SUPPORTING THE POSITIVE IMPACT OF YOUR BUSINESS

THE FUTURE IS YOU
SOCIETE GENERALE
Climate change, social inclusion, the development of emerging economies, the smart use of scarce resources are among the crucial challenges we face today.

We all need to act now, for future generations. The financial sector is at the very heart of an essential shift to more sustainable development, based on a more inclusive and sustainable economy. Together with all of our stakeholders, we are implementing a pragmatic, step by step approach to develop impact-based solutions to benefit all.

Societe Generale is one of the founding banks for the Principles for Responsible Banking, and has been a pioneer of “Positive Impact Finance” which calls for a new paradigm: turning Sustainable Development Goals into business opportunities for our clients by developing new financing solutions to bring about the sound and sustainable development of societies.

Our teams are on the ground to help build a better future with our clients by developing innovative solutions, by exploring new business models and by contributing actively to various alliances and partnerships. As an illustration, Societe Generale is proud to be one of the founding signatories of the Poseidon Principles in 2019: these principles promote the decarbonisation of the shipping industry with an overall greenhouse gas emission reduction of at least 50% by 2050.

With a collective ambition, and by looking at projects through the prism of their holistic impact on society, we will progressively tackle the world challenges.

Highly supportive of transitioning to a fairer & greener economy, we stand by our corporate & financial institution clients to help them have a Positive Impact on society at large.
WORLD’S PRIORITIES TO TACKLE

WE ALL ARE AT THE HEART OF AN ESSENTIAL SHIFT TO A MORE INCLUSIVE AND SUSTAINABLE ECONOMY

FIGHTING CLIMATE CHANGE AND SUPPORTING ENERGY TRANSITION

- **Clean energy production & distribution**: renewable energy production, energy efficiency in networks and distribution, energy innovation (hydrogen, storage…)
- **Ecological public transportation & infrastructure**: electric buses & cars, car-sharing…
- **Sustainable cities**: low carbon consumption real estate, energy supply, water treatment, waste management, door-to-door mobility…

MANAGING WASTE & SHIFTING TO A CIRCULAR ECONOMY

- **Eco-conception & eco-production**
- **Extension of product life & recycling**
- **Product as a service, shift from ownership to usage**
- **Responsible production cycle**: Know Your Suppliers and smart procurement

ACCOMPANYING THE DEVELOPMENT OF EMERGING COUNTRIES

The United Nations estimate that US$ 5-7 trillion per year will be necessary to achieve the 17 Sustainable Development Goals (SDGs) by 2030. Today, only a portion of these needs is covered, leaving a significant investment gap estimated at around US$ 2.5 trillion per year until 2030, with Africa representing nearly half of it². Therefore, the private sector will play a key role in the delivery of these goals.

² Source: Rethinking impact to Finance the SDGs.
To support our clients’ ambitions - corporates and investors alike- we have launched a dedicated offering bringing together all of our long-standing experience across the full spectrum of investment and financing solutions.

You can leverage our in-depth environmental and social expertise across our business-to-business offerings, from research and advisory to financing and capital markets, as well as investor solutions and services.

HOW CAN WE HELP YOU DEVELOP YOUR POSITIVE IMPACT?

FINANCING SOLUTIONS
- Renewable project finance
- Export finance
- Green, Social & Sustainable bonds
- Sustainability-linked loans
- Partnerships with Supranationals, Multilaterals & Development Finance Institutions (MDFIs)
- Impact-based finance

INVESTING SOLUTIONS
- ESG/SRI Research & Advisory
- ESG Funds & Indices
- Positive impact notes
- Green, Social or Sustainable notes
- Socially Responsible Deposits
- ESG & Climate Assessment tool

LEASING & FINANCIAL SERVICES
- Equipment finance
- Sustainable mobility solutions
- Securities Services ESG tools

SUSTAINABLE & POSITIVE IMPACT SOLUTIONS

We can help you to contribute in building a better future for the next generations.
We have built our expertise on our deep historical knowledge in environmental & social risk management, structured finance and capital markets to meet the increasing demand of our clients for financial solutions that match their sustainability agenda.

We believe that supporting our client’s 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 our clients in their Sustainable and Positive Impact Finance 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 financed €12bn Positive Impact projects and lead managed €18bn of green and sustainability bonds.

