

SUPPORTING THE POSITIVE IMPACT OF YOUR BUSINESS

THE FUTURE
IS YOU



SOCIETE
GENERALE

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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 1,066,714,367.50 as of November 2020 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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Highly supportive of transitioning to a fairer & greener economy, we stand by our corporate & financial institutions clients to help them have a Positive Impact on society at large.

Climate change, social inclusion, the development of emerging economies and 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 pioneering the “Positive Impact Finance”⁽¹⁾ 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, exploring new business models and 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, promoting the decarbonisation of the shipping industry.

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.

(1) <http://www.unepfi.org/positive-impact/positive-impact>

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 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 ECONOMIES

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 this objective has been reached, leaving a significant investment gap estimated at around US\$2.6 trillion per year until 2030, with Africa representing nearly half of it⁽¹⁾.

(1) Source: Rethinking impact to Finance the SDGs

OUR WAY TO CONTRIBUTE TO BUILDING A BETTER WORLD

We all are at the heart of an essential shift to a more inclusive and sustainable economy

Sustainable Finance is at the heart of our strategy and offering, to support our clients in their transformation towards a better and more sustainable future.

Our clients can leverage on our long-standing experience and in-depth environmental and social expertise, across the full spectrum of our investment and financing solutions.

1. PIONEERING POSITIVE IMPACT FINANCE

- Recognised advisory expertise with fully dedicated teams of Impact experts
- Thought leadership and advocacy as the founding bank of the UNEP FI Positive Impact initiative

2. LEADING BANK IN ENERGY TRANSITION

- Long track record as an energy bank
- Structuring new solutions across key value chains to accelerate the energy transition
- Innovative B2B2C financing solutions

OUR UNIQUE SUSTAINABLE FINANCE VALUE PROPOSITION COMBINES DISTINCTIVE FINANCIAL & ESG EXPERTISE

3. COMMITTED TO THE SUSTAINABLE DEVELOPMENT OF AFRICA

- Longstanding presence across the African continent
- Focus on infrastructure, energy and agriculture projects
- Support to SMEs & innovative businesses
- Promotion of financial inclusion & women empowerment

4. PIONEERING ESG SOLUTIONS IN FINANCIAL MARKETS

- Best in class sustainability research house
- First bank to integrate ESG across all its equity research
- Excellence in ESG Investing, hedging and financing solution design
- A unique and customised range of indices to meet our clients' ESG strategies

1. PIONEERING POSITIVE IMPACT FINANCE

Sustainability is embedded in our corporate purpose, and a reality for many years.

With our leadership in sustainable finance and strong CSR strategy fully embedded in our businesses, we are able to help our clients gain a competitive advantage in both sustainable business development and E&S risk management.

AN ACTIVE PLAYER IN POSITIVE IMPACT FINANCE FOR MORE THAN 20 YEARS

Societe Generale has a history of taking strong commitments and leading key coalitions. 20 years ago, Societe Generale became the first French bank to affirm its commitment to sustainable development by signing the UN Environment Programme (UNEP) statement by Financial Institutions on the Environment and Sustainable Development. Since then, Societe Generale pioneered the emergence of numerous coalitions and financial standards in this matter.

The most recent examples are the SEA\LNG coalition in 2018, created to accelerate the widespread adoption of Liquefied Natural Gas as a marine fuel, a more environment-friendly solution. And one year later, Societe Generale became a founding members of the Hydrogen Council supporting the development of hydrogen for energy transition.

SIGNATORY OF MAJOR INITIATIVES



FOUNDING MEMBER OF THE **POSITIVE IMPACT FINANCE** INITIATIVE WITHIN THE UNEP-FI



FIRST FRENCH BANK TO JOIN THE **CLIMATE BOND INITIATIVE** PARTNERSHIP PROGRAMME



MEMBER OF THE **ICMA GREEN BOND PRINCIPLES**



SIGNATORY OF THE **CDP, EQUATOR PRINCIPLES AND THE SOFT COMMODITY COMPACT**



LYXOR IS SIGNATORY OF THE **PRI** AND SPONSOR OF CLIMATE BOND INITIATIVE



FOUNDING BANK FOR **UN PRINCIPLES FOR RESPONSIBLE BANKING** AND JOINED THE COLLECTIVE COMMITMENT ON CLIMATE ACTION



FOUNDING SIGNATORY OF THE **POSEIDON PRINCIPLES**, AIMING AT DECARBONISING THE SHIPPING INDUSTRY



2018 SIGNATORY OF **KATOWICE AGREEMENT** AND PLEDGE TO ALIGN PORTFOLIO WITH PARIS AGREEMENT

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.

- 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 branch is involved in programmes to equip new forms of urban lighting and transport.
- Sogeprom is actively working on innovative approaches to urban renewal.





POSEIDON PRINCIPLES

A coalition promoting the shipping industry decarbonisation

One solution to act on greenhouse gas emissions, is the decarbonising of the shipping industry. In 2018, Societe Generale became the first financial institution to join the SEA\LNG coalition and in 2019, the Group became one of the founding signatories to the Poseidon Principles in collaboration with the Global Maritime Forum.

