

Société Générale's individual commitments to act4nature International

INDIVIDUAL COMMITMENTS						REPORT ON THE IMPLEMENTATION OF COMMITMENTS		
Link Common Commitments	Commitment	Scope	Indicators	Measurable target SMART	Deadline	Status	Explanations of the status	Verification method
4 5 10	Mitigation measures implemented with a target of zero net loss of biodiversity when the activities financed are located in, or are likely to have a significant impact on, protected areas (IUCN I to IV) or areas identified as Key Biodiversity Areas	N/A	N/A	N/A	2019	Closed	Commitment made in 2018, incorporated into the 2022 commitments, taking into account changes in Group standards in the meantime	Self-assessment
4 5 10	Verification that clients of the corporate and investment bank, significantly active in the upstream palm oil sector in regions at high risk of tropical forest loss, have taken measures to ensure that their operations are consistent with a target of zero net deforestation	N/A	N/A	N/A	2020	Closed	Commitment made in 2018, incorporated into the 2022 commitments, taking into account changes in Group standards in the meantime	Self-assessment
3 9	Development, by 2020, of a methodology for assessing the biodiversity footprint of certain economic sectors in order to develop a single aggregate indicator, similar to the carbon footprint, with the Club B4B+	N/A	N/A	N/A	2020	Dropped	In 2021 and 2022, the Group carried out methodological work to measure the biodiversity footprint of its corporate customers based on the <i>Mean Species Abundance (MSA)</i> metric. At this stage, the work has not been continued due to unresolved issues regarding the interpretation of the results In 2023, the Group developed a sectoral mapping of impacts on nature based on the ENCORE database	Self-assessment
8	Develop the Group's employees knowledge on biodiversity issues	N/A	Number of employees informed of the Group's commitments relating to biodiversity issues and of training proposals (news/videos on the intranet, site postings, etc.)	100% of employees	2024	Closed	Dedicated Group communications have been deployed for all employees: for COP15 and then the International Biodiversity Day in May 2024. On this occasion, an article was published on the intranet on the issues linked to COP16, the actions undertaken by the Group and the biodiversity training offer The actions taken by the Group and a reminder of the biodiversity training offer were published on the intranet (the article was also published on the Group's website) Several conferences were offered to all employees between 2022 and 2024 with the aim of raising awareness, particularly regarding water issues, new narratives (towards a sustainable and desirable future) and the relationship between humans and nature The biodiversity training program is available to all employees	Self-assessment
			Number of employees trained from 2022 via specific modules (dedicated MOOCs)	+ 8,000 employees	2024	Closed	Between 2022 and 2024, more than 26,000 employees were trained on biodiversity through the following courses: - Biodiversity fresco - Internal module: "Protecting biodiversity: opportunities and challenges for SG" - Axa Climate module: "Taking action for biodiversity in business" - Axa Climate module: "The collapse of biodiversity"	Self-assessment
8	In addition to the <i>Equator Principles</i> and in application of updated sector policies, <b>exclude financings</b> : - to dedicated projects located in IUCN I-IV sites, RAMSAR wetlands, UNESCO World Heritage sites or Alliance for Zero Extinction sites, for the following sensitive sectors: oil and gas exploration and production, mining extraction, upstream industrial agriculture, reservoir dams, thermal power plants, shipyards - to projects dedicated to oil exploration and production in the Arctic - dedicated to the exploration, production, or trading of oil from the Equatorial Amazon	N/A	New dedicated financing	0	2024	Closed	Exclusions integrated into the targeted sectoral policies The terms and conditions for applying sectoral policies are defined at Group level and rolled out within the Business Units (first line of defense) through specific procedures and controls. The compliance department acts as the second line of defense  No requests for exemptions from the application of policies in sensitive areas targeted by the objective have been made  Please note that the target set in 2022 specified a completion date of "from 2022". In agreement with act4nature international, the deadline has been changed to "2024", as the target was measured over the 2022-2024 reporting period	Self-assessment
