

WHOLESALE SOLUTIONS

TO HELP YOU DIVE
INTO THE TRANSITION
**TOWARDS A MORE
SUSTAINABLE FUTURE**



BE PART OF THE WAVE OF CHANGE

Our corporate purpose isn't just an ambition. "Building together, with our clients, a better and sustainable future through responsible and innovative financial solutions" is what drives us every day in our decision making. It is also what motivates us in taking an active part in the transformation of your business, continuing to leverage innovation, support emerging leaders and create bespoke solutions that you need.

To create the future we hope for, all of us must rethink our impact. And as the world's best bank for transition strategy in 2022 and 2023 by Euromoney, we are well positioned to help you achieve your sustainability goals with positive impact embedded in our advisory, financing and investment solutions.

With over 20 years of thought leadership and innovation from our expert teams that never stop in the face of challenge, you can count on us for your sustainability journey.

Every great ambition for a more sustainable future needs an innovative sustainable finance response.

Let us bring your projects to life.

*(1) World's Best Bank Transition Strategy Award
for the 2nd year in a row. Euromoney 2023*



HOW DO WE SUPPORT THE TRANSITION TOWARDS A MORE SUSTAINABLE FUTURE?

Sustainable Finance is at the heart of our strategy and offering.

You can leverage Societe Generale's long-standing experience and in-depth environmental and social expertise, across the full spectrum of our investment and financing solutions.



LEADING THE ENERGY TRANSITION AND ENVIRONMENTAL CONSERVATION

Our expertise across value chains and sectors enables us to advise clients on and finance their energy transition.

We can also help clients with other ventures, including circular economy, social and environmental positive impact and biodiversity conservation.



CONTRIBUTING TO POSITIVE LOCAL IMPACT

We drive positive impact in emerging and developed economies by addressing the social aspects of sustainable development: a fair transition, inclusion through improved mobility and infrastructure for sustainable cities.



RAISING INDUSTRY STANDARDS

We are an active player in positive impact finance, setting industry standards for more than 20 years.

As co-founder of major industry coalitions, we lead initiatives to drive sustainable change and support decarbonisation trajectories in each sector.



DELIVERING INNOVATION TO OPEN NEW FRONTIERS

With one of the broadest offerings in the market, we are at the forefront of innovation, allowing us to design bespoke solutions for our clients.

We foster innovation by supporting new businesses and partnering with innovative new ESG players which are critical to accelerate the transition towards a more sustainable future.

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#1 Project Finance Financial Advisers Global Renewables⁽¹⁾
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#4 Sustainability-Linked Bonds Global⁽²⁾
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.....
#2 EMEA Sustainability-Linked Loans Bookrunner⁽²⁾
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Rated **AAA** by MSCI, in the **Top 5%** of 198 banks worldwide
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Ranked **Top 1%** of all companies by Moody's ESG
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Best IB Bank for Sustainable Finance 2023 by Global Finance
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World's Best Bank Transition Strategy 2023 by Euromoney
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Bank of the Year for Sustainability 2021 by IFR
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Investment Bank of the Year for Sustainability 2021 by The Banker
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(1) IJ Global League Tables Q3 2023. (2) Dealogic Q3 2023.

SUSTAINABLE & POSITIVE IMPACT SOLUTIONS

To help you build a better future

1. STRATEGIC ADVISORY & BUSINESS DEVELOPMENT

- CORPORATE FINANCE
- ESG ADVISORY & MARKET ACCESS
- IMPACT-BASED FINANCE
- SOCIAL IMPACT SOLUTIONS
- CONTRIBUTING TO THE DEVELOPMENT
OF SUSTAINABLE CITIES

2. SUSTAINABLE & POSITIVE IMPACT FINANCING

- GREEN, SOCIAL AND SUSTAINABILITY
LOANS & BONDS
- SUSTAINABILITY-LINKED
LOANS & BONDS
- SUSTAINABLE SHORT-TERM FINANCING
& LIQUIDITY
- GREEN AND SUSTAINABILITY-LINKED
TRADE FINANCE
- SUSTAINABLE PROJECT &
INFRASTRUCTURE FINANCE
- ASSET-BACKED PRODUCTS
- SUPPLY CHAIN FINANCE
- RECEIVABLES FINANCE
- SUSTAINABLE MOBILITY SOLUTIONS
- EQUIPMENT FINANCE

3. SUSTAINABLE & POSITIVE INVESTING

- ESG/SRI RESEARCH & ADVISORY
- SUSTAINABLE & POSITIVE SOLUTIONS
- COMPREHENSIVE SECURITIES
SERVICES SOLUTIONS TO
SUPPORT ESG STRATEGIES

**SOCIETE GENERALE
KEY MILESTONES**

1. STRATEGIC ADVISORY & BUSINESS DEVELOPMENT

TAKE THE LEAP TOWARDS SUSTAINABILITY

CORPORATE FINANCE

In a world facing unprecedented transformation needs, we are shifting our business model to be the go-to bank for energy transition and sustainable finance.

We offer tailored advice and solutions to help you on your sustainability journey, whether it is reinventing your business model or accelerating your own ESG transition.

- Advisory on strategic evolution and implementation through first class Mergers & Acquisitions expertise and track record.
- Unique combination of senior banker implication, in-depth industrial sector expertise and geographic proximity.
- Key research & insights for Equity Capital Markets investors.

ESG ADVISORY & MARKET ACCESS

As part of their investing policy, investors consider that ESG performance is a key indicator of a company's long-term risk and opportunity profile which may significantly impact its attractiveness in the market.

Thanks to our extensive knowledge of ESG concerns of investors and stakeholders (including clients, contractors, regulators and ESG rating agencies), our experts support and advise Corporate clients in their ESG disclosure and rating process to gain the best market access.

DIAGNOSIS

- Review of ESG risks, opportunities and trends
- ESG impacts associated with company's positioning
- Benchmark of ESG disclosures and commitments
- Propose sustainable finance solutions to support ESG roadmap

ESG RATING ADVISORY

For Corporates

- Assistance in the running of ESG rating processes (Sustainalytics, MSCI, Moody's/Vigeo, S&P/SAM)
- Use of automated benchmarking tools
- Definition of financial communication priorities aligned with ESG rating agencies' criteria
- Interplay between ESG and credit features

For Financial Institutions

- Analyse FI's ESG stakes and status to strengthen their sustainability strategy
- Boost ESG positioning in global markets
- Advise on sustainability investment strategies and assist in structuring specific ESG or climate-focused funds
- Provide cutting edge cross asset & sustainability research & help to integrate ESG criteria into investment decisions
- Provide support on ESG rating agencies approach and methodology