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 ambition to reduce shipping's greenhouse gas emissions by at least 50% by 2050.

Societe Generale is eager to support its clients in meeting their reduction emissions targets and do so by offering a range of solutions to leading ship owners around the world for the financing and decarbonising of shipping vessels. This includes both bank and capital market financing as well as advisory services for project and corporate financing.

2. LEADING BANK IN ENERGY TRANSITION

FINANCE RENEWABLE ENERGY SOLUTIONS

With a global presence and recognised expertise in the energy sector, Societe Generale is a leader in renewable energy (Wind, Solar, Hydro, Geothermal...) and strongly engaged in fighting against global warming by supporting its clients and power producers towards a smart energy transition.

Having achieved, one year ahead of schedule, its commitment to contribute €100 billion to the financing of the energy transition between 2016 and 2020, Societe Generale has reiterated its target to help raise €120 billion between 2019 and 2023 through a range of sustainable financing solutions (credit, bonds, advisory).

As a pioneer in the development of renewable energies over the last 20 years or so, Societe Generale is forging ahead in this area, and at the end of September 2020 was ranked N°1 worldwide in the financing of renewable energies (IJGlobal). In the electricity mix financed by the Bank, the share of renewable energies had increased to more than 50% by mid-2020.

Globally, all our business lines in our various geographical markets draw on our expertise in financial engineering and innovation to develop innovative financing and responsible investment solutions that can meet the growing aims of our clients, companies, investors, and individuals to have a positive impact on the development of the economy and society, and to support the development of future solutions (e.g. electric mobility, hydrogen, storage of renewable energy, etc.).

IN 2020, SOCIETE GENERALE
IS **N°1 WORLDWIDE**
IN RENEWABLE ENERGY
FINANCING

Societe Generale has also pioneered coalitions with a view to defining a framework that is conducive to the energy transition and stimulates collective momentum. In addition to its commitment as part of the Katowice agreement, Societe Generale is notably a founding signatory, under the aegis of UNEP-FI, of the Principles for a responsible banking sector, a member of the Collective Commitment on Climate and the CFO Taskforce for the SDGs, a founding signatory of the Poseidon Principles for the decarbonisation of the maritime transport industry and a member of the Hydrogen Council.



FOSTER A SMART EXTRACTION AND DISTRIBUTION OF THE EARTH'S SCARCE RESOURCES

Minerals and metals are commonly used in wind turbines, solar panels, low carbon transportation, energy storage batteries, LED, etc. Therefore, the energy transition to low carbon technologies & green mobility will be mineral intensive.

Facing the increasing demand for minerals and metals, we support the transition to a low carbon economy by providing Advisory, Structured Corporate Finance and Project Finance solutions to metals and mining producers, traders, recycling facilities, giga-factories.

We encourage a sustainable and responsible extraction/transformation of minerals by implementing measures to foster such commitment from our clients with tailor-made financing that can include ESG-linked

and sustainability linked features in line with eligible clients' corporate and ESG strategy.

In addition, we work on financing projects which help our clients to reduce their carbon footprint and increase metal recovery through more efficient use of resources such as metal recovery programs, as well as financing energy efficiency and circular economy projects such as recycling facilities.

3. COMMITTED TO THE SUSTAINABLE DEVELOPMENT OF AFRICA

“Africa is a continent full of opportunity and is undergoing profound changes.

In addition to the tremendous energy of the African entrepreneurial ecosystem, we are convinced that growth in Africa will come primarily from the private sector.

For this to happen, the engagement of all economic actors, including French and African SMEs and Mid-Caps, is essential.”

Frédéric Oudéa, Chief Executive Officer

RESPONSIBLE TRANSFORMATION

Africa and Societe Generale have an uninterrupted history going back for over a century. The Group is supporting the continent in a fair, environmentally-friendly and inclusive transition. Put simply, a sustainable and positive transition, drawing its strength from one conviction: the demographic and economic development of this continent – with its talent, natural resources and infrastructure projects – is a key opportunity of this millennium. Societe Generale supports local economies in particular through the Grow with Africa programme⁽¹⁾, a demonstration of our commitment to long-term performance. With a presence in 19 countries, the Group is the leading international bank in West Africa.

A WINNING PARTNERSHIP

Designed together with numerous international and local partners, the Grow with Africa programme includes numerous sustainable growth initiatives for positive transformation on the continent: financial inclusion, multidimensional support for African SMEs, infrastructure financing, and the development of innovative financing solutions for agriculture and renewable energy.

SUPPORTING SMES

SMEs are at the heart of Africa’s economic momentum and play a vital role. They are the driving force contributing to the emergence of a middle class and promoting access to employment. The Bank is constantly adapting its initiatives and services to support their growth.

INFRASTRUCTURE FINANCING

Societe Generale is the leading French bank financing infrastructure in Africa. Energy, transport, telecoms networks, healthcare... the infrastructure sector, a key element of the continent’s development, is growing at over 5% per year. The Group contributes to its growth by continually developing structured finance options.