RENEWABLE PROJECT FINANCE

With a global presence and recognized expertise in the energy sector, Societe Generale is a leader in renewable energy (solar, wind and biomass energy, etc).

Since 2017, we have more than doubled our funding to renewable energy projects, reaching up to €22bn in June 2019. In September 2019, Societe Generale - as a founding signatory of the Principles for Responsible Banking - announced the following additional commitments:

- Societe Generale is committed to raising €120bn to the energy transition between 2019 and 2023, of which €100 bn of sustainable bonds issues and €20bn dedicated to the renewable energy sector through advisory & financing.
- Societe Generale will progressively reduce its exposure to the thermal coal sector to zero by 2030 at the latest for companies with thermal coal assets located in EU or OECD countries and by 2040, elsewhere.

FINANCING SOLUTIONS
Since 2016, Societe Generale has acted as Lead Manager for over 100 green and social bonds, as well as one sustainability bond amounting to a total exceeding €82bn equivalent. In addition, Societe Generale acted as the structuring advisor for highly visible inaugural green, social and sustainability bonds for key clients in all asset classes – corporates, financial institutions, sovereigns, supranationals and agencies (SSA) – in Europe and Asia, highlighting the bank’s strong advisory capabilities in the Sustainable and Positive Impact finance field.

In a drive to support the further development of the sustainable bond market globally, Societe Generale is taking an active part in several initiatives, such as being a member of the ICMA Green and Social Bond Principles and being the first French bank in 2018 to join the Climate Bond Initiative’s Partnership Programme.

**GREEN, SOCIAL & POSITIVE IMPACT BONDS**

Societe Generale’s platform combines our longstanding environmental, social and impact structuring expertise with our leading debt capital markets structuring and distribution services.

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**SINCE 2016**

As an issuer, Societe Generale Group has already raised five Positive Impact bonds since 2016, the latest one to date being the €1bn 10-year inaugural Positive Impact Covered Bond by Societe Generale SFH issued on July 10th, 2019. This was the first green covered bond in France and the proceeds are used to refinance mortgages on residential properties that belong to the top 15% carbon efficient dwellings in France. Of note, not only did the transaction follow best market practices (ICMA GBP, UNEP-FI PPIF) but the asset selection methodology has been recognised by the Climate Bonds Initiative (CBI), which has certified the bond issuance and has also retained the methodology as Standard CBI for residential properties in metropolitan France.

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**IN 2018**

Societe Generale became the first foreign bank to be granted approval by the Financial Supervisory Commission, Republic of China (Taiwan), to issue TWD denominated Positive Impact Bonds in Taiwan. The proceeds of the issuance will fund renewable energy projects in Taiwan, including Taiwan’s first commercial-scale offshore wind farm.

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4 Figures at end of October 2019.
SUSTAINABILITY-LINKED LOANS AND BONDS

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

Defined on a case by case basis, the targets are discussed with our clients and supported by an incentivised mechanism. With this tailor-made structured offer, Societe Generale joins forces with our clients to help them achieve their sustainability ambition and reach their CSR goals. Sustainability mechanisms offer multiple structuring opportunities and can also be used in the structuring of bonds.

IN 2018

€1.4bn loans with positive impact features have been granted by Societe Generale to our clients.

PARTNERSHIPS WITH SUPRANATIONALS, MULTILATERALS & DEVELOPMENT FINANCE INSTITUTIONS (MDFIS)

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, or 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.

EXPORT FINANCE

With a global presence, Societe Generale is a leader in export finance and contributes to the long-term financing of investments in emerging countries.

Since 2017, the Export Finance team has incorporated the Sustainable Development Goals into its business model resulting in the financing of numerous projects. In 2018, these included a number of industrial and infrastructure projects in Africa, such as potable water, bridge and city infrastructure projects, meteorological equipment projects, as well as train maintenance workshops.

We are proud of our commitment to Africa, where we have a long historical presence and strong local franchises contributing to the development of local economies and communities. This longstanding presence on the continent provides our clients with unmatched access to local markets.

In 2019, Societe Generale signs the Poseidon Principles promoting shipping industry decarbonisation.

In line with the Bank’s wider energy transition commitments to promote alternative cleaner solutions, Societe Generale recognises the benefits of LNG as marine fuel in lowering local pollution and greenhouse gas emissions, when compared with traditional marine fuels.

