

OUR CSR AMBITION: TO COLLECTIVELY HAVE A POSITIVE IMPACT THROUGH 4 STRATEGIC PILLARS









2 pillars linked to our activities...

...supported by 2 pillars ensuring a responsible bank



IMPLEMENTATION OF OUR CSR STRATEGY: BUILDING TOGETHER



Environmental transition



Positive local impact



Responsible employer



Culture of responsibility

1. Transform our Group

#BUILDINGTOGETHER
WITH OUR STAFF

2. Committed to change

#BUILDINGTOGETHERWITH OUR PARTNERS

3.
Support our clients in their transition

#BUILDINGTOGETHERWITH OUR CLIENTS



BUILDING TOGETHER OUR ESG EXPERTISE AND COMMITMENTS



Environmental transition



#BUILDINGTOGETHER
WITH OUR STAFF





Positive local impact



Responsible employer



Culture of responsibility

TRAINING & EXPERTISE

- . ESG training offered to 100% staff by end 2024 More than 65% trained at end 2022
- . Creating a global training programme with a comprehensive range of training and awareness modules
- . Deployment of the Climate Collage awareness workshops throughout the Group

A 3-YEAR "ESG BY DESIGN" OPERATIONAL PROGRAMME

- . ESG objectives for a large scope of managers in 2023
- . Reinventing business mandates through the Shift programme



BUILDING TOGETHER OUR ESG EXPERTISE AND COMMITMENTS



Environmental transition



#BUILDINGTOGETHER
WITH OUR PARTNERS



Positive local impact



Responsible employer



Culture of responsibility



- 1. Gradually align our credit portfoliow with trajectories compatible with a 1.5°C scenario
- 2. €300bn sustainable finance 2022-2025
- 3. Foster innovation and cooperation



BUILDING TOGETHER WITH OUR CLIENTS TO ACCELERATE TRANSITION



Environmental transition

3.
Support our clients in their transition

#BUILDINGTOGETHER
WITH OUR CLIENTS



Positive local impact



Responsible employer



Culture of responsibility



- 1. Expand our sustainable and socially responsible offer in retail & insurance
- 2. Adpat and shift our offer to help our wholesale clients
- 3. Be at the forefront of the transition towards sustainable mobility



BUILDING TOGETHER WITH OUR CLIENTS TO ACCELERATE TRANSITION SHIFT & REINVENT BUSINESSES

RETAIL & INSURANCE

Expand our sustainable and socially responsible offer, leveraging regional presence



ALLOCATE RESOURCE & SHIFT BUSINESS

* SUPPORT

Expansion of ESG financing and savings offer in our retail banks and insurance



Deployment of **local ESG expert teams for SMEs** across geographies



Building of ecosystems of expertise to support clients

WHOLESALE

Adapt and shift our offer to accompany our clients in their transitions and pioneer innovative ESG solutions



Alignment of credit portfolios and shift of offers across sectorial value chains and new business models to foster decarbonisation



Extension of transversal training programme, support emerging leaders and the client sustainability journey



Development of **impact-based finance** and continuation of **leading roles in sector alliances**

MOBILITY

Drive the mobility revolution



Leading the transition towards sustainable mobility, and particularly electric vehicles



Expansion of consultancy to best accompany clients in sustainable mobility



Strengthening partnerships with key players in e-mobility





EXECUTE "ESG BY DESIGN" OPERATIONAL & DATA ROADMAP

A POWERFUL SET-UP TO SUPPORT OUR WHOLESALE CLIENTS IN THEIR TRANSITION

PUTTING COLLECTIVE INTELLIGENCE AND CROSS SECTORIAL EXPERTISE INTO MOTION TO OFFER/DEVELOP A HOLISTIC APPROACH



Air Transportation
Maritime Industries
Rail / Road Mobility
Sustainable Food &
Agrifood

VALUE CHAINS NEW BUSINESSES Emerging Leaders
Nature-based
solutions
Biodiversity
Carbon credit
Energy efficiency
Decentralised power
Waste & Water
Biogas



A major transformation programme

400 staff

working on 30+ sectors



Hydrogen
Circular Economy
Decarbonisation
solutions
Real Estate
Healthcare

COMMUNITIES

CLIENT SUSTAINABILITY
JOURNEY

Client-centric

Funding needs meeting investors' needs







BUILDING TOGETHER

THE FUTURE SOCIETE GENERALE