

9

CROSS-REFERENCE TABLES

| | | | | | |
|------------|--|------------|------------|----------------------------------|------------|
| 9.1 | CROSS-REFERENCE TABLES | 676 | 9.2 | DECLARATION OF THE ISSUER | 684 |
| 9.1.1 | Cross-reference table of the Universal Registration Document | 676 | | | |
| 9.1.2 | Annual Financial Report cross-reference table | 678 | | | |
| 9.1.3 | Cross-reference table for the Registry of the Court | 678 | | | |
| 9.1.4 | Declaration of Extra-Financial Performance – cross-reference table | 682 | | | |

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.

| Headings | Page numbers of the Universal Registration Document |
|---|--|
| 1 PERSONS RESPONSIBLE | |
| 1.1 Name and function of the persons responsible | 674 |
| 1.2 Declaration by the persons responsible | 674 |
| 1.3 Statement or report attributed to a person as an expert | NA |
| 1.4 Information sourced from a third party | NA |
| 1.5 Statement by the issuer | 684 |
| 2 STATUTORY AUDITORS | |
| 2.1 Names and addresses of the auditors | 674 |
| 2.2 Resignation, removal or non-reappointment of the auditors | NA |
| 3 RISK FACTORS | 163-174 |
| 4 INFORMATION ABOUT THE ISSUER | |
| 4.1 Legal and commercial name of the issuer | 643 |
| 4.2 Place of registration, registration number and legal entity identifier (LEI) of the issuer | 643 |
| 4.3 Date of incorporation and the length of life of the issuer | 643 |
| 4.4 Domicile and legal form of the issuer, applicable legislation, country of incorporation, address and telephone number of its registered office and website | 643 |
| 5 BUSINESS OVERVIEW | |
| 5.1 Principal activities | 8-10 ; 18-26 ; 54-58 |
| 5.2 Principal markets | 8-17 ; 18-26 ; 28-29 ; 67-68 ; 506-507 |
| 5.3 Important events in the development of the business | 6-26 |
| 5.4 Strategy and objectives | 11-17 ; 18-26 ; 30-31 |
| 5.5 Extent to which the issuer is dependent on patents or licences, industrial, commercial or financial contracts or new manufacturing processes | NA |
| 5.6 Basis for any statements made by the issuer regarding its competitive position | 30-40 |
| 5.7 Investments | 64-65 ; 288 ; 326 ; 357 ; 396-404 |
| 6 ORGANISATIONAL STRUCTURE | |
| 6.1 Brief description of the Group | 8-10 ; 28-29 |
| 6.2 List of the significant subsidiaries | 28-29 ; 518-550 |
| 7 OPERATING AND FINANCIAL REVIEW | |
| 7.1 Financial condition | 30-45 ; 59-63 ; 564-569 |
| 7.2 Operating results | 30-45 |
| 8 CAPITAL RESOURCES | |
| 8.1 Information concerning the issuer's capital resources | 61 ; 374-378 ; 499-504 ; 606-609 |
| 8.2 Sources and amounts of the issuer's cash flows | 379 |
| 8.3 Information on the borrowing requirements and funding structure of the issuer | 62-63 |
| 8.4 Information regarding any restrictions on the use of capital resources that have materially affected, or could materially affect the issuer's operations | NA |
| 8.5 Information regarding the anticipated sources of funds needed to fulfil commitments referred to in item 5.7.2 | 61-63 ; 65 |
| 9 REGULATORY ENVIRONMENT | 16-17 ; 41 ; 195 |
| 10 TREND INFORMATION | |
| 10.1 Most significant recent trends in production, sales and inventory, and costs and selling prices since the end of the last financial year Any significant change in the financial performance of the Group or provide an appropriate negative statement. | 65-66 |