As a founding signatory to the Poseidon Principles, which aims to ensure that the highest environmental standards apply to decarbonisation within the shipping industry, Societe Generale is reaffirming its long-term commitment to foster energy transition. We look forward to supporting our clients in meeting their emission reduction targets.

The Poseidon Principles promote a low carbon future for the global shipping industry by integrating climate considerations into bank portfolios and credit decisions. The Poseidon Principles are consistent with the International Maritime Organisation’s (IMO) ambition to reduce shipping’s greenhouse emissions by at least 50% by 2050.

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While positive impact finance is a critical step in any company’s or investor’s impact journey, transitioning to an impact-based model is a disruptive shift that implies a complete change in business model, financing model and performance monitoring, so that all three are aligned and centred on impact.

Impact-based business models put positive impact outcomes at the core of a company’s strategic goals and decision-making, on the grounds that sustainable profits and long-term value creation are derived from the ability to deliver positive impact to a company’s constituencies and the environment.

Impact Based Finance aims at funding emerging business models by maximising and monetising impacts.

Technological solutions to many of the world’s challenges exist already but traditional business models do not work, especially since the places that face the biggest challenges are in developing countries including remote rural areas.

Working with our clients’ innovation & business development teams we co-construct new profitable business models to help them access new markets and ensure their company’s sustainable growth while solving for the needs of the planet and its people.

By using the power of digitalisation to maximize positive impacts, we connect different industries, create new partnerships to deliver impact-based, cost-efficient solutions that meet the needs of local communities in geographies perceived as risky.

These impact-based finance projects highlight that economic development, infrastructure, education and healthcare are intimately connected and that the resulting enlarged client base and diversified business risk enables improved access to funding.

More details can be found in “Rethinking impacts to finance the SDGs”, a report co-authored by Societe Generale and UNEP-FI Positive Impact Initiative http://www.unepfi.org/positive-impact/rethinking-impact/
In this illustration, the smart lamppost becomes a tool of development in both cities and rural areas, a means to address two of the populations’ major pain points: access to electricity and to connectivity.

- **Electricity** improves safety for people and businesses which in turn translates into higher economic activity, more jobs, and ultimately the strengthening of the social fabric.

- **Connectivity** allows people to access banking services, advancing financial inclusion, new healthcare, and new education notably in rural areas.

**How does it work?**

As the classical framework links users of a service to a provider and involves straight repayment by the user to the provider, impact-based solutions identify the multiple potential beneficiaries of an infrastructure, highlighting that economic development, infrastructure, education and healthcare are intimately connected. This allows multiple beneficiaries to contribute to the project thus securing both industrials and financiers, by enlarging their client base and diversifying their risk.

In this case, by relying on a new economic model focused on positive impacts generating income and savings, and by centralising the necessary expertise, the building or renovation of public lighting parks could be performed in a more efficient manner and generate revenues from new services.

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**ILLUSTRATION OF AN IMPACT-BASED PROGRAMME WITH THE SMART LAMPPPOST**

**SERVICES**

- Smart LED
- Solar panels
- Digital billboard
- CCTV
- Speakers
- Emergency call
- Charging station
- Advertising
- Hotspot
- Sensors

**POSITIVE IMPACTS**

- Energy performance
- Repair & maintenance
- Security
- Traffic
- Air quality
- Mobility
- Network
- Culture
- Database

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**THE SMART LAMPPPOST CONCEPT**
Tomorrow’s cities will have to face several challenges: support urbanisation and infrastructure projects in emerging countries, reinvent the cities of ageing countries thanks to digital innovation and smart city programs, as well as dealing with the inclusive and articulated approach to environmental and social challenges.

**Societe Generale contributes to supporting 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.
- ALD Automotive has launched several initiatives to meet the requirements compulsory in European cities to limit GHG or fine particle emissions, and is adapting its service offer to a move towards “Mobility as a Service”.
- The Equipment Finance Business is involved in programmes to equip new forms of urban lighting and transport.
- Sogeprom is actively working on innovative approaches to urban renewal.
- And in line with our longstanding commitment to the African continent, Societe Generale is strongly committed to the “Grow with Africa” initiative, including infrastructure financing of energy projects, water purification, waste management, creation of public transport...

All of this positive change calls for new models, open to technological, societal or cultural innovation, and imbued with the environmental and social impact analyses that the Group is developing.