4 5	Strengthen the inclusion of the fight against deforestation and the protection of biodiversity in the definition of investable domains for insurance and private banking activities	N/A	Investment in companies involved in material controversies particularly related to the palm oil value chain or to biodiversity (controversies identified from data provided by specialized external suppliers)	0	2024	Closed	Action completed Exclusions included in investment policies  Insurance activities: - Source: Sustainalytics - Details of the investment policy (page 26): <a href="https://www.assurances.societegenerale.com/uploads/tx_bisgnews/RPEF_VF_2023_01.pdf">https://www.assurances.societegenerale.com/uploads/tx_bisgnews/RPEF_VF_2023_01.pdf</a>  Private banking activities: - Source: MSCI ESG Manager - Details of the investment policy: <a href="https://sg29haussmann.societegenerale.fr/fileadmin/user_upload/SG29H/pdf/reglementation/Politique_d_exclusion_SG_IS_France_2025.pdf">https://sg29haussmann.societegenerale.fr/fileadmin/user_upload/SG29H/pdf/reglementation/Politique_d_exclusion_SG_IS_France_2025.pdf</a> <a href="https://investmentsolutions.societegenerale.fr/fileadmin/user_upload/sgpwm/SRI_regulatory/SG_IS_EUROPE_-_Politique_de_risque_de_durabilite_-_2025_03.pdf">https://investmentsolutions.societegenerale.fr/fileadmin/user_upload/sgpwm/SRI_regulatory/SG_IS_EUROPE_-_Politique_de_risque_de_durabilite_-_2025_03.pdf</a>  Please note that the target set in 2022 specified a completion date of "from 2023". In agreement with act4nature international, the deadline has been changed to "2024" as the target was measured over the 2023-2024 reporting period	Self-assessment
4 5	Accompany our clients, companies or individuals, to assess and help reduce their impacts on biodiversity Extension of the E&S assessment process to 100% of large corporate clients with a focus on biodiversity	N/A	Proportion of clients assessed, in the "Large Corporates segment of the Corporate and Investment Banking division", in particular on their impact on biodiversity	100%	2024	Closed	At the end of 2024, 98.5% of "Large Corporates" customers in the "Corporate and Investment Banking" division had undergone an environmental and social assessment incorporating biodiversity preservation issues The assessment is ongoing for 0.7% of customers The assessment of the remaining 0.8% is scheduled for 2025	Self-assessment
4 5	Accompany our clients, companies or individuals, to assess and help reduce their impacts on biodiversity In accordance with the sector policy "Industrial Agriculture and Forestry", supply of new financial products and services to our corporate clients active in the palm oil and the South American soybean and beef sectors (production, primary processing, trading), only if the client has made a non-deforestation commitment and shares each year the progress made in terms of traceability in its supply chain	N/A	Share of clients assessed according to these criteria each year	100%	2024	Closed	Exclusions incorporated into the relevant sector policies The procedures for applying sector policies are defined at Group level and rolled out within the Business Units (first line of defense) through specific procedures and controls. The compliance department acts as the second line of defense  Please note that the bank's criteria relating to the fight against deforestation and conversion were updated in October 2024. The new version of the "Industrial Agriculture and Forestry" policy is available on the Group's website : <a href="https://www.societegenerale.com/sites/default/files/documents/CSR/industrial-agriculture-and-forestry-sector-policy.pdf">https://www.societegenerale.com/sites/default/files/documents/CSR/industrial-agriculture-and-forestry-sector-policy.pdf</a>  Please note that the target set in 2023 specified a completion date of "from 2023". In agreement with act4nature international, the deadline has been changed to "2024", as the target was measured over the 2023-2024 reporting period	Self-assessment
4	Accompany our clients, companies or individuals, to assess and help reduce their impacts on biodiversity With our SME customers in France: by the creation of an E&S interview guide incorporating a biodiversity component to foster dialogue on environmental issues (to remind the bank's commitments and sectoral policies, and to raise the customer's awareness of the growing importance of nature in the banking sector)	N/A	Production and deployment of an E&S dialogue guide	1 guide	2023	Closed	The interview guide for account managers to facilitate customer dialogue has been updated to include biodiversity and resource use	Self-assessment
