hydropower production facilities;
- facilities producing power from solar panels;
- production of energy from other renewable energies;
- vehicles operating on Liquefied Natural Gas (LNG);
- wind farms;
- reduction of “polluting” emissions, etc.

## **SOME EXAMPLES OF GREEN FINANCE IN FRANCE AND ABROAD**

### **Hybrid buses: Dijon on the road to sustainable energy**

In 2012, Societe Generale was the leader of the financing of the project to renew and modernise the bus network fleet of the Dijon urban area community in France. The project involves 102 hybrid buses, representing EUR 53 million. This hybrid vehicle contract pertains to design, construction, and partial maintenance. This hybrid technology reduces fuel consumption and CO<sub>2</sub> emissions and reduces noise, offering comfort to passengers.

### **Facilities hydropower**

Societe Generale finances the “Cerro del Águila” project, a run-of-river hydroelectric plant located in the centre of Peru.

The launch of commercial events around the project is expected for the second half of 2015, and the total cost is valued at around USD 900 million (EUR 698 million). Once completed, the system will have a facility capacity of around 500 MWh.

### **Energy projects: Societe Generale’s subsidiaries in Serbia and Macedonia rewarded**

In connection with a ceremony awarding sustainable energy projects held at the end of 2012, the EBRD (European Bank for Reconstruction and Development) honoured Ohridska Banka in Macedonia (ARYM) and Societe Generale Srbija in Serbia, as local partners, for their major role in the support for these projects. In order to promote energy savings, the EBRD finances and rewards companies that put energy cost reduction projects in place.

### **Russia: Rosbank finances 34 projects to reduce environmental risks**

A partner of the sustainable energy financing programme in Russia initiated by the EBRD, Rosbank funded 34 projects in 2012 for more than RUR 900 million (EUR 22.29 million). These actions saved 67,000 MWh in oil equivalent energy per year and reduced CO<sub>2</sub> emissions by 18,500 tonnes per year, which is equivalent to reducing emissions by 45,000 cars and saving 22,000 trees.

### **Oil refinery in Egypt**

In 2012, Societe Generale participated in the financing of a new oil refinery in Egypt for nearly EUR 2 billion (USD 2.6 billion). The purpose of this new operation is to transform oil residues from Egyptian refineries into cleaner products. The middle distillates and product compounds meet international standards of high quality, and production is intended for the Egyptian domestic market.



## SRI multi-sectoral studies in 2012

- SRI Fracking Facts
- Toxic Consumer Goods
- SRI Client Survey
- Material Risks:  
Mining & Green Technologies
- CEO Value
- Remuneration & ESG Factors
- Pharmaceutical Marketing
- SRI Beyond Integration
- Pharmaceutical Manufacturing Safety

## SRI assets under management at the end of 2012 (distributed in the France network)

EUR 40 M  
SG ACTIONS EUROPE ISR

EUR 3.3 M  
SG OBLIG CORPORATE ISR

EUR 102 M  
SG MONETAIRE ISR

## Societe Generale contributes to the financing of a wind farm in California (United States)

In 2012, the Group was involved in financing the construction and maintenance of 155 wind turbines in the State Park desert. By 2015, this project will generate 465 MW in electric energy, reduce greenhouse gas emissions, diversify sources of energy, create jobs, etc.

## SOCIALLY RESPONSIBLE INVESTMENT

### SRI DEDICATED RESEARCH

The SRI team conducted various studies in 2012 to inform investors in their search for investments according to CSR criteria.

### SRI ASSETS UNDER MANAGEMENT

Any realistic analysis of these figures must necessarily factor in today's extremely fragile mutual fund market (subprime crisis in 2008, eurozone debt crisis in 2010) in which demand for this type of investment vehicle has declined amongst most market distributors. Against the current economic backdrop and with investor risk appetite at a serious low, the different SRI marketing drives carried out to date have yet to have a visible impact on inflows and therefore on assets under management

### Employee savings of the Group's employees certified SRI

Around 38,000 holders of the Societe Generale group represent EUR 304 million in assets under management, invested in all SRI single company mutual funds (FCPE) concerned, as well as in all savings plans (company, PEE or PEG, and retirement with PERCO – collective pension savings accounts).



Romain Floc'h,  
Consulting Engineer  
in renewable energies,  
tells us...

“

### Financing of green energy projects

Wind, solar, hydroelectric, or biomass and methanisation projects require significant capital for their construction. The bank therefore has real added value in order to help our customers to set up these green projects.

The consulting engineers from the renewable energies industry sector support the bankers in adapting the financing to the specific needs of customers but also in advising customers about the best approach to adopt.

Many new technologies are emerging in renewable energies. Our role is also to make the connection between technology and finance in order to ensure both the allocation of the resources necessary for these new challenges and the sound management of Societe Generale's risks.

We also participate in establishing the bank's policy in this sector and developing green energy financing guides, making it possible to roll out services on a broad scale, like in photovoltaics.

”



## 1.4 Proactive dialogue with stakeholders

Its “stakeholders” form a community which, whether a part of the Group or not, shares the same interests, the same logic and influences, and with which it has fostered a climate of dialogue and exchange.

### EXPECTATIONS AND TYPES OF RELATIONSHIPS WITH OUR STAKEHOLDERS

For the sake of transparency, the table below lists the essential players and our “types of relationships”. The “types of relationships” qualify the actions taken by the Group in order to meet the expectations of these partners.

Stakeholders	Expectations of stakeholders	Measures for listening, dialogue, coordination, and reporting in 2012					
		Contractualisation/ Agreements/Protocols established	Information/ Training	Partnerships/ Programmes	Actions	Surveys	
CUSTOMERS & CONSUMER ASSOCIATIONS	Customers	Develop loyal, fair, transparent business relations. Promote the development of environmental and social best practices	Implementation of the MiFID <sup>(1)</sup> , making it possible to categorise customers according to their ability to take risks	Anti-corruption: 32,000 employees trained (mainly in France). Mediation: publication of the mediator's report	Responsible credit and attention to over-indebtedness: renewal of the Crésus partnership in 2012. 500 customers put into contact with Crésus at Franfinance and 235 customers at CGI	Customer satisfaction: Action plan (specialised subsidiaries). Mediation Scrivener (since 1996); public mediator (AMF, FFSA, etc.); free referrals; Anti-corruption: two audits performed in 2012.  Bonus share plan for employees tied to customer satisfaction	Satisfaction surveys: national surveys (specialised surveys, retail banking), mystery visits.
	Consumer associations	Develop non-discriminatory and transparent business practices. Communicate on the Group's product policy	Participation in the Advisory Committee of the financial sector	Websites of individual and business customers		Responses to requests (via the Press, Quality and Marketing Departments and the Customer Relations Department, etc.)	
EMPLOYEES (including PENSIONS & STAFF REPRESENTATIVE BODIES)	Employees	Promote the personal and professional development of our employees			Stress at work: renewed partnership with the INAVEM. New missions with the ANACT	Internal promotion: deployment of the Passerell'E internal promotion plan in 2012. Health: continuation of flu vaccination campaigns in 2012 (1,200 vaccines in the Group). Employer satisfaction surveys: 400 action plans and 1,200 actions	Employer satisfaction surveys. Stress at work: questionnaires offered to employees during the medical visit on stress at work. Stress at work: social workers and occupational medicine, 24/7 hotline (SG in Germany), telephone or physical assistance (SG in Luxembourg), etc.
	Retired employees	Maintain a social link with former employees who have contributed to the Group's development		Sogénews Internet portal	“Talents et Partage” partnership	Employee share ownership plan	
	Employee representative bodies	Maintain in-depth employer-employee dialogue	304 framework agreements in 2012, including 87 in France. Agreements on remuneration, equality in the workplace, working hours, and employee benefits (including health insurance and pension).		Participation in the European Works Council, Group Committee, CCUES, Establishment Committees, CHSCT, etc.		
NGOs	Environmental NGOs, human rights, civil society	Adopt a socially responsible approach. Comply with their commitments of responsibility towards the community and the environment	Participation in webinars, conferences, and information and consultation meetings of NGOs (UNEP-FI, WRI, Amis de la Terre, GRI, etc.)		Corporate sponsorship, long-term partnerships with associations and NGOs	Collaboration in working groups, work, and publications (water, biodiversity, etc.)	

(1) MiFID: Markets in Financial Instruments Directive



Stakeholders	Expectations of stakeholders	Measures for listening, dialogue, coordination, and reporting in 2012				
		Contractualisation/ Agreements/Protocols established	Information/ Training	Partnerships/ Programmes	Actions	Surveys
AUTHORITIES, REGULATORS & INTERNATIONAL AGENCIES	Public authorities (France and abroad)	Publication of the Tax Code of Conduct		Interprofessional consultation meetings		Control and verification missions conducted by regulators in all countries where Societe Generale is present
	Regulatory authorities in the countries where we operate			Interprofessional working groups		
	Professional bodies					
	International organisations and institutions	Comply with signed commitments		Consultative meetings with NGOs, the OECD, and financial institutions		
	Contribute to the development of global governance			Participation in UNEP-FI, Global Compact, OECD, etc. working groups		
INVESTORS & SHAREHOLDERS (including RATING AGENCIES)	Shareholders, investors (individual and institutional)		Shareholder letter, site dedicated to investors			Shareholder meetings, Shareholders' Club, Shareholders' Consultative Committee, etc.
	Shareholders (individual and institutional)		AGMs (Annual General Meeting), annual reports, quarterly results		SRI Roadshow	AGMs (Annual General Meeting), annual reports, quarterly results, etc.
	Financial and extra-financial rating agencies	Supply transparent information	Participation in webinars and teleconferences	Meetings with financial and extra-financial rating agencies		Responses to questionnaires from agencies, etc.
SUPPLIERS	Promote the development of environmental and social best practices	Calls for tender, specifications (notably including environmental clauses)	"Sourcing and sustainable development" training: 40 trained employees	"Responsible Supplier Relations" seal of approval obtained in 2012	Sustainable Sourcing Program action plan (SSP 2011-2015)	Questionnaires and evaluation of 1,050 suppliers by Ecovadis
		Co-contracting contracts with companies of the suitable sector				Supplier surveys on quality of relations; On-site audits

**2012 customer satisfaction surveys in France**

**120,000**

individual customers,

nearly

**14,500**

business customers

(retail banking),

**40,000**

Crédit du Nord customers,

**8,000**

private banking customers were asked about their satisfaction.



**23,172**

**This is the number of start-ups with which Societe Generale started a relationship in 2012 in France**

(or **67%**

**of new business customers as at 30 November 2012)\*.**

\* Verified by Ernst & Young

**DIALOGUE WITH CUSTOMERS**

**FOCUS ON CUSTOMER SATISFACTION INITIATIVES IN THE BUSINESS DIVISIONS**

As part of the Group's strategy, Ambition SG 2015, all of the Group's business lines have made a commitment to launch "Customer Satisfaction" action plans.

**CLAIMS, MEDIATION, AND CUSTOMER SATISFACTION**

In 2012, the number of written claims handled by the Customer Relations Centres of Societe Generale in France was down in relation to 2011. As regards satisfaction levels, 60% of customers received a total or partial positive response to their requests.

The number of cases that were the subject of a mediation decreased by 14% compared with 2011. Disputes inherent in financial investments are down and represent 24% of cases presented for mediation, with the rest being highly diversified. In the other business lines, in France, customers also have access to the in-house mediator, Ms Scrivener, or to public mediators (AMF, FFSA, etc.). In the subsidiaries abroad, the same solutions exist with appointed local mediators (if the local regulations require it) or with local mediation bodies backed by professional bodies.

The mediator's report is available on the bank's site for individual customers of Societe Generale.

**ADVISOR REMUNERATION METHOD SET UNDER THE PRISM OF CUSTOMER SATISFACTION**

The Group's remuneration policy is designed to prevent incentives that could result in situations of conflicts of interest between its employees and its customers. The governance principles and rules governing remuneration appear in the Group's normative documentation relating to the conflict of interest management policy. The remuneration for employees of the Societe Generale France network is made up of a fixed portion and a variable portion. For employees in contact with customers, the variable portion is assessed based on several criteria, particularly the commercial performance achieved, commitment in terms of quality and customer satisfaction, and, where applicable, managerial qualities. Crédit du Nord customer advisors do not receive any remuneration per action.

**DIALOGUE WITH SME CUSTOMERS**

Nearly EUR 530 million (or +1.3% compared with the same period in 2011) in 5,591 loans (or -3% compared with the same period in 2011), medium or long term, was granted to companies less than one year old. Societe Generale is thus France's top non-mutual bank in the distribution of start-up loans with an 11% market share\*<sup>(3)</sup>.

**Closer look at Societe Generale Equipment Finance**

Present in 16 countries with 3,000 employees, Societe Generale Equipment Finance (SGEF) supports SMEs for their investments, either for the replacement of their equipment and assets or for their development. In 2012, SGEF received the "SME Champion 2012" award from Leasing Life in addition to the "European Lessor of the Year" award recognising the assistance offered by SGEF to more than 140,000 SMEs across Europe and its impact in this sector.

(3) OSEO data at the end of March 2012



### ENSURING THE HEALTH AND SECURITY OF OUR CUSTOMERS: ATTENTION TO OVER-INDEBTEDNESS

The Societe Generale France network and Franfinance, a subsidiary of the Group specialising in consumer loans, are necessarily concerned by the phenomenon of over-indebtedness and, since 2004, have the resources necessary to identify this customer category in order to offer it responsible processing of these files. Having entered into effect in November 2010, the law governing consumer credit has altered the regulatory framework for over-indebtedness without radically changing the procedures in place within Societe Generale, which has always been a pioneer in the field.

### RELATIONS WITH OUR SHAREHOLDERS

#### A LOOK BACK AT MEETINGS WITH INVESTORS AND SHAREHOLDERS IN 2012

In addition to the General Meeting that brought together 850 shareholders on 22 May 2012 in Paris, three shareholder meetings, organised in our retail banking networks, made it possible to meet with 700 individual shareholders in Reims in March, nearly 800 in Rouen in June, and nearly 800 in Grenoble in September. Societe Generale participated in three information meetings, in partnership with other issuers, in Orléans in May, Nantes in June, and Aix-en-Provence in November, with each of these events bringing together between 200 and 300 participants.

#### A CLOSE RELATIONSHIP WITH SHAREHOLDERS

Each quarter, the Group circulates the Shareholder Newsletter (140,000 copies distributed) and makes contact with its shareholders through several ways: Shareholders' Club, toll-free number, letters, dedicated webpages, etc. In addition, in order to be as close as possible to the expectations of its individual shareholders, the Group has established a Shareholder Advisory Committee whose main mission is to express an opinion about the relationship and communication policy towards individual shareholders.

#### ORGANISATION OF INVESTOR/SHAREHOLDER RELATIONS

These relations, which are the everyday responsibility of a dedicated team, are based on listening and dialogue. Our financial information policy is based on four principles:

- equal and immediate access to information for all shareholders;
- involvement of investors in the Group's development;
- compliance with regulatory deadlines for the publication of company financial statements;
- transparent information disclosure.

### RELATIONS WITH OUR EMPLOYEES AND EMPLOYER-EMPLOYEE DIALOGUE



A new Employer Satisfaction Survey was launched in 2012 to go further in listening to employees.

### DIALOGUE WITH NGOS

#### FOCUS ON WORKING MEETINGS WITH NGOS IN 2012

- Organisation with the UNEP-FI of a presentation/discussion in October 2012 on the topic of water for the release of the UNEP-FI publication "Chief Liquidity Series 3 Extractives Sector Water related Materiality Briefings for Financial Institutions".
- Continuation of the consultation process undertaken in 2011 with several NGOs (BankTrack, Amis de la Terre, Greenpeace, etc.) on environmental and social policies applied to its activities as well as its E&S policies in the sectors that it considers sensitive.
- Presentation with several French banks within the ORSE of E&S guidelines for several sector policies, developed on the profession's international best practices.

Around **110\***  
roadshows and conferences  
for analysts/ISR in 2012,

**56 days\***  
in Europe  
(including 12 in Paris),

**24\***  
in the United States  
and Canada,

**22\***  
in Asia,

and **8\***  
in the Middle East

**15** In 2012,  
**SRI analysts**  
from the largest management  
companies in Paris participated  
in the first SRI roadshow  
led by Frédéric Oudéa,  
CEO of the Group.

**400**  
action plans

**1,200**  
actions

were put in place in 2012 within  
the Group following the 2011  
Employer satisfaction survey

\* Verified by Ernst & Young

(4) ORSE: Study centre for corporate social responsibility.

# ISO 26000

Progress approach



In 2012, the Group's specialised subsidiaries, CGI-CGL and ALD France, initiated an ISO 26000 evaluation process with the association AFNOR Certification

- Participation in OECD stakeholder consultation days in examining the convergence of E&S policies recommended by the OECD for export credit agencies and the World Bank/IFC for banks applying the Equator Principles.
- Regarding Human Rights, corruption, financial transparency, and tax havens, Societe Generale has organised interviews with NGOs in order to listen to the specific areas of concern and has responded to questionnaires, recalling that the Group is not present in European and French non-cooperative countries as defined by the OECD.
- Organisation of an internal presentation with CRESUS (Regional chambers of social over-indebtedness) as part of the partnership with individual customer loan managers on the prevention of over-indebtedness and support for people in hardship.



## ISO 26000 EVALUATION

The Group also has many partnerships with associations. Within the Group, two entities, CGI-CGL and ALD France, initiated in 2012 an ISO 26000 evaluation process with the association AFNOR Certification, thus positioning itself among the first French companies to embark on external certification of their societal approach. In a continuous improvement approach, the subsidiary specialising in financing and insurance and the long-term automobile leasing subsidiary obtained scores of 476/1,000 and 402/1,000 respectively and have been classified in the "progress" level.

## "Responsible Supplier Relations" seal of approval

At the end of 2012, Societe Generale received this seal of approval from Médiation Interentreprises (Inter-Company Mediation)



## RELATIONS WITH OTHER STAKEHOLDERS (SUPERVISORS/REGULATORS/SUPPLIERS, ETC.)

### INITIATIVES WITH SUPPLIERS: SPECIAL RELATIONS WITH SMES

For years, Societe Generale has made the commitment to establish a progress approach with regard to its suppliers and particularly small and medium-sized companies (SMEs). Concrete actions have been initiated for two years.



