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CROSS-REFERENCE TABLES

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9.1 CROSS-REFERENCE TABLES

9.1.1 CROSS-REFERENCE TABLE OF THE UNIVERSAL REGISTRATION DOCUMENT

This cross-reference table contains the headings provided for in Annex 1 (as referred to in Annex 2) of the Commission Delegated Regulation (EU) 2019/980 supplementing Regulation (EU) 2017/1129 of the European Parliament and of the Council and repealing Commission Regulation (EC) No 809/2004, and refers to the pages of this Universal Registration Document where the information relating to each of these headings is mentioned.

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In accordance with EC Regulation No. 2019/890 dated 14 March 2019, complementary to (EU) Regulation No. 2017/1129 of the European Parliament and of the Council, the following information is included by reference in this Universal Registration Document:

- the parent company and consolidated accounts for the year ended 31 December 2020, the related Statutory Auditors' reports and the Group Management Report and presented respectively on pages 523 to 592 and 138-141, 168-171, 179-180, 190, 192-196, 204-208, 211-218, 224-228, 230-231, 243-248, 352-522, 593-598 and on pages 27 to 61 of the Registration Document D. 21-0138 filed with the AMF on 17 March 2021;
- the parent company and consolidated accounts for the year ended 31 December 2021, the related Statutory Auditors' reports and the

Group Management Report and presented respectively on pages 538 to 615 and 133-135, 167-172, 180-181, 191-194, 196, 206-210, 213-217, 222-226, 228-229, 242-247, 350-537 and pages 27 to 61 of the Registration Document D. 22-0080 filed with the AMF on 9 March 2022.

The chapters of the Registration Documents D. 22-0080 and D. 21-0138 not mentioned above do not apply to investors or are covered in another part of this Universal Registration Document.

Both of the aforementioned Registration Documents are available on the Company's website www.societegenerale.com and on the AMF's (French Financial Markets Authority) website <https://www.amf-france.org/en>.

9.1.2 ANNUAL FINANCIAL REPORT CROSS-REFERENCE TABLE

Pursuant to Article L. 222-3 of the General Regulation of the *Autorité des marchés financiers* (French financial markets authority), the annual financial report mentioned in Part I of Article L. 451-1-2 of the French Monetary and Financial Code (*Code monétaire et financier*) includes the items described in the following pages of the Universal Registration Document:

Annual Financial Report	Page No.
Statement of the person responsible for the Universal Registration Document	674
Management report	
■ Analysis of results, financial position, risks and main characteristics of internal control and risk management procedures for the preparation and processing of accounting and financial information of the parent company and consolidated Group (Article L. 225-100-1 of the French Commercial Code)	8-26 ; 30-45 ; 59-60 ; 163-289 ; 373-556 ; 565-569
■ Information about share buybacks (Article L. 225-211, paragraph 2 of the French Commercial Code)	642-643
■ Information about geographic locations and activities (Article L. 511-45 of the French Monetary and Financial Code)	67-68
Financial statements	
■ Annual accounts	571-627
■ Statutory Auditors' report on the annual accounts	628-634
■ Consolidated accounts	374-556
■ Statutory Auditors' report on the consolidated accounts	557-563

9.1.3 CROSS-REFERENCE TABLE FOR THE REGISTRY OF THE COURT

Pursuant to Article L. 232-23 of the French Commercial Code, it is specified that the Universal Registration Document includes the items described in the following pages and/or chapters of the Universal Registration Document:

