

## Societe Generale's individual commitments to act4nature international

Tackling the planet's environmental and social challenges requires an active defense of biodiversity: in line with its purpose «Building together, with our clients, a better and sustainable future through responsible and innovative financial solutions», Societe Generale is committed to the preservation of ecosystems and wishes to contribute, through all its businesses, to more ecological development models. The environmental transition is one of our CSR ambition strategic axes: we wish to support all our customers in their contribution to the energy transition, the development of the circular economy and the preservation of biodiversity. Over the past few years and even more recently, Societe Generale has structured and strengthened its ambitions around different undertakings: risk management (sectoral policies, exclusions, protected areas), customer relations and partnerships (evaluation, dialogue, innovation, active participation in the TNFD, the SBTN Corporate Program or the Finance for Biodiversity Pledge), and in its own operations (management committees, training, responsible purchasing). With determination and awareness of its responsibility, particularly towards its stakeholders, but also with humility in front of the challenges faced by nature, Societe Generale Group continues to implement enhanced commitments in biodiversity: detailed list of commitments here under.



Action /commitment	Indicator	Target	Date
<b>TRANSVERSAL</b>			
<b>1. Integrate biodiversity issues into Group governance to define and implement the Group's ambition on the subject.</b>	Frequency of presentations of biodiversity issues to the Committee in charge of Responsible Commitments chaired by General Management.	At least annually	From 2022
<b>2. Develop the Group employees' knowledge on biodiversity issues.</b>	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
	Number of employees trained from 2022 via specific modules (dedicated MOOCs).	+ 8,000 employees	2024
<b>RISK MANAGEMENT</b>			
<b>3. In addition to the Equator Principles and in application of updated sector policies, exclude financings:</b>  3.1 - 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.  3.2 - to projects dedicated to oil exploration and production in the Arctic.  3.3 - dedicated to the exploration, production, or trading of oil from the Equatorial Amazon.	New dedicated financing.	0 new dedicated financing	From 2022
<b>4. 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.</b>	Insurance activities and Private Banking activities: 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%	From 2023
<b>CUSTOMER RELATIONSHIPS</b>			
<b>5. Accompany our clients, companies or individuals, to assess and help reduce their impacts on biodiversity:</b>			
5.a) Extension of the E&S assessment process to 100% of large corporate clients with a focus on biodiversity.	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
5.b) 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, 1st processing, trading) only if the customer has made a non-deforestation commitment and shares each year the progress made in terms of traceability in its supply chain.	Share of clients assessed according to these criteria each year.	100%	From 2023
5.c) 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) and by training the account managers on biodiversity.	Production and deployment of an E&S dialogue guide.	1	2023
	Proportion of SME account managers in the French retail network targeted by the training offer.	100%	2024
5.d) With our SG retail individual customers in France: - by providing an educational tool for responsible consumption (food, textiles, transport...) and for fighting against pollution.	Online opening of the application for SG retail individual clients.	1	2022
5.e) With the SME clients of our African subsidiaries: - by raising awareness about biodiversity, within the «SME Houses» framework.	At least one action (session, webinar, etc.) once a year in the SME Houses.	100%	From 2023
5.f) Through partnerships with specialized organizations promoting reforestation, in order to bring a biodiversity benefit to our clients regarding SG commercial proposals.	Number of commercial offers associated with expert partnerships (in particular EcoTree and Pur Projet) <a href="http://www.ecotree.green">www.ecotree.green</a> <a href="http://www.purprojet.com/fr">www.purprojet.com/fr</a>	At least two new commercial offers	From 2022
	Partnership with CDC Biodiversity for joint actions to preserve and restore nature in real estate projects	1	From 2022, renewed each year
<b>6. For Sogeprom's real estate developer activity, obtain a certification, e-g Effinature or BiodiverCity® label for residential programs with a green space over 500m².</b> <a href="http://cibi-biodivercity.com/biodivercity/">http://cibi-biodivercity.com/biodivercity/</a>	New residential buildings	100%	From 2022
<b>7. For Sogeprom's real estate developer activity, promote the use of biosourced materials on real estate programs in France.</b>  Obtain the bioSourcé label® level 1 Link Label: <a href="https://www.certivea.fr/offres/label-batiment-biosource">https://www.certivea.fr/offres/label-batiment-biosource</a>  Promoting the use of re-use.	Proportion of new real estate programs being studied for incorporation of bio-sourced materials.	100%	From 2022
	Number of programs developed with the BioSourcé label.	At least 5 (for each year)	From 2022
	Number of programs developed in partnership with the Re-use Booster («Booster du réemploi»).	At least 5 (for each year)	From 2022
<b>8. For Sogeprom's real estate developer activity, study the increase in use of the wood materials in use of the wood materials in REI PROMOTION. This collaboration would aim, within co-promoting housing programmes, managed residences, or even offices in wood and/or bio-sourced materials on the national territory, or within existing buildings renovation, at developing a common offer to answer requests for proposals and consultations</b>  Partner website: <a href="https://www.reihabitat.com/">https://www.reihabitat.com/</a>	Proportion of programs under development which include a study for the use of wood sector materials.	100%	From 2023