Among four distinguished companies, Societe Generale is the only banking institution to gain access to this certification. It certifies the commitments made by the bank within the framework of the Inter-company Relations Charter.

In 2012, the Group participated in a supplier survey on the quality of SME-major account relations (in collaboration with SME Pact). Societe Generale was ranked second major account in terms of supplier relations by the questioned SMEs.

In 2007, Societe Generale had already signed the SME Pact, which aims to facilitate access of French innovative SMEs to the major account markets. Since then, the bank has continued to reinforce this commitment to the board of directors of SME Pact, where its participation in working groups and commissions makes it an active, responsible partner.



Charte Relations inter-entreprises

### TOWARDS REGULATORS AND SUPERVISORS: MONITORING, EXCHANGES, AND COORDINATION

In 2012, Societe Generale reinforced the coordination and its contribution to the treatment of regulatory topics with the banking and financial supervisory authorities, particularly through consultations organised by the authorities for this purpose.

Médiation INTER-ENTREPRISES







2

Solidarity banking offer



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# 2

## Solidarity banking offer

### The deployment of a responsible solidarity banking offer

The bank would like to roll out a wider range of solidarity products and services for its customers and in connection with its stakeholders, support people in situations of financial vulnerability, facilitate accessibility to banking services, and bolster its commitments to microfinance.

**EUR 82M**

in authorisations.

**Societe Generale is one of France's most involved groups in microfinance abroad.**

**10 years**

of support by Societe Generale of the microfinance market.

**30 MFIs**

**Societe Generale is a partner with around 30 microfinance institutions.**

### 2.1 Microfinance

Invented in its current form by Grameen Bank in Bangladesh in the 1970s, microfinance meets the needs of those excluded from the banking system, both in developing countries and in mature economies.

Microfinance brings together financial services intended for poor populations whose financing needs cannot be satisfied by traditional banks in terms of repayment ability and processing costs. Initially focused on microloans, microfinance has expanded to include a greater range of services (savings, insurance, money transfers).

Today, nearly 3 billion people live on less than USD 2 per day. Eighty per cent of the world's population is excluded from the financial system.

Societe Generale's objectives are to:

- become a benchmark partner for local microfinance structures in each of the countries in which the Group is present by having a universal banking model;
- contribute to social cohesion and development of territories by providing access to banking products and services to populations who lack it;
- be a source of effective and lasting support for the microfinance sector by providing the vital financing solutions needed to underpin its development. Local subsidiaries provide financing solutions to microfinance institutions (MFI) in their country.





**SUPPORT TO ADIE  
(ASSOCIATION FOR THE RIGHT TO ECONOMIC INITIATIVE)**

Societe Generale has supported ADIE's actions since 2006 by making refinancing facilities available to it for its microcredit activity and by helping to fund its support actions. This support involves both retail banking in mainland France and its overseas subsidiaries. For several years, the Group has been a partner of the "ADIE Microcredit Week" event. The Societe Generale Foundation for Solidarity was involved in supporting an ADIE project in Polynesia in 2012. A EUR 60,000 grant was awarded in 2011 for the installation of the Raiatea antenna. In 2012, EUR 45,000 was granted for continued establishment in the Leeward Islands\*.

Societe Generale is the number 2 financier and number 1 in Polynesia and New Caledonia. With regard to the granting of microloans, in 2012, the Societe Generale group granted to ADIE a EUR 3.5 million financing line for mainland France as well as a EUR 0.34 million line granted by Banque de Polynésie for French Polynesia and another EUR 1.5 million granted by Societe Generale Calédonienne de Banques for New Caledonia\*.

In 2012, Societe Generale had financing relationships with around thirty MFIs throughout the world.

- Sub-Saharan Africa: Benin, Cameroon, Ivory Coast, Ghana, Guinea, Madagascar, and Senegal.
- Middle East and North Africa (MENA): Egypt, Morocco, Tunisia, Jordan, and Lebanon.
- Eastern Europe and the Caucasus: Albania and Georgia.
- Asia: India.

The African continent receives 16% of the global funds intended for microfinance, estimated at EUR 14.8 billion<sup>1</sup>.

The Group's subsidiaries are therefore a precious source for the continent's institutions.

Five of our subsidiaries have invested in the capital of microfinance institutions in Sub-Saharan Africa as founding shareholders; these include:

- Madagascar: AccesBanque Madagascar;
- Ghana: Advans Ghana;
- Cameroon: Advans Cameroun;
- Ivory Coast: Advans Côte d'Ivoire;
- Burkina Faso: ACEP Burkina (approval obtained in 2012).

Societe Generale is a founding shareholder of MicroCred, which is a microfinance group created in 2005 at the initiative of the French NGO PlaNet Finance, which has 1,400 employees throughout the world and, at the end of 2012, has six MFIs in Africa and China for a total of 150,000 customers.

Actions to support ADIE taken by Societe Generale regarding Microfinance in 2012

Collaboration between Societe Generale and ADIE

EUR 125 K  
Societe Generale's contribution to ADIE's operating costs.

1,128  
supported projects with ADIE in 2012.

5,236  
microloans refinanced by Societe Generale since 2006, i.e.

EUR 12.8 M  
total granted by ADIE since 2006.

Societe Generale is the

number 2  
financier in France and

number 1  
in Polynesia and New Caledonia.

\* Verified by Ernst & Young

(1) Source CGAP

## PERSONAL MICROCREDIT

In order to support people who are ineligible for traditional loans in achieving their projects, Societe Generale has offered microcredit in partnership with two charities, Restaurants du Cœur and Crésus, in some Regional Divisions in mainland France since 2010.

In partnership with France's Caisse Nationale d'Allocations Familiales (CNAF) and Caisse des Dépôts et Consignations (CDC), Societe Generale launched "Jeunes Avenir" loans, benefiting more than 2,500 young people entering the workforce since 2007.

## MICRO-INSURANCE EXPERIENCE IN MOROCCO

A partnership between La Marocaine Vie, an SG Insurance subsidiary in Morocco, and INMMA (Moroccan micro-business support institution) was signed in 2010. This partnership brought about the credit life insurance (ADE) policy, which is micro-insurance intended to ensure the loan's repayment in the event of the policyholder's death or disability.

## 2.2 Solidarity products and services in French Retail Banking

In France, Societe Generale facilitates discussions, brings customers together with social entrepreneurs, and supports its customers in their solidarity approach. In 2012, the bank expanded the number of partner charities and its range of products and services. Societe Generale's solidarity banking offer is intended for all of its customers, individuals, professionals, and companies. It allows donations to be made to many recognised public-benefit or general-interest charities.

In 10 years, outstanding solidarity finance amounts in France multiplied by 12, exceeding the record of EUR 3.5 billion in 2011<sup>2</sup>.

Societe Generale is a responsible company that supports solidarity actions thanks to responsible banking products.

Find more information  
by clicking here 

### Solidarity projects in France

EUR  
1.32 M  
contributed in 2012, a

23%  
increase compared  
with 2011,

to 46  
partner charities

(2) Source Finansol

Solidarity products offered  
by the retail bank to customers

CARDS



New cards since 1 June 2012 with the colours  
of the charity Emmaüs.



Collection Business entrepreneurs cards.



Environment business cards  
(supporting the actions of the National Office of Forests).

In June 2012, the “Collection Business entrepreneurs” card, co-branded with Initiative France, was launched, contributing 5 euro cents for each payment made with the card to Initiative France in order to fund and support business creators\*.

SOLIDARITY SAVINGS

The solidarity savings service allows customers to contribute all or part (25, 50, 75, or 100%) of the interest on their savings passbooks (Livret A, Livret Développement Durable, Livret Jeune, CSL, Livret Épargne Plus, Livret BFM Avenir) to one or more charities or foundations supporting a humanitarian or social cause and acting for health and the environment.

In 2012, EUR 280,820 in interest was contributed, including Societe Generale’s matching contributions.

Six new charities benefit from the solidarity savings service:

- CARE France;
- Fondation ATD Quart Monde;
- Talents & Partage;
- UNAPEI;
- Vaincre la mucoviscidose;
- Fondation 30 millions d'amis.

Charity  
collection cards

More than EUR 1.5 million  
contributed to partner charities  
in four years, including  
EUR 579,771 in 2012\*.



\* Verified by Ernst & Young

## The partner charities of our solidarity product offers

### **SOLIDARITY**

Armée du Salut, Secours Catholique, Secours populaire français, Habitat et humanisme, Restaurants du cœur, Société nationale de sauvetage en mer (SNSM), CARE France, Talents et Partage, Petits Frères des Pauvres, Emmaüs Solidarité, CCFD Terre Solidaire, ADO

### **DISABILITY**

Association des paralysés de France, UNAPEI, Handicap International, Perce Neige, Fédération Française Handisport

### **EDUCATION**

Les Apprentis d'Auteuil

### **MEDICAL RESEARCH**

Association pour la recherche sur le cancer (ARC), Fondation pour la recherche médicale, Vaincre la mucoviscidose, Institut Pasteur, Ligue Contre le Cancer, Association Européenne contre les Leucodystrophies (ELA), Sidaction, Fondation de l'avenir pour la recherche médicale appliquée, France Alzheimer

### **HUMANITARIAN AID**

ATD Quart Monde, Un Enfant par la Main, Croix Rouge Française, Terre Fraternité, Reporters Sans Frontières, Solidarité Laïque

### **CARE**

Les Diaconesses de Reuilly, Petits Princes

### **RELIGIOUS ORGANISATIONS**

Conférence des Évêques de France

### **ANIMAL CAUSES**

Fondation 30 millions d'amis, SPA

### **ENVIRONMENT**

Fondation Sylvain Augier, Fondation Nicolas Hulot, Office National des Forêts, Surfrider Foundation Europe, Guide Chamonix

### **ENTREPRENEURSHIP**

Initiative France, ADIE

### **SOLIDARITY LOYALTY PROGRAMME**

Filigrane, associated with the JAZZ offer, supports Les Restaurants du Cœur and Handicap International (this programme collected nearly EUR 419,620 in 2012). Under the regulations governing sales with premiums, Societe Generale donates a financial contribution of EUR 0.25 on each gift in equal parts to Restaurants du Cœur and Handicap International. Through this programme, these two charities received nearly EUR 163,000 for 2012.

Members of this loyalty programme can also convert their loyalty points into donations to either Restaurants du Cœur or Handicap International. Societe Generale matches 40% of point donations made by customers. In 2012, nearly EUR 257,000 was contributed to the charities.

### **SOCIALLY RESPONSIBLE INVESTMENT (SRI)**

Societe Generale is responding to the growing demand from professional and individual investors for socially responsible products (SRI). The bank offers several types of investments (equities, bonds, and money market products) through its ESG (Environment, Social, and Governance) investment funds, which select the most advanced companies based on these three criteria. In 2012, Societe Generale maintained its communication efforts to support the distribution of SRI products to various categories of investors.

## 2.3 Solidarity products and services in retail banking abroad

For nearly ten years, Societe Generale's international network has supported microfinance activities. It develops its activities in countries where it has a universal banking presence.

### **“HERE & THERE” OFFER**

Since 2007, the concept “Your Bank: Here & There”, which Societe Generale offers, has continued procedures to help foreigners or French people of foreign origin living in France who have maintained strong ties with their country of origin, i.e., around 5 million people in France.

The principle behind Societe Generale's “Your bank: Here & There” offer is that customers benefit from the banking products and services of two entities, one “here” and the other “there”.

Tailored to foreigners residing in France, this service was designed and developed thanks to the presence of the bank in those countries with the highest flows of migrants to France. It draws on the synergies between Societe Generale's French retail network and its retail banking subsidiaries abroad.

“Here”, for the day-to-day needs of customers in France (current account, bank card for payments or withdrawals, remote banking services (voice or internet) and bank details for direct debits, etc.).

“There” for any products or services needed in their country of origin, since most customers still have very strong links (money transfers, access to banking services, real estate loans, and body repatriation).

### AN UNPRECEDENTED SERVICES OFFER

The offer covers all of the specific needs of the bank's migrant customers, notably:

- a transfer service between Societe Generale subsidiaries with customers benefiting from some of the lowest rates on the market (monthly subscription fee of EUR 1 and between EUR 1.50 and EUR 10 per transaction whatever the amounts involved) when sending money to family members who still reside in the customer's country of origin or when depositing savings, all of which can be done by telephone\*;
- the possibility of opening a bank account with a Societe Generale subsidiary from a Societe Generale branch;
- the possibility of applying for a real estate loan to finance an investment in the customer's country of origin, based on their income in France;
- death/repatriation insurance for migrant customers who wish to be buried in their country of origin but are worried that they will not be able to cover the costs.

### ADAPTED STRUCTURES

All of the branches of the Societe Generale France network are able to make this offer. However, in order to be more in touch with potential customers, a specific organisation has been put in place:

- branches in France with representative offices for Group subsidiaries abroad that are a genuine showcase for the Group in that they are managed by staff who master the language and culture of the country concerned;
- specific training for staff in close to 600 branches in areas with a high proportion of foreigners and "Open days" for customers.

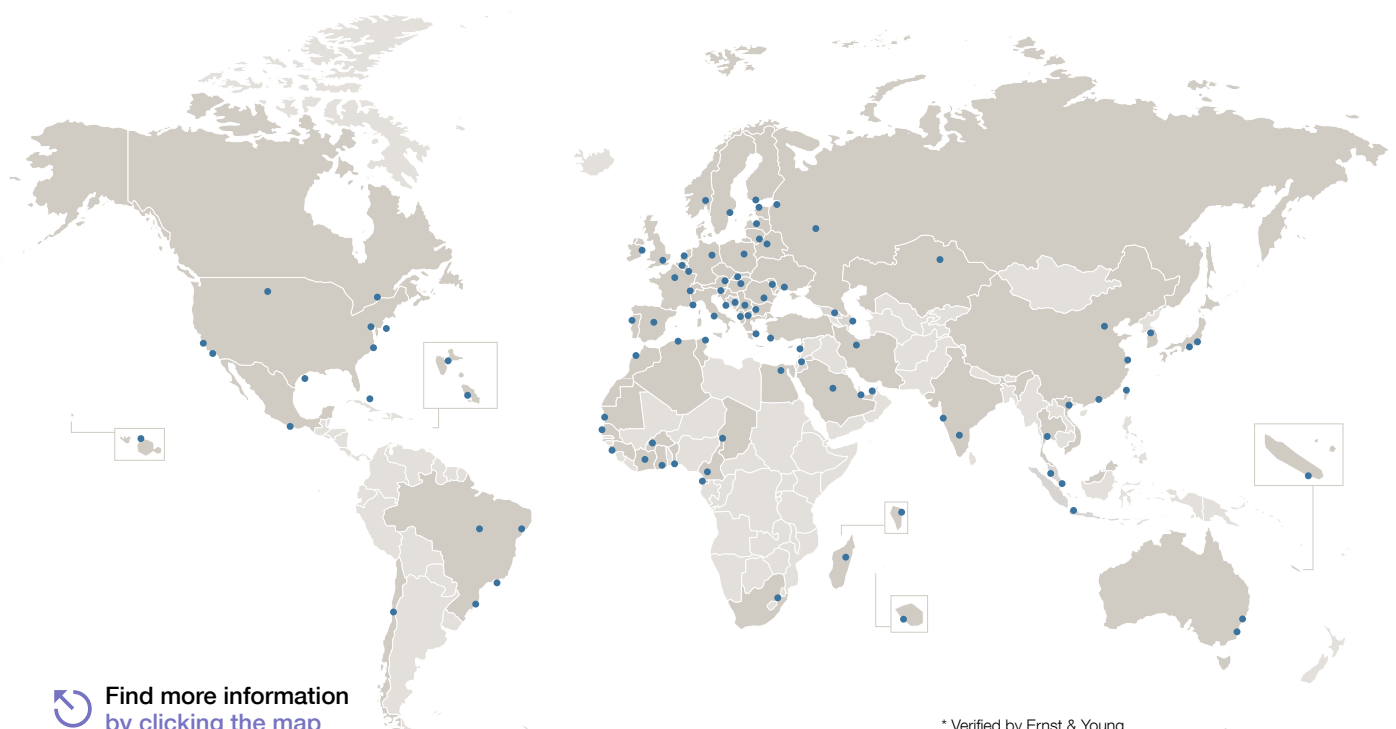
### MIGRANT SAVINGS: SUPPORTING POPULATIONS FROM THE SOUTH BOTH IN FRANCE AND IN THEIR COUNTRY OF ORIGIN


How best to make the savings of migrant bank customers' work in their country of origin is a key topic and source of great debate. In order to capitalise on the different initiatives by commercial banks and its own experience in the field, Societe Generale invited different representatives from non-governmental organisations, development and migrants associations, banks and public authorities to take part in a meeting in June 2007.

Attended by some thirty guests, discussions centred on the theme of "supporting populations from the South both in France and in their country of origin", with the emphasis on the Mediterranean Basin and Sub-Saharan Africa.

The dedicated sales management teams presented the products and services designed in France to meet the specific needs of migrant customers, primarily the management of their money in France and in their country of origin under the concept of "dual banking relationships". Colleagues from Morocco and Senegal were invited to talk about the bank's ratings amongst Moroccans living abroad and Senegalese customers in France.

Banking activities in the micro-finance sector were recalled with particular focus on Madagascar, where the BFV-SG Group's subsidiary works directly or indirectly for the financing needs of local populations. A forum for constructive dialogue that was highly appreciated by its participants, it was also an opportunity for Societe Generale to highlight the bank's proactive approach to adapting its products and services to foreign customers.



 Find more information  
by clicking the map

\* Verified by Ernst & Young

### SG MOROCCO SOLIDARITY CARD

Offer for subscription to a SOS Children's Villages Electron card: annual cost 130 DH (with 60 DH contributed to the charity).

- 2,000 cardholders with gradual growth in their number.
- Tuition for 50 children was covered thanks to SOS card contributions.
- Very serious, outstanding work done by the charity SOS Village d'Enfants founded by Mr Gad El Maleh.
- The SOS card was the first project completed with the charity. Today, relations with SOS Children's Villages are more and more solid and promising. New projects have been planned as well as, with regard to banking, recovery of all accounts and SOS flows. Result: a more global, diversified partnership.