For Sovereigns, Supranationals and Agencies

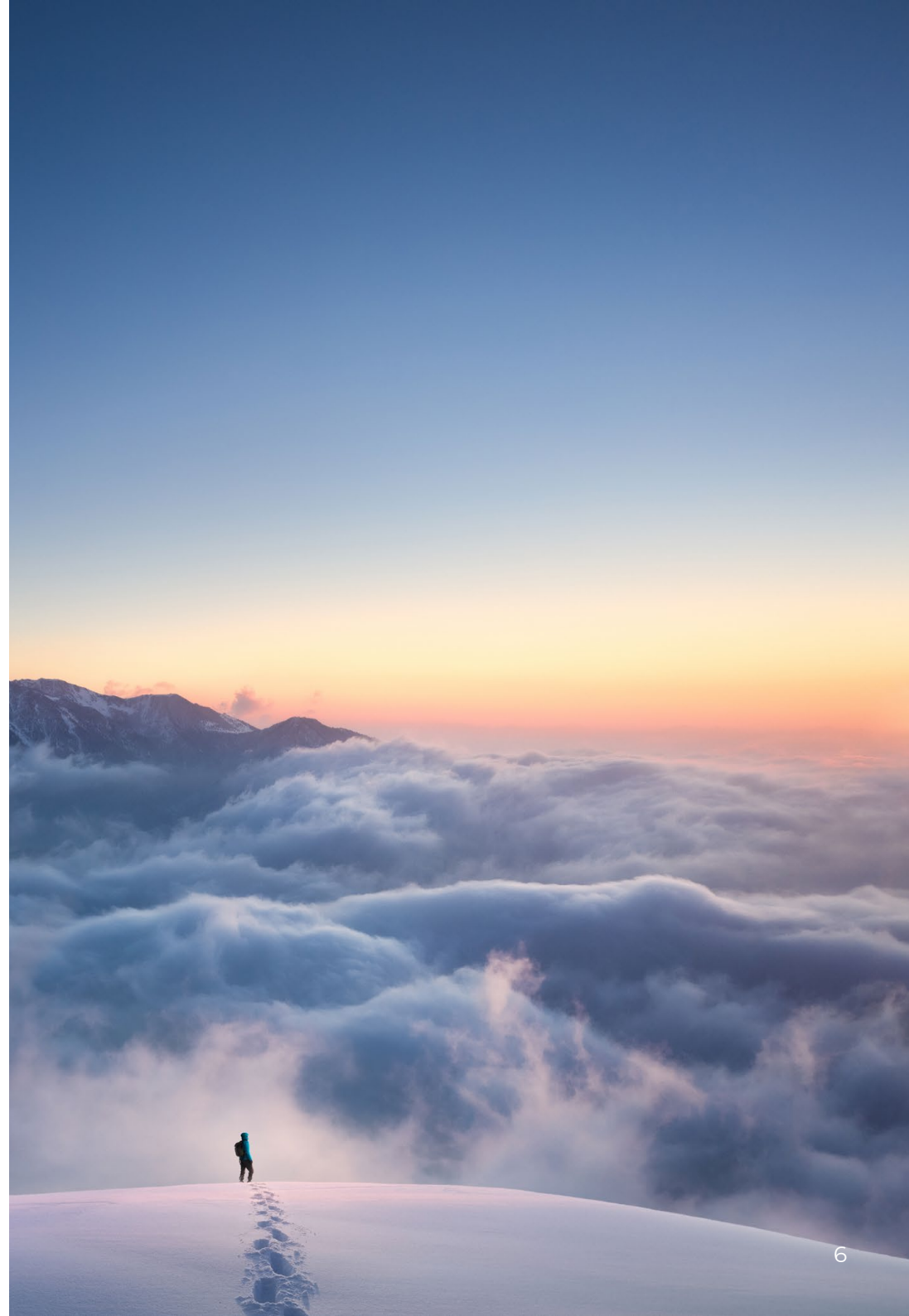
- Assist with new ESG rating and existing rating improvement strategies
- Support sovereigns on their ESG transition and disclosure journey
- Improve ESG investor communication

ASSISTANCE IN UPGRADING STRATEGY

- Identify the main strengths and weaknesses in a company's disclosures
- Select the best communication strategy to improve the perception of ESG performance
- Integrate of ESG factors into business strategy and the equity story

ROADSHOWS AND MARKETING

- Based on our extensive knowledge of investors and financial intermediaries and vast market access network
- Organisation of ESG roadshows and proposition of marketing material in relation to clients' projects and operations



IMPACT-BASED FINANCE

IMPACT & STRUCTURING ADVISORY TO CO-CREATE AND FINANCE NEW BUSINESS MODELS DELIVERING THE SDGs

To answer global environmental & social emergencies, many companies rethink their business models so they can generate a sustainable future for all while creating long-term value for their stakeholders.

The SDG investment gap which was initially estimated at approximately US\$2.6 tr/year⁽¹⁾, was revised upwards following the Covid-19 crisis at US\$3.7 tr/year, calling more than ever for new business and financing solutions.

Societe Generale developed a disruptive and unique approach focused on impact. Impact-Based Finance addresses the need for advice from private companies and public entities that are shifting their businesses to deliver the SDGs in existing or new markets⁽²⁾ but struggle to finance their investments.

We assist our clients in shifting their business models to fully integrate environmental and social impact in their projects to unlock funding and accelerate scale up. Our approach is threefold:

Augment impact: by mutualising costs and providing multiple services, to generate more social, environmental & economic impacts as well as additional revenues. Reducing the “cost-to-impact” leads to increased profitability, stronger resilience and financial attractivity.

Enhance credit: we provide expert structuring advice to de-risk transactions, using blended finance mechanisms when relevant and structuring aggregation vehicles to reach critical size for placement in the global private debt and equity markets.

Leverage digitalisation: throughout the process, we focus on the use of digital technologies to combine services, create more value, as well as collect and analyse data on operational performance, payment track record

and impact to demonstrate a project's success and support its scale up, as well as facilitate aggregation of portfolios of small assets.

We focus on four key impact value chains with a particular emphasis on market segments with high impact and scale up potential but whose growth is currently limited by the novelty of business models or technology used, the small size of investments and/or the location in developing countries. We also integrate biodiversity into our approach with the objective to promote “nature positive” solutions in each of our value chains.



ACCESS TO CLEAN ENERGY,
CONNECTIVITY AND
ENERGY EFFICIENCY



WATER MANAGEMENT
AND SMART AGRICULTURE



CIRCULAR ECONOMY
AND WASTE MANAGEMENT



BIODIVERSITY AND
NATURAL CAPITAL

Examples of projects include “multi-impact” off-grid solar power in rural and remote areas in developing countries, combined with access to connectivity, healthcare and education as well as smart agriculture; energy efficiency investments in buildings, industries and cities with “product as a service” business models, new production lines to efficiently recycle plastic, regenerative agriculture programs, etc.



Our holistic impact-based approach “augments” projects to deliver energy transition, sustainable economic growth, job creation and social well-being.

With both an Originate-To-Distribute and Distribute-To-Origin strategy, the Impact-Based Finance group is product agnostic and acts as a catalyst to mobilise the capabilities of Societe Generale to deliver the best financing solutions for corporates and offer suitable investment opportunities to investors. Thanks to Impact-Based Finance, our clients can also benefit from the collective intelligence and best practices derived from our active participation in global initiatives around impact assessment, digital innovation, energy efficiency, sustainable cities and blended finance.