Financial statements	Page No.
■ Annual accounts	571-627
■ Statutory Auditors' report on the annual accounts	628-634
■ Consolidated accounts	374-556
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Management report (article L. 225-100 of the French Commercial Code)	Page No.
1 SITUATION AND ACTIVITY OF THE GROUP	
1.1 Situation of the company over the past financial year and objective and exhaustive analysis of the business development, results and the financial situation of the company and the group, in particular its debt situation, with regard to volume and business complexity	Articles L. 225-100-1, I., 1°, L. 232-1, II, L. 233-6 et L. 233-26 of the French Commercial Code 28-68 ; 374-634;
1.2 Key financial performance indicators	Article L. 225-100-1, I., 2° 30-45
1.3 Key non-financial performance indicators related to the specific activity of the company and the group, in particular information related to environmental and personnel issues	Article L. 225-100-1, I., 2° 46-47
1.4 Key events occurring between the closing date of the financial year and the date on which the Management Report is drawn up	Articles L. 232-1, II. et L. 233-26 of the French Commercial Code 65-66
1.5 Identity of the main shareholders and holders of voting rights at general meetings, and changes made during the year	Article L. 233-13 of the French Commercial Code 639
1.6 Existing branches	Article L. 232-1, II of the French Commercial Code 28-29
1.7 Significant equity investments in companies having their head office in France	Article L. 233-6 al. 1 of the French Commercial Code 64
1.8 Cross-shareholdings	Articles L. 233-29, L. 233-30 et R. 233-19 of the French Commercial Code NA
1.9 Foreseeable evolution of the company's and Group's situation and outlook	Articles L. 232-1, II et L. 233-26 of the French Commercial Code 16-17
1.10 Activities related to Research & Development	Articles L. 232-1, II et L. 233-26 of the French Commercial Code NA
1.11 Table showing the company's results over the last 5 financial years	Article R. 225-102 of the French Commercial Code 10

Management report (article L. 225-100 of the French Commercial Code)			Page No.
1.12	Information on payment terms of suppliers and clients	Article D. 441-4 of the French Commercial Code	566-567
1.13	Amount of inter-company loans granted and auditor's declaration	Articles L. 511-6 et R. 511-2-1-3 of the French Monetary and Financial Code	628-634
2	INTERNAL CONTROL AND RISK MANAGEMENT		
2.1	Overview of main risks and uncertainties that the company is faced with	Article L. 225-100-1, I., 3° of the French Commercial Code	163-289
2.2	Information on the financial risks related to the impacts of climate change and overview of the measures the company is taking to reduce them by implementing a low-carbon strategy in all components of its activity	Article L. 22-10-35, 1° of the French Commercial Code	273-286
2.3	Main characteristics of the internal control and risk management procedures put in place by the company and the group, relating to the preparation and processing of accounting and financial information	Article L. 22-10-35, 2° of the French Commercial Code	175-195
2.4	Guidance on the objectives and policy regarding the hedging of each main category of transactions and on the exposure to price, credit, liquidity risks, including the use of financial instruments	Article L. 225-100-1, 4° of the French Commercial Code	162-289
2.5	Anti-corruption procedures	Loi n°2016-1691 du 9 décembre 2016 dite « Sapin 2 »	267-268
2.6	Vigilance plan and report on its effective implementation	Article L. 225-102-4 of the French Commercial Code	361-371
3	REPORT ON CORPORATE GOVERNANCE		
	Information on compensation		
3.1	Compensation policy for corporate officers	Article L. 22-10-8, I., alinéa 2 of the French Commercial Code Article R. 22-10-14 of the French Commercial Code	112-154
3.2	Compensation and benefits of any kind paid during the year or allocated for the year to each corporate officer	Article L. 22-10-9, I., 1° of the French Commercial Code Article R. 22-10-15 of the French Commercial Code	112-154
3.3	Relative proportion of fixed and variable remuneration	Article L. 22-10-9, I., 2° of the French Commercial Code	114 ; 115-118 ; 128 ; 135-147
3.4	Use of the possibility of requesting the return of variable remuneration	Article L. 22-10-9, I., 3° of the French Commercial Code	117 ; 128
3.5	Commitments of any kind made by the company for the benefit of its corporate officers, corresponding to elements of remuneration, indemnities or benefits due or likely to be due by reason of the taking, termination or change of their functions	Article L. 22-10-9, I., 4° of the French Commercial Code	119-120 ; 131 ; 135-147
3.6	Remuneration paid or awarded by a company included in the scope of consolidation within the meaning of Article L. 233-16 of the French Commercial Code	Article L. 22-10-9, I., 5° of the French Commercial Code	128
3.7	Ratios between the level of remuneration of each executive officer and the average and median remuneration of the company's employees	Article L. 22-10-9, I., 6° of the French Commercial Code	133
3.8	Annual evolution of remuneration, company performance, average compensation of the company's employees and the above-mentioned ratios over the five most recent financial years	Article L. 22-10-9, I., 7° of the French Commercial Code	133
3.9	Explanation of how the total remuneration complies with the remuneration policy adopted, including how it contributes to the long-term performance of the company and how the performance criteria have been applied	Article L. 22-10-9, I., 8° of the French Commercial Code	113-116
3.10	How the vote of the last ordinary general meeting provided for in I of Article L. 22-10-34 of the French Commercial Code was taken into account	Article L. 22-10-9, I., 9° of the French Commercial Code	123-124
3.11	Gap with the procedure for implementing the remuneration policy and any derogation	Article L. 22-10-9, I., 10° of the French Commercial Code	113
3.12	Application of the provisions of the second paragraph of Article L. 225-45 of the French Commercial Code (suspension of the payment of directors' remuneration in the event of non-compliance with the mixed nature of the board of directors)	Article L. 22-10-9, I., 11° of the French Commercial Code	NA
3.13	Allocation and retention of options by corporate officers	Article L. 225-185 of the French Commercial Code	147
3.14	Allocation and retention of free shares to executive officers	Article L. 22-10-57 of the French Commercial Code Articles L. 225-197-1 et L. 22-10-59 of the French Commercial Code	148-154