### SG Maroc Solidarity Card Pricing

	Charity card price (MAD <sup>3</sup> included all taxes)	SOS contribution (included in the card's price)
SOS Villages d'Enfants (Electron)	130	60
SOS Villages d'Enfants (Visa)	170	60

Fees charged for subscription to the anniversary date and renewal.

(3) Moroccan Dirham (1DH is roughly equal to 0.9 EUR)

## 2.4 Financial education and attention given to over-indebtedness

### RESPONSIBLE CREDIT USE

In France, the Societe Generale Group ensures responsible credit use throughout the entire life cycle of the loan and wishes to avoid situations of over-indebtedness.

For customers who present signs of vulnerability, appropriate measures are put in place. Within the network, specialised agents can take action in the branches.

### SOCIETE GENERALE'S "RESPONSIBLE CREDIT" INITIATIVE INTENDED FOR ITS INDIVIDUALS CUSTOMERS

The goal is to harmonise within the Group the support given to its borrowing customers during the entire duration of their loan, from the granting of the loan to their repayment, including at difficult times. This approach of continuous progress is rolled out across the entire Group for individual loans and real estate loans. Societe Generale Consumer Finance, an entity specialising in consumer credit, has thus developed the "Successful Lending" approach in all of its entities: with a single "Successful Lending" logo translated into each of the languages used by its subsidiaries.

### FINANCIAL EDUCATION

Within its establishments and subsidiaries, Societe Generale deploys tools to improve the level of financial education of customers.


In France, Societe Generale has launched [abcbanque.fr](http://abcbanque.fr), a fun and educational website designed to teach children between the ages of 6 and 10 more about money: the basics, what is it for, how is it made, etc. The website also has an online dictionary containing simple and clear definitions to money-related terms: what is an overdraft, what are shares, what is a loan, etc.

The subsidiaries specialising in consumer lending support initiatives for financial education and improved transparency of services and information delivered to customers.

Thus in 2012:

- **Eurobank** in Poland developed Household Budget with Eurobank, a family budget education programme on Eurobank's site but also on a well-known portal ([Money.pl](http://Money.pl)). The articles are drafted by Eurobank's experts in very accessible language in the form of practical tips, FAQ, and tools, such as calculators or a downloadable glossary. Customers also have the opportunity to pose their questions to experts.
- **Banco Cacique** in Brazil has created an application for iPhone and Android "Meu Assistente Financeiro" to easily calculate the price of a loan and the amount of the monthly charge and to have information about the amount of the monthly payment, the amount of the loan, and the interest rate available at any time.
- **Eqdom** in Morocco has established a budget calculator allowing customers to have immediate information about their ability to obtain a new loan based on their expenses.
- **SG Vietfinance** in Vietnam has established credit training actions for with workers in the companies in order to explain the key points of credit and how it works. People who have undergone this training can receive a preferential rate for their loan.
- **Rusfinance** has organised open-door events for children from socially sensitive families in order to explain how a bank works. At Rusfinance points of sale, Borrower Guidelines explain all of the points that a borrower must take into account before signing a loan.

 Find more information  
by clicking here

 Find more information  
by clicking here



- for its partners' sales forces and credit influencers, **CGI** has established a remote training tool on regulatory aspects (Lagard Act and Insurance Intermediation). The main goal is to ensure that employees of partners know the regulations regarding credit and insurance and thus carry out intermediation operations in accordance with the regulations and in respect for consumer protection.
- **Franfinance**, as part of the "Successful Lending" commitment has established initiatives to reinforce customer support: training actions for partner brands to improve their ability to sell and to explain credit, an online budget calculator allowing customers to assess their repayment ability, and an online educational section to inform customers about the various types of loans and how they work.

## OVER-INDEBTEDNESS

### SOCIETE GENERALE PAYS PARTICULAR ATTENTION TO OVER-INDEBTEDNESS

With 2,250 branches in France, Societe Generale is necessarily concerned. The Group has the resources necessary to identify this customer category in order to ensure responsible treatment of these cases. An external source of relevant, up-to-date, and objective information, the bank consults the Banque de France's national consumer credit negative file (FICP) to help it identify over-indebted customers and before setting in place a specific procedure and monthly follow-up.

In 2010, the Group's two subsidiaries specialising in consumer lending, Franfinance and CGI, signed an agreement with the charity Crésus (a network of federated associations that has supported deeply indebted or over-indebted individuals since 1992). As part of this partnership, they offer customers in situations of financial vulnerability the opportunity to contact Crésus in their region in order to receive local support aimed at restoring financial balance. The partnership was renewed in 2011 and 2012 and extended to other regions following the initial tests carried out in the kick-off in two regions. In late 2012, 513 customers were put into contact with Crésus, with 322 (around 63%) accepting the charity's support.

### A PROCEDURE DEDICATED TO OVER-INDEBTEDNESS SINCE 2004

Societe Generale introduced a dedicated process to ensure the responsible management of over-indebted customers as early as 2004.

Societe Generale maintains the service of bank accounts in which revenues are domiciled, except in special cases, and informs over-indebted customers of alternative payment methods to cheques. The debtor continues to benefit from the overdraft that had been granted. These accounts are managed by customer advisors.

As such, the process is based on the advisor's two-way relationship with their customer and with the back-office operator who assesses the customer's financial situation before any new loans are granted and manages the repayment schedule once they have been approved.

Thanks to this procedure, the bank is able to avoid any increase in loans borne by an over-indebted customer whilst still providing day-to-day monitoring.

In France in 2012, 765,000 households in France were recognised as over-indebted, 240,258 cases were presented to an over-indebtedness commission, and 179,561 cases were deemed admissible\*.

\* Verified by Ernst & Young



### **A TAILORED OFFER FOR OVER-INDEBTED CUSTOMERS**

An over-indebted person is vulnerable. He or she should not be granted new loans until healthier financial management habits are adopted.

Having said that, access to a bank account and payment methods means that they are not totally “excluded” from society in general. It is with awareness of its responsibilities in this area that Societe Generale offers a range of alternative payment means under the trade name “GENERIS”. At the end of 2012, 20,350 customers hold this offer.

The service includes:

- a payment card for which transactions must be systematically approved;
- the issue of one bank cheque per month free of charge;
- a set number of single and standing payment orders;
- an unlimited number of direct debits and interbank payments;
- special rates to cover incident fees.

### **SYSTEMATIC SUPPORT FOR VULNERABLE CUSTOMERS TO PREVENT OVER-INDEBTEDNESS**

Since 2011, Societe Generale has experimented with new measures to support vulnerable customers\*. It will reach the entire network of branches in mid-2013.

These measures are based on:

- the identification of all customers meeting certain vulnerability criteria (prolonged exceeded authorisations, missed credit payments, etc.);
- the systematic support of these customers through platforms of specialised advisors who temporarily maintain the commercial relationship in place of the branch;
- the search, with the supported customers, for solutions for gradual discharge of unpaid debts, favouring a path back to a healthy debt situation rather than litigation as much as possible;
- the resumption of the customer relationship with their branch at the end of the discharge period.

The benefit of these measures is evaluated on:

- customer satisfaction: experience has shown that customers appreciate that their difficulties are taken into consideration in a more specific manner;
- the rate of rectified situations, better than in the past;
- the increased professional development of an activity that adapts to the economic environment and regulations.

\* Verified by Ernst & Young

## 2.5 Financial inclusion and accessibility

Societe Generale's International Networks constantly seek to enhance the specific expertise needed in financing very small and micro-businesses which are very often vital to the economic and social development of their countries but which, up until now, have had very little access to banking services. Several areas of development in particular were adopted by Societe Generale Morocco in order to contribute to this effect to make banking more accessible.

### CUSTOMERS WITH A SERIOUS HEALTH RISK

#### IN FRANCE

As part of the *AERAS* agreement (s'Assurer et Emprunter avec un Risque Aggravé de Santé) signed in 2007 and revised in 2011 between banking and insurance professionals in order to facilitate access to insurance and credit for customers with a serious health risk, Societe Generale facilitates access to credit (home and consumer) as banking and insurance professionals cover some of the additional premiums charged to those within the lowest income bracket.

NA PARTNERSTVÍ ZÁLEŽÍ



#### IN THE CZECH REPUBLIC, 12,000 BENEFICIARIES OF "MY PAYMENT INSURANCE"

Since 2011, Komerční banka (more than 8,800 employees at the end of 2012) has offered an insurance product, "my payment insurance", intended for customers who hold a current account that allows them to secure payment for basic services (rent, electricity and other utilities, education, etc.) in the event of serious life incidents (long-term illness, disability following an accident), combined with compensation to beneficiaries in the event of death.

More information in <http://www.kb.cz> 



## PEOPLE WITH DISABILITIES

In accordance with the law of 11 February 2005 for equal rights and opportunities, participation, and citizenship of people with disabilities, several actions have been undertaken within the Societe Generale network in France to improve accessibility of services.

### NEW ESTABLISHMENTS ARE SYSTEMATICALLY ACCESSIBLE TO DISABLED PEOPLE ONCE THEY ARE OPEN

At the same time as the accessibility programme, Societe Generale's Mission Handicap is committed to heightening awareness amongst the Group's managers and employees of the importance of integrating disabled persons and has implemented a whole series of initiatives linked to the recruitment, integration, training, and long-term employment of disabled staff.

### FOR PEOPLE WITH REDUCED MOBILITY

At the end of December 2012, four years before the deadline set by the Disability Act of 11 February 2005, close to 75% of Societe Generale branches in France have been refurbished to make them accessible, i.e. 1,666 branches out of a total network of 2,285.

### FOR BLIND PEOPLE

Since June 2012, the Societe Generale iPhone application, with its overhauled compatibility with the screen reading software VoiceOver, is the first French banking application to be completely accessible to blind people. Account statements available in Braille: in 2012, the statements of 571 accounts were sent in Braille free of charge.

Other actions intended for the blind were carried out in 2012:

- systematic installation of voice guidance and sensory keys on the keyboard of new ATMs and upgrades of existing devices. At the end of 2012, almost 90% of Societe Generale's ATMs were accessible to the blind;
- placement of "pull" or "push" signs in Braille on all branch doors in late 2012;
- since mid-2008, the website's pages most frequently visited by individuals became compatible with Jaws, the technical assistance tool most used by the blind;
- a toll-free number (0 810 810 850) puts blind customers into direct contact with the customer relations centres.

## SOME INITIATIVES ALLOW EVERYONE TO HAVE ACCESS TO BANKING SERVICES

### IN SENEGAL, YOBAN'TEL

#### A simple, quick, secure service

With a mobile phone and the YOBAN'TEL service, customers can send money to their family or friends with a simple SMS whether they are registered for the service or not.

This service also makes it possible to pay bills by SMS without travelling.

The YOBAN'TEL service is accessible from everywhere to send and receive money, regardless of the telephone carrier or the brand of mobile phone.

Money transfers take only a few seconds. To sign up, deposit, or withdraw money, customers can simply go to an SGBS branch or to Crédit Mutuel du Sénégal (CMS). The YOBAN'TEL solution is secure according to very restrictive international standards.





Christophe Duprat,  
Strategy Director,  
ALD International,  
tells us...



#### ALD newmobility

ALD Automotive has always placed sustainable mobility at the heart of its development policy. In this perspective and in order to meet the new mobility challenges and expectations, ALD Automotive launched ALD newmobility in 2012, a label reflecting the mobility of tomorrow.

The ALD Automotive entities of western European and the North, very advanced in this area, have become the Group's "mobility laboratories". In these countries, ALD Automotive experiments and rolls out concrete, innovative solutions to meet the new mobility expectations of its customers. Today, the ALD newmobility programme offers a diverse range of products and services adapted to new mobility needs: small car, two-wheeler, car-sharing, multimodal, bicycle, etc. (ALD sharing, ALD 2wheels, ALD switch, ALD railease, ALD companybike, etc.).

These differentiating solutions actively help to promote sustainable, cost-effective mobility for both employees and their employers.



#### An economic service

Signing up for the **YOBAN'TEL** service is free (no initiation fees or monthly commissions for management of the YOBAN'TEL account). The member is not required to deposit money to receive it. Limited charges are debited on transfers; YOBAN'TEL is the most economic money transfer service in Senegal.

 **More information in**  
[www.sgbs.sn/part\\_obopay.html](http://www.sgbs.sn/part_obopay.html)

#### IN SERBIA, THE BANK BRANCH BUS

A mobile bus has been put in place to serve as a bank branch touring the countryside, providing limited access to the bank's services.


## 2.6 Green banking offer

### FOCUS ON OFFERS FOR RESPONSIBLE USE OF AUTOMOBILE FLEETS

In 2012, the automobile leasing subsidiary, ALD Automotive, launched the ALD newmobility programme, which proposes concrete actions to meet the new mobility expectations of its customers. Among them, ALD sharing is an auto-sharing solution intended to be used by all employees of a company, thus reducing the automobile fleet. In 2010, this self-service vehicle solution was put in place at the Societe Generale Group's headquarters in La Défense. The offer is now made up of six vehicles with low CO<sub>2</sub> emissions, including a hybrid vehicle and an electric vehicle. In 2012, the system was opened up to employee personal travel in order to optimise use for the sake of economy of functionality.

ALD newmobility presents other offers combining multimodal leasing solutions:

- *ALD switch* (leasing of a small car with a flat short-term rental charge, with the choice of the vehicle based on use);
- *7 WheelLease and 6 WheelLease* (leasing of a car with leasing of a scooter);
- *ALD Railease* (rail pass and long-term leasing of a vehicle);
- *ALD 2Wheels* (long-term leasing of two-wheelers: scooters and motorbikes);
- *ALD Companybike* (possibility of including a bike in the lease agreement).

A guide to eco-driving in France has also been published in order to advise drivers about a driving style with less impact on the environment (25% decrease in consumption on average). 

In addition, ALD Automotive offers a range of support services in the establishment of an approach that is more respectful of the environment, ALD bluefeet (analysis and lever for reduction of CO<sub>2</sub> emissions of the fleet, offsetting programme, eco-driving training).

### GREEN SOLUTIONS FOR FINANCING AND INSURING VEHICLES

Societe Generale offered a "green" loan in its Essentiel Auto offer for the financing of a hybrid or electric car at a preferential rate of 4.20% (fixed APR) until 31 October 2012 over a term of 12 to 84 months. As of 31 December 2012, 284 Expresso Voitures Propres loans have been disbursed for EUR 4.34 million. With the Plus of Sogessur's auto insurance offer, infrequent drivers (less than 6,000 km/year) and owners of clean vehicles (emitting less than 120 g of CO<sub>2</sub>/km) enjoy pricing benefits.

## SUSTAINABLE DEVELOPMENT LOANS AND PASSBOOKS

### SUSTAINABLE DEVELOPMENT PASSBOOK

The replacement of the CODEVI saw its cap increase from EUR 4,600 to EUR 6,000 in 2007 and to EUR 12,000 since October 2012. The interest rate since January 2013 is 1.75%. Around 62% of the funds raised in 2012 funded investments of micro, small, and medium-sized companies, particularly for their creation and their development, as well as energy-saving work in older buildings; the remaining 38% was placed with the Caisse des Dépôts et Consignations (CDC).

### SUSTAINABLE DEVELOPMENT LOANS

Two types of loans exist based on the amount of work funded:

- “Prêt Espresso Développement Durable”;
  - “Prêt Développement Durable”.
- They are used to fund equipment and work generating energy savings in homes completed more than two years ago.

The benefits for customers are:

- an advantageous rate (discounted in relation to the standard rate for home loans), determined when the loan is taken out and valid for the entire term of the loan;
- all work financed with a “Prêt Développement Durable” loan is eligible for the Sustainable Development Tax Credit.

In 2012, 914 loans were granted for EUR 10.67 million, i.e., since 2007, 11,387 loans granted for a total amount of EUR 141.47 million\*.

### ECO INTEREST-FREE LOAN

Societe Generale introduced its eco interest-free loan in June 2009. Under the terms of the loan, individual customers can borrow up to EUR 30,000 over a period of 10 years to finance work to allow for energy savings in their homes (borrower's primary residence or rental residence).

For 2012, 1,576 eco interest-free loans were granted for an amount equivalent to EUR 27.06 million, or 11,596 loans for an overall amount of EUR 197.33 million since the beginning\*.

### PARTNERSHIP WITH *CHÈQUES TRAVAUX*: ENCOURAGING CUSTOMERS TO INVEST IN THE ENERGY RENOVATION OF THEIR HOMES

In 2012, a Regional Division of Societe Generale in France was chosen to test a system with the company *Chèques Travaux*. Management put its customers into contact with the company, allowing them to earn a cheque once they completed certain eligible work, thanks to the mechanism of energy savings certificates. In 2013, the system was extended to the entire Group. Societe Generale is the first bank to offer such a system to its individual customers.



Guillaume Loulière,  
Head of loans and insurance  
of the France Network tells us...



#### My bank as a partner in my green projects

Societe Generale has committed to a vast action plan for establishing incentives for individuals, aiming to reduce energy bills:

- distribute the entire range of “green” regulated loans offered by public authorities: the Eco Interest-Free Loan and the Sustainable Development Loan;
- simplify these often complex regulatory schemes through dialogue with stakeholders (public authorities, building professionals, trade unions);
- go beyond the regulations by offering our customers preferential rates for reducing CO<sub>2</sub> emissions: a “clean car” preferential scale;
- test innovative methods for home energy renovation: see the offer with *Chèque Travaux* at [www.chequestravaux.com](http://www.chequestravaux.com).

We are convinced that Societe Generale can be the preferred partner for its customers for their green projects. Also we give special attention to innovations in this area and potential partnerships.