(1) Sources: [Rethinking Impact to Finance the SDGs](#) (2018), [OECD](#) (2021).

(2) These new markets are mostly, but not exclusively, in developing countries; addressing the Base of Pyramid market (“BoP”) means empowering 4 billion economically active consumers, producers, employees and entrepreneurs.

FOCUS ON NATURAL CAPITAL SOLUTIONS

Nature-Based Solutions (“NBS”) are essential to address the planetary challenges such as climate change, biodiversity loss and livelihood in developing countries. The Impact-Based Finance team has developed an expertise to advise its clients in the origination, selection and financial structuring of high quality NBS projects. Thanks to our in-house experts and our ecosystem of the most reputable Conservation NGOs and developers of NBS projects, we can accompany corporates and investors in their trajectory to become an inclusive, net-zero, nature-positive actor of change.

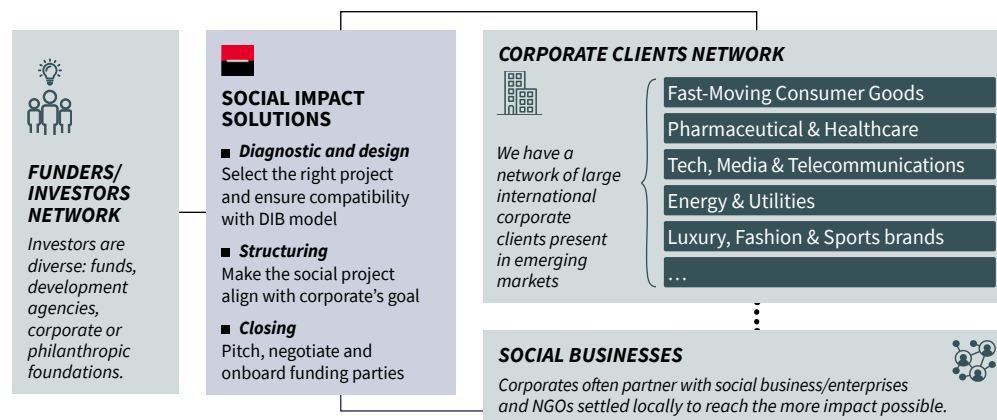
SOCIAL IMPACT SOLUTIONS

We advise corporate clients on the design of their social and environmental projects, structures innovative financing mechanisms linked to “outcomes-based KPIs” and raise external funding through impact investors & grants.

The Social Impact Solutions team was created in 2019 with the aim of engineering solutions to unlock public and private funding at scale for social projects and businesses developed by our clients as part of the transition towards sustainability and the SDGs.

These ventures require joint expertise on business and social issues, often leading to cross sectorial social partnerships with non-governmental organisations, other civil society organisations and the public sector - local authorities or ministries.

ACHIEVING SOCIAL IMPACT BECOMES THE COMMON LANGUAGE THAT ALIGNS ALL STAKEHOLDERS' INTERESTS



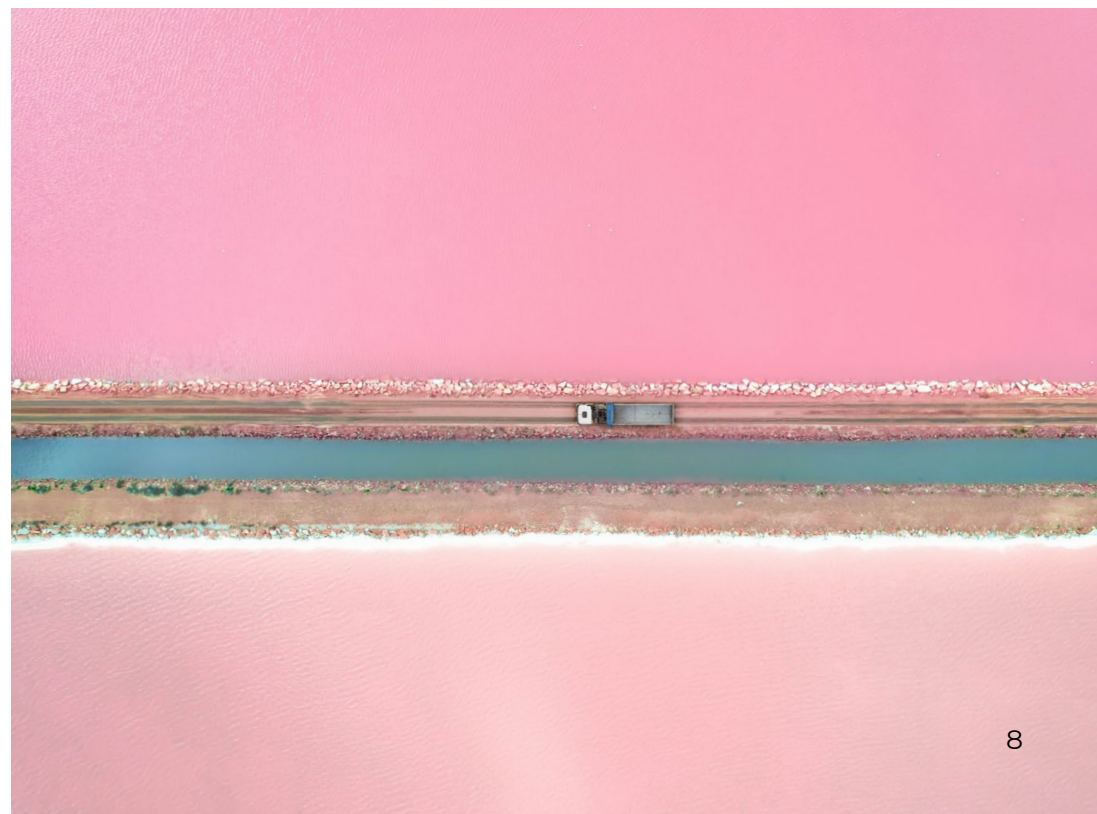
HOW DOES IT WORK?

The Social Impact Solutions team accompany and advise clients on the design of social projects that align the interests of private, public and social sectors through tailor-made innovative financing mechanisms driven by result-based principles. Social Impact Solutions typically uses innovative financing tools such as blended finance, social impact bonds and other hybrid mechanisms to arrange financing packages involving development

finance institutions, impact investors and foundations and other parties motivated by the strong and demonstrated social impact of the project and its financial approach.