4	Accompany our clients, companies or individuals, to assess and help reduce their impacts on biodiversity With our SME customers in France: by training the account managers on biodiversity	N/A	Proportion of SME account managers in the French retail network targeted by the training offer	100%	2024	Closed	Rollout of the "Acting for biodiversity in business" training course developed by Axa Climate School, proposed to all Corporate Account Managers by the end of June 2024	Self-assessment
2 9	Accompany our clients, companies or individuals, to assess and help reduce their impacts on biodiversity With the SME clients of our African subsidiaries: by raising awareness about biodiversity, within the "SME Houses" framework	N/A	At least one action (session, webinar, etc.) once a year in the SME Houses	At least one action per year in the SME Houses	2024	Closed	An awareness-raising campaign on biodiversity issues was carried out among African SMEs through the SME Houses and with the support of the RSE & PED association (website: <a href="https://www.rse-et-ped.info/">https://www.rse-et-ped.info/</a> ) and its local partners Eight countries were involved. In total, more than 420 SMEs were made aware of the issue of biodiversity preservation, more than half of them in person  Please note that the target set in 2022 specified a completion date of "from 2023". In agreement with act4nature international, the deadline has been changed to "2024", as the target was measured over the 2023-2024 reporting period	Self-assessment
9	Accompany our clients, companies or individuals, to assess and help reduce their impacts on biodiversity Through partnerships with specialized organizations promoting reforestation, in order to bring a biodiversity benefit to our clients in the frame of SG commercial proposals	N/A	Number of commercial offers associated with expert partnerships (in particular EcoTree and Pur Projet)	At least two new commercial offers	2022	Closed	Since 2022: SG has offered structured notes in which a fraction of the amount collected contributes to voluntary actions for marine ecosystem conservation projects carried out by PUR or its partners  Since 2023: When opening a term account with SG Private Banking, the bank commits to financing reforestation projects in partnership with EcoTree and the French National Forestry Office (ONF), deducting the amount from its commercial margin	Self-assessment
			Partnership with CDC Biodiversity for joint actions to preserve and restore nature in real estate projects	One partnership starting in 2022, renewed each year	2024	Dropped	Partnership established in 2022. It was decided not to continue the partnership due to a lack of commercial opportunities at this stage  Please note that the target set in 2022 specified a completion date of "from 2022". In agreement with act4nature international, the deadline has been changed to "2024", as the target was measured over the 2022-2024 reporting period	Auto-évaluation
4 5 9	For Sogeprom's real estate developer activity, obtain a certification, e.g Effinature or Biodiversity® label for residential programs with a green space over 500 m²	N/A	Proportion of new residential buildings	100%	2024	Closed	Public commitment (Pacte 3B) monitored every six months (100% in 2023 and 2024) See: <a href="https://groupe-sogeprom.fr/nos-engagements-rse/">https://groupe-sogeprom.fr/nos-engagements-rse/</a>  Please note that the target set in 2022 specified a completion date of "from 2022". In agreement with act4nature international, the deadline has been changed to "2024", as the target was measured over the 2022-2024 reporting period	Self-assessment
4 5 9	For Sogeprom's real estate developer activity, study the development of the wood materials sector in partnership with REI PROMOTION. The aim of this collaboration would be to develop a joint offer in response to invitations to tender and consultation, as part of the co-development of housing programmes, the management of residences and even offices made of wood and/or bio-sourced materials throughout France, or as part of the renovation of existing buildings	N/A	Proportion of programs under development which include a study for the use of wood sector materials	100%	2023	Closed	Partnership established in 2022 with REI PROMOTION for a period of 5 years In 2023 and 2024, 100% of our projects had at least one hall using bio-based and/or reused materials (public commitment monitored every six months) See: <a href="https://groupe-sogeprom.fr/nos-engagements-rse/">https://groupe-sogeprom.fr/nos-engagements-rse/</a>	Self-assessment

✓ The reports cover all commitments due by the end of 2024, including those that had already reached their deadline but were not closed in previous reports.

It should be noted that each element of this assessment has been reviewed by the Compliance Department, the Group's 2nd line of defense on environmental and social commitments, on the basis of contributions from the Business Units involved (1st line of defense).