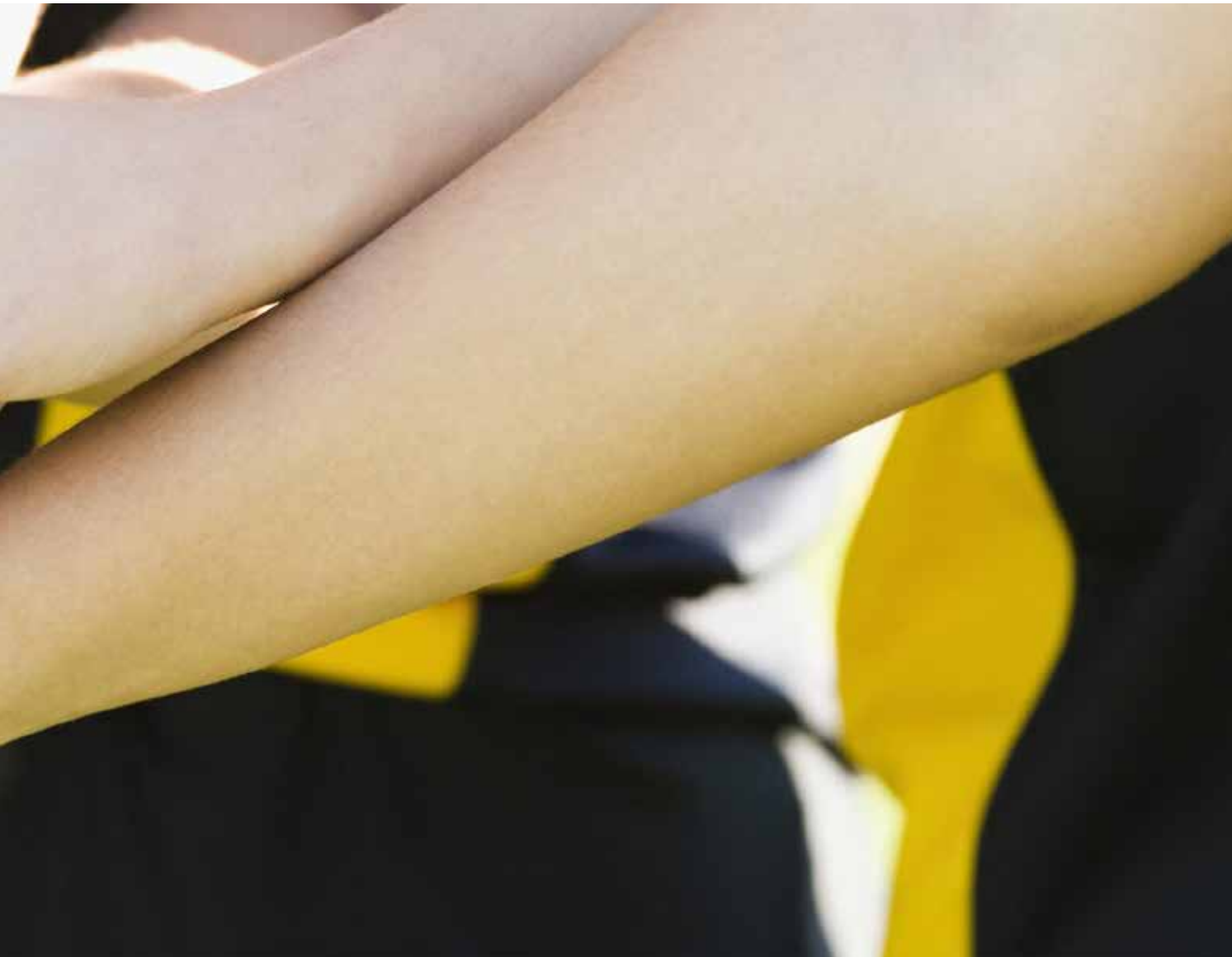


\*Verified by Ernst & Young



# 3

Responsible employer:  
diversity and employability



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# 3

## Responsible employer: diversity and employability

### 3.1 Workforce

60.12%

women in Societe Generale's workforce in 2012

18.3%

women on the Group's management bodies in 2012

#### RECRUITMENT

Over fiscal year 2012, the Group hired a total of 12,323 staff on permanent contracts – down 29% over 2011 – including 63% women, and 9,756 staff on fixed-term contracts, including 72% women\*.

#### DEPARTURES

In 2012, a total of 19,882 employees on permanent contracts left the Group (compared with 17,556 in 2011).

The main reasons for departure are, in order of significance: resignations (12,906, or around 65%), redundancies (4,445, or around 22%), and retirements (1,658, or around 8%)\*.

#### OUTSIDE CONTRACTORS

The use of outside contractors principally concerns the sub-contracting of specialised activities such as IT systems, security, armoured transport, catering, and building maintenance. As of the end of November 2012, Societe Generale SA in France called upon 6,795 service providers. The Group employed 9,966 temporary workers throughout the world as of the end of 2012\*.

### 3.2 Career: supporting employee achievement

80

school partnerships

350

actions

(forums, workshops, etc.)  
taken by the Group in 2012  
(France and Europe)

#### RECRUITMENT AND INTEGRATION: INITIATIVES FOR STUDENTS AND RECENT GRADUATES

Many initiatives were undertaken specifically for students and recent graduates in 2012.

- The Push My Career operation was repeated. This is a plan to support young people by making tools available in order to prepare them for recruitment interviews, dedicated to school leavers and young graduates with 4-5 years of higher education.
- Eighty school partnerships with the Societe Generale group in France and Europe (university, engineering, or businesses training) have been developed and continued. The Group also contributes to the professional development of students through academic partnerships and research work that it funds. Include for example the sponsorship of women in the management bodies of the Group in 2012 for Energy & Finance chair at HEC and the Media & Entertainment chair at ESSEC.
- More than 350 actions taken for partner schools: school forums, presentations of business lines and career opportunities, CV workshops, panels, interview coaching, and economic conferences.
- SG Corporate and Investment Banking's Graduate Programme, a collective recruitment and development programme characterised by specific support offered to candidates completing their studies and young international graduates during the first two years of their permanent contract.

\*Verified by Ernst & Young



- Cooperation from the General Inspection, in order to join the team that conducts audit and consulting missions on all of the Group's activities in France and abroad on behalf of the General Management. In 2012, this cooperation allowed 25 young graduates of 9 different nationalities to join the General Inspection.

## TRAINING

### MYLEARNING

Access to the different training offers is facilitated by the Group MyLearning platform, which was set up in 2010. The platform notably allows the development of e-learning within the Group's French and international subsidiaries. In 2012, 173,881 e-learning sessions were distributed throughout the world by the Group's training teams. MyLearning is part of the Group's ambition to provide each employee with the best possible training for their position by providing custom-designed courses. Since November 2012, each employee can use MyLearning to gain access to the Group training catalogue, which provides a comprehensive view of the available training.

173,881  
e-learning sessions distributed  
by Societe Generale in 2012  
throughout the world

### TRAINING AND INFORMATION ABOUT RISKS

In addition, in 2012, the Group's training division initiated a series of actions to streamline and optimise risk training and information, in keeping with the approach to revitalise the risk culture of the ERM (Enterprise Risk Management) programme. Several priority actions were conducted: homogenisation of the risk training offer within the Group, the creation of new risk training, and the launch of an intranet site open to all Group employees where they can assess their knowledge about the various risks to which the Group may be exposed, access a document collection, and identify the risk training.

### QUALIFYING COURSES

In France, the Cursus Cadre, an 18-month training programme, enables high-potential employees to obtain "cadre" status, thereby preparing them for greater responsibility, possibly including team leadership. It is an internal tool that fosters equal opportunity for advancement in the company and helps ensure diversity among employees who achieve executive status. The programme is currently open to all Societe Generale France employees, regardless of their division, as the content of the training applies to all business lines and case studies come from across the Group.

Passerell'E, a 10-month qualifying course, is designed to help employees with their skills development in order to achieve France's banking classification Level E. Since its overhaul in 2012 (formerly TMB: banking professions), it features new teaching content that is suited to all Group divisions.

These two courses are constructed around varied apprenticeship methods and alternate between in-person and distance training. They are an effective vector for employee development: in 2012, a total of 561 employees of Societe Generale SA in France completed these qualifying courses<sup>1</sup>.

(1) Cursus Cadres, Passerell'E, and the final TMB graduates (before modification of the programme).

# 110,000

**employees of the Group  
underwent an evaluation  
interview in 2012.**

## **EVALUATION: PERFORMANCE MANAGEMENT**

Beyond the expectation of operational results, the evaluation process, common across the Group, aims to evaluate how these results are obtained. Its purpose is to recognise, on common criteria, the skills of each person and promote employee development and the emergence of strategic talents. Appraisals are based on two milestones: the definition of objectives at the beginning of the year and an end-of-year appraisal interview. These appraisal interviews provide an invaluable opportunity for dialogue and exchange between an employee and his or her manager. It is a chance to discuss the results obtained, but also the behaviour which led to these results, in order to identify and encourage lasting value-creating behaviour in the future. The evaluation process is part of the Societe Generale leadership model, which makes it possible to advance the managerial culture; in particular, it encourages managers to develop a culture of feedback in order to support employees and contribute to their personal development. In 2012, nearly 110,000 Group employees underwent an evaluation interview.

## **MONETARY REMUNERATION**

Monetary remuneration includes:

- a fixed salary which rewards the ability to satisfactorily hold a position using the requisite skills;
- and, where applicable, variable remuneration based on collective and individual performance and the achievement of results, but also the behaviour adopted in order to achieve the objectives set at the beginning of the year, based on Group-wide standards and according to the context.

Based on global Group-wide principles, the Group's monetary remuneration policy is adapted to the particular economic, social, and competitive environments of the markets on which it operates, as well as the legal and regulatory obligations in force. Where employee numbers permit, a transverse review between functions and businesses is carried out in order to ensure consistent, objective remuneration levels between the Group's different activities and to facilitate cross-business co-operation. All Societe Generale Group entities respect their commitments with regard to the payment of taxes and social security charges on salaries and staff benefits.

# 1,100

**This was the Group's number  
of expatriates and impatriates  
in 2012**

## **INTERNAL MOBILITY**

Within Societe Generale, mobility is not just about a change in location, but also a change in business line or function. Employee growth is facilitated by special access to internal opportunities. They are supported in their procedures by management and Human Resources. In 2012, close to 8,350 employees of Societe Generale SA in France were able to add to their career development by changing jobs. Internationally, at the end of 2012, the Group had more than 1,100 expatriates and impatriates (to and from all countries combined).

## 3.3 Attention: taking each employee into consideration

### SOCIAL DIALOGUE

#### IN FRANCE



Societe Generale's by-laws provide for staff-elected representatives on its Board of Directors. In France, employer-employee dialogue is championed by various representative bodies set up by the Group in accordance with the French Labour Code.

#### ABROAD

For example, in the International Retail Banking Division's countries of operation where local labour laws do not provide for staff representation or make it possible but not mandatory, the subsidiaries organise employer-employee dialogue according to formal, detailed procedures that vary according to country. Each of these entities ensures that employees have an ad hoc procedure for expressing any concerns or grievances and that they are taken into account. Employer-employee dialogue can take the form of regular meetings which provide an opportunity for department managers and the Human Resources Department to communicate with staff.

Employees and their managers are kept informed of the activities of these bodies and their procedures, particularly during the induction of new employees. Information is also available through other channels, including the intranet site of the Human Resources Division and regular meetings.

### ORGANISATION OF WORK

#### PART TIME

Employees who may work under schemes reducing the number of hours worked to 90% (introduced in May 2008), 80%, 70%, 60%, or 50%. Several of the Group's French subsidiaries have signed special agreements, as have many foreign entities. 10,363 employees (i.e., 6.84% of the workforce) work part time within the Group as a whole (including 6,214 in France, of which 4,886 for Societe Generale SA in France).

#### ABSENTEEISM



Rates of absenteeism and the related causes are monitored at all Group entities. The absenteeism rate (number of days of absence/total number of days paid, as a percentage) observed over the first 11 months of fiscal year 2012 was 3.92% (main reasons: illness 1.88%, maternity 1.22%) at the Group\* level and 5.37% (main reasons: illness 2.68%, maternity 2.53%) for Societe Generale SA in France.

3.92%\*

This is the absenteeism rate  
over the first 11 months  
of 2012 at the Group level.

\* Verified by Ernst & Young

## EMPLOYEE BENEFITS

### SOCIETE GENERALE GROUP HEALTH PLAN

For fiscal year 2012, in terms of health, actions were taken by the Societe Generale group health plan to promote information and prevention to the 113,000 people that it covers (participating members and dependents), by offering in particular, in collaboration with the Societe Generale health department, awareness and screening on the risk factors of cardiovascular illnesses and protection measures.

### HEALTH AND PROTECTION ABROAD

International Retail Banking continued with its existing healthcare and personal protection insurance schemes for its subsidiaries and continued to add to its employee cover (improved access to healthcare, implementation of death and disability cover, complementary pension plans). As such, at the end of 2012, almost 15,000 employees in the Mediterranean Basin (Algeria, Egypt, Morocco, and Tunisia) and Sub-Saharan Africa (in addition to 20,000 dependents – spouses and children) had access to healthcare coverage which guarantees that the company will contribute to their healthcare expenses.

## HEALTH AND WELL-BEING

### PREVENTING STRESS IN THE WORKPLACE

In 2008, Societe Generale France established an approach for stress prevention and management with all of the company's players, in consultation with all of the union organisations.

Part of this approach is the roll-out since January 2009, in association with the company medical staff, of the stress monitoring service across the entire company with a specialised firm. Questionnaires are offered to employees during medical visits for an annual collective analysis of work-related stress factors. On an individual basis, this same questionnaire enables the company's medical officers to talk to employees about their personal results and, if necessary, recommend support measures.

In 2010-2011, a pilot site was established in one of French Retail Banking's back office entities as part of a collaborative project with the French National Agency for the Improvement of Working Conditions (ANACT), which has already led to extensive activities in other establishments of the French Networks.

New missions in association with ANACT were undertaken over 2012 in two operating divisions and a multimedia customer relations centre with the same objective of identifying concrete actions.

### FOR THE FRANCE NETWORKS

Since 2010, remote training has been rolled out to all personnel in contact in the public to help them deal with situations of conflict. A special psychological support system for employees who are victims of armed assault or aggression has been implemented.

### ABROAD, SEVERAL LOCAL INITIATIVES

In Luxembourg, as part of the "Égalité des Chances programme", an employee assistance programme has been launched, and in June 2012, telephone or physical assistance for any emotional or medical problems, such as stress or professional relations problems, was put in place. This free, anonymous service is open to any employee of the Societe Generale entities in Luxembourg and is operated by healthcare professionals.

In Germany, an assistance programme was put in place in 2012 with an outside health specialist partner. Employees of various entities of the Group in the country have access to a 24/7 hotline as well as advice by e-mail or with an appointment in order to obtain personalised support in stress situations, whether personal or professional. This programme extends to assistance in the management of personal services (elderly people or childcare).

### Preventing stress in the workplace in subsidiaries abroad

- Telephone assistance in Luxembourg
- 24/7 hotline in Germany
- Assistance programme in the United Kingdom



In the United Kingdom, an assistance programme is also in place with a partner of the insurance sector for Societe Generale employees (SG Corporate and Investment Banking, Societe Generale Securities Services, SG Hambros, and ALD Automotive). This programme provides support and advice to employees as well as their family unit on personal or professional problems in order to help them confront difficult situations and provide answers to health-related questions or clarifications on legal or financial matters.

#### **PSYCHOLOGICAL SUPPORT FOR VICTIMS OF ASSAULTS**

In France, a partnership with Institut National d'Aide aux Victimes et de Médiation (INAVEM) was initiated in January 2010 to establish a psychological support plan over the entire territory for employees who are victims of armed assault or aggression. This partnership was renewed in 2011 and 2012. Contributing to the partnership are Societe Generale social assistants specifically trained to carry out post-trauma interviews and company medical staff to provide individual follow-up.

#### **ACTIONS FAVOURING HEALTH**

Many actions are taken with regard to health, particularly in the fields of prevention and safety.

##### **Vaccination campaigns**

With regard to the health of the Group's employees, 2012 saw the continuation of seasonal flu vaccination campaigns. As in previous years, this medical service was based on volunteerism.

##### **Cardiovascular illnesses and pathologies**

In France, the cardiovascular illness prevention campaign continued in 2012 both in Paris and elsewhere in France. In cooperation with the occupational health department and Societe Generale's group health plan, this campaign features talks by outside physicians specialising in the particular subject and internal information/awareness workshops.

Societe Generale in Cameroon informed its employees throughout 2012: conferences on prostate diseases and cardiovascular and high blood pressure risk factors, awareness messages in connection with World Diabetes Day\*.

\*Verified by Ernst & Young

### **HIV/AIDS**

Societe Generale's Mediterranean and Sub-Saharan subsidiaries remain as strongly committed as ever to raising awareness amongst local communities and employees on the prevention of pandemics, particularly malaria and HIV/AIDS. Open to all employees and their families in each of the countries in which it is present, its HIV/AIDS programme focuses on 4 key priorities:

- raising employee awareness of the nature of the virus and the importance of knowing their serological status;
- making it easier for employees to undergo screening which is voluntary, anonymous and free of charge as well as recommending what to do when they get their results;
- covering the global medical expenses linked to the treatment of the illness (tests, analyses, medication, etc.) as part of its healthcare package\*;
- fighting against any form of discrimination towards HIV-positive staff.

### **Cancer**

In 2012, Societe Generale Algeria continued and extended its breast cancer screening campaign by offering it to its employees' wives. In 2011, this action allowed 288 women (more than 40% of the female workforce) to receive a screening organised and funded by Societe Generale Algeria\*.

\*Verified by Ernst & Young



### International travellers

In order to effectively protect the health and safety of its international travellers and employees who move between countries, Societe Generale introduced its "Health, Safety, Security" global assistance programme in 2009 with the support of a global leader in international health and safety services.

### ACTIONS FOR WELL-BEING

Many actions are also taken in order to develop the well-being of employees in the company. There were several initiatives in 2012 related to this subject, including:

- **nutrition:** in France, the Sustainable Catering programme implemented in 2010 has particular requirements regarding the products served (quality, source, etc.). This programme's actions were rewarded in August 2012 by the Directorate General for Food of the Ministry of Agriculture, Agri-Food, and Forests, which awarded the "Bien manger, c'est l'affaire de tous" label to the company restaurants of the central departments of Societe Generale of La Défense and Val de Fontenay. Outside of France, Canada and Switzerland also offered free fresh fruit to their employees;
- **childcare:** in France, in addition to the offer of long-term childcare throughout France thanks to a partnership with two childcare centre networks, the emergency childcare plan "Flexi-crèche" allows employees to reserve a temporary space in a childcare centre in the event of a problem with their usual method of childcare;
- **regarding services:** Societe Generale's platform of services "Mon Quotidien et Moi" is an information network for employees in France on family (children, parenting, the elderly, the disabled) and home-related issues.