**In this context, the Bank has decided to contribute to research efforts by becoming a founding partner of the “Smart Cities Accelerator” programme launched by Netexplo under the auspices of UNESCO and the French Ministry of Transport.**
SUSTAINABLE INVESTMENT SOLUTIONS DELIVERING FINANCIAL AND ESG PERFORMANCE

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

SRI/ESG RESEARCH & ADVISORY

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

Sitting alongside financial and macroeconomic considerations, ESG factors have become easier to quantify and should be considered when assessing any company. Since 2006, Societe Generale’s dedicated ESG research team has helped investors and asset managers to integrate financially material ESG criteria into investment decisions.

We have a strong track record. The Extel survey ranked our SRI Research teams in the top 5 for more than a decade.

NEW IN 2020

SOCIETE GENERALE PLACES ESG EVALUATION AT THE HEART OF ITS EQUITY RESEARCH

Societe Generale’s Cross Asset Research department is evolving its offer to systematically integrate an analysis of Environmental, Social and Governance (ESG) dimensions into its equity publications, in addition to the fundamental financial analysis.

This new offer will be available from January 2020, making Societe Generale one of the first players to develop this holistic approach for equity research.
INNOVATIVE SUSTAINABLE & POSITIVE IMPACT PRODUCTS

Societe Generale connects 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.

Performing index solutions

The Societe Generale Index range covers a wide scope of assets, and includes Environment, Social and Governance (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
  ETFs, Funds, Certificates, Structured Products, etc.

• Design custom indices
  Whether derived from a flagship index or created at the client’s request, these are developed to precisely match an investor’s objectives.

Tailored ‘green’ or ‘Positive Impact’ custom investment solutions

Societe Generale has been issuing structured notes for more than 20 years, including ESG index-linked structured notes. Our latest structured solutions organize Sustainable or Positive Impact investments into 5 main formats.

1. Positive Impact notes

Societe Generale has created a range of products to allow clients to invest in a structured note whilst promoting Positive Impact Finance. Positive Impact notes are flexible and can be linked to a full range of performance engines. The bank commits to hold in its books an amount in Positive Impact Finance loans equivalent to 100% of the nominal amount of the Positive Impact notes.

2. Repack of a Green Bond

Societe Generale issues 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 Sustainable Notes issued by an external issuer

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. Socially Responsible Deposits

Societe Generale matches funds collected through the deposits with an equivalent amount in short-term loans to corporates that have received high ESG ratings, or in commodity finance transactions selected for their high sustainability standards. This offer allows our corporate clients to contribute to a new responsible lending approach.

5. Sustainability-Linked Derivatives

With derivatives whose features are contingent to the achievement of specified sustainability targets, Societe Generale strengthens its commitment to the sustainable transformation of its clients. Sustainability-linked swaps can notably hedge Sustainability-linked loans and bonds.
ESG INNOVATION IN ASSET MANAGEMENT

As part of its responsible investor policy, Lyxor articulates its commitments around three pillars:

1. DESIGNING INNOVATIVE SOLUTIONS WITH ESG CRITERIA

- **ESG ETFs:** Lyxor is the only European ETF provider to offer thematic ETFs in line with four UN Sustainable Development Goals: water, new energy, climate change and gender equality. In 2018, Lyxor launched a broad ESG Leaders ETFs range, allowing investors to have a wider positive contribution to society. And the same year, the Lyxor Green Bond ETF received the “Greenfin” label, the first national certification for private investment in the green economy introduced by the French government.

- **Equity active management strategies:** The GARI stock selection, developed by Lyxor, integrates companies’ ESG ratings (best-in-class) and risks in the selection of investment universes. This rating model is characterised by sustained earnings while considering significant sustainability risks and chooses its investment universe by initially removing companies with the worst governance score.

- **SMEs & mid-caps ESG integration:** integrated in a dedicated French institutional mandate to finance SMEs & mid-caps, by analysing their ESG strengths and weaknesses and to encourage them to improve their ESG integration as well.

- **Impact Multi-Manager vehicle** providing innovative ESG integrations and selections to create an investment universe with measurable positive economic, social, or/and environmental impact (such investment approach known as “Impact Investing”).