| Headings | | Page numbers of the Universal Registration Document |
|-----------|--|---|
| 10.2 | Trends, uncertainties, demands, commitments or events that are reasonably likely to have a material effect on the issuer's prospects for at least the current financial year | 16-17 |
| 11 | PROFIT FORECASTS OR ESTIMATES | 33 |
| 12 | ADMINISTRATIVE, MANAGEMENT AND SUPERVISORY BODIES AND GENERAL MANAGEMENT | |
| 12.1 | Board of Directors and General Management | 70-111 |
| 12.2 | Administrative, management and supervisory bodies and General Management conflicts of interests | 158 |
| 13 | REMUNERATION AND BENEFITS | |
| 13.1 | Amount of remuneration paid and benefits in kind | 112-154 |
| 13.2 | Total amounts set aside or accrued by the issuer or its subsidiaries to provide for pension, retirement or similar benefits | 486-493 |
| 14 | BOARD AND GENERAL MANAGEMENT PRACTICES | |
| 14.1 | Date of expiration of the current term of office | 74-75 ; 81-88 ; 106-107 ; 113 ; 153 |
| 14.2 | Members of the administrative bodies' service contracts with the issuer | NA |
| 14.3 | Information about the issuer's audit committee and remuneration committee | 95-104 |
| 14.4 | Statement as to whether or not the issuer complies with the corporate governance regime | 71 |
| 14.5 | Potential material impacts on the corporate governance, including future changes in the board and committees composition | 72-75 |
| 15 | EMPLOYEES | |
| 15.1 | Number of employees | 293 |
| 15.2 | Shareholdings and stock options of company officers | 74 ; 81-88 ; 106-107 ; 112-154 |
| 15.3 | Description of any arrangements for involving the employees in the capital of the issuer | 487 ; 494 ; 638-639 ; 644-645 |
| 16 | MAJOR SHAREHOLDERS | |
| 16.1 | Shareholders holding more than 5% of capital or voting rights | 639-640 |
| 16.2 | Different voting rights held by the major shareholders | 639-640 ; 643-644 |
| 16.3 | Control of the issuer | 639-640 ; 642 |
| 16.4 | Arrangements, known to the issuer, the operation of which may at a subsequent date result in a change in control of the issuer | NA |
| 17 | RELATED PARTY TRANSACTIONS | 158-159 ; 487 |
| 18 | FINANCIAL INFORMATION CONCERNING THE ISSUER'S ASSETS AND LIABILITIES, FINANCIAL POSITION AND PROFITS AND LOSSES | |
| 18.1 | Historical financial information | 10 ; 30-45 ; 162 ; 374-634 |
| 18.2 | Interim and other financial information | NA |
| 18.3 | Auditing of historical annual financial information | 557-563 ; 628-634 |
| 18.4 | Pro forma financial information | NA |
| 18.5 | Dividend policy | 13 ; 638 |
| 18.6 | Legal and arbitration proceedings | 270 ; 623-626 |
| 18.7 | Significant change in the issuer's financial position | 65 |
| 19 | ADDITIONAL INFORMATION | |
| 19.1 | Share capital | 156-157 ; 636-646 |
| 19.2 | Memorandum and Articles of Association | 646-651 |
| 20 | MATERIAL CONTRACTS | 65 |
| 21 | DOCUMENTS AVAILABLE | 643-645 |

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 |
| ■ Statutory Auditors' report on the consolidated accounts | 557-563 |

| 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 |
| 1.2 Key financial performance indicators | Article L. 225-100-1, I., 2° |
| 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° |
| 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 |
| 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 |
| 1.6 Existing branches | Article L. 232-1, II of the French Commercial Code |
| 1.7 Significant equity investments in companies having their head office in France | Article L. 233-6 al. 1 of the French Commercial Code |
| 1.8 Cross-shareholdings | Articles L. 233-29, L. 233-30 et R. 233-19 of the French Commercial Code |
| 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 |
| 1.10 Activities related to Research & Development | Articles L. 232-1, II et L. 233-26 of the French Commercial Code |
| 1.11 Table showing the company's results over the last 5 financial years | Article R. 225-102 of the French Commercial Code |

| 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 | | |
| 4.1 | Structure, evolution of the Company's capital and crossing of thresholds | Article L. 233-13 of French Commercial Code | 639 |
| 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 quinquies 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) | 265 |
| | Anti-Corruption and Influence Peddling Code | 266 |
| | Code of Conduct | 343 |
| | Culture & Conduct programme | 344 |
| | Duty of Care Plan | 361-371 |
| Data protection | Personal data protection policy | 267 |
| | Group's guidelines and internal procedures | 267 |
| | Duty of Care Plan | 361-371 |
| Environmental and Social (E&S) issues that could affect the Group's reputation | E&S risk management in the businesses | |
| | ■ Normative framework | 274 |
| | ■ E&S General Principles | 274 |
| | ■ E&S risk management processes | 275 |
| | ■ Processing of E&S alerts from stakeholders | 275; 364 |
| | Managing the Group's direct environmental impact | |
| | ■ Carbon reduction programme (2019-2030) | 307 |
| ■ Responsible Sourcing Policy | 305-307 | |
| Non-compliance with laws or the Group's E&S commitments | Measures to protect clients | |
| | ■ Regulatory risk management | 265 |
| | ■ A marketing policy that takes the client's interest into account | 337 |
| | Climate policies | |
| | ■ Integrating climate risks within the risk management framework | |
| | ■ The various measurement methodologies and credit portfolio alignment goals | 279 |
| | ■ Commitment to reducing activities related to fossil fuels | 319-321 |
| | ■ Commitment to promoting the energy transition | 319-321 |
| | Climate and governance strategy | 315-317 |
| | Supporting global banking clients with their sustainability approach | 319 325-330 |
| Non-compliance with labour regulations | Risks related to non-compliance with regulations and internal labour rules and to poor working conditions | 302-304 |
| | ■ Collective bargaining agreements signed with social partners | 304 |
| | ■ Diversity and inclusion policy | 302 |
| | Duty of Care Plan | 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 | 300-301 |
| | ■ Health, safety and prevention policy | 300-301 |
| | Risks related to the safety of people and property | 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 | 275-278 |
| | Climate governance | 319 |
| | Policies for assessing climate risks | 281 |
| Employee misconduct | Leadership Model | 345 |
| | Code of Conduct | 345 |
| | Culture & Conduct programme | 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 |
| | <ul style="list-style-type: none"> ■ Strategic workforce planning ■ Principles for mobility and filling positions ■ Recruitment policy ■ Skills and Development Programs ■ Employee performance and compensation policy ■ Talent management policy | <ul style="list-style-type: none"> 294 295 294 295 297 297 |
| | Compensation policy and risks | 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.