### SUPPORT FOR EMPLOYEES DURING A CRISIS PERIOD

#### Support for employees during Hurricane Sandy

The bank remained in close contact with its employees to give them attention and special assistance to guarantee their safety and health conditions first and foremost. Specific safety instructions were given to personnel on site, and remote access was activated so that most employees did not need to go to the office at a time when conditions were particularly unfriendly. At the same time, employees who needed to be present in the Group's offices during this event were handled by the Business Continuity Management teams. This collaboration allowed the business line and support function teams to carry out functions critical to maintaining their activities with a great concern for professionalism.

### EMPLOYEE SAVINGS AND SHARE OWNERSHIP

#### EMPLOYEE SHARE OWNERSHIP

In 2012, nearly 135,000 current and former employees in more than 250 different entities and 58 countries were offered the chance to take part in the reserved capital increase. In total, 23% of beneficiaries subscribed, i.e. 32% of those eligible in France (for Societe Generale France and the French subsidiaries) and 10% of those eligible outside France. This year, this operation created EUR 4.19 million in shares representing an investment of more than EUR 80 million. At 31 December 2012, under the Company and Group Savings Plans, the staff of Societe Generale France and its subsidiaries and branches held a total of 59,344,358 Societe Generale shares, accounting for 7.61% of the share capital and 12.47% of the voting rights<sup>2</sup>, for more than 101,000 present and former employee shareholders around the world.

(2) Disclosure in accordance with Article L. 225-102 of the French Commercial Code.

## SOLIDARITY AND EMPLOYMENT

### SOCIETE GENERALE INITIATIVES FOR EMPLOYMENT IN FRANCE

The “Coup de Pouce pour l’insertion” plan implemented each year since 2009, targeting successful, long-term professional integration of young people from sensitive urban areas within Societe Generale, was continued.

The operation was conducted in 2012 within the regional delegations of Lyon, Lille, Marseille, and Ile-de-France. The aim of the programme is to promote equal opportunities on the job market for young people with no university qualifications, regardless of where they live. In 2012, over a period of 12 months, Societe Generale integrated 40 young people under a work experience contract and offered a permanent contract to 68% of them.

Societe Generale has also been a partner of the Talent des Cités contest since 2009. Each year, this national contest rewards and promotes business creators from working-class neighbourhoods. In 2012, the Global Service project supported by Societe Generale received the Grand Prize. This project aims to create a construction material recycling company in the Minguettes neighbourhood of Vénissieux.

In France, Societe Generale’s partnerships for integration are also implemented through actions conducted with learning institutions, including in 2012 the repeat of the Start-up panels with the HEC-Entrepreneurs master’s degree and the charity Nos Quartiers ont des Talents and the hosting of students from modest backgrounds organised as part of the “Une Grande École Pourquoi Pas Moi ?” programme offered by ESSEC.

In addition, Societe Generale Coporate Foundation focuses its efforts on professional integration and integration through education.





## 3.4 Agility: bringing responsible, innovative, corporate spirit to life

### GENDER PARITY AND DIVERSITY

#### DIVERSITY

##### Diversity Charter

At Societe Generale, diversity is a self-imposed goal in line with the Diversity Charter signed by the Group in 2004 and the two-year framework agreement for the development of diversity signed with the Secretary of State in charge of employment in France in 2010.

##### Professional equality label

The Professional Equality Label awarded by French independent certification company, AFAQ-AFNOR, in November 2010 for a period of 3 years recognises and reinforces the success of the Group's policies and strategies linked to gender parity and professional equality.

##### UK Diversity Committee

In the United Kingdom, the UK Diversity Committee, made up of employee volunteers, created in 2008 with the support of the Country Division and Human Resources, has the task of encouraging employees to promote an environment of inclusion and prevent potentially discriminatory behaviours. Its objective is also to inform about the support system in the event of a situation of harassment and encourage the establishment of networks, addressing questions related to gender parity (Women Network), family (Family Network), multicultural aspects (Multicultural Network), and sexual orientation (LGB Network).

#### GENDER PARITY

##### Partnerships

The Group promotes gender equality in its partnerships as well. To this end, in 2012 Societe Generale:

- joined the circle of HR practitioners in finance organised by the Financi'Elles network;
- participated in the first "JUMP Day", an international event devoted to the work life of women and the management of their careers, held in Paris in May 2012.

##### Mentoring

The promotion of gender parity also involves training designed especially for women. With regard to training, the Group offers two seminars on career management for women. To date, more than 800 women have been assisted through this training. In 2012, Corporate and Investment Banking launched the "Front Women Development" initiative, a mentorship programme dedicated to female front officers and created by women of the front office of the consulting and financing business lines.

##### Women's networks

The Group promotes gender parity by supporting women's networks throughout the company. Examples of such networks of women executives include Féminin by SG in France, the America's Women Network in the US, and the UK Women's Network in the UK. Among the 2012 initiatives is the Singapore Women's Network, which includes female customers in its networking initiatives. Lastly, in 2012, new networks were created at Crédit du Nord, in Luxembourg and in Senegal in particular.

#### Women's networks

- "Féminin by SG" in France
- "UK Women's network" in United Kingdom
- "Singapore Women's Network" in Singapore
- "America's Women network" in the United States

Societe Generale Montenegro was honoured for its determined action plan by receiving the “Naravno, ravnopravno” prize (translation: Equally, Effectively) for the company showing the best results in promoting gender equality in the workplace.

### **Equal treatment**

In June 2011, in France, an agreement was signed on the elimination of salary gaps between women and men, together with a minimum budget of EUR 3 million for 2011 and 2012. The commitment was respected, with EUR 3 million devoted to the elimination of salary gaps between women and men (EUR 1.4 million in 2011 and EUR 1.6 million in 2012). The agreement ended in late 2012, and negotiations for its renewal began in December 2012.

In addition, a new agreement relating to Professional equality between women and men was signed by all representative union organisations within the company in December 2012 for a period of three years. One of the commitments made in this agreement is to achieve a rate of 45% women in management by the end of fiscal year 2015.

Several initiatives have also been taken outside France, including a maternity management policy at Komerční banka (Czech Republic) and shorter workdays for women returning to work before their child’s second birthday in Romania.

In Germany, in addition to efforts already taken to encourage women to return to work after maternity leave (childcare allowance for children 6 and younger for women returning to work after a maximum of six months of maternity leave, creation of company daycare centres), the assistance programme established in 2012 allows them to receive advice and support to best manage and plan their return to work.

### **PEOPLE WITH DISABILITIES**

#### **Societe Generale Mission Handicap**

In France, Societe Generale (excluding subsidiaries) employs 1,072 disabled staff, 118 of whom were hired from 2011 onwards (its target for the 2011-2013 period covered by the second agreement was 150).

Among the concrete actions coordinated in 2012 by Societe Generale Mission Handicap are:

- organisation of the fourth annual “Pass pour l’emploi” career fair in partnership with ADAPT – a day of support for disabled job seekers, held on 8 March 2012 and attended by more than 2,600 applicants;
- establishment since June 2012 of the “Handiproline” toll-free number, an anonymous, free listening and advice solution regarding disabilities intended for all employees\*;
- partnerships with leading institutions of higher education and universities to inform their 10,000 disabled students about Societe Generale;
- development of qualifying work-study programmes enabling disabled persons to obtain necessary job skills (“HandiFormaBanques”);
- a new agreement for the 2011-2013 period to promote the hiring and professional integration of disabled workers was signed in 2011 for Societe Generale SA in France.

### **2012 Handicap Actions**

- 4<sup>th</sup> “Pass pour l’emploi” forum
- Handiproline toll-free number
- Partnerships with leading business schools and universities
- Qualifying work-study programmes

\* Verified by Ernst & Young

## IDENTIFYING MANAGERIAL TALENT

### Corporate University

The Corporate University aims to create a Global Leadership Community that shares the same vision and management culture and that will enable the Group's managers to improve their performance and efficiency in implementing its strategic transformation projects.

By supplementing the programmes intended for Strategic Talents, the Corporate University offer particularly includes programmes intended for the most senior managers and the strategic managers of the Group as well as a series of professional development programmes for women, created in 2012 and designed to recognise and develop women with the ambition and potential to grow within the Group\*. Also established in 2012, "e-Corporate University" is an online managerial development space reserved for the community of participants in the Corporate University's programmes.

Also in 2012, the Corporate University was opened up to a wider audience of managers, with tools allowing any manager to deepen his or her leadership knowledge throughout his or her career. In particular, Corporate University was responsible for coordinating internal seminars and organising conferences on the topic of leadership.

### Corporate University

Includes training programmes intended for:

- the most senior managers
- strategic managers
- professional development for women\*

\* Verified by Ernst & Young





4

Environment for  
its own account and  
responsible procurement

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# 4

## Environment for its own account and responsible procurement

### The Group's environmental policy strives to follow three general action principles:

- to reduce and minimise the impact of the Group's activities on the environment;
- to decrease the costs associated with the consumption of natural and energy resources through rational, optimised use;
- to constantly monitor customer and staff satisfaction.

### In 2012, this dual objective was reached:

- the reduction of CO<sub>2</sub> emissions per employee exceeded 20%\*;
- the Group achieved carbon neutrality (excluding Rosbank) by offsetting all of its 2011 CO<sub>2</sub> emissions through the purchase of carbon certificates.

\* On a like-for-like basis, after deducting CO<sub>2</sub> emissions avoided thanks to the purchase of green energy, entities excluding Rosbank and scopes 1 and 3 not extended.

## 4.1 General policy and achievements regarding the environment

Societe Generale seeks to ensure control of its environmental footprint by taking environmental criteria into account in its internal activities.

### POSITIVE ASSESSMENT OF THE 2008-2012 CARBON STRATEGY

The Group made a commitment to reduce its CO<sub>2</sub> emissions per occupant by 11% over the 2008-2012 period (constant and like-for-like basis) and to gradually offset its CO<sub>2</sub> emissions in order to achieve carbon neutrality.

On the like-for-like scope of the 2008-2012 programme, energy consumption, office paper consumption, and business trips decreased by 11%, 14%, and 30% respectively.

This positive assessment is also based on the establishment of an innovative incentive in 2011: the internal carbon tax. It is paid by each business line and the support function divisions based on their carbon footprint.

In 2012, the proceeds from this tax offset all of the 2011 CO<sub>2</sub> emissions, making it possible to achieve carbon neutrality with six selected CDM projects (Clean Development Mechanism of the Kyoto Protocol, verified and certified by the United Nations).

### CARBON REDUCTION PROGRAMME FOR 2012-2015

#### Societe Generale is committed to a dual objective

In July 2012, the Executive Committee approved a new 2012-2015 carbon reduction programme, which continues the previous programme with reinforced ambitions for its internal activities with a double objective:

- reduction of greenhouse gas emissions per occupant by 26% compared with 2007 (excluding resorting to the purchase of green electricity);
- increase in energy efficiency per occupant of 24% compared with 2007.

#### Societe Generale puts a dual incentive in place

The carbon reduction programme is based on the establishment of a dual incentive:

- extension of the internal carbon tax paid by each business line and the support function divisions;
- allocation of the revenues from this tax to internal environment efficiency projects.

### Efforts to be made to achieve the 2015 objectives in relation to 2012

ENVIRONMENTAL INFORMATION	Units	Results	Objectives	Change
		2012	2015	2012/2015
<b>Total energy consumption</b>				
Total consumption per occupant	KWh	6,002	5,154	-14%
Total consumption per m <sup>2</sup>	KWh	218	173	-21%
<b>Greenhouse gas (GHG) emissions</b>				
GHG emissions per occupant	Tonne	2.25	1.91	-15%

\* Verified by Ernst & Young

### Societe Generale expands the collection of environmental data

The Group carries out an inventory of greenhouse gas emissions in compliance with the GHG Protocol (international standard) thanks to 700 contributors across 310 entities in 64 countries. Total GHG emissions in 2012 are estimated at 319,961 tonnes, or 2.25 tonnes of CO<sub>2</sub> per occupant. They are calculated based on a scope that doubled in 2012. New sources of emissions were recorded for the first time in 2012:

- emissions from fluorinated gases in corporate buildings (scope 1 of the Group's greenhouse gas assessment);
- emissions due to merchandise transport for France, total consumption of paper (copy paper as well as envelopes, account statements, paper intended for customers, communication documents, etc.), and energy consumption of IT centres hosted in France (scope 3).

For the first year, the Moscow region was included in the reporting (i.e., one fourth of the workforce). Because of the size of this subsidiary, the goal is to achieve 100% coverage in 2014. However, the indicators related to professional transport cover all of Rosbank for 2012.

Without these adjustments and on an equivalent basis with 2007, carbon emissions for 2012 would have been 1.99 tonnes of CO<sub>2</sub> per occupant, i.e., below the objective for 2012.

### ENERGY EFFICIENCY

Societe Generale is committed to an ongoing search for energy performance within its buildings.

#### MAIN PRIORITIES

Since 2007, total energy consumption, reduced to the number of occupants and the number of m<sup>2</sup>, has reduced. The goal of the new strategy is to accelerate this decrease. The Group has set the goal of a 15% increase (in three years) in the energy performance of its buildings.

One of the Group's priorities for 2013 will be to carry out a precise assessment of the environmental profile of buildings with an area of more than 5,000 m<sup>2</sup>.

This objective is in line with Societe Generale's accession to the Manifesto of the World Business Council for Sustainable Development (WBCSD), which works for better energy efficiency of buildings. This approach is also supported internally by the establishment of a dedicated tool specific to the Group: the Responsible Buildings Reference Framework (RBR).

### 2012 ACHIEVEMENTS IN REDUCING ENERGY CONSUMPTION AND GREENHOUSE GAS EMISSIONS

#### Corporate buildings

The energy control of corporate buildings with a single service provider permits the management of all fluids. A goal of a 5% cut in energy consumption was set at the beginning of the contract at the end of 2011. For each building, energy metering tracking tables have been established with readings taken weekly.

At the same time, a monthly activity report on all corporate buildings has been developed, making it possible to monitor and track the progress of the Facility Manager's actions.

The HQE Granite Tower underwent an energy audit in the first half of 2012. It verified the building's energy efficiency and identified areas of improvement that could save 5% in annual energy consumption across the corporate buildings. The audit also confirmed the high-quality performance of the Granite Tower.



#### CDM projects

- Two small hydroelectricity projects in Guatemala: San Isidro Hydroelectric Plant and Matanzas Hydroelectric Plant
- A geothermal plant in Nicaragua
- Two biomass power plants in India: Renewable Sources Biomass Power Project and Grid-Connected Biomass Power Project
- A combined cycle power plant project fuelled with natural gas in India

#### SCOPE 1

corresponds to direct emissions related to energy consumption and fluorinated gas emissions.

#### SCOPE 2

corresponds to indirect emissions related to energy consumption (electricity, steam, and external chilled water).

#### SCOPE 3

corresponds to indirect emissions from sources other than those related to energy.

#### Responsible Buildings Reference Framework (RBR)

In order to support the achievement of its energy efficiency objectives, Societe Generale can rely on the Responsible Buildings Reference Framework (RBR), which was developed to define energy efficiency standards, in order to raise the energy and environmental performance of the Group's real estate property\*.

(1) The WBCSD is a global association of 200 companies in 35 countries and 20 major industrial sectors that provides a forum for the exchange of knowledge, experience, and best practises in sustainable development.

\* Verified by Ernst & Young



**Philippe Robert,  
Head of Corporate  
IT division,  
SOGECAP France,  
tells us...**



**Sogecap's eco-action initiatives**

Aware of its impact on the environment and in order to meet the CO<sub>2</sub> emission reduction goals set by the Group, Sogecap France has established the automatic shutdown of PCs at night starting at 10:00 p.m. and on weekends within its Paris and Orléans offices.

Each day, out of our 800 PCs, an average of 200 used to remain powered on unnecessarily. Powering down 200 PCs may seem anecdotal, but this simple measure represents a savings of:

- 1 million hours per year (100 hours gained per PC and per week);
- 350,000 KWh in electricity.

This initiative was rewarded internally and received the 2012 CSR Trophy awarded by the management committee of the specialised financing divisions.



The performance level is maintained with 11 targets for the environmental quality of the building in operation deemed "Very efficient". The IT division's strategy, which involves consolidating and reorganising the IT centres, has saved 10.5 GWh of energy per year.

**The France network**

In order to decrease its energy consumption internally, Societe Generale equipped 100 branches with energy and water remote metering systems in 2012. Within the Societe Generale network, new signs incorporate LED technology and are backed by an astronomical clock, which has permitted energy savings. Societe Generale received the 2012 ICONA gold prize for the network sign, awarded by the Syndicat National de l'Enseigne et de la Signalétique (French national signage union).

**Subsidiaries**

The specialised financing division's 2012 CSR Trophy was awarded to Sogecap for establishing the automatic shutdown of PCs at night and on weekends. The main studies on the subject reveal that nearly 25% of a company's energy consumption is directly linked to the computer workstation. Within Societe Generale, this proportion is even higher (more than 50%).

**Other actions also pertain to energy performance**

Awareness-raising actions have been taken with the personnel in various subsidiaries and countries:

- in its internal newsletter ("Khaima"), Societe Generale Mauritania (SGM) distributed an environmental quiz inviting employees to mobilise;



**Petr Kalina,  
Director of Resources  
at Komerční Banka,  
tells us...**



**Komerční banka has constructed a new high environmental quality building in the Czech Republic.**

This new building – 4B – is equipped with the latest energy efficiency technologies. In operation, the expected performance is a 25% decrease in energy consumption expenditure for all four headquarters buildings in relation to the consumption levels of previous years, thanks to the equipment's energy certifications. The energy certification of the global entity is B/economic, with all installed equipment corresponding to the BREEAM international certification. This building aspires to become one of Prague's first "very efficient" buildings with regard to the BREEAM certification and the second in terms of responsible construction. The final audit will take place in spring 2013. The complex evaluation of the building's environmental impact takes into account parameters such as location, transport equipment, construction, energy consumption, emissions, lights, materials, design, and operating method.