(1) Grow with Africa: <https://www.societegenerale.com/en/strength-of-africa/african-strategy>



4. PIONEERING ESG SOLUTIONS IN FINANCIAL MARKETS

Our proven track record in delivering custom investment solutions allow us to spearhead and deliver innovative ways to shift to ESG aligned portfolios and deliver solutions that fit our client's ESG strategies.

ESG, AN INTEGRAL PART OF SOCIETE GENERALE RESEARCH

Our research house dedicated to sustainability is among the first created within investment banks since 2005. We are convinced that sustainability has become one of the core components of a company's intrinsic value and performance. With the systematic integration of ESG criteria to our equity research reports, we aim to provide a practical framework to help investors make informed decisions by combining traditional financial metrics with valuable and actionable analysis of key ESG issues. Our research analysts and strategists have teamed up to deliver integrated research products with an ESG component built in. Our goal in this is to assist the investment community in better understanding what are likely to be the key themes and drivers of change in the coming years.

SELECTING THE RIGHT ESG CRITERIA FOR YOUR INVESTMENTS, TO DO GOOD AND DO WELL

Investing according to ESG criteria can be done in various ways, with continuing development of metrics and ways of analysing companies. There are now more robust datasets in ESG as well as actionable approaches that allow investors to improve their ESG exposure.

At Societe Generale, we assist the investment community on finding key growth drivers and opportunities in the coming years, via for instance, our leading ESG index platform with cutting edge customisation capabilities.

PIONEERING THE BROADEST RANGE OF SUSTAINABLE & POSITIVE SOLUTIONS

We innovated in a series of firsts, leveraging our cross-asset engineering capabilities to provide customised solutions aligned with our clients' needs and ESG investment strategies. Societe Generale launched the first socially responsible cash deposits for corporates, and structured the first Positive Impact Notes to support a range of Positive Impact Financings such as SMEs, renewables, healthcare & education facilities; the latest innovation in that range of products support Positive Impact Financings in Africa. We also structured products that sponsor reforestation projects and charities. We pioneer with sustainability-linked derivatives and ESG-screened collateral solutions. On the asset management side, Lyxor has broken new grounds with the world's First Green Bond ETF and other ESG index ETF.



OUR SUSTAINABLE & POSITIVE IMPACT SOLUTIONS

We can help you contribute to building a better future for the next generations

1. STRATEGIC ADVISORY

- Corporate finance
- ESG Advisory & Market Access

2. FINANCING SOLUTIONS

- Green, Social & Sustainable Loans & Bonds
- Sustainability-Linked Loans & Bonds
- Project Finance
- Green Guarantees & Letters Of Credit
- Securitisation
- Supply Chain Finance
- Receivable Finance
- Equipment Finance
- Sustainable Mobility Solutions
- Impact Based Finance
- Social Impact Solutions

3. INVESTING AND HEDGING SOLUTIONS

- ESG/SRI Research & Advisory
- ESG index solutions
- Positive Impact notes
- Repackaging of Green or Social Bonds
- Green, Social or Sustainable Notes
- Socially Responsible Deposits
- Sustainability-Linked Derivatives
- ESG Innovation in Asset Management
- ESG ETF
- Equity active management strategies
- Impact Multi-Manager vehicle
- ESG & Climate Assessment Tool
- Securities Services integrates ESG factors

T. STRATEGIC ADVISORY



CORPORATE FINANCE

In a world going through unprecedented transformation, Decarbonisation, Decentralisation, and Digitalisation are the new norm led by changing customer's needs, stricter environmental standards to reduce CO₂ footprint and new technologies emergence.

We provide tailored advice and solutions to help our clients transform by adjusting their portfolio of activities, redeploying their capital in new business models while continuing to deliver long term shareholder value.

- Advising clients on strategy evolution and implementation through first class Mergers & Acquisition expertise and track record.

- Offering unique combination of senior banker implication, in-depth industrial sector expertise and geographic proximity.
- Engaging Equity Capital Markets investors, understanding their concerns regarding the company and its sector.

ESG ADVISORY & MARKET ACCESS

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

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

DIAGNOSIS

- Review of E&S risks and opportunities
Positive and negative impacts Company's positioning Benchmark of ESG disclosures.
- Based on our in-house Environmental and Social Analysis and the Positive Impact Finance framework developed in close cooperation with the UNEP-FI.

ESG RATING ADVISORY

- Review of ESG rating by rating agencies
Identification of applicable methodologies.
- Assistance in selecting the most suitable agency.

ASSISTANCE IN UPGRADING STRATEGY

- Identifying the main strengths and weaknesses in the Company's disclosures.
- Selecting the best communication strategy to drive targeted improvement in ESG ratings.
- Follow up with the rating agencies to understand the positioning of the Company.

ROADSHOWS AND MARKETING

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

2. FINANCING SOLUTIONS



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 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) opens 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, 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.

GREEN, SOCIAL AND SUSTAINABILITY LOANS & BONDS

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

Green, Social & Sustainable loans or bonds' 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 bonds for key clients in all asset classes – corporates, financial institutions, sovereigns, supnationals 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 was the first French bank in 2018 to join the Climate Bond Initiative's Partnership Programme.