DIVERSE SECTORS, MULTIPLE IMPACTS

CIRCULAR ECONOMY	<ul style="list-style-type: none"> ■ Building a sustainable local plastic recycling supply chain for corporates to attain financial sustainability and enhance plastic offtake
LIVELIHOOD	<ul style="list-style-type: none"> ■ Entrepreneur development through provision of technical training targeting industry requirements
AGRICULTURE & COMMODITIES	<ul style="list-style-type: none"> ■ Enhancement of smallholder farmer-buyer market linkages ■ Prevention of farmer debt-trap spirals
EDUCATION	<ul style="list-style-type: none"> ■ Integration of drop-outs and underprivileged children in schools in rural zones
RENEWABLE ENERGY	<ul style="list-style-type: none"> ■ Replacement of diesel-fueled equipment by solar energy ones in remote areas ■ Creation of livelihood through a renewable energy ecosystem
HEALTHCARE	<ul style="list-style-type: none"> ■ Development of healthcare access in remote rural areas ■ Reduction in occurrence rate of specific illnesses (ex: Partnership with The Global Fund in the fight against TB, Malaria & Aids)



CONTRIBUTING TO THE DEVELOPMENT OF SUSTAINABLE CITIES

Tomorrow's societies will need to respond to severe challenges. They will need to support urbanisation and infrastructure projects in emerging countries, as well as reinvent the cities of ageing countries using digital innovation and smart city programmes, all with an inclusive and articulated approach to environmental and social challenges.

Societe Generale supports cities, suppliers and governments in this transition, through concrete actions and initiatives:

- The French retail banking network is deeply committed to the "Greater Paris" programme.
- The Corporate Banking, Investment Banking and Financing activities are involved in multiple urban infrastructure projects in developed and emerging countries.
- Ayvens has launched several initiatives to meet the requirements compulsory in European cities to limit GHG and fine particle emissions and is adapting its service offer to a move towards "Mobility as a Service".
- The Equipment Finance branch is involved in programmes to equip new forms of urban lighting and transport.
- Sogeprom is actively working on innovative approaches to urban renewal.

FOCUS ON MAKING A DIFFERENCE IN THE ASIA-PACIFIC REGION

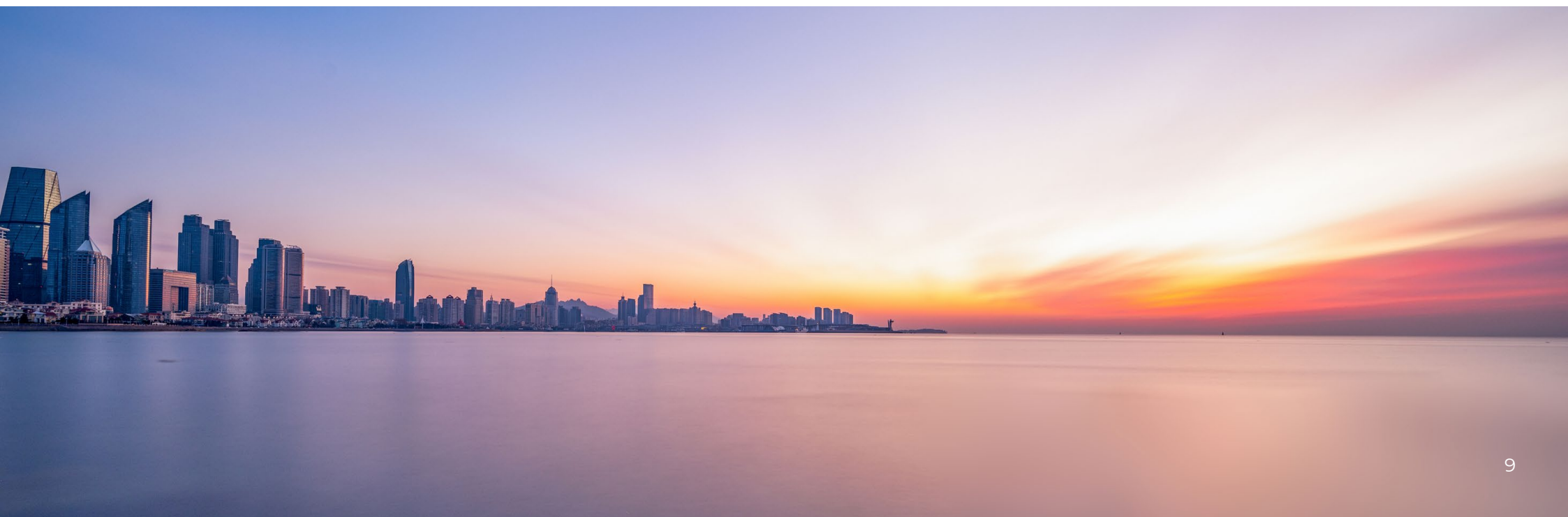
Asia faces immense requirements for infrastructure, a vital ingredient necessary to sustain economic development. Numerous hurdles need to be overcome, especially in developing bankable projects, and also to structure deals that can be distributed into capital markets. Renewable projects constitute a growing segment of infrastructure in the region. Whether they are energy-related and/or linked to ESG, these trendsetting projects are defining a new phase in infrastructure finance that takes into consideration the UN SDGs. We are taking an active part in these challenges, and our achievements have received strong recognition:

- The Asset Triple A Sustainable Infrastructure Awards 2023: ESG Project Finance House of the Year for Asia Pacific
- IJ Global ESG Awards 2022: ESG Infrastructure & Energy Bank Award.

FOCUS ON BATTERY ENERGY STORAGE SYSTEM IN AUSTRALIA

Electricity grids will need to add energy storage solutions to facilitate a full transition to renewable energy such as solar and wind power. In 2023, we acted as financial adviser, mandated lead arranger and hedging provider for the development and greenfield project financing of the Rangebank Battery Energy Storage System project in Australia.

Expected to be completed in late 2024, the project will increase Victoria's renewable energy hosting capacity while providing essential system services aiming to support the safe, secure and reliable operation of Australia's power system. Once fully operational, the Rangebank BESS will have the storage capacity to power the equivalent of 80,000 homes for an hour during peak periods.





2. SUSTAINABLE & POSITIVE IMPACT FINANCING

TAKE THE SUSTAINABLE WAY

We have built our expertise on our deep historical knowledge in environmental & social risk management, structured finance and capital markets to meet the growing demand for financial solutions that support your sustainability agenda.

We believe that supporting your positive impact helps create a world of new business opportunities.

Our E&S Advisory and Impact Finance Solutions department, a unique team of experts capable of analysing and structuring deals involving multiple parties, can assist you in your Sustainable and Positive Impact projects.

We capitalise on our extensive skills and global presence to offer made-to-measure financing solutions, ranging from export credit, to sustainable bonds, to securitisation, as well as ESG rating advisory services for issuers.

Societe Generale's partnerships with Supranationals, Multilaterals & Development Finance Institutions (MDFIs) open a world of opportunities

As an international lender with a historical presence in many developing countries, we are convinced that the strong complementary relationship between local knowledge, the know-how of development finance institutions and our own product expertise makes us collectively stronger in addressing the development challenges of these countries.

Multilateral development banks and other development finance institutions represent key partners with whom Societe Generale enjoys long-lasting and fruitful relationships.