- in Bulgaria, Societe Generale launched an internal contest “Eco-office mission” intended to raise awareness about savings and limit waste. The winners were selected from among the branch or the group having the lowest operating expenditure over 2012 compared with 2011. The evaluated expenditure includes electricity, heating, water, office supplies, paper, and mailings;
- during Climate Change Week, Coporate and Investment banking (CIB) launched the full campaign on its intranet site to raise employee awareness of eco-actions in the office.

## RENEWABLE ENERGIES

### Societe Generale is committed to an active approach in terms of purchasing and production of renewable energies

In 2012, “green” electricity represented around 29% of the entire Group’s electricity consumption with 188 GWh (around 42% in France).

In French Polynesia, 2012 was marked by the opening of a new “eco-branch” in Punaauia Plaine equipped with photovoltaic panels. At the same time, the bank continues to equip its branches gradually with a natural lighting system and an automation system. All of these installations, accompanied by significant efforts to raise employee awareness, increased the production of renewable energy to 191,631 KWh, thus avoiding the emission of 96 tonnes of CO<sub>2</sub> for 2012.

Since February 2010, Societe Generale de Banques au Burkina has covered around one fourth of the electricity consumption of its headquarters thanks to the installation of 504 photovoltaic panels on the roofs of its buildings with production of 124,830 KWh in 2012, thus representing the largest solar power plant connected to West Africa’s network.

In Europe, the three towers of the Headquarters recover food waste from institutional food service in order to transform it into bioenergy (methanisation), i.e., 59 MWh. The Nantes Beaujoires building has been equipped with photovoltaic panels on its façade since July 2010, which allowed it to produce 28,000 KWh in 2012. Pema GmbH, in Germany, is also equipped with photovoltaic panels, ensuring the production of 30,000 KWh over 2012.



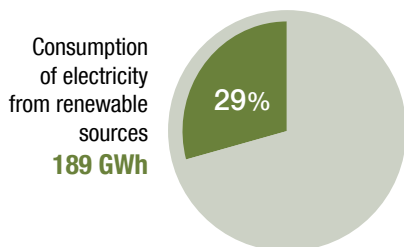
For several years, SGBS (Senegal) has mobilised its personnel, particularly around its “cahier vert”



“Notre Cahier Vert” is a booklet on eco-actions within the workplace, designed by the members of the Sustainable Development Committee and issued to each employee of the bank. This practical, operational tool provides advice on conduct regarding issues of management of water, paper, energy, and waste.

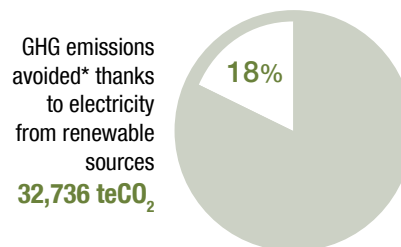


### Electricity from renewable sources within Societe Generale in 2012



Total electricity consumption  
**653 GWh**

### GHG emissions generated by the total electricity consumption in 2012



Total GHG generated by total electricity consumption  
**183,190 teCO<sub>2</sub>**

\* These were not deducted from the total emissions in accordance with the GHG Protocol



Olivier Romeu, Purchaser,  
tells us...



### “New Car Solution” project

Set up in 2010, the aim of Societe Generale’s New Car Solution project implemented by the Group’s players is to integrate environmental criteria at every stage of the Group’s policy governing the purchase of new vehicles so as to reduce the carbon footprint of its fleet.

**Pre-selection of vehicles purchased by invitation to tender and likely to be included in the Group’s catalogue:** “best in class” models in terms of engine performance, mixed cycle fuel consumption, and CO<sub>2</sub> emissions.

Only models with CO<sub>2</sub> emissions below a set threshold per category have been selected:

- city cars: 89g CO<sub>2</sub>/km;
- cars for medium-distance journeys: 99g CO<sub>2</sub>/km;
- cars for long-distance journeys: 115g CO<sub>2</sub>/km (reduction of 5g/km vs 2011).

The “New Car Solution” project harmonised the catalogue of vehicles within the Group while incorporating environmental criteria into the selection of vehicles in the catalogue.

- 85% of the 900 vehicles replaced in 2012 emit less than 99g of CO<sub>2</sub>/km;
- continued reduction in average CO<sub>2</sub> emissions renewed year after year (2012: 94.3g CO<sub>2</sub>/km vs 102.3g CO<sub>2</sub>/km in 2011).

Replacements in 2013 should mark a new record with a level estimated at 87g/CO<sub>2</sub> on average (particularly thanks to the exclusive choice on segment B and for the banking network of Clio 4 posting 83g/CO<sub>2</sub> at 100km).

No vehicles with CO<sub>2</sub> emissions exceeding 120g/km listed in the catalogue.



## TRANSPORT

Societe Generale is committed to continuing to reduce its environmental footprint from transport and travel generated by its activity through several actions.

### EMPLOYEE TRAVEL

#### Professionally

In 2012, the Group travelled 390 million km by train, air, and car, which corresponds to 2,483 km per occupant. The Group thus decreased its travel per occupant by more than 27% compared with 2011, with a reduction of more than 23% in CO<sub>2</sub> emissions.

As an extension of this approach, an eco-comparison tool for business travel was established in France in 2008 on the travel booking platform. It allows the quantity of CO<sub>2</sub> emitted to be calculated according to the chosen transport method. As part of the “Green IT” programme, particularly with the goal of developing technical resources to take the place of business travel, audio and video-conference systems are encouraged in order to limit business travel. A new range of remote collaborative offers was established in 2012 (Team@nywhere) and includes an instant messaging offer, an audio and web conference offer, and a video conference offer, thus helping to reduce business travel and therefore the environmental impact.

In partnership with its automobile leasing subsidiary, ALD Automotive, Societe Generale is also making efforts to reduce the carbon content of its vehicle fleet. Each year, the “New Car Solution” project helps to reduce the average rate of the fleet replaced. Since the beginning of the project in 2009, this rate has decreased from 123.9g CO<sub>2</sub>/km to 87g CO<sub>2</sub>/km in 2013. At the end of 2012, the average of Societe Generale’s existing fleet in France amounted to 111g/km of CO<sub>2</sub> and 129.6g/km of CO<sub>2</sub> at the global level. As an extension of the “New Car Solution”, a project to assess the appropriateness of electric vehicles for the Group was launched with the monitoring of the development of 100% electric models with car-makers and the performance of an economic feasibility study for the pilot deployment of electric vehicles. The Societe Generale branch in Aix-en-Provence will be the first to be equipped with a 100% electric Renault ZOE.

#### Home/work commutes

Since October 2007, Societe Generale has offered a carpooling service for its employees in Île-de-France (France).

Nearly 5,000 employees have already signed up on the dedicated website [www.roulons-ensemble.com](http://www.roulons-ensemble.com)

An intercompany travel plan approach, in which Societe Generale participates, was initiated by the Chamber of Commerce and Industry during the second half of 2012 and will continue in 2013.



(2) For 2013, estimate according to the volumes allocated by segment in the invitation to tender.



Anaëlle DUGUE,  
CSR Procurement Manager,  
tells us...



**Furniture: an eco-responsible procurement approach  
favouring professional reintegration**

Taking advantage of the contract renewal with its furniture supplier of the buildings of the Group's Headquarters, an innovative procurement strategy, aiming to decrease the environmental impact of the purchased furniture, has been defined.

**Upstream, an eco-design approach**

All stages of life of furniture have been examined in order to have a limited environmental impact. The materials used, their origin, their recyclability, and the manufacturing and transport methods are scrutinised and contribute to the choice of furniture. "Product sheets" include all of the CSR criteria of the furniture offered in the Group's catalogue. They are consulted by the property teams when supplies are ordered.

**Downstream, reclamation with use of a reintegration charity**

In 2011, 12,800 pieces of furniture from Headquarters buildings were scrapped with a simple destruction process, without any particular material reclamation research. In addition, the Group wished to anticipate the forthcoming legislation on waste management with a solution for reclamation of furniture at its end of life.

In this context, Societe Generale has entrusted Association pour la Réinsertion Économique et Sociale (ARES) with the recovery and recycling of all equipment concerned. Three possible outcomes: donations to charities, resale of furniture in good condition, or reclamation of materials (dismantling, sorting, and recycling). Detailed tracking statements ensure traceability of waste. Lastly and most importantly, by choosing ARES, Societe Generale contributes to the professional reintegration of people in a situation of vulnerability.



**MERCHANDISE TRANSPORT**

For the first year, Societe Generale collected, for France and as part of its new strategy to expand scope 3, the data regarding CO<sub>2</sub> emissions from merchandise transport, corresponding to 2,267 tonnes of CO<sub>2</sub>.

Following the release of the "Transport" decree in France, requiring service providers, starting from 2013, to provide to their customers the amount of CO<sub>2</sub> emitted by the transport method(s) used, measures to raise supplier awareness were established by asking service providers starting in 2012 for the kilometres travelled and the CO<sub>2</sub> impact on behalf of the Group.

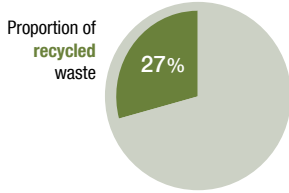
Moreover, various collaborative projects to review merchandise transport flows have already contributed to reducing the environmental footprint. Thus, bank transport flows and fund transport flows have been pooled and optimised between the Crédit du Nord and Societe Generale networks.

**"Merchandise transport"  
includes:**

- bank transport: transport of mail and parcels as well as mail shuttles between the sites of the central departments;
- fund transport: cash management services, counting, packaging, as well as the management of ATMs.

(3) Decree No. 2011-1336 of 24 October 2011 governing the mandatory reporting of the level of carbon dioxide emitted by a transport service. As of 2013, all French service providers offering the nationwide transport of persons and goods will be obliged to notify their clients of the level of CO<sub>2</sub> emissions generated by the method(s) of transport used. This information will become mandatory at some point between 1 July 2013 and 31 December 2013.

**Recycling of waste within the Group  
(Rosbank included) in 2012**



**Societe Generale Burkina Faso (SGBF) organised a health awareness day to draw the attention of the people of Burkina Faso to the abusive use of plastic bags. To this end, the bank's employees cleaned up the area around of the St Camille church to get rid of plastic waste.**



**In Croatia, Societe Generale continued its project to clean up the seabed of the Adriatic, initiated in 2011. An operation was organised in the small town of Makarska in collaboration with the charity Global Underwater World Awareness, several ecological charities, the navy, firefighter associations, and special police forces.**

**ECO-CONSUMPTION**

Societe Generale mobilises to reduce and reclaim its waste and reduce its water and paper consumption. In parallel, the Group makes sure to promote eco-behaviours among all of its employees.

**Reduction and reclamation of waste**

At the Group level, waste production is estimated at 15,703 tonnes in 2012. The Group has entered into agreements with service providers for the collection, sorting, and recycling of various categories of waste so that they undergo appropriate treatment. Some illustrations:

- waste electrical and electronic equipment (WEEE) has been treated since 2009 at the global level. In France, more than 1,000 tonnes of WEEE has been treated for Societe Generale;
- selective sorting of waste has been performed since 2006 by employees thanks to placement of approved office trash baskets, which also permit better reclamation of the collected paper (flat storage);
- Societe Generale also decided to go further than the future legal obligation regarding the controlled dismantling of office furniture and established in 2012 in the corporate buildings a process from the pick-up of office furniture to its recycling or refurbishment for reuse. This initiative received the 2012 CSR innovation trophy for its action;
- along the same lines, since June 2012, a "Re-entry" project to recover used carpet tiles with the goal of eliminating the environmental impact by 2020 has been initiated. A new floor covering was also tested out in a branch of the Societe Generale network (Charenton branch).

In parallel, Societe Generale works to raise awareness on the subject of recycling and waste with its employees but also through partnerships and civic actions. In Equatorial Guinea, Societe Generale financially supported the first ecology carnival (designed entirely around the theme of waste and recycling) organised by Institut Français de Malabo.

This year, SG Morocco renewed its partnership with the charity Mawarid as part of the "Maroc sans sacs plastiques" project, with the objective of raising awareness among schoolchildren and merchants in souks.

**SOCIETE GENERALE IS AWARE OF THE SCARCITY OF WATER RESOURCES AND WORKS TO REDUCE ITS OWN CONSUMPTION**

The Group's water consumption is 1.64 million m<sup>3</sup> for 2012.

In 2012, several entities (ALD UK, Banque de Polynésie, SG Calédonienne de Banque, SG de Banques in Cameroon, Komerční banka, BRD, SG Srbija, SG Hambros B&T (Gibraltar), Société Marseillaise de Crédit, French retail banking, corporate buildings) adopted technical solutions to limit water flow, such as:

- installation of water savers or push-button taps;
- establishment of tap sensors;
- installation of dual flow flushing;
- establishment of remote metering systems in the branches consuming the most water;
- decrease in the number of waste-water air conditioning systems.

In addition, efforts to raise employee awareness have been made across the Group. In October 2012, Societe Generale hosted a conference organised by UNEP-FI on the subject of economic growth in an environment of water resource scarcity: "Pursuing economic growth in a water scarce 21st century" and bringing together various stakeholders (NGOs, consultants, rating agencies, manufacturers).

### SOCIETE GENERALE MOBILISES FOR "RESPONSIBLE PAPER CONSUMPTION"

Paper is the top consumable used by the service activities. The use of paper and its ecological value is a core priority for any "responsible" services company. Approved by members of the Executive Committee in 2007, under the banner of "Let's consume less, let's consume better", the "responsible paper" initiative has two objectives for employees:

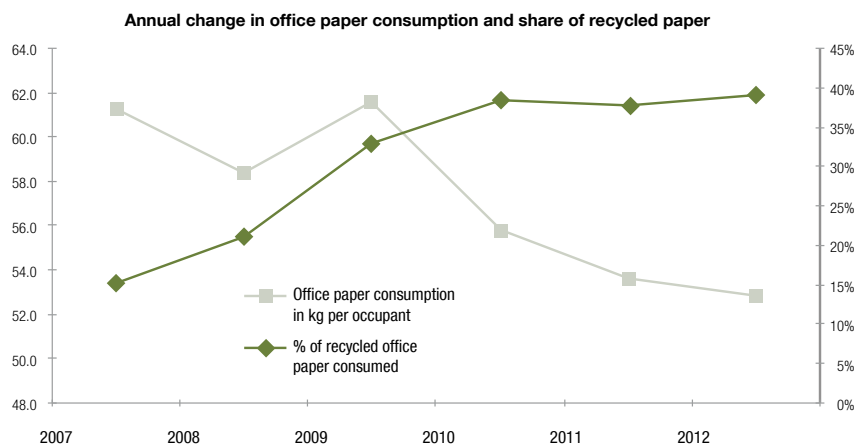
- reduction of paper consumption;
- encouragement of the use of eco-friendly paper.

The project not only covers office paper but also each of the Group's internal and external publications.

### Optimising and reducing paper consumption

The total paper consumption measured within the Group amounts to 15,066 tonnes in 2012 (data published for the first time this year). It includes all types of paper (forms, envelopes, copy paper, account statements).

With regard to office paper alone, its consumption has decreased since 2007, and the share of recycled paper has increased at the same time, contributing to the decrease in the Group's environmental impact. Consumption of eco-certified office paper has reached 100% in France and 62% throughout the world.



The progress achieved is the result of various projects and actions plans implemented across the Group and its entities, such as:

- technical actions, often in relation with cross-functional projects, particularly regarding printers (reduction of the number of printers, front/back printing only, increase in scans, etc.);
- various awareness campaigns on the subject of paper intended for Group employees: communication on eco-actions to be adopted in the office, posting of a Paper Best Practice Guide accessible to all employees as well as the publication of a responsible paper guide, etc.;
- the establishment of a quarterly report on paper consumption on the French scope;
- instructions in retail banking associated with a goal of "80% recycled paper" that have yielded results: in five years, recycled paper consumption increased from 20% to 82% of total office paper consumption.



**Perrinne ROBILLART,**  
Purchaser,  
tells us...



### **The new paper invitation to tender**

In 2012, the Procurement Division and the Corporate and Social Responsibility Division launched an invitation to tender in order to select paper that meets our strict environmental requirements. Using a very precise questionnaire, suppliers were asked about the complete life cycle of their paper: type and geographical origin of raw materials, means of transport used and kilometres travelled, paper pulp and paper manufacturing procedures, energy and water consumption, and waste management.

Audits were then performed in the three preselected recycled paper plants in order to ensure that the manufacturing processes were respected and validate the responses submitted by suppliers\*. Evaluating suppliers on our CSR criteria upstream of the invitation for tenders and having only suppliers who demonstrated a low environmental footprint by their responses participate in the invitation for tenders: this was our innovative procurement approach. This new paper will reduce our carbon footprint by 42% in relation to the old recycled paper reference used.



\* Verified by Ernst & Young

In order to also reduce printed material for customers, many entities have established computerisation systems:

- Franfinance offers all customers holding a renewable loan the opportunity to sign up for electronic account statements instead of paper account statements. It has also established the computerisation of individual financing (FAP) loan applications;
- at the end of 2012, Societe Generale France had 1,450,979 subscribers for electronic account statements covering 4,442,283 services;
- Societe Generale's computerised consumer lending solution, Démat+, won the "2012 innovative banking solutions" prize;
- the computerisation and centralisation of Securities forms used by Societe Generale branches on the IASTI document base (intranet available on the advisor's business area);
- SGCF General Financing in Lithuania established an automatic signature for electronic documents. Under the Environmental Affairs charter, established at the end of 2010, the statement's computerisation is systematic;
- many entities have established the computerisation of invoices, like ALD Automotive as part of its ALD bluefleet programme.

### **NEW PAPER INVITATION TO TENDER PROJECT**

The exclusive use of a service provider that supplies recycled and eco-certified paper has been in place in France since the start of 2009.

In order to optimise its paper consumption even more and reduce its environmental impact, the Group has opted for a new policy based on very restricted referencing of the type of paper within the sourcing catalogue as well as personalised requirements as to the quality of this paper for Western Europe. As a selection based solely on certifications has not been deemed sufficient in relation to the requirement of the Group's environmental policy, a new paper invitation to tender was launched in 2012, with the incorporation of product life cycle analysis criteria.

### **Societe Generale, founding shareholder of EcoFolio in France**

In 2006, new French legislation imposed that issuers of unsolicited printing for business purposes (publicity, free advertisement publications, etc.) aimed at individual consumers contribute to the financing of recycling, reclamation, and destruction by local authorities. EcoFolio, a state-approved private company, was set up in 2007 to enable companies to uphold this obligation.