2. PROVIDING AN ESG & CLIMATE ASSESSMENT TOOL

Non-financial analysis enriches selection and contributes to robust management processes and long-term value creation. Therefore, Lyxor has implemented a proprietary methodology for assessing ESG (ESG scores, controversies and sensitive business exposure…) and Climate risks (carbon footprint, share of reserves, fossil fuel, environmental solution…) of most of its investment vehicles. The ESG & Climate Assessment tool covers all asset classes (including companies, countries, government organisations) and identifies ESG risks and opportunities. It also includes indicators on the risks associated with climate change. This means that investors can analyse their exposure to these risks and take advantage of ESG and Climate Reporting for their investment vehicles. Lyxor provides more than 300 funds’ assessment on ESG & Climate risks.

3. ACTING AS A COMMITTED AND RESPONSIBLE SHAREHOLDER

Lyxor has defined a shareholder engagement policy to express its expectations on the issuers in which it invests to ensure the extra-financial issues they must address are considered and treated with full transparency. By joining Climate Action 100+ in 2018, Lyxor became part of a community of investors who are asking more than 160 major greenhouse gas emitting companies worldwide to commit to concrete low CO2 emissions goals and help achieve the goals of the Paris Agreement. In 2018, Lyxor exercised its right to vote on €14bn, in 200 European General Meetings with a total number of more than 2,400 voted resolutions.

LYXOR is a member of several international organisations, including academic ones, such as UN-PRI, Climate Action 100+, Climate Bond Initiative, Green Bond Principles, research Chairs linked to Sustainable and Responsible Finance with Polytechnique, Toulouse School of Economics and Dauphine.

For further information: www.lyxor.com
For corporates and investors who seek to increase their positive impact throughout their value chain, Societe Generale has developed advisory capacities and Positive Impact Financial services across the whole finance spectrum.

EQUIPMENT FINANCE

With our in-depth environmental and social expertise across our business sectors, we help our clients focus on executing sustainable concepts to increase their long-term value.

In cooperation with manufacturers, energy service providers and specialised financial intermediaries, Societe Generale Equipment Finance fosters the implementation of sustainable and green initiatives for its clients in the real economy. Thanks to our international network with leading partners, we are able to finance our clients’ investments in sustainable, clean and renewable technologies and concepts.

Based on our in-depth focus on four business sectors – Technology, Industrial Equipment, Healthcare & Green, Transportation – we define with our partners the implementation of new sustainable concepts with embedded finance solutions for end-customers.

In addition, developing new International Vendor Programs is a key focus to realise positive impact. All of our “green” activities are increasingly supported by a special financing solution. We are committed to “Positive Impact Solutions” and its key role to contribute to the development of sustainable concepts.

IN 2018

Societe Generale Equipment Finance signed a climate action credit facility with the European Investment Bank (EIB) for a total amount of €180m to support climate relevant projects with a focus on low-carbon transport solutions in Norway.

Under this facility, we have already granted financing for green projects involving electric and bio-fuel powered buses for public transport, electric bicycles leasing programs for smart cities mobility initiatives, electric heavy-duty excavators to be used in zero emission construction sites as well as specialised equipment for the construction and maintenance of the national rail infrastructure.

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NEXT GENERATION SUSTAINABLE MOBILITY SOLUTIONS

As a leading global mobility provider, ALD Automotive is committed to supporting its clients with innovative and sustainable mobility solutions.

ALD Automotive 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 new mobility solutions.

- **Advisory services**

  To help clients reduce the environmental impact of their fleet, ALD Automotive strives to ensure that clients are able to identify the right vehicles. This involves conducting a needs analysis, measuring a fleet’s carbon footprint, improving client awareness on the benefits of alternative powertrains (battery electric vehicles, full hybrids, plug-in hybrids in particular), explaining local legal and fiscal restrictions and helping to initiate eco-driving programs.

- **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. ALD Automotive provides solutions such as Corporate car sharing and car swapping services which provide alternatives in response to the gradual shift away from the “one user = one car” traditional model to more collaborative solutions.

- **Strategic partnerships**

  The transition to alternative powertrains requires partnering with key energy providers and ALD Automotive has signed a number of partnerships to collectively launch new electrified mobility solutions which combine driving electric vehicles and charging facilities.

SECURITIES SERVICES INTEGRATES ESG FACTORS

Societe Generale Securities Services is fully committed to supporting its clients in their sustainable finance practice leveraging its ESG experts. Whether they are issuers or institutional investors, SGSS helps them to integrate ESG factors in their strategies in an entirely independent way.