Our cooperation is based on a wide range of co-financing instruments such as B-loans, sovereign risk guarantees, risk sharing facilities, and partial credit guarantees.

Over the years, we have designed solutions to apply these instruments across many of our areas of financial expertise, from project and commodities financing to capital markets and risk management.

GREEN, SOCIAL AND SUSTAINABILITY LOANS & BONDS

We combine longstanding environmental, social and impact structuring expertise with leading debt capital markets structuring and distribution services.

Green, Social & Sustainable loan or bond proceeds aim at financing clearly earmarked projects generating environmental and/or social benefits.

Pioneering this expertise, Societe Generale acted as the structuring advisor for highly visible inaugural green, social and sustainability transactions for key clients in all asset classes, across the globe, highlighting the bank's strong advisory capabilities in the Sustainable and Positive Impact finance field.

SUSTAINABILITY-LINKED LOANS & BONDS

As an innovative way to value our client's sustainability performance, Societe Generale has developed a Sustainability-Linked Loan and Bond offer, linking the financing structure to the client's achievements in terms of corporate and social responsibility (CSR) targets.

Sustainability-linked mechanisms offer multiple structuring opportunities. Defined on a case by case basis, the targets are discussed with our clients and supported by an incentive mechanism. With this tailor-made structured offer, Societe Generale joins forces with its clients to help them integrate their sustainability ambition in their financial instruments, thereby offering heightened visibility to our clients' transition journeys.

MARKET LEADER



**Best Investment Bank
for Sustainable Financing 2023**



**Outstanding Leadership in
Transition / Sustainability Linked
Bonds in Western Europe 2023**



**Investment Bank of the Year for
Sustainability-Linked Loans 2022**

430+ Green, Social and Sustainable
bonds mandates globally across issuer types,
currencies & regions since 2013

**Total amount
+€460bn eq.**

SUSTAINABLE SHORT-TERM FINANCING & LIQUIDITY

As a catalyst between short-term financing and liquidity, the cash management business line has embedded ESG in its liquidity and financing solutions to support our clients in achieving their positive impact goals.

In order to fund dedicated projects having a positive impact such as activities in favor of the energy transition, we propose short term financing, green working capital facilities throughout Asia and Western Europe and tomorrow globally. In addition, to answer our clients' willingness for green liquidity management, we are monitoring our green assets pool. We offer green deposits in Asia mainly in Mainland China and Hong Kong, proceeds of the cash surplus investment are funding green and sustainable projects.



GREEN AND SUSTAINABILITY-LINKED TRADE FINANCE

By combining our longstanding expertise in positive impact and ESG structuring solutions with trade finance, we help our clients navigate the ESG transition.

With a strong track record in Europe, the Middle East, Africa and Asia, we are well positioned to act as an ESG advisor, arranging green and sustainability-linked transactions.

GREEN, SOCIAL AND SUSTAINABLE TRADE FINANCE

Green Guarantees, Letters of Credit and Stand-by Letters of Credit are Trade Finance instruments which support, guarantee and/or finance an underlying project having a clear positive contribution to the environment and/or to a target population.

These innovative solutions focus on key sectors with positive impact activities such as, but not limited to: renewable energy, clean transportation, waste management, sustainable water, waste water management, hydrogen, health and education.

Societe Generale has been pioneering the Green segment and has now extended it to social and sustainable trade finance in order to have a full-fledged impact on the ESG strategy of its clients.

SUSTAINABILITY-LINKED TRADE FINANCE

This innovative offer aims at supporting our Corporate clients which have engaged a real transition towards a more sustainable business model.

Based on an incentive mechanism, we agree and commit to adjusting our pricing conditions to the achievement of CSR targets defined with our clients.

In this way, we fully support and indirectly participate to the successful ESG transition of our clients.

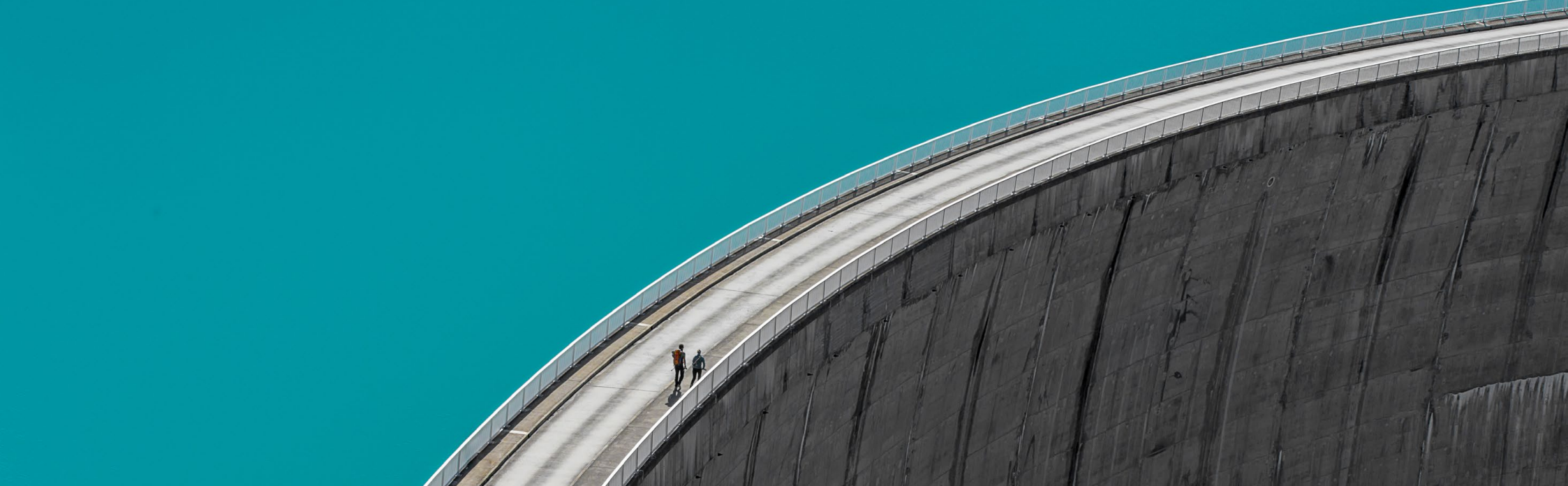
HYBRID TRADE FINANCE

Societe Generale can also offer Hybrid Trade Finance facilities which are a combination of a Green & Sustainability-Linked mechanism.

This innovative solution offers a double advantage:

1. a green mechanism to support trade finance instruments which guarantee that an underlying project has a positive impact on the environment, and;
2. a sustainability-linked mechanism to reflect the Group E&S strategy.





SUSTAINABLE PROJECT & INFRASTRUCTURE FINANCE

Financing is based on in-depth understanding and expertise in sectors, structuring techniques and geographic reach, while maximising positive impacts in projects.

We have a longstanding and well-established track record in providing financial advisory services and arranging capabilities in relation to infrastructure & project financing, in multiple sectors across the world.