Management report (article L. 225-100 of the French Commercial Code)			Page No.
	Information on governance		
3.15	List of all the mandates and functions exercised in any company by each of the corporate representative during the fiscal year	Article L. 225-37-4 , 1° of the French Commercial Code	81-88 ; 106-107
3.16	Agreements between an officer or significant shareholder and a subsidiary	Article L. 225-37-4 , 2° of the French Commercial Code	158-159
3.17	Summary table of valid delegations granted by the general meeting in respect of capital increases	Article L. 225-37-4 , 3° of the French Commercial Code	156-157
3.18	Modalités d'exercice de la direction générale	Article L. 225-37-4 , 4° of the French Commercial Code	70
3.19	Composition, conditions of preparation and organization of the work of the Board	Article L. 22-10-10, 1° of the French Commercial Code	70-105
3.10	Application of the principle of balanced representation of women and men on the Board	Article L. 22-10-10, 2° of the French Commercial Code	72
3.21	Any limitations that the Board makes to the powers of the Chief Executive Officer	Article L. 22-10-10, 3° of the French Commercial Code	105 ; 653
3.22	Reference to a corporate governance code and application of the “comply or explain” principle	Article L. 22-10-10, 4° of the French Commercial Code	71
3.23	Special arrangements for shareholder participation in the general meeting	Article L. 22-10-10, 5° of the French Commercial Code	155
3.24	Assessment procedure for current agreements - Implementation	Article L. 22-10-10, 6° of the French Commercial Code	158
3.25	Information likely to have an impact in the event of a public purchase or exchange offer:	Article L. 22-10-11 of the French Commercial Code	155
4	SHAREHOLDING AND CAPITAL		
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4.2	Acquisition and disposal by the Company of its own shares	Articles L. 225-211 et R. 225-160 of French Commercial Code	640-641
4.3	Statement of employee participation in share capital on the last day of the financial year (proportion of capital represented)	Article L. 225-102, alinéa 1er of French Commercial Code	644
4.4	Mention of any adjustments for securities giving access to capital in the event of share buybacks or financial transactions	Articles R. 228-90 et R. 228-91 of French Commercial Code	640-641
4.5	Information on the transactions from key managers and related people on the Company's securities	Article L. 621-18-2 of Monetary and Financial Code	642
4.6	Amounts of dividends that have been distributed over the last 3 years	Article 243 bis of Tax Authority Code	638
5	DECLARATION ON NON-FINANCIAL PERFORMANCE (DNFP)		
5.1	Business model	Articles L. 225-102-1 et R. 225-105, I of the French Commercial Code	cf 9.1.4
5.2	Description of the main risks associated with the activity of the company or group, including, where relevant and proportionate, the risks created by business relationships, products or services	Articles L. 225-102-1 et R. 225-105, I. 1° of the French Commercial Code	cf 9.1.4
5.3	Information on the impacts of the activity on the respect for human rights and the fight against corruption and tax evasion, and the way in which the company or group takes into account the social and environmental consequences of its activity (description of policies applied and due diligence procedures implemented to prevent, identify and mitigate the main risks related to the activity of the company or group)	Articles L. 225-102-1, III, L. 22-10-36 et R. 22-10-29, R. 225-104 e t R. 225-105, I. 2° of the French Commercial Code	cf 9.1.4
5.4	Results of policies applied by the company or group, including key performance indicators	Articles L. 225-102-1 et R. 225-105, I. 3° of the French Commercial Code	cf 9.1.4
5.5	Social information (employment, work organization, health and safety, social relations, training, equal treatment)	Articles L. 225-102-1 et R. 225-105, II. A. 1° of the French Commercial Code	cf 9.1.4
5.6	Environmental information (general environmental policy, pollution, circular economy, climate change)	Articles L. 225-102-1 et R. 225-105, II. A. 2° of the French Commercial Code	cf 9.1.4
5.7	Societal information (societal commitments in favour of sustainable development, subcontracting and suppliers, fair practices)	Articles L. 225-102-1 et R. 225-105, II. A. 3° of the French Commercial Code	cf 9.1.4
5.8	Information relating to the fight against corruption and tax evasion	Articles L. 225-102-1, L. 22-10-36 et R. 22-10-29 et R. 225-105, II. B. 1° of the French Commercial Code	cf 9.1.4
5.8	Information on actions in favor of human rights	Articles L. 225-102-1, L. 22-10-36 et R. 22-10-29 et R. 225-105, II. B. 2° of the French Commercial Code	cf 9.1.4