MARKET LEADER

#4 BOOKRUNNER OF GREEN, SOCIAL & SUSTAINABILITY BONDS IN EUROPE.

Source: Dealogic, Euroweek based Green, Social and Sustainability Bonds League Table Europe, all currencies, January 1st to September 30th 2020

170+ GREEN, SOCIAL AND SUSTAINABLE BONDS MANDATES GLOBALLY

across issuer types, currencies & regions since 2013

.....
Total amount **+ EUR 157BN**

SUSTAINABILITY-LINKED LOANS & 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 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, the Sustainable Finance Working Group established by LSTA, LMA and APLMA tasked with the establishment and maintenance of the Green Loan Principles, and was the first French bank in 2018 to join the Climate Bond Initiative's Partnership Programme.



PROJECT FINANCE

Our global leadership in project finance is based on in-depth understanding and expertise in sectors, structuring techniques and geographic reach, whilst 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 project financing, in multiple sectors across the world, from energy to infrastructure, to foster energy transition.

ENERGY FINANCING

Financing and advisory solutions for projects and producers worldwide, both in the oil & gas industry and its derivatives as well as the production and distribution of electricity from thermal and renewable energy sources.

GREEN GUARANTEES & LETTERS OF CREDIT

Green guarantees and L/Cs are Trade Finance instruments for which the underlying project or product covered has a clear positive contribution to the environment and supports the transition to a low carbon future.

MINING, METALS & INDUSTRIES FINANCE

Advisory, structuring and financing solutions to support the entire value chain from mining extraction to metals transformation to downstream industries focused on decarbonisation, sustainability and full life cycle solutions.

INFRASTRUCTURE FINANCE

Advising and financing solutions dedicated to infrastructure projects in the sectors of transportation, regulated assets, telecom and broadband, water and environment as well as social infrastructure and Public-Private Partnerships (PPP).

The eligible Green Trade Finance instruments pertain to four categories:

- Renewable Energy
- Clean Transportation
- Waste Management
- Sustainable Water and Waste water management

With a high-profile track record in a wide range of business sectors, we offer Advisory & Arrangement of bespoke solutions to corporates.



SECURITISATION

Societe Generale's integrated securitisation, fund finance and collateralised financing chain combines top-tier capabilities in advisory, structuring, financing, placement and trading across Europe, the US and Asia Pacific.

We serve clients globally in respect of a broad range of asset classes and multiple objectives (funding and funding diversification, risk transfer, capital optimisation, etc). Relying on this leading expertise, Societe Generale supports issuers & investors through the securitisation of green assets and sustainability-linked fund finance and collateralised financings.

► **ROUTING CAPITAL TOWARDS GREEN ASSETS**

► **FOSTERING POSITIVE CHANGE THROUGH SUSTAINABILITY-LINKED FINANCING**

SUPPLY CHAIN FINANCE

We help clients strengthen the relationships with their suppliers regardless of their size while optimising their working capital.

We offer a suite of reverse factoring solutions to strengthen the supply chain financing along with social criteria. The purpose of Supply Chain Finance (or reverse factoring) is to pre-finance the invoices payable to suppliers.

We can help fulfill E&S objectives of our clients 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:

- Secure payments and improve cash management forecasts and liquidity management
- Centralising & securing suppliers payment

Last but not least, setting up a Supply Chain Finance programme based on client specific E&S criteria will reinforce the impact of its global E&S initiatives and increase its visibility.

For the client’s suppliers, the benefits are two fold:

- Suppliers benefit from a “true sale” early payment solution, especially the most fragile ones.
- Special programmes may be set up to support dedicated groups of suppliers and create social impact



RECEIVABLES FINANCE

We help our clients to make a social impact by supporting healthy cash cycles.

By helping 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 reduced payment delays may be seen across your 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 advance on their operating grants. Public subsidies can be pre-financed and cash cycles for non-profit organisations thus improved. It helps preserve the variety and density of the French associative network.

In a co-construction approach with our corporate clients, we also design receivables finance programs including E&S indicators to support our clients in their environment & social strategy.

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 specialized financial intermediaries, Equipment Finance is committed to widening the range of sustainable finance solutions. We believe that new financing solutions are required to support the shift to a more sustainable environment. 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 four sectors business expertise – Technology, Industrial Equipment, Healthcare & Green and Transportation – we define with our partners the implementation of sustainable concepts with embedded finance solutions for end-customers. Equally, we embed Circular Economy principles in financing solutions, by supporting the behavioural shift from asset ownership to usage based models using an asset life-cycle approach. Together with our partners we focus on the sustainable use of products and resources.

A FEW EXAMPLES OF WHAT WE DO:



We cooperate with partners to offer finance solutions for EV charging stations including hardware and services to support the shift towards electrification.



We support “energy efficiency” solutions to ensure energy savings and to reduce CO₂ emission of our clients: large corporates, but also SMEs, keep expressing the same need to sustainably reduce their energy consumption in their production facilities and to improve their own CO₂ footprint.



Together with our partners, we focus on finance solutions for technology equipment in the field of education and with a further focus on supporting the financing of medical equipment for the various healthcare systems across our international network.