ENERGY FINANCE

Financing and advisory solutions for projects and producers worldwide in the energy sector and energy transition related assets (power, renewables and assets covering onshore and offshore wind, solar, blue and green hydrogen, carbon capture and storage, sustainable aviation fuel, e-fuels, energy storage and interconnectors).

MINING, METALS & INDUSTRIES FINANCE

Advisory, structuring and financing solutions to support value chains from mining extraction and metals transformation to battery production and downstream industries focused on decarbonisation, sustainability, and full life cycle solutions as well as reshoring initiatives.

INFRASTRUCTURE FINANCE

Advising and financing solutions dedicated to infrastructure projects in transportation and mobility, digital infrastructures, waste & water, social infrastructure, regulated asset based and other infrastructures related to the energy transition.

ASSET-BACKED PRODUCTS

Societe Generale's integrated asset-backed products division offers top-tier expertise in the advisory, structuring, financing, placement and trading for securitisations, fund finance and collateralised financing across Europe, the US and Asia-Pacific.

We accompany corporate clients, financial institutions and financial sponsors globally across a broad range of asset classes and objectives (funding and funding diversification, risk transfer, capital optimisation etc.).

Integrating technical expertise with the group's leading capabilities in sustainable finance, Societe Generale supports issuers and investors through green, social and sustainability-linked transactions aligned with their sustainability agenda.



**Investment Bank of the Year
for Securitisation 2023**



SUPPLY CHAIN FINANCE

We help clients strengthen relations with their suppliers regardless of their size, while optimising their working capital for both the buyer and the suppliers. We can also offer financial incentives to the suppliers to become more sustainable and enhance their ESG strategy (scope 3, responsible sourcing, supply chain transparency...).

We offer a suite of reverse factoring solutions to strengthen the supply chain financing along with E&S criteria. The purpose of Supply Chain Finance (or reverse factoring) is to prepay the invoices payable to suppliers.

We can help our clients fulfil their objectives, especially the ESG ones, in several ways: first, by helping ensure the sustainability of their supplier base:

- Reducing the risks of delays and/or disruption
- Strengthening the commercial relationship with their suppliers
- Conveying a “responsible purchasing” image

Then, by helping improve their working capital needs:

- Securing payments and improving cash management forecasts and liquidity management
- Centralising & securing suppliers’ payments

Last but not least, setting up a Sustainability-Linked Supply Chain Finance programme where both suppliers and clients can be rewarded for their E&S performance. For the client’s suppliers, the benefits are twofold:

- Suppliers benefit from a “true sale” early payment solution.
- Financial conditions can be enhanced if the suppliers’ ESG performances are good and/or improving. Client benefits from its supply chain effort from a CSR perspective.

RECEIVABLES FINANCE

We support our clients’ positive social impact by providing them with healthy cash cycles and lasting working capital solutions through either Positive Impact Finance or Sustainability-Linked structures.

By helping our clients monitor their cash cycle, receivables finance opens up new opportunities for them to positively support their partners’ financial sustainability, along with their own.

The socially positive impact they generate by reducing payment delays may be seen across their partners’ economic cycle.

Receivables finance helps strengthen cash cycles as well as relationships between clients and their debtors.

Specific positive impact receivables finance programs also exist to fit the needs of non-profit organisations and to specifically help them to get cash advances on their operating grants.



SUSTAINABLE MOBILITY SOLUTIONS

Ayvens supports its corporate clients by providing eco-friendly fleets and mobility solutions whether it be to reduce fleet emissions, improve safety on the road or promote innovative and sustainable mobility solutions.

ADVISORY SERVICES

To help clients to reach their net zero targets and make sustainable mobility an easy choice, Ayvens strives to ensure that clients are able to identify the greenest way and vehicle for their drivers.

This involves conducting a needs analysis, measuring a fleet's carbon footprint, improving client awareness on the benefits of alternative powertrains (battery electric vehicles and plug-in hybrids in particular), calculating the Total Cost of Ownership and explaining the legal and fiscal set-up on a country-by-country basis.

MOBILITY SOLUTIONS

A strategic focus has been placed on investing in new mobility solutions that will transform the use of the car into mobility as a service (MaaS).

Ayvens provides solutions such as Corporate car sharing, car swapping services, mobility budgets and multimodal mobility solutions.

These provide alternatives in response to the gradual shift away from 'car only' to 'full mobility' through an end-to-end multimodal solution.

STRATEGIC PARTNERSHIPS

The transition to electric vehicles requires partnering with key infrastructure providers.

Over the years, Ayvens has signed a number of partnerships to collectively launch new electrified mobility solutions which combine driving electric vehicles and charging services in order to provide a seamless and consistent client experience.

Ayvens also partners with premium electric vehicle manufacturers to help diversify their distribution model through full digital leasing services.



Ayvens is partnering with global industry leaders to offer clients a full end-to-end solution containing home charging facilities and charging cards that allow free roaming and international use.

EQUIPMENT FINANCE

With our in-depth environmental and social expertise across our business sectors - Technology, Industrial Equipment, Healthcare & Green Energy and Transportation - we support our clients in their decarbonisation pathways with financing solutions for sustainable small-scale assets.

As an integrator for different stakeholders, we take a leading role in providing sustainable asset finance across our expertise sectors. We are convinced that new financing solutions are required to support the shift to a more sustainable environment. In cooperation with manufacturers, energy service providers and specialized financial intermediaries, we are committed to supporting energy transition investments for the benefit of our planet and society.

We embed Circular Economy principles in financing solutions, by supporting the behavioral shift from asset ownership to usage based models, using an asset lifecycle approach. Together with our partners, we focus on the sustainable use of products and resources. Together, let's "Care and Dare about the Future" – as concretely outlined in our 2025 CSR ambition.

A FEW EXAMPLES OF WHAT WE DO:



ELECTRIFICATION & LOW-EMISSION TRANSPORTATION

We cooperate with partners to offer financing solutions for EV charging stations including hardware and services to support the shift towards electrification. We also focus on financing low carbon transportation assets.



ENERGY EFFICIENCY SOLUTIONS

We support "energy efficiency" investments by offering the most suitable financing solutions to accompany large corporates, but also SMEs that show strong interest in reducing their energy consumption in production facilities and to improve their own CO₂ footprint.



SOCIAL & MEDICAL FINANCING SOLUTIONS

Together with our partners, we focus on financing solutions for technology equipment in the field of education. We also support the financing of medical equipment for the various healthcare systems across our international network.



3. SUSTAINABLE & POSITIVE INVESTING

SURF ON THE BEST INVESTMENT IDEAS AND SOLUTIONS

With a top-ranked ESG Research, performing index solutions and a broad Sustainable and Positive product offer – ranging from the most vanilla to the most customised proposal – our aim is to deliver investment solutions that fit your diverse ESG & SRI strategies.

ESG/SRI RESEARCH & ADVISORY

Environmental, Social & Governance (ESG) factors, as well as Socially Responsible Investing (SRI) issues, are material performance drivers.

