

COMMUNICATION ON PROGRESS REPORT



2015

BUILDING TEAM SPIRIT TOGETHER





CONTENT

1. STATEMENT OF THE CONTINUED SUPPORT FOR THE GLOBAL COMPACT	3
2. GLOBAL COMPACT 10 PRINCIPLES	4
3. ABOUT SOCIETE GENERALE GROUP	5
4. ABOUT SOCIETE GENERALE SRBIJA	8
5. CSR APPROACH	10
6. OUR TEAM	11
7. EMPLOYEE BRANDING	13
8. OUR BUSINESS	18
9. ENVIRONMENT	19
10. PROJECTS THAT WE SUPPORT	23

STATEMENT OF THE CONTINUED SUPPORT FOR THE GLOBAL COMPACT



As a socially responsible company, it is our responsibility to heed to broader social objectives. Our mission is to foster and promote the values that positively affect the work, social and natural environment, and our task is to take specific steps for the well-being of the community in which we do business.

For Societe Generale Bank, socially responsible business is a priority in a series of basic values interwoven in the core of our Group - innovation, team spirit, commitment and responsibility. The later includes responsibility towards the entire society where we do business.

In Serbia, we mark almost four decades from the opening of our first rep office in Belgrade, and we have continuously been developing our key values throughout that period.

In that sense, during 2015 also, we invested significant efforts into projects from the area of culture, professional development of young people, innovation, entrepreneurship development, as well as programs of social support to threatened and vulnerable categories of the population.

Our motive is to deliberately and voluntarily commit to activities that go beyond our primary business activity. On the other hand, our goal is to contribute, through our efforts, to the systemic development of the social responsibility concept in Serbia.

The new “smart” office building of Societe Generale Bank in Belgrade was built in line with highest standards of ecological engineering – another contribution to improving the business operations and relation towards the quality of services, for clients and our employees alike.

We proudly emphasize that we are members of two of the most important initiatives gathering socially responsible companies - UN Global Compact for Serbia and Business Leaders Forum.

Our efforts and recognition in the area of social responsibility additionally encourage and motivate us to be proactive within the local community, while the activities of the whole Group on the promotion and understanding of CSR concept will help us remain one of the most socially responsible financial institutions globally.

GLOBAL COMPACT 10 PRINCIPLES



In its activities and initiatives, Societe Generale Srbija is bound to support and promote ten principles of the Global Compact.

Human rights:

- Principle 1: Businesses should support and respect the protection of internationally proclaimed human rights
- Principle 2: Businesses should make sure they are not complicit in human rights abuses

Labour standards:

- Principle 3: Businesses should uphold freedom of association and the effective recognition of the right of collective bargaining
- Principle 4: eliminate of all forms of forced and compulsory labour
- Principle 5: effectively abolish child labour
- Principle 6: eliminate discrimination in respect of employment and occupations

Environmental protection:

- Principle 7: Business should support a precautionary approach to environmental challenges
- Principle 8: Businesses should undertake initiatives to promote greater environmental responsibility
- Principle 9: Businesses should encourage the development and diffusion of environmentally friendly technologies

Anti-Corruption:

- Principle 10: Businesses should work against corruption in all its forms, including extortion and
- Bribery

ABOUT SOCIETE GENERALE GROUP



Societe Generale is one of the leading financial services groups in Europe. Based on a universal banking model, the Group combines financial strength with a strategy of sustainable growth, putting its resources to work to finance the economy and its clients' projects.

The Group ambition is to be the relationship- focused bank, a reference in its markets, close to clients, chosen for the quality and commitment of its teams.

Present in 76 countries and benefiting from a solid foundation in Europe and in high-potential regions across the globe, the 148,300 employees of the Group and its subsidiaries support over 30 million individual customers, large corporates and institutional investors worldwide. They offer a wide range of advisory services and tailored financial solutions that rely on three complementary core businesses:

- French Retail Banking
- International Retail Banking, Financial Services and Insurance
- Corporate and Investment Banking, Private Banking, Asset Management and Securities Services

Societe Generale was founded on May 4th, 1864 in France by a decree signed by Napoleon III. Initially, the bank was founded by its shareholders with the aim to improve the economy, initiate growth, stimulate industrial investment and develop communication and social spirit.