Management report (article L. 225-100 of the French Commercial Code)			Page No.
5.10	Specific information: <ul style="list-style-type: none">■ company policy for preventing the risk of technological accidents;■ ability of the company to cover its civil liability towards property and persons as a result of the operation of such facilities;■ means provided by the company to ensure the management of compensation for victims in the event of a technological accident involving its liability.	Article L. 225-102-2 of the French Commercial Code	Refer to 9.1.4
5.11	Collective agreements concluded in the company and their impact on the economic performance of the company as well as on the working conditions of employees	Articles L. 225-102-1, III et R. 225-105 of the French Commercial Code	Refer to 9.1.4
5.12	Certification from the independent third-party body on the information contained in the DNFP	Articles L. 225-102-1, III et R. 225-105-2 of the French Commercial Code	Refer to 9.1.4
6	OTHER INFORMATION		
6.1	Additional tax information	Articles 223 quater et 223 quinques du code général des impôts	267; 495-498; 552-556; 603-605
6.2	Financial injunctions or penalties for anti-competitive practices	Article L. 464-2 of the French Commercial Code	552-556; 624-627

9.1.4 DECLARATION OF EXTRA-FINANCIAL PERFORMANCE – CROSS-REFERENCE TABLE

Where to find the information referred to in the Declaration of Extra-Financial Performance:

1. Business model

The Group's main activities: core businesses and their key figures, products or services, results	8-9; 18-26; 30-40; 54-58
Organisation: core businesses presentation, employees, corporate governance	28-29; 291-303; 70-71
Economic model: key resources, added value for stakeholders, margin analysis	8-15; 30-40; 59-60
Strategy, outlook and targets	11-17