Societe Generale Securities Services offers comprehensive solutions covering the ESG and carbon criteria:

- **Portfolio analysis** based on various ESG metrics, including carbon footprint, benefitting from independent calculation capabilities and allowing to create virtual portfolio analysis through a user-friendly interface.

- **A proxy voting service** to participate to General meetings, through a single platform covering 36 markets and connected to 16 proxy advisers.

- **Integration of ESG criteria** in fund depository controls.

- **A General Meeting organisation service**, already selected by 150 listed companies, proposing electronic vote capabilities.

AT THE END OF JUNE 2019

ALD Automotive’s alternative fleet amounted to 118,000 vehicles under management (electric vehicles, plug-in hybrid electric vehicles, hybrid electric vehicles). This should continue to evolve with the global market as demand and technology further develop and ALD Automotive reaches its ambition to have a fleet of more than 200,000 alternative vehicles by 2020.
Societe Generale participates in the United Nations Environment Program Finance initiative (UNEP FI)

The Societe Generale ESG Research is created.

The SRI/Sustainable development research team has steadily been ranked by Extel within the top 5 for over the last 10 years

Societe Generale creates a dedicated team for renewable energy financing

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

- Adoption of the Equator Principles
- Launch by Lyxor of SRI thematic ETFs
- Societe Generale supports Air Liquide, the 1st corporate in Europe to issue an SRI bond
- A dedicated Positive Impact Finance team is created within Societe Generale
- Societe Generale leads a Positive Impact working Group within ORSE (Observatoire de la responsabilité sociale des entreprises)
- Societe Generale and ORSE release a methodological guidance on Positive Impact
- 70% of the Group’s new lending to the power generation sector goes to renewables
- Societe Generale ranks in the world’s top ten financers of renewable energies
- Societe Generale announces the launch of the first socially responsible cash deposits for corporates
- Lyxor signs to the Principles for Responsible Investment set out by the United Nations
Societe Generale and the European Investment Bank sign a framework guarantee agreement to support shipbuilding projects promoting sustainable transport and environmental protection.

Societe Generale advises and finances almost all of the offshore wind farms in Europe.

Launch of Lyxor products with ESG integration (Lyxor Gari fund, socially responsible strategy).

Implementation of ESG & carbon rating Lyxor funds.

Societe Generale stops dedicated coal financing and targets doubling its funding allocation for renewable energy client projects by 2020 (€10bn).

Further to Societe Generale’s proposal, the UNEP FI Banking Commission launches the Positive Impact Initiative.

Societe Generale issues its first Positive Impact Bond.

Lyxor launches the world’s first ETF offering investors exposure to investment grade green bonds market.

Lyxor launches Europe’s first Gender Equality ETF focusing on companies leading the field for gender equality.

Societe Generale advises the Republic of France on executing the first euro-zone government green benchmark, which is also the largest green bond ever (€7bn).

Launch of the Positive Impact Finance principles with UNEP-FI.

Societe Generale joins the UNEP-FI Banking Principles.

Societe Generale is the first French bank joining the Climate Bond Initiative.

Acquisition of Lumo, the pioneering renewable energy crowdfunding platform in France.

Societe Generale accompanies ALD Automotive in its successful first issuance of a Positive Impact Bond to fund clean transportation & promote the transition to a low carbon future.

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.

Lyxor joins the Climate Action 100+ initiative to open dialogue with companies on global climate change.
- Societe Generale further reduces its involvement in coal (see page 9)

- Societe Generale issued a successful fifth Positive Impact covered bond of €1bn contributing to the financing of a carbon-efficient economy

- Societe Generale signs 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 1st place worldwide on environmental topics and in 6th place in Europe for all ESG matters by RobecoSAM

- Societe Generale launches with Epic "Hedge to pledge", a new solidarity financing initiative based on the round-up of foreign exchange transactions

- Societe Generale places ESG at the heart of its equity research

- Societe Generale supports one of the largest drinkable water plants in West Africa.

- Societe Generale and Mariner investment group complete a $3.4bn impact investment risk transfer transaction
YOU CAN INCREASE THE POSITIVE IMPACT OF YOUR BUSINESS

At Société Generale, your Banker gathers the right experts around your table to deliver pioneering positive impact solutions.


This communication is intended for eligible counterparties and professional clients only and is not directed at retail clients.

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