ABOUT SOCIETE GENERALE GROUP



On the sidelines of the COP21 climate change conference in December 2015 Societe Generale, along with 25 other major international financial institutions, adopted the voluntary principles for Mainstreaming Climate Action within Financial Institutions. This initiative, which was spearheaded in particular by major players in development financing, such as the World Bank, the European Investment Bank, and the French Development Agency, but has also been joined by private institutions, aims to organize climate action within financial institutions.

The five principles are as followed:

- Commit to climate strategies
- Manage climate risks
- Promote climate smart objectives
- Improve climate performance
- Account for your climate action

The principles have been drawn up based on the best practices adopted by financial institutions. A document has been published listing emerging practices and illustrating some of the solutions that have already been implemented within institutions that are supporting the initiative.

Societe Generale participated in this publication by proposing two measures – the issue of a positive impact bond for funding projects that contribute to the fight against climate change (Principle 3) and Implementation of an internal carbon tax (Principle 4).

ABOUT SOCIETE GENERALE GROUP



CSR PRIORITY ISSUES

The corporate social responsibility (CSR) policy ensures that the Group upholds each of its commitments and makes sustainable progress according to priority areas related to its global strategy that respond to two types of challenges:

- The relative significance for external stakeholders with particular attention given to the expectations of non – financial rating agencies and particularly RobecoSAM”
- The potential impacts on the business model in the medium and long term (results, risks, competitiveness, opportunities, innovation, role of the bank, human capital, operational effectiveness).

The challenges (17 in total) were sorted by the CSR and Sustainable Development Department jointly with a group of experts according to their level of maturity or Group performance (existence of objectives, performance indicators, level of the non – financial rating, or points of view of other stakeholders).

They represent the Group’s CSR action priorities developed for 2015 in this document completed by the Registration document.

ABOUT SOCIETE GENERALE SRBIJA



Present in Serbia as of 1977, at first as a representative office, and as of 1991 as the first bank with foreign capital, Societe Generale banka Srbija AD Beograd operates as an universal bank, which through its 103 branches and with its 1,349 employees, offers, with full commitment, high quality services and broad range of products to its clients, both individuals and legal entities – large privately held and state-owned companies, domestic and foreign multinational companies, financial institutions, as well as to SMEs, micro segment and entrepreneurs.

In the local banking market, Societe Generale banka Srbija AD Beograd is constantly among the leading banks, being in the top 5 by the size of its balance sheet, as well as its loan and deposit portfolio. Also, over the last few years, bank is a leader in mortgage, cash and consumer loans segment, in providing cash management services for its clients, by the volume of turnover on the foreign exchange market, as well as in providing custody services to the pension fund industry.

In 2015, despite challenging macroeconomic and regulatory ambient, Societe Generale banka Srbija AD Beograd has managed to further improve its performance, recording increase in its balance sheet sum by 3.7% yoy to 230.5 RSD billion. The bank was successful in its efforts to further expand its client base, with the number of active retail clients recording 4% growth. Total loan portfolio recorded 3.7% growth in 2015, while deposits base expanded by 9.2%, reflecting high level of confidence that clients have in Societe Generale bank and their satisfaction with the quality of services provided. The bank has finished the year with operating revenues higher by 11.5%, whereas net result of 2.1 RSD billion is far better vs. 2014.

ABOUT SOCIETE GENERALE SRBIJA



In 2015, Societe Generale bank has continued with the enhancement of its products and services, as well as its processes optimization. At the same time, the bank has positioned itself as the leader in digitalization, after the continuous work on improvement of electronic and mobile banking resulted in launching first Digital (online) branch in Serbia.

This is one more confirmation of the innovative approach of the Bank which tries to offer best possible service to its clients, at the same time nurturing long term relationship with them.