2. Significant extra-financial risk factors for the Group⁽¹⁾ and recap on the main policies to limit their occurrence

IT systems failure (cybercrime)	Risk management framework for IT security risks 2021-2023 information systems security (ISS) blueprint	258-259
Corruption	Group's normative framework (management of compliance/regulatory risks) Anti-Corruption and Influence Peddling Code Code of Conduct Culture & Conduct programme Duty of Care Plan	265 266 343 344 361-371
Data protection	Personal data protection policy Group's guidelines and internal procedures Duty of Care Plan	267 267 361-371
Environmental and Social (E&S) issues that could affect the Group's reputation	E&S risk management in the businesses ■ Normative framework ■ E&S General Principles ■ E&S risk management processes ■ Processing of E&S alerts from stakeholders Managing the Group's direct environmental impact ■ Carbon reduction programme (2019-2030) ■ Responsible Sourcing Policy	274 274 275 275; 364 307 305-307
Non-compliance with laws or the Group's E&S commitments	Measures to protect clients ■ Regulatory risk management ■ A marketing policy that takes the client's interest into account Climate policies ■ Integrating climate risks within the risk management framework ■ The various measurement methodologies and credit portfolio alignment goals ■ Commitment to reducing activities related to fossil fuels ■ Commitment to promoting the energy transition Climate and governance strategy Supporting global banking clients with their sustainability approach	265 337 279 319-321 319-321 315-317 319 325-330
Non-compliance with labour regulations	Risks related to non-compliance with regulations and internal labour rules and to poor working conditions ■ Collective bargaining agreements signed with social partners ■ Diversity and inclusion policy Duty of Care Plan	302-304 304 302 361-371
Non-compliance with health and safety standards	Risks related to non-compliance with regulations and internal labour rules and to poor working conditions ■ Health, safety and prevention policy Risks related to the safety of people and property	300-301 300-301 300-301
E&S issues that could affect the Group's credit risk, especially climate change issues (may become more significant over time)	E&S General Principles Climate governance Policies for assessing climate risks	275-278 319 281
Employee misconduct	Leadership Model Code of Conduct Culture & Conduct programme	345 345 346

2. Significant extra-financial risk factors for the Group⁽¹⁾ and recap on the main policies to limit their occurrence

Lack of qualified staff	Risks related to the management of careers, skills and talent shortages, which affect the Group's appeal, performance and attrition rate	294-298
	■ Strategic workforce planning	294
	■ Principles for mobility and filling positions	295
	■ Recruitment policy	294
	■ Skills and Development Programs	295
	■ Employee performance and compensation policy	
	■ Talent management policy	297
	Compensation policy and risks	297
		112-154

3. Other regulatory topics

Anti-tax avoidance measures	Tax code of Conduct	267
	Policy on tax havens	267
	Anti-money laundering measures	266
Actions to promote human rights	Code of Conduct	345
	Diversity policy	302
	E&S General Principles	275-277
	Duty of Care Plan	361-371

(1) See page 271 for the methodology used to identify these risk factors. As a provider of financial products and services, Societe Generale deems that the following areas do not represent major CSR risks for it and will not therefore consider them further in this DEFP: the circular economy, food waste, the fight against food poverty, animal welfare and the development of a responsible, fair and sustainable food industry.

9.2 DECLARATION OF THE ISSUER

This Universal Registration Document was filed on 13 March 2023 with the AMF, as competent authority under Regulation (EU) 2017/1129, without prior approval pursuant to Article 9 of the said regulation. The Universal Registration Document may be used for the purposes of an offer to the public of securities or admission of securities to trading on a regulated market if completed by a securities note and, if applicable, a summary and any amendments to the Universal Registration Document. The whole is approved by the AMF in accordance with Regulation (EU) 2017/1129.