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 innovative & sustainable 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 setup.

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 and on-demand solutions.

STRATEGIC PARTNERSHIPS

The transition to electrically-chargeable vehicles requires partnering with key energy or infrastructure providers. ALD Automotive has signed a number of partnerships to collectively launch new electrified mobility solutions which combine driving electric vehicles and charging facilities in order to provide a seamless and consistent customer experience.

SOME OF OUR PARTNERSHIPS



TO BUILD THE ALD ELECTRIC SOLUTION

Chargepoint designs, develops and manufactures hardware and software solutions for electric vehicles.



TO JOINTLY DESIGN AND MARKET “NATIVE” EV MOBILITY SOLUTIONS



NEW FINANCING MODELS

IMPACT BASED FINANCE

To answer global environmental & social emergencies, many companies rethink their business models to generate a sustainable future for all, while creating long-term value for their stakeholders. Yet, the transformation pace is too slow and the SDG investment gap is approximately US\$2.6 tr/year⁽¹⁾, calling for disruptive business and financing solutions.

Societe Generale developed a unique and disruptive approach focused on impacts. 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 focusing on their customers' environmental & social needs and enable them to enhance the impact of their projects, facilitate their funding and accelerate scale up, with a threefold approach:

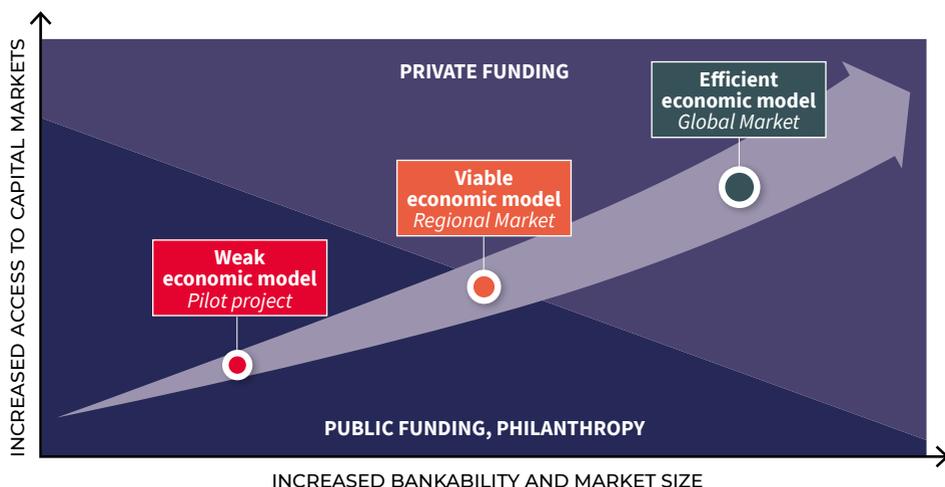
1. Augment impact: by providing multiple services and mutualising costs, projects can generate more social, environmental & economic impacts as well as additional

revenues. Reducing the “cost-to-impact” leads to increased profitability, stronger resilience and financial attractivity.

2. 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.

3. Leverage on 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 the project's success and support its scale up.

Impact & structuring advisory to co-create and finance new business models



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 weak business models:

SMART INFRA-STRUCTURE AND SUSTAINABLE CITIES



ACCESS TO CLEAN ENERGY AND ENERGY EFFICIENCY



WATER MANAGEMENT AND SMART AGRICULTURE



CIRCULAR ECONOMY AND WASTE MANAGEMENT



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, impact data monetisation, 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-Originiate strategy, the Impact Based Finance group is product agnostic

and acts as a catalyst to mobilise the capabilities of Societe Generale and deliver the best financing solutions for corporate clients and offer suitable investment opportunities to our investor clients.

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 as well as new platforms to mainstream impact investing, such as the Global Impact Platform⁽³⁾.

(1) Source “Rethinking impact to finance the SDGs” a report co-authored by Societe Generale's Impact Based Finance team together with UNEP FI Positive Impact Initiative <https://www.unepfi.org/positive-impact/rethinking-impact/>

(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.

(3) In 2020, Societe Generale has joined the Global Impact Platform as a founding member.