At the heart of the bank's market activities since 2006, Societe Generale Cross-Asset Research's ESG team is dedicated to providing expert advisory services on Environmental, Social and Governance topics.

In 2020, Societe Generale was the first bank to systematically integrate ESG criteria in its fundamental analysis, valuations and recommendations on equities, with the aim of providing a framework to help investors make informed decisions by combining traditional financial metrics with financially relevant and actionable analysis of ESG issues. Such innovations are in addition to the advisory services the ESG research team provides clients with regards to, for example, the plethora of new ESG regulations being deployed by states and regulators.

Institutional Investor

Societe Generale Cross-Asset Research was ranked 5th in ESG Research (Economic, Cross-Asset and Quant Research category) in the Institutional Investor 2023 Europe Research survey. This recognition highlights our expertise and our franchise as one of the leading independent research providers on the market.

Consistently at the top of benchmark rankings and surveys, this is a strong recognition of the quality of the content and advisory services the bank provides investor and corporate clients in support of their ESG transitions and investment decisions.

SUSTAINABLE & POSITIVE SOLUTIONS

We connect a wide range of issuers (sovereigns, supras, agencies, corporates) and investors (insurance companies, asset managers, private & retail banks...) through a comprehensive offer of vanilla to customised solutions.

ESG INDEX SOLUTIONS

The Societe Generale Index range covers a wide scope of assets, and includes ESG indices, based on Societe Generale's in-house ESG research or on our comprehensive network of ESG partners.

- **A wide array of formats is available to deliver the indices:** Funds, Bank certificates, Structured Products, etc.
- **Design of custom indices:** whether derived from a flagship index or created at the client's request, they are developed to precisely match investors' objectives.

TAILORED SUSTAINABLE AND POSITIVE INVESTING

We can offer investment solutions that embed ESG priorities.

1. Positive Impact notes

We have created a range of products to allow clients to invest in a structured note while promoting Positive Impact Finance. Positive Impact notes are flexible and can be linked to a full range of performance engines. It is our intention to apply an amount equivalent to the value invested in the Positive Impact notes to finance and/or refinance Eligible Activities as defined in the Sustainable and Positive Impact Bond Framework of Societe Generale.

2. Repackaging of Green, Social or Sustainability bonds

We issue a bond-repacked note for which the yield of a third-party Green Bond (the reference bond) is used as a funding source.

3. Green, Social or Sustainability Notes issued by a third-party

The issuer earmarks the note's proceeds for green, social or sustainable projects, or is a recognised "pure player" which exclusively funds such projects.

4. Custom solutions that make a positive contribution to environmental or social initiatives

We have developed partnerships with social enterprises, which support reforestation or verified carbon emission reduction projects, to let investors add a voluntary contribution to their investments on ESG index-linked products.

5. Socially Responsible Deposits

We match funds collected through deposits with an equivalent amount in short-term loans to corporates that have received high ESG ratings (according to an internal methodology), or in commodity finance transactions selected according to ESG criteria. Such deposits are another element of our Sustainable and Positive Investment offering for Corporate clients.

HEDGING & FINANCING SOLUTIONS

Innovating in ESG solutions beyond investment activities, the Group also offers Sustainable and Positive solutions within its hedging activities and financing products:

- **Sustainability-Linked Derivatives:** with derivatives whose features are contingent on the achievement of specified sustainability targets, Societe Generale strengthens its commitment to the sustainable transformation of its corporate clients. Sustainability-linked swaps can notably hedge Sustainability-linked loans and bonds.
- **Sustainability-Linked financing and ESG-Screened financing solutions:** with financing transactions in public markets whose features are contingent to the achievement of specified sustainability targets, We strengthen our commitment to the sustainable transformation of our Financial Institutions clients. We can also apply ESG screens to the collateral of financing transactions in Global Markets.

COMPREHENSIVE SECURITIES SERVICES SOLUTIONS TO SUPPORT ESG STRATEGIES

Societe Generale Securities Services (SGSS) assists its clients to include ESG criteria into their investment strategies, whether they are issuers or institutional investors.

SGSS IS ABLE TO SUPPORT ITS CLIENTS
AT KEY STAGES IN THE LIFE OF A FUND TO ENABLE
THEM TO MEET THEIR ESG STRATEGY
AND COMMITMENTS:

■ **PORTFOLIO ANALYSIS:**

SGSS provides clients with a clear and synthetic vision of the positioning of their investments in terms of carbon footprint, governance quality and management of environmental and social aspects.

■ **PRE-TRADE COMPLIANCE:**

SGSS offers clients a pre-trade control solution to monitor the effectiveness of their investment decisions and ensure their compliance with their ESG strategy.

■ **POST-TRADE COMPLIANCE:**

In terms of post-trade control, SGSS verifies compliance with regard to the ESG criteria defined in the prospectus.

■ **REGULATORY REPORTING:**

SGSS collects ESG data and produces Sustainable Finance Disclosure Regulation, Taxonomy and European ESG Template reporting, including for Private Markets managers.

■ **VOTING PLATFORM AT**

GENERAL MEETINGS:

SGSS enables access to a voting platform covering 46 markets and recommendations of 35 proxy advisors providing voting proposals in line with its clients' ESG ambitions.





SOCIETE GENERALE KEY MILESTONES

2001

- **Founding member of the Positive Impact initiative within the UNEP-FI**

2005

- Creation of Societe Generale's dedicated ESG Research team
- Creation of a dedicated team for renewable energy financing

2006

- Launch of a range of SRI indices supporting companies in sustainable development for water, photovoltaic, the environment and alternative energy

2007

- **Adoption of the Equator Principles**

2012

- Support of Air Liquide, the first corporate to issue a SRI bond in Europe

2013

- Creation of a dedicated Positive Impact Finance team
- Societe Generale leads a Positive Impact working Group within ORSE (*Observatoire de la responsabilité sociale des entreprises*)

2014

- Release of a methodological guidance on Positive Impact with ORSE
- 70% of the Group's new lending to the power generation sector goes to renewables
- Launch of the first socially responsible cash deposits for corporates

2015

- Further to Societe Generale's proposal, the UNEP-FI Banking Commission launches the Positive Impact Initiative
- Societe Generale issues its first Positive Impact Bond

2016

- Societe Generale and the European Investment Bank sign a framework guarantee agreement to support shipbuilding projects promoting sustainable transport and environmental protection
- Societe Generale stops dedicated coal financing and targets doubling its funding allocation for renewable energy client projects up to €10bn by 2020

2017

- Advisory of the Republic of France on executing the first euro-zone government green benchmark, the largest green bond ever (€7bn)
- **Launch of the Positive Impact Finance principles with UNEP-FI**

2018

- **Societe Generale is the first French bank to join the Climate Bond Initiative**
- Acquisition of Lumo, a pioneering renewable energy crowdfunding platform in France
- First issuance of a Positive Impact Bond to fund clean transportation & promote the transition to a low carbon future by ALD Automotive
- Societe Generale becomes the first foreign bank to issue TWD denominated Positive Impact Bonds in Taiwan
- Societe Generale is named Best French Bank in RobecoSAM's CSR ranking