As part of its environment commitments, Societe Generale not only joined EcoFolio but also supported its creation by becoming a shareholder alongside other companies representing different sectors of the economy. Societe Generale has been on the Board of Directors of the eco-organisation since 2012.

### SOCIETE GENERALE SUPPORTS BIODIVERSITY

Societe Generale is beginning to take biodiversity into account in its direct impact and is mobilising its employees in voluntary actions favouring biodiversity:

- Societe Generale Benin provided its support to the Ministry of the Environment, Housing, and Urban Planning of Benin in its reforestation activities in connection with the Group's solidarity week mobilising around one hundred employees to plant 841 acacia cultriformis plants over an area of nearly a hectare;
- Societe Generale Expressbank (SGEB) in Bulgaria, as part of its two-year partnership with WWF to preserve Bulgarian nature, signed over two years, brought together more than 370 employees accompanied by their children to participate in the "Journée Verte" initiative. This day's events included collecting waste abandoned in nature, clearing fallen trees and branches, uprooting invasive plant species, and polishing and repainting the tourist infrastructure and rest areas of several parks;
- the new building constructed by Komerční banka in 2012, equipped with the latest energy efficiency technologies, also stands out from the point of view of consideration of urban biodiversity. It has a rooftop nesting box as well as a place reserved for lizard reproduction;
- since winter 2011, the Regional Division of Rennes has sponsored a beekeeper's hive through the company "Un toit pour les abeilles", which puts companies or individuals into contact with apiaries, in La Rochelle, for EUR 900 per year. In exchange, the RD has received 100 pots of tasting honey that it will distribute to its customers.



SGB Bénin



## GROUP ENVIRONMENTAL PERFORMANCE FEEDBACK TABLE

ENVIRONMENTAL INFORMATION	Units	Rosbank include	Excluding Rosbank			Ref. year
		2012	2012	2011	2010	2007
<b>General policy regarding the environment</b>						
Total number of employees of the Group	-	154,009	137,474	139,896	139,065	134,738
Total number of occupants counted in the reporting	-	147,629	142,889	146,672	143,154	118,183
Coverage of the collection scope <sup>(1)</sup>	%	92%	99.7%	99%	97%	76%
Total area counted	m <sup>2</sup>	4,043,268	3,921,639	3,908,465	3,815,373	3,499,265
<b>Pollution and waste management</b>						
Waste	Tonnes	15,703	15,703	14,145	-	-
Coverage <sup>(1) (2) (3)</sup>	%	62%	70%	74%	-	-
of which, recycled waste	tonnes	4,237	4,237	4,201	-	-
recycled waste as%	%	27%	27%	30%	-	-
Business travel	M of Km	390	381	488	463	455
Coverage <sup>(1)</sup>	%	98%	98%	97%	91%	78%
Business travel per occupant	Km	2,483	2,715	3,412	3,395	3,853
air	M of Km	167	159	273	248	288
train	M of Km	41	40	43	39	33
car	M of Km	182	182	172	176	134
<b>Sustainable use of resources</b>						
Water consumption	M of m <sup>3</sup>	1.64	1.55	1.58	1.50	1.56
Coverage <sup>(1) (3)</sup>	%	69%	74%	74%	73%	50%
Total paper consumption <sup>(4)</sup>	Tonnes	15,066	14,842	-	-	-
Coverage <sup>(1)</sup>	%	91%	98%	-	-	-
Paper consumption per occupant	Kg	103.2	105.1	-	-	-
Office paper consumption	Tonnes	7,483	7,279	7,742	7,960	7,621
Coverage <sup>(1)</sup>	%	89%	96%	98%	97%	84%
Office paper consumption per occupant	Kg	52.5	52.8	53.6	55.8	61.2
of which, recycled office paper	Tonnes	2,910	2,910	2,919	3,050	1,158
of which, recycled office paper	%	39%	40%	38%	38%	15%
Total energy consumption	GWh	873	847	875	859	764
Coverage <sup>(1)</sup>	%	90%	98%	98%	94%	75%
Total consumption per occupant	KWh	6,002	6,021	6,025	6,121	6,781
Total consumption per m <sup>2</sup>	KWh	218	218	225	227	227
Total electricity consumption	GWh	653	627	651	644	524
Electricity consumption per occupant	KWh	4,486	4,454	4,483	4,591	4,647
Consumption of electricity from renewable sources	%	29%	30%	29%	24%	11%
Production of electricity from renewable sources	MWh	434	434	303	144	0
Energy consumption of datacenters <sup>(5)</sup>	GWh	213	213	-	-	-
<b>Climate Change (scope of emissions expanded in 2012)</b>						
GHG emissions <sup>(6) (7)</sup>	Tonnes	319,961	302,138	298,562	298,618	270,529
Coverage <sup>(1)</sup>	%	89%	96%	99%	95%	76%
GHG emissions per occupant	Tonnes	2.25	2.21	2.06	2.14	2.36
GHG emissions avoided <sup>(8)</sup>	Tonnes	32,736	32,736	32,574	20,873	4,797
GHG per m <sup>2</sup> (energy only)	Kg	59.3	56.9	57.8	58.8	56.5
SCOPE 1 <sup>(9)</sup>	Tonnes	31,762	31,762	31,630	28,115	35,317
SCOPE 2 <sup>(10)</sup>	Tonnes	205,870	189,431	192,634	194,317	159,333
SCOPE 3 <sup>(11)</sup>	Tonnes	82,328	80,945	74,298	76,186	75,879

(1) Coverage represents the entities having contributed to the data in proportion to their staff (FTE - Full-time equivalent).

(2) Rosbank has not reported waste data.

(3) For water and waste data, a branch reporting rate (excluding the Societe Generale France network) of 65% weights the scope's coverage rate.

(4) Includes office paper, documents intended for customers, envelopes, account statements, and other types of paper.

(5) Includes own datacenters hosted in France. Only the energy consumption of own datacenters is included in total electricity.

(6) Greenhouse gas (GHG).

(7) For 2012, the scope of GHG emissions was expanded to fluorinated gases, merchandise transport, and all paper and to scopes 1 and 2 of suppliers of IT centres. For comparison with previous years, excluding this expansion, total GHG emissions is 279,051 tonnes of CO<sub>2</sub> equivalent and 1.99 tCO<sub>2</sub> per occupant.

(8) CO<sub>2</sub> emissions avoided thanks to the production and consumption of electricity from renewable sources.

(9) Includes direct emissions related to energy consumption, and for 2012 the scope is expanded to fluorinated gases for the central departments.

(10) Includes indirect emissions related to energy consumption.

(11) Includes GHG emissions from the consumption of office paper and business travel, and for 2012, the scope is expanded to all paper, merchandise transport for the France scope, and energy consumption of datacenters hosted in France.



## 2012 ENVIRONMENTAL PERFORMANCE FEEDBACK TABLE BY GEOGRAPHIC AREA

ENVIRONMENTAL MANAGEMENT INDICATORS	Units	France	Western Europe (France incl.)	Central and Eastern Europe	Africa/Middle East	Asia/Oceania	Americas
<b>General policy regarding the environment</b>							
Total number of employees of the Group	-	59,528	71,393	55,088	16,555	6,922	4,051
Total number of occupants counted in the reporting	-	67,606	80,104	39,473	17,493	6,726	3,833
Total area counted <sup>(1)</sup>	m <sup>2</sup>	1,704,347	2,026,247	1,239,623	575,146	102,031	100,221
<b>Pollution and waste management</b>							
<b>Waste</b>	<b>Tonnes</b>	<b>8,395</b>	<b>10,252</b>	<b>3,818</b>	<b>1,230</b>	<b>142</b>	<b>261</b>
of which, recycled waste	Tonnes	2,770	3,600	535	18	82	1.3
sorted waste as%	%	33%	35%	14%	1.50%	58%	0.49%
<b>Business travel</b>	<b>M of Km</b>	<b>181</b>	<b>245</b>	<b>64</b>	<b>23</b>	<b>51</b>	<b>6</b>
Business travel per occupant	Km	2,676	3,114	1,630	1,354	7,601	1,618
air	M of Km	57	85	23	8	45	5
train	M of Km	30	37	3	0.4	1	0.1
car	M of Km	93	123	38	14	5	1
<b>Sustainable use of resources</b>							
<b>Water consumption</b>	<b>m<sup>3</sup></b>	<b>547,228</b>	<b>762,526</b>	<b>541,130</b>	<b>245,041</b>	<b>68,406</b>	<b>19,472</b>
<b>Total paper consumption<sup>(2)</sup></b>	<b>Tonnes</b>	<b>9,764</b>	<b>10,539</b>	<b>3,043</b>	<b>1,111</b>	<b>322</b>	<b>49</b>
<b>Office paper consumption</b>	<b>Tonnes</b>	<b>3,964</b>	<b>4,612</b>	<b>1,910</b>	<b>759</b>	<b>158</b>	<b>45</b>
Office paper consumption per occupant	Kg	59	58	48	53	24	19
of which, recycled office paper	%	67%	60%	0.68%	3%	56%	48%
<b>Total energy consumption<sup>(10)</sup></b>	<b>GWh</b>	<b>430</b>	<b>500</b>	<b>253</b>	<b>81</b>	<b>21</b>	<b>18</b>
Total consumption per occupant	KWh	6,381	6,303	6,477	4,655	3,156	4,806
Total consumption per m <sup>2</sup>	KWh	253	248	205	141	207	184
<b>Total electricity consumption<sup>(10)</sup></b>	<b>GWh</b>	<b>334</b>	<b>381</b>	<b>164</b>	<b>70</b>	<b>20</b>	<b>18</b>
Total electricity consumption per occupant	KWh	4,950	4,801	4,205	4,000	2,957	4,805
<b>Consumption of electricity from renewable sources</b>	<b>%</b>	<b>42%</b>	<b>41%</b>	<b>18%</b>	<b>-</b>	<b>-</b>	<b>8%</b>
<b>Production of electricity from renewable sources</b>	<b>MWh</b>	<b>87</b>	<b>117</b>	<b>-</b>	<b>125</b>	<b>192</b>	<b>-</b>
Energy consumption of datacenters <sup>(3)</sup>	GWh	213	213	-	-	-	-
<b>Climate Change (scope of emissions expanded in 2012)</b>							
<b>GHG emissions<sup>(4) (5)</sup></b>	<b>Tonnes</b>	<b>82,470</b>	<b>115,082</b>	<b>133,156</b>	<b>42,979</b>	<b>20,427</b>	<b>8,317</b>
GHG emissions per occupant	Tonnes	0.88	1.06	2.88	2.42	2.99	2.10
<b>GHG emissions avoided<sup>(6)</sup></b>	<b>Tonnes</b>	<b>8,361</b>	<b>15,194</b>	<b>17,129</b>	<b>60</b>	<b>96</b>	<b>257</b>
Greenhouse gas emissions per m <sup>2</sup> (energy only)	Kg	28	30	96	65	134	74
<b>SCOPE 1<sup>(7)</sup></b>	<b>Tonnes</b>	<b>11,836</b>	<b>15,797</b>	<b>12,883</b>	<b>3,071</b>	<b>11</b>	<b>0.26</b>
<b>SCOPE 2<sup>(8)</sup></b>	<b>Tonnes</b>	<b>36,007</b>	<b>45,182</b>	<b>105,685</b>	<b>34,017</b>	<b>13,552</b>	<b>7,435</b>
<b>SCOPE 3<sup>(9)</sup></b>	<b>Tonnes</b>	<b>39,492</b>	<b>54,103</b>	<b>14,589</b>	<b>5,891</b>	<b>6,863</b>	<b>882</b>

(1) Not include are the m<sup>2</sup> of hosted datacenters (7,458 m<sup>2</sup>).

(2) Includes office paper, documents intended for customers, envelopes, account statements, and other types of paper.

(3) Includes own datacenters hosted in France. Only the energy consumption of own datacenters is included in total electricity.

(4) Greenhouse gas (GHG).

(5) For 2012, the scope of GHG emissions was expanded to fluorinated gases, merchandise transport, and all paper and to scopes 1 and 2 of suppliers of IT centres.

(6) CO<sub>2</sub> emissions avoided thanks to the production and the consumption of electricity from renewable sources.

(7) Includes direct emissions related to energy consumption, and for 2012 the scope is expanded to fluorinated gases for the central departments.

(8) Includes indirect emissions related to energy consumption, excluding electricity of the hosted datacenters (4,866 tonnes).

(9) Includes GHG emissions from the consumption of office paper and business travel, and for 2012, the scope is expanded to all paper, the merchandise transport for the France scope, and energy consumption of datacenters hosted in France (4,866 tonnes).

(10) Consumption of electricity/energy does not include the 81,106,580 KWh of the datacenters hosted in France/Western Europe.

## 4.2 General policy and achievements in procurement

### RESPONSIBLE PROCUREMENT

Societe Generale develops its socially responsible procurement policy with the implementation of multi-year action plans entitled Ethical Sourcing Program (ESP) then Sustainable Sourcing Program (SSP).

### HISTORY OF THE CSR COMMITMENT OF THE PROCUREMENT DIVISION



### SSP DASHBOARD

The SSP is tracked using the performance indicators below, which make it possible to control and measure our performance in terms of responsible procurement.

MANAGEMENT INDICATORS	2012 ACTUAL	2013 OBJECTIVES
Number of suppliers evaluated	1,050	100% of suppliers invited to the RFP <sup>(1)</sup>
Amount of purchases covered by the CSR evaluation	3 billion	100% of expenditure in France
% of suppliers at risk	15% of suppliers evaluated	2015 target: 0%
% of our purchases containing a CSR risk	60%	N/A
Average supplier rating	4.52/10	5/10
% of suppliers that have improved their CSR rating	54% of suppliers re-evaluated	N/A
Number of progress plans carried out	17	20
Number of audits performed	3	5
% of contracts containing the CSR clause	100%	100%
Expenditure with adapted sector enterprises in France	4.9 million	5 million
Expenditure with SME/mid-cap suppliers in France	30.7% with SMEs 27.6% with mid-cap	30% with SMEs
Expenditure with SMEs participating in SME Pact meetings	4.05 million	N/A
Number of referrals to mediation	1 through intercompany mediation 0 through internal mediation	N/A
% of purchasers trained in CSR	100%	100%
SME Pact supplier satisfaction survey rating	66/100	2015 target: 70/100
Rate of suppliers in financial dependence	13.27%	< ou = 2012
% of turnover/files with a TCO approach	-	2015 target: 50%
% of turnover/files with incorporation of CSR criteria	-	2015 target: 100%
% of turnover/files under mutual agreement	-	2015 target: < à 20%
SAM rating (Supply Chain Management part)	64/100	70/100
Average supplier payment time (in days)	54	Less than 60 days
% of invoices paid late	20%	< ou = 2012

(1) RFP: Request for proposal

## CSR EVALUATION OF SUPPLIERS AND PRODUCTS AND SERVICES

### RISK MAPPING

Each procurement category underwent a CSR risk evaluation according to four families: Environment, Social, Business Ethics, and Suppliers.

A rating is given to the category; those that received a rating of 3 are identified as at-risk and become priority focuses regarding CSR actions.

### PROGRESS PLANS AND AUDITS

Thanks to a selection methodology carried out based on the Ecovadis evaluation and risk mapping, the Group encourages suppliers in an approach of continuous progress, and wants to move even further away from controlling our risks.

Suppliers identified as at-risk according to the Ecovadis evaluation are invited to implement a corrective action plan.

An on-site audit approach has also been constructed for suppliers identified as at-risk and belonging to a high-risk sourcing category with regard CSR.

This approach is based on the SMETA international standards, adapted to the Group's issues and the type of suppliers (business sector, geographical establishment).

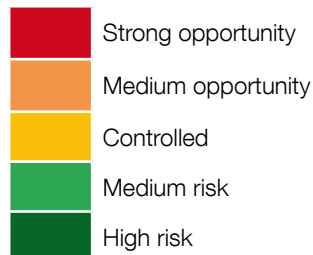
1: No risk identified

2: Potential but limited risk

3: CSR risk to be monitored

### ECOVADIS RATING SCALE

0-29 30-49 50-69 70-89 90-100



## COMMITMENT TO SMES

### SME PACT

Societe Generale, which was the first bank to sign the SME Pact in December 2007, is committed to supporting innovative small and medium-sized enterprises which, combined with the expertise of our internal teams, afford us an even greater competitive edge. This Pact offers the Group new perspectives and extensive paths for collaboration.

Our accession to the Pact has allowed us to rethink our procurement policy in order to facilitate access for the smallest structures to Societe Generale's procurement contracts.

### OPENING TO INNOVATION

Organised by the Group's Innovation Division, the SME Pact Seminars are the opportunity for innovative SMEs to present their work on given topics to the Group's internal decision-makers. The seminars are also an occasion for SMEs to compare their solutions to the actual needs of a large company. Presentations are followed by a round table discussion with internal and external experts who all bring a unique perspective to the issues at hand and solutions proposed.



Since 2008, the Group has taken part in 9 SME Pact seminars and put 70 innovative SMEs in touch with numerous representatives from the bank's business lines and divisions.

### **SUPPLIER SATISFACTION SURVEY**

Each year, in collaboration with SME Pact, we offer our suppliers the opportunity to evaluate the quality of our relations. This survey is conducted with 450 SME/mid-cap suppliers and is made up of four evaluation topics: innovation, contractual relations, partner relations, and levers.

### **REINFORCEMENT OF SUPPLIERS**

As part of this initiative, Societe Generale works on three missions:

- sponsoring supplier SMEs with other companies that are members of the SME Pact;
- encouraging the creation of company consortiums;
- taking our SME suppliers on missions abroad.

### **INTERCOMPANY RELATIONS CHARTER**

On 28 June 2010, in the presence of Christine Lagarde (Minister of the Economy, Industry, and Employment), Françoise Mercadal-Delasalles (Director of Resources and Innovation of the Group) signed the Intercompany Relations Charter, governing relations between major order originators and small and medium-sized enterprises.

In line with the Charter's 10 commitments to responsible procurement, its main signatories undertake to improve their relations with suppliers.

In becoming a member of the Charter, Societe Generale has undertaken to implement these best practices and establish a climate of mutual trust with its suppliers.