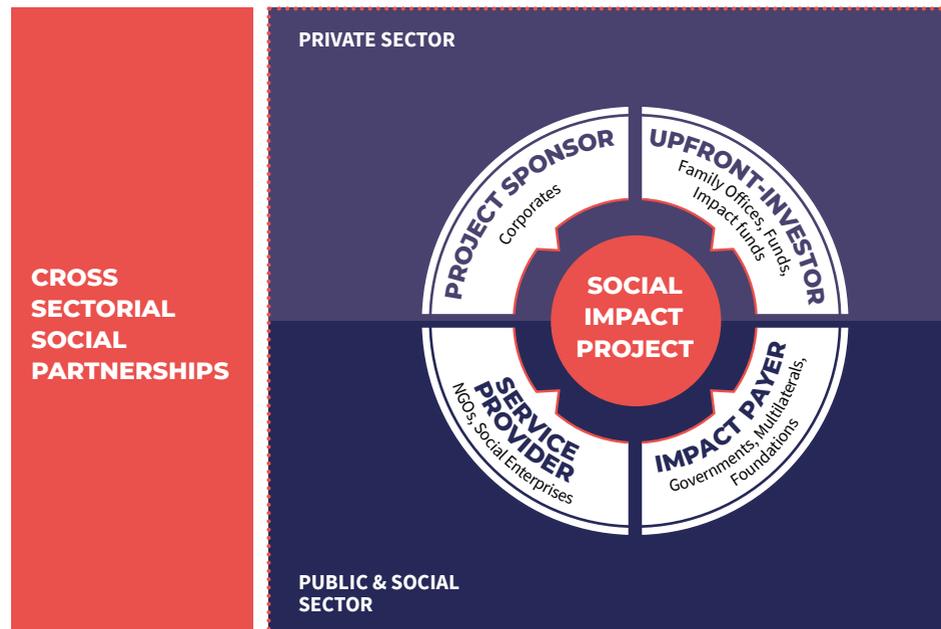
SOCIAL IMPACT SOLUTIONS

We help our clients bring to life to some very specific projects with a strong social impact, that needs cross-sector social partnerships with Non-Governmental Organisations, other civil society organisations and the public sector.

The Social Impact Solutions offer 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.

In this type of projects where social impacts and business interest mingle, corporates typically join forces with Non-Governmental Organisations, but also with public sector institutions like local authorities or even ministries.

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



HOW DOES IT WORK?

The Social Impact Solutions team accompanies and advises clients on the design of social projects that align the interests of private, public and social sector 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 package 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. Social Impact Solutions has already won some mandates and advises under Memoranda of Understanding in various sectors.

- Suppliers: identifying scalable projects to stimulate the plastic circular economy in Africa
- Distribution solutions: scaling up the creation of a distribution network for paramedical services in rural areas of Asia and Africa through the recruitment and training of entrepreneurs

DIVERSIFIED SECTORS, MULTIPLE IMPACTS

To name a few, the Social Impact Solutions team has been mandated and signed MoUs on the following topics

PROMOTING HEALTH SERVICES

Client sector:
Medical
Equipment

Project: recruitment and training of staff to create a specialised retail network in rural areas of Africa and Asia.

IMPROVING LIVELIHOODS

Client sector:
Electrical
Equipment

Project: scaling up a holistic solar powered water pump project improving the livelihoods, agricultural practices and financial inclusion of rural communities in South Asia.

SUSTAINABLE SUPPLY CHAIN

Client sector:
Fast-moving
Consumer Goods

Project: identifying and scaling up plastic recycling projects to support employment and social inclusion while strengthening supply chain traceability in Africa.

3. INVESTING AND HEDGING SOLUTIONS

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.

ESG/SRI RESEARCH & ADVISORY

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

Sitting alongside financial and macro-economic considerations, ESG factors have become easier to quantify and should be considered when assessing any company. Since 2006, our dedicated ESG research team has helped investors & asset managers to integrate financially material ESG criteria into investment decisions.

In 2020, the bank becomes one of the first banks to integrate the ESG dimensions

into all its equity research, in addition to the fundamental financial analysis.

#STRONG TRACK RECORD

The Xtel survey ranked our SRI Research teams in the top 5 for more than a decade.

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.

ESG 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, Bank 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 SUSTAINABLE AND POSITIVE IMPACT INVESTING, HEDGING AND FINANCING SOLUTIONS

Societe Generale has been issuing structured notes for more than 20 years, including ESG index-linked structured notes. Our latest structured solutions organise Sustainable or Positive Impact investments into 6 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.