2019

- Societe Generale further reduces its involvement in coal
- Societe Generale issues a successful fifth Positive Impact covered bond of €1bn contributing to the financing of a carbon-efficient economy
- **Signing of the Poseidon Principles promoting shipping industry decarbonisation**
- **Societe Generale is one of the founding signatories of the Principles for Responsible Banking and Member of the Collective Commitment on Climate**
- Societe Generale is ranked first place worldwide on environmental topics and sixth in Europe for all ESG matters by RobecoSAM
- Launch of a new solidarity financing initiative based on the round-up of foreign exchange transactions, Epic "Hedge to pledge"
- Societe Generale places ESG at the heart of its equity research
- Support for one of the largest drinkable water plants in West Africa
- Completion of a \$3.4bn impact investment risk transfer transaction with Mariner investment group
- **Signing of the sustainable IT charter**

2020

- Societe Generale is the first bank to systematically integrate ESG criteria in its fundamental analysis
- **Societe Generale joins the Hydrogen Council, supporting the development of hydrogen for energy transition**
- **Signing of the "Principles for Responsible Investment (PRI)" by Societe Generale Assurances**
- Societe Generale announces an additional €3 billion in financing for the Grand Paris project
- **New thermal coal sector policy**
- **Societe Generale joins the global CFO taskforce for the implementation of the United Nations Sustainable Development Goals**
- Societe Generale is one of the first global banks to announce a concrete near-term target to reduce its overall exposure to the oil and gas extraction sector by 10% by 2025

2021

- **Societe Generale joins the UNEP-FI net-zero banking alliance, as a founding member. Through this alliance, the Group is committed to aligning its portfolios with trajectories aiming at carbon neutrality by 2050**
- **Societe Generale joins the Steel Climate-Aligned Finance Working Group as co-leader**
- **Societe Generale joins the Taskforce on Nature-related Financial Disclosures (TNFD)**
- **Societe Generale supports the Great Blue Wall project to conserve and restore marine and coastal biodiversity**
- **Societe Generale joins the corporate engagement program of the Science Based Targets Network in order to develop the Science Based Targets for Nature framework and accompany its clients towards a "positive nature" economy**

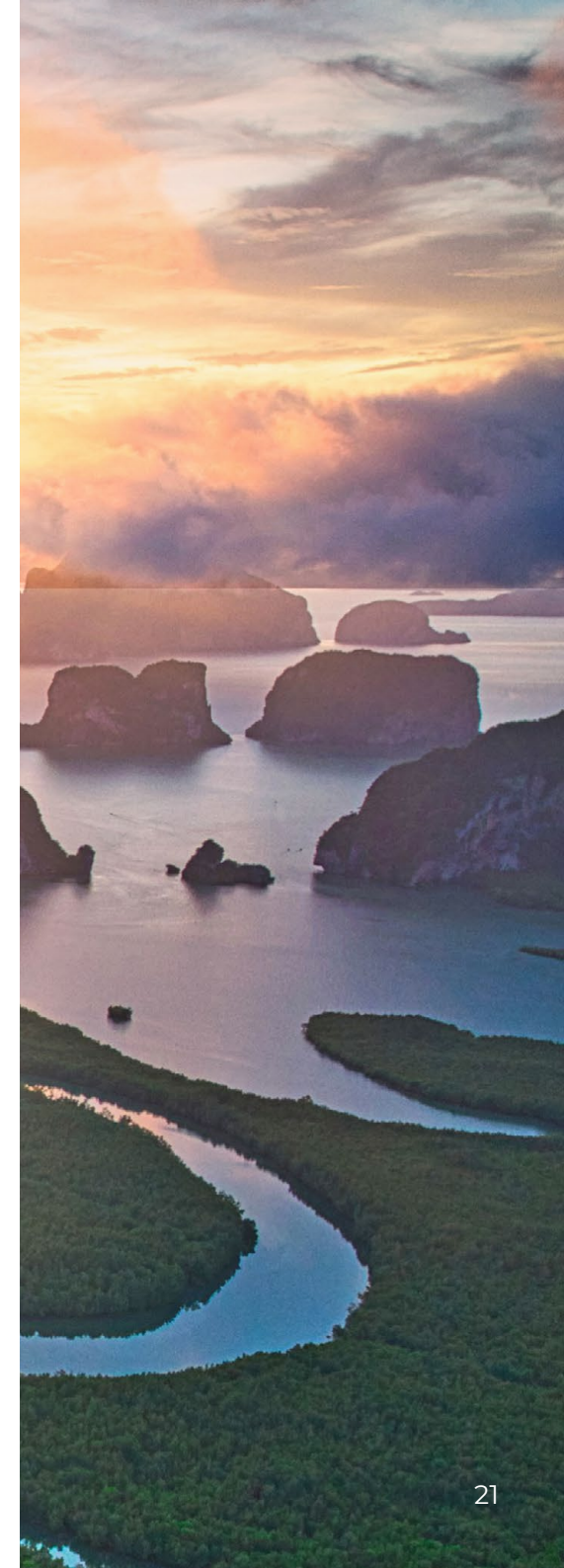
- **Societe Generale acts as sole financial advisor in the creation and structuration of the Hy24 Fund, one of the world's largest investment platform dedicated to decarbonisation hydrogen infrastructure launched by Ardian and FiveT Hydrogen.**

2022

- **Societe Generale joins the Aviation Climate-Aligned Finance (CAF) Working Group as one of its founding members**
- **Co-lead & Co-founder of the Aluminium Climate-Aligned Working Groups to define decarbonisation standards for the Aluminium sector.**
- **Founding Signatory of the Sustainable Steel Principles**
- **Societe Generale becomes a member of the Science Based Targets Network for Climate and Nature**

2023

- **Societe Generale reinforces its ESG commitments with:**
 - A 80% reduction in upstream Oil & Gas exposure by 2030 vs. 2019; 50% reduction by 2025 (vs. previous commitment of 20%)
 - EUR 1bn transition investment fund with a focus on energy transition solutions and nature-based and impact-based projects supporting UN's Sustainable Development Goals
 - Societe Generale is committed to decrease of its own-account carbon emissions by 50% between 2019 and 2030.



SOCIETE GENERALE

Societe Generale is a French credit institution (bank) authorised and supervised by the European Central Bank (ECB) and the *Autorité de Contrôle Prudentiel et de Résolution* (the French Prudential Control and Resolution Authority) (ACPR) and regulated by the *Autorité des marchés financiers* (the French financial markets regulator) (AMF). Societe Generale is a French *Société Anonyme* (limited company) with share capital of EUR 1,062,354,722.50 as of July 2022 whose registered Head office is located at 29 boulevard Haussmann – 75009 PARIS (France), registered with the Paris Trade and Companies Registry under number 552 120 222.

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