Mutual trust, respecting contractual liabilities, readiness for cooperation, as well as the capability to offer innovative solutions that meet clients 'needs are only some of the characteristics of the relationship that the bank nurtures with its clients and partners for decades.

Societe Generale Bank Srbija a.d. Beograd will continue to strive to serve efficiently, create ongoing innovation in business operations, introduce IT solutions, including frequent monitoring and improvement of processes understanding, as it understands that these are the criteria for sustainable and long term activity in delivering high quality services.

CSR APPROACH



Societe Generale Srbija as a part of big banking group is integrating Corporate Social Responsibility behavior in all of its business activities using high standards in HR policy, with clients, local community and environment.

Taking into consideration that Societe Generale Group has its business activities in 76 countries of the world, social responsibility strategies in all subsidiaries is based on the same principles with adaption to local priorities, requirements and conditions.

As a member and one of the founders of the UN Global Compact agreements in Serbia, a member and one of the founders of the Business Leaders Forum, the Bank mobilized most important initiatives in the country gathering social responsible companies.

Societe Generale Srbija focus in CSR is on social inclusion – professional integration through education of socially sensitive groups, as well as environmental protection. Strategic guidelines for socially responsible business in Societe Generale Srbija are strongly based in our corporate values and they are being applied in accordance with the following priorities:

- Integration of principles of social responsibility in business activities
- Responsible management and HR policy
- Decrease of negative effects to environment

OUR TEAM



Societe Generale Bank Serbia ad Belgrade has ended 2015 with 1,349 employees, while our team joined 82 new colleagues. In accordance with the requirements of the market and new trends, the most frequent profiles in the recruitment process were experts in the field of information technology, small business, product development and marketing.

During 2015, the Bank conducted a survey “Barometer” employee survey that was aimed to examine employee satisfaction and to identify key directions of development of Societe Generale Group, as well as each of its entities. This survey is organized every two years, and this year for the first time in the promotion of the survey were included employees from different divisions of the Bank that best represent new values of our Group: Team spirit, Innovation, Responsibility and Commitment. After receiving results of the survey, throughout Focus groups, in the drafting of the action plan were included 70 colleagues from different organizational units of bank.

This way we managed interpretation of the survey results in a team oriented and transparent manner. The results are at all comparable items better than in 2013.

By listening employees needs, and in order to make a balance between business and private life, as well as the need to minimize daily stress, we introduced flexible working hours, as well as the “Casual Friday”. Bank enabled its employees from the Head Office of the Bank possibility to attend Yoga and Pilates classes.

OUR TEAM



During 2015, we developed the sales and communication skills of our colleagues from the Corporate and Retail Divisions. We developed cooperation between front and support functions through workshops and shadowing process, in order to improve understanding of the processes and activities carried out by colleagues from different departments, and are part of the same process. We worked on improving presentation skills, to facilitate colleagues to present their ideas and projects in a simple and interesting way. We've improved the process of induction of new colleagues to ease their learning on the new position and to integrate within the organization.

The bank has introduced a new leadership model this year and organized workshops for our employees in order to meet with the new values and expectations. We have included an innovative approach during workshops delivery in order to support and show in practice values that leadership model is about model.

EMPLOYEE BRANDING



Економски факултет
УНИВЕРЗИТЕТ У БЕОГРАДУ



The Bank is committed to the education of young people and pays very focused attention to educational programs, which is confirmed by the large list of faculties and schools of Economics Subotica, FEFA, College of Information Technology, Belgrade Banking Academy, High School of Economics from Niš, Subotica and Užice, School of Economics in Belgrade. Societe Generale Bank Srbija a.d. Beograd organizes lectures and workshops in determined intervals.

Our Bank is highly dedicated to providing young people with the opportunities to connect their educational experience with the world of work.

We are very proud of our internship program Tour De SoGe that offers students an opportunity to actively contribute by learning on-the-job in different banking departments and sharing their ideas on potential innovations.

In the case study competition “How to Increase market share in Small Business” organized with FON - 5 groups consisted of 4 students each researched the topic and presented their ideas to our colleagues. All members from the winning team were given an opportunity for internship within the Small Business team.