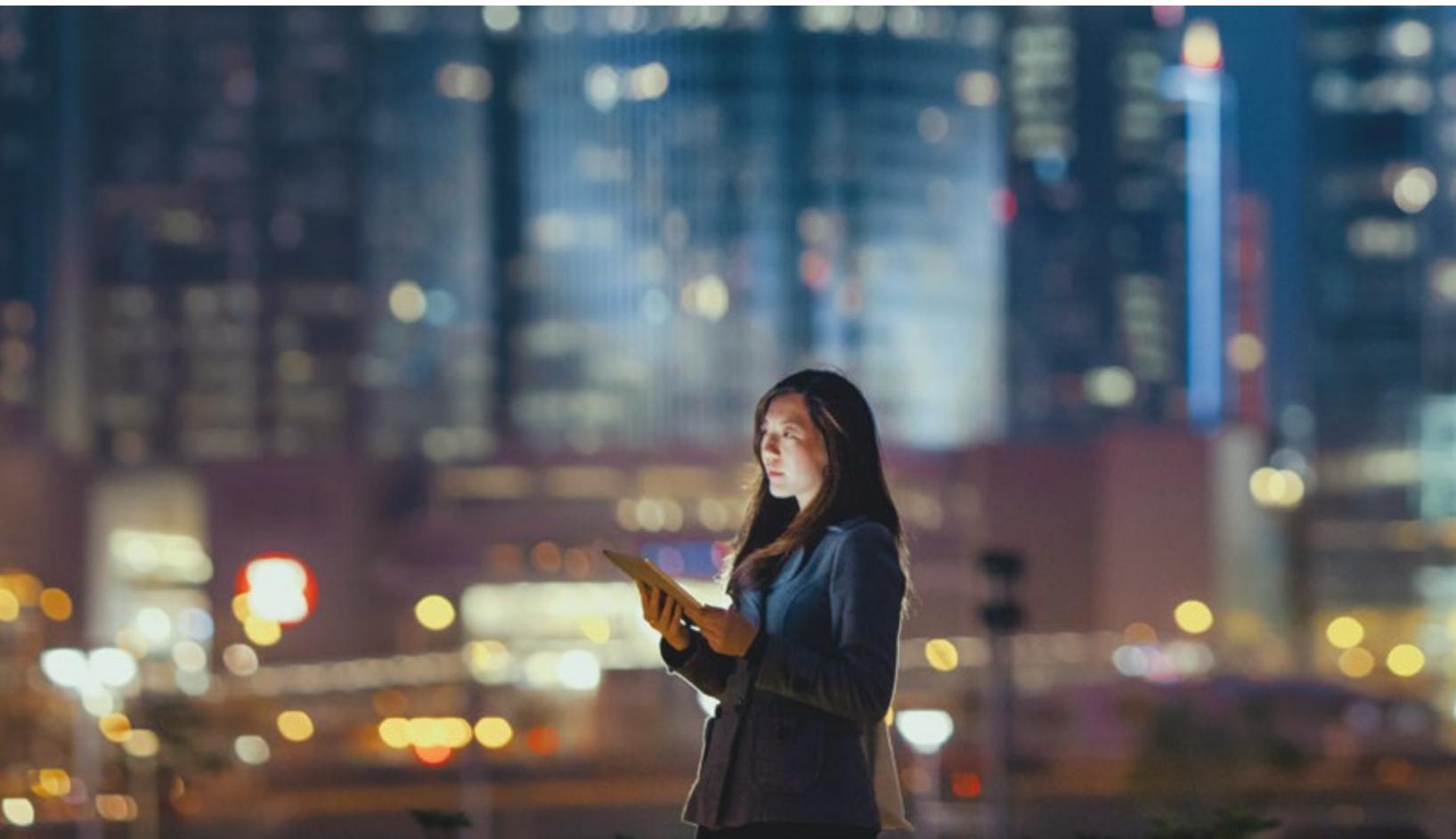
2. Repackaging of Green or Social Bonds: Societe Generale issues a bond-repacked note for which the yield of a third-party Green Bond (the reference bond) is used as a funding source.

3. Green, Social or Sustainable Notes issued by 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. 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 corporate clients. Sustainability-linked swaps can notably hedge Sustainability-linked loans and bonds.

6. Sustainability-Screened and Sustainability-Linked Financing: With financing transactions in public markets whose features are contingent to the achievement of specified sustainability targets, Societe Generale strengthens its commitment to the sustainable transformation of its Financial Institutions clients. Societe Generale can also apply bespoke ESG filters to the collateral of financing transactions.



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

With more than EUR 5bn of ESG ETF, Lyxor is the only European provider to offer thematic ETFs in line with five UN Sustainable Development Goals: water, new energy, climate change, sustainable cities & communities, and gender equality. In 2020, Lyxor has been the first ETF provider to make a full range of ETFs designed to counter climate change available to investors. These ETFs, the first of their kind in Europe, are designed to be consistent with the carbon emission reduction targets of the Paris Agreement of 2015.

■ EQUITY ACTIVE MANAGEMENT STRATEGIES

The GARI stock selection, developed by Lyxor, integrates companies' ESG ratings 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.