Today, a specific plan of action has been set in place to meet the Charter's 10 commitments along with a tailored communications strategy which targets all of Group's different stakeholders.

### **ACTIONS IMPLEMENTED:**

- appointment of an internal ombudsman\*;
- inclusion of a clause in the contracts that advocates priority recourse to the ombudsman.

### **“RESPONSIBLE SUPPLIER RELATIONS” CERTIFICATION**

On 20 December 2012, the Societe Generale group received the Responsible Supplier Relations certification from Médiation Inter-entreprises.

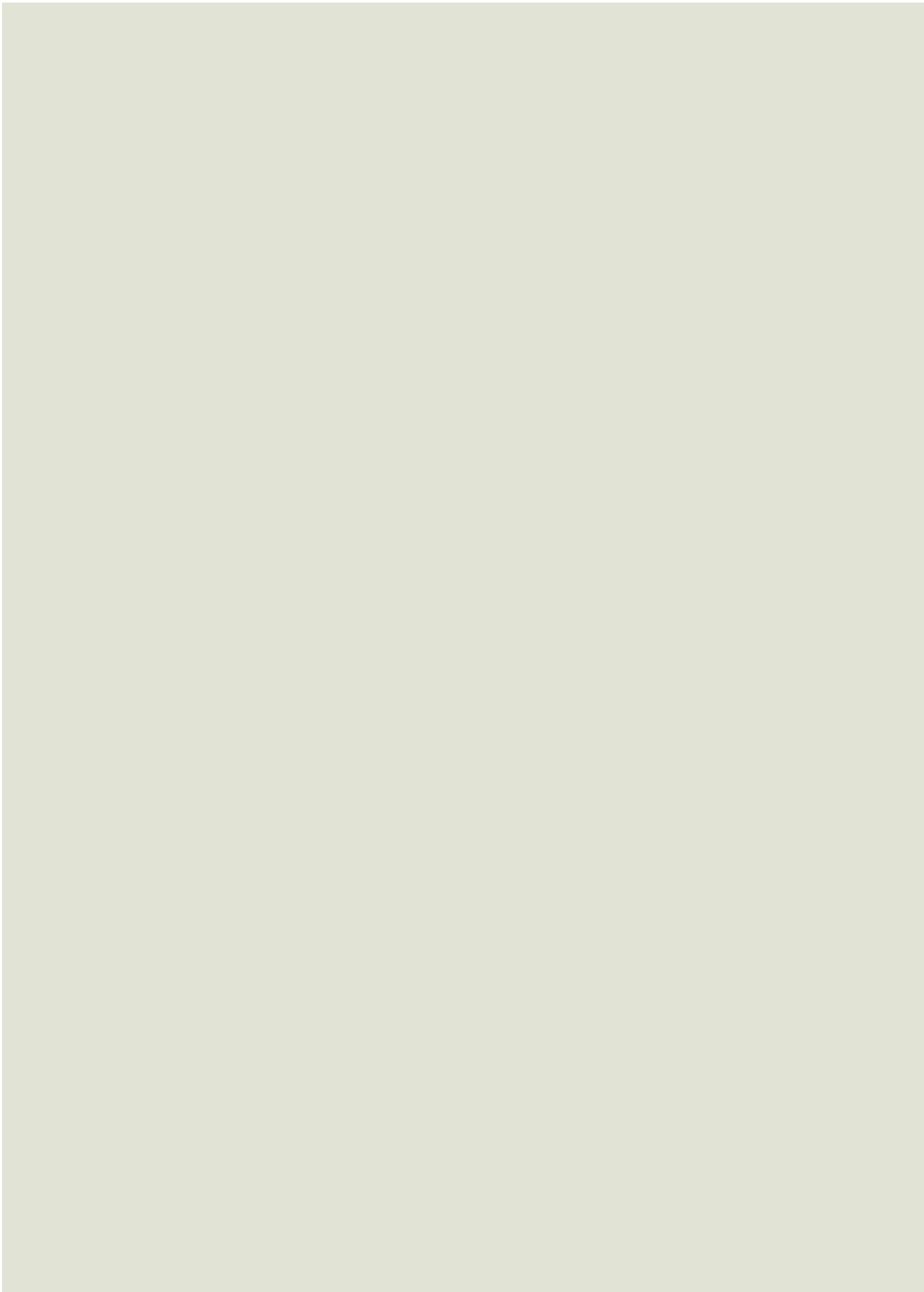
The certification was awarded to Françoise Mercadal-Delasalles, Director of Resources and Innovation of the Group, in the presence of Fleur Pellerin, Deputy Minister with the Ministry for Industrial Renewal, responsible for SMEs, innovation, and the digital economy.

This certification guarantees that the Group meets the ten commitments described in the Intercompany Relations Charter based on an on-site audit of our practices by the evaluation agency Vigéo.

To date, Societe Generale is the only banking institution to receive this certification.



\* Verified by Ernst & Young





# 5

Societe Generale  
and its employees are  
committed to civil society



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# 5

## Societe Generale and its employees are committed to civil society

### 5.1 Societal and civic actions

In 2012, Societe Generale funded for

**EUR 9 M**  
of solidarity actions,

includes

**EUR 2 M**  
by the Societe Generale Foundation for professional integration and education

#### **SOCIETE GENERALE CORPORATE FOUNDATION FOR SOLIDARITY**

##### **2<sup>nd</sup> Chance School**

Facilitating integration into the labour market is one of the priority areas of ALD Automotive France's CSR policy.

In March 2011, the opening of a 2<sup>nd</sup> Chance School in Clichy was the opportunity to reinforce this strategy by reaching a new audience: young people without qualifications. ALD Automotive France aims to establish a long-term partnership by welcoming interns for three weeks throughout the year in the businesses of finance, commerce, and used vehicles.

The diversity of business lines and the territorial proximity of the school, as well as the commitment of the General Management, are advantages for the success of this integration project. Sixty per cent of the school's students find their 2<sup>nd</sup> chance: definition of a professional plan, direct entry into working life, or enrolment in qualifying training.

##### **Fundação Gol de Letra in Brazil**

The Gol de Trabalho programme emphasises training and employability of young people and adults in many fields such as administration, telemarketing, sales, and customer services.

The project will benefit the Gol de Letra foundation for:

- acquisition of equipment;
- educational and cultural activities to improve the training of young people and increase their knowledge;
- better employability.

Young adults undergo selection tests and, if they are selected, choose from among the available courses. Each session includes 349 training hours as well as a follow-up during the sixth and twelfth month after completing the training. Hiring interviews are carried out through partnerships with companies.

The Societe Generale Institute also works on the government programme Jeunes Apprentis aiming to improve the professional integration of young people in partnership with large or medium-sized companies able to guarantee a rate of 5% to 15% of young apprentices in their total workforce. Through its Institute, Societe Generale contributes to building a relationship between companies and apprentices and has 13 junior analysts who were young apprentices in this programme. At the end of 2012, 48 young apprentices had completed their training within the Group's entities in Brazil.

##### **TEAK**

In the United States, Societe Generale has established a successful partnership with TEAK, a programme helping New York students from low-income families to obtain admission and succeed in their studies at prestigious high schools and universities by providing summer internships to a dozen participants.





## EMPLOYEE COMMITMENT

The Citizen Commitment Awards acknowledging the community actions of employees in all Group entities launched in 2011 were repeated in 2012 and honoured three projects in which the Group's employees chose to become involved:

- the battle against illiteracy in Burkina Faso, supported by the charity Les Amis de Kantchari, in collaboration with Talents & Partage, a solidarity charity of Societe Generale employees and retirees. The project involves the construction of two new high school grade levels and the construction of a primary school with three grade levels in the commune of Kantchari;
- social and professional integration through training and qualification of young people and adults, coordinated by the charity Ateliere Fara Frontiere and supported by BRD, a Societe Generale subsidiary in Romania. In 2012, the implemented Inser&TIC project had the particular aim of creating ten new jobs in the integration workshops dedicated to the recycling of computer equipment;
- assistance in entering working life for 150 young people from the favelas of São Paulo, through the Luciole project developed by the charity Caza Do Zezinho, supported by Societe Generale Brazil. The objective in 2012 was to find partners to start tourism courses, which would make it possible to increase the number of young people trained and offer new possibilities for integration on the labour market.



## TALENTS & PARTAGE: THE DYNAMIC INTENSIFIES

### PARTNERSHIPS THAT ARE SET TO LAST

#### Nos Quartiers ont des Talents

In collaboration with Societe Generale, Talents & Partage is a partner of the charity Nos Quartiers ont des Talents. It acts for the professional integration of young graduates from disadvantaged neighbourhoods with four years of higher education. Since the beginning of the partnership, nearly 300 sponsors have been recruited, 800 young people have been helped, and half have found a job.

#### Special Olympics

Talents & Partage actively supports the Special Olympics association which organises intercompany relay races across France. In 2012, it took part in 8 races: in Bordeaux, Nantes, Montigny-le-Bretonneux, Lille, Lyon, Paris-La Défense, Paris Nord 2, and Nice. All told, 616 runners entered for the races, including 420 employees in La Défense.

The 10 km races are run by a team of 4, and all funds raised are used to finance sports activities for mentally disabled children and children with Down's syndrome.

#### Coup de pouce humanitaire

Since 2008, Talents & Partage has supported the charity Coup de pouce humanitaire in achieving humanitarian projects abroad (eight per year) in which Group employees are involved during their leave time to perform concrete work: construction and launch of childcare centres, schools, dispensaries, and integration workshops.



## **EMPLOYEE INITIATIVES**

### **Planète Urgence**

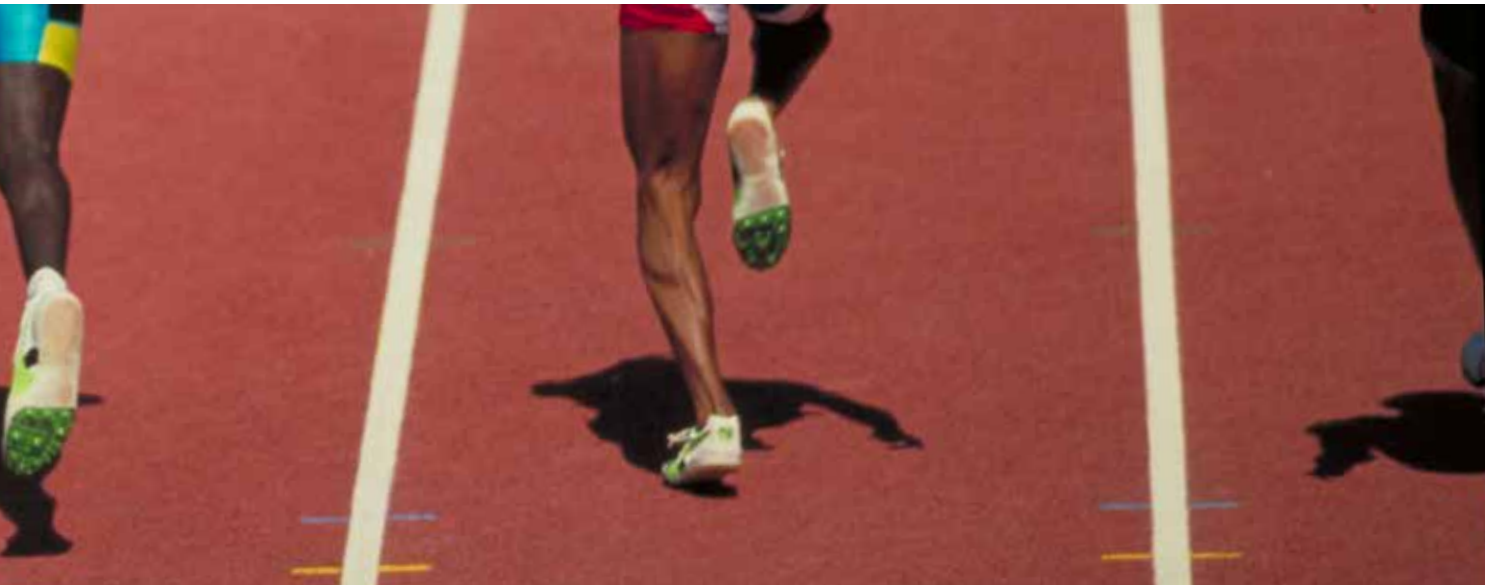
Each year since 2011, Franfinance has offered two of its employees the possibility of participating in a Congé Solidaire (Leave for Change) project. The selected employees carry out a socio-educational or adult training mission within a partner structure of Planète Urgence (e.g. cultural centres, primary schools, cooperatives, etc.) for two to three weeks.

The participation of a Franfinance employee in the socio-educational mission around reading, within an Alliance Française in Tsiroanomandidy (Madagascar), aimed to improve the level of French expression of young people in rural areas. Similarly, an employee provided academic support in a secondary school in Mangamila (Madagascar), helping students in year 10 deepen their knowledge of geographical history and practise their French.

### **Charitable Giving**

The objective of the charitable donation programme in the United Kingdom is to support the efforts of the employees. The UK Group Charitable Trust, which makes additional donations to volunteer actions, fundraising, and employee salary donations, as well as direct donations to a limited number of local beneficiaries.

The main programme involves the charitable organisation selected by the staff (Charity of the Year), for which fundraising is organised during various events to reach the annual goal. The partnership with the Teenage Cancer Trust, which was extended from March 2011 to February 2013, raised a record total of GBP 602,000. In connection with this two-year partnership, more than 850 employees in the United Kingdom devoted more than 4,600 volunteer hours in order to raise funds for this charitable organisation by participating in events such as foot races, bike races, rowing races, quizzes, cake sales, golf days, concerts, and auctions. In 2012, more than 13.8% of the staff in the United Kingdom devoted 2,875 hours to fundraising activities, thus contributing to the annual total amount of GBP 734,987 distributed to charitable organisations. Since the launch of the CSR approach in 2006, the total amount of the donations to British charitable organisations is more than GBP 4,000,000.



### **Volunteer work**

All employees based in the United Kingdom are entitled to two days per year out of their working time to engage in volunteer work as part of our CSR programmes or activities of their choice.

In 2012, 13.2% of employees in the United Kingdom devoted 4,372 hours to volunteer work in order to share their knowledge, skills, and experience and offer practical assistance to local communities. More than 50% of these volunteer hours were devoted to education (support in reading/writing, arithmetic, and language learning for local primary schools) and professional integration (creating a CV, practice job interviews, and presentation of trades).

When they are asked, most of these volunteers tell us that they want to “make their contribution” to the community through their action. They also feel that volunteering comes with mutual benefits and has a positive impact in fields such as personal and behavioural skills (e.g. communication, efficiency, creativity) (80%), management abilities (64%), self-confidence (74%), and a sense of well-being/happiness (90%).

### **CARE**

The Citizenship Programme is based on a large network of Citizenship Ambassadors in the 34 countries where Corporate and Investment Banking (CIB) is present. The Citizenship Ambassadors put in place partnerships with local charities and mobilise employees to work to benefit these charities. With the support of the Societe Generale Foundation for Solidarity, since 2008, CIB has supported the international NGO CARE in the financing of education access projects for disadvantaged children in Peru, Mali, Bangladesh, Morocco, and Benin; EUR 2.5 million has already been contributed to the NGO between 2008 and 2013. In addition to this amount are employee donations (nearly EUR 900 K between 2008 and 2011) through solidarity fundraising events. These additional donations have helped to finance project expansions or increase the number of beneficiaries in the five countries of involvement.

## 5.2 Musical, cultural, and artistic sponsorship

More than  
**EUR 9M**  
contributed in 2012 by  
Societe Generale for artistic  
and cultural sponsorship

### CULTURAL AND ARTISTIC SPONSORSHIP

#### Preservation of modern and contemporary artistic heritage in Morocco

For the last three decades, Societe Generale Morocco has made a commitment to preserve the modern and contemporary artistic heritage in Morocco, which it enriches and enhances through the production, distribution, and acquisition of works. Today, the collection has more than 1,400 pieces and is regularly enriched with new acquisitions. SG Morocco's cultural sponsorship actions fit in with a dynamic of sharing with different audiences, particularly young people, through collaboration with academic institutions and charities working for children.

#### Contemporary art

Rosbank is a strategic partner of the Multimedia Art Museum of Moscow (MAMM) by supporting a series of exhibitions. As part of the international festival "Moscow Photo Biennale 2012", Rosbank also supported Chinese artist Liu Bolin's exhibition entitled "Hide in the City" as well as Belgian photographer Harry Gruyaert's exhibition of photos of Moscow taken between 1989 and 2009. Artist Liu Bolin is also present in the Societe Generale Group's Collection.

#### Private viewing in honour of young visual artists

Working for the emergence of promising Algerian talent, Societe Generale Algeria has teamed up with Institut Français d'Alger to give young artists the opportunity to showcase their creations and critically examine their works in regard to renowned artists.

Through this friendly meeting, Societe Generale Algeria wishes to contribute to the development of creation in Algeria by helping young talented artists assert themselves artistically.



## 5.3 Sports sponsorship and partnerships

### Supporting the growth of rugby sevens in China

A partner of the China Rugby Football Association, Societe Generale supports the Chinese national teams – female and male – in rugby sevens, a sport with an increasing number of fans throughout the world and particularly in China, where its popularity is growing.

This partnership focuses in particular on the Shanghai tournament, organised as part of Asia's rugby sevens championship. During the 2012 edition, the Chinese women's team finished in first place, and the men's team finished second.

### Societe Generale Algeria awards Paralympic athletes

Back at home from the 2012 London Paralympic Games, Societe Generale Algeria organised a ceremony to honour the 19 medallists on 23 October. Awards of DZD 100,000, DZD 80,000 and DZD 60,000<sup>1</sup> were offered to gold, silver, and bronze medallists respectively.

During his speech, Pierre Boursot, Chairman of the Executive Board of Societe Generale Algeria, encouraged the Paralympic athletes and highlighted the partnership entered into with Fédération Algérienne du Handisport.

EUR 15M

contributed in 2012 by  
Societe Generale for sports  
sponsorship, particularly  
rugby, golf, and sports for  
the disabled

(1) DZD: Algerian Dinar (1 DZD is roughly equal to EUR 0.0097)





BUILDING TOGETHER  
TEAM SPIRIT  SOCIÉTÉ  
GÉNÉRALE