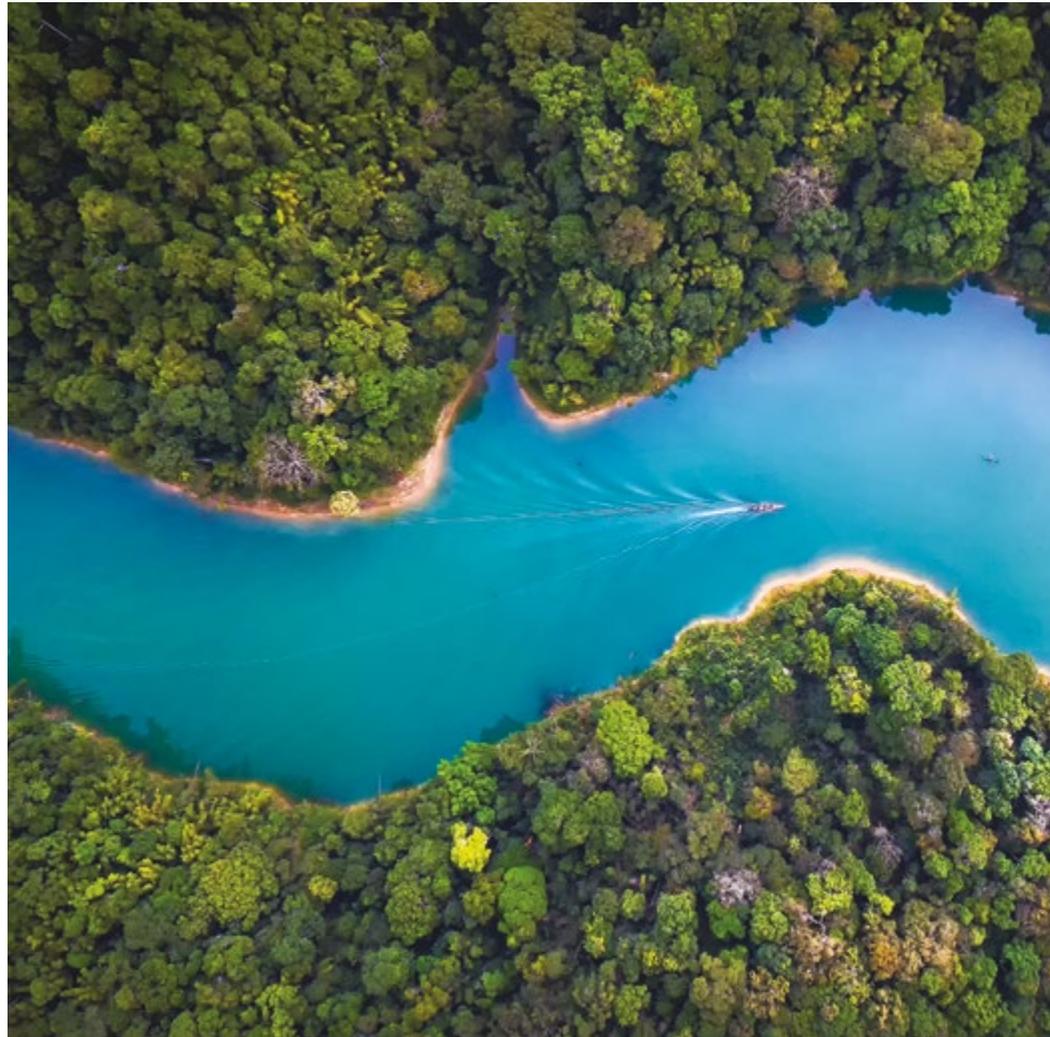
■ SMES & MID-CAPS ESG

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 INVESTING

Impact Multi-Manager vehicle providing innovative ESG integrations and selections

to create an investment universe with measurable positive economic, social, or/and environmental impact.



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. In 2020, Lyxor has reinforced its methodology and now assesses also the climate change related risks of its portfolios and their alignment with the climate objectives of the Paris Agreement. Lyxor provides more than 325 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 2020, Lyxor exercises its right to vote on more than €12bn, representing more than 400 European, US and Japanese General Meetings with a total number of more than 5,000 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

COMPREHENSIVE SECURITIES SERVICES SOLUTIONS TO SUPPORT ESG STRATEGIES

Securities Services help our clients to integrate ESG criteria into their investment strategies, whether they are issuers or institutional investors.

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

- **PORTFOLIO ANALYSIS:** Securities Services provide 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:** Securities Services offer our 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, Securities Services verify compliance with regard to the ESG criteria defined in the prospectus.
- **VOTING PLATFORM AT GENERAL MEETINGS:** Shareholder voting facilitated by providing a unique coverage of 46 markets through the Broadridge platform dedicated to voting proposals. Securities Services can enable access to the voting recommendations of 19 proxy advisors providing voting proposals in line with its clients' ESG ambitions.





SOCIETE GENERALE KEY MILESTONES

2001

- Societe Generale participates in the United Nations Environment Program Finance initiative (UNEP FI)

2005

- 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

2006

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

2007

- Adoption of the Equator Principles
- Launch by Lyxor of SRI thematic ETFs

2012

- Societe Generale supports Air Liquide, the 1st corporate in Europe to issue an SRI bond

2013

- 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)

2014

- 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 financiers 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

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 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)

2017

- 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

2018

- 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

2019

- 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 Corporate & Investment Banking 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
- Societe Generale signs the sustainable IT charter

2020

- Societe Generale joins the Hydrogen Council, supporting the development of hydrogen for energy transition
- Societe Generale Assurances reinforces its commitment for a responsible finance by signing the «Principles for Responsible Investment (PRI)»
- Societe Generale announces an additional €3 billion in financing for the grand paris project
- Societe Generale published an updated thermal coal sector policy, and is restricting its support to companies involved in this sector in two steps:
 1. Societe Generale disengages from the most exposed companies (over 25% of revenues linked with thermal coal sector) which have not made commitments to exit the thermal coal sector. The Bank also further tightens the policy criteria for all thermal coal mining entities and prospects of the sector.
 2. From the end of 2021 at the latest, Societe Generale will stop providing new financial products and services to any company with mining or power thermal coal assets which is a thermal coal developing company or does not have communicated a transition plan aligned with the 2030/2040 thermal coal phase out objectives of Societe Generale.
- Societe Generale joins the global CFO taskforce for the implementation of the United Nations Sustainable Development Goals.
- Societe Generale has issued a new positive-impact Green Bond for a total of €1 billion, aimed at refinancing renewable energy projects.

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