EMPLOYEE BRANDING



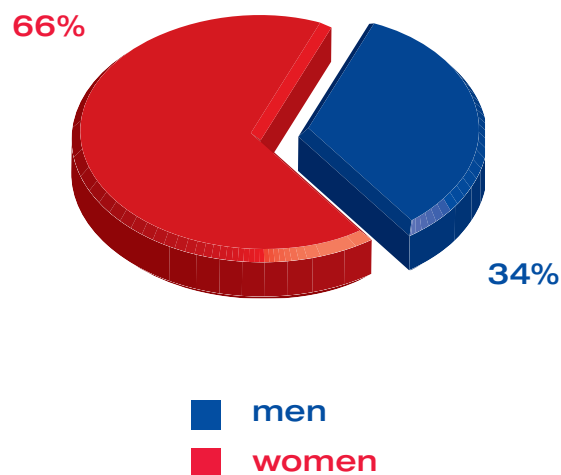
After latest expansions of partnerships with local faculties and schools, we have established cooperation with more than 30 Educational Institution throughout the country. New partners are Vocational school Sveti Sava, College of Applied Technical Sciences Nis, Center for Education and Culture Bozidarac, Secondary technical School in Obrenovac, University of Singidunum, Faculty of Economics of Nis, University John Nesbit.

Societe Generale Bank Srbija is engaged in organizing lectures and workshops in cooperation with different faculties. The goal of these activities is to involve as many students to actively participate in financial education.

Over the course of the last two years more than 200 students participated in our internship programs.

Societe Generale Srbija won The Best Employer Branding Award in the competition “We got you in a pitch”, organized by marketing agency DNA Communication and Serbian Association of Managers. The winning presentation demonstrated our activities that promote SG values to current and future employees.

SGS GENDER STRUCTURE



STAFF COMPOSITION BY AGE*

Age	Number of employees
Under 30	133
31 - 40	772
41 - 50	326
51 - 60	115
61 +	8
TOTAL	1354

*Data as of December 2016

Regarding the educational structure, around 73% of Societe Generale Srbija employees have college or university degree.

COMPENSATION AND BENEFITS

- Transparent salary policy that provides internal fairness and external competitiveness
- Quarterly and annual awards for employees' performance and commercial results
- Annual performance bonus
- Private medical insurance
- Private pension fund
- Annual leave longer than legal minimum (min 25 days, instead of 20)
- Competitive annual leave allowance and meal allowance
- More favourable conditions for the use of banking products and services
- Paid sick leave up to 30 days (20% more than the legal obligation)
- Wedding flower / new baby gift / New Year gifts for children of employees
- Work-life balance initiatives: Yoga/Pilates in work premises, sport activities, Friday casual dress code
- Discount Club

TRAINING AND PROFESSIONAL DEVELOPMENT

During 2015 - 2016, the Bank worked on developing managerial skills of our managers through the implementation of Leadership model workshops which strengthen our corporate culture and through 360 assessment for our managers in order to strengthen culture of giving feedback and to make very precise individual development plan for our managers.

We were focused on education of all colleagues in the commercial sector especially after commercial transformation, when it was very important to provide each of them with skill set needed for new positions/challenges.

Corporate Relationship Officers, Key Account Managers and Corporate support passed training on Advanced sales skills, during which they went through client types and how to adapt to each of them as well as how to self develop and maintain motivation on high level. We also were working on Corporate-Risk Academy, specific program of people and skills development designed by Corporate and Risk, that will help Front employees and Risk advisors to better understand each other and cooperate in the most efficient way. In order to achieve that goal, the program is based on competencies and knowledge improvement by increasing Risk awareness and commercial skills and build on Keys to Efficiency done in 2014.

Colleagues from retail sector (Branch Managers, Account officers, Cashiers) passed commercial trainings focused on development of key skills and behaviors modeled through workshops with our best sales people. We introduced gamification in these training in order to make it more interactive and interesting for participants.

As enabling silo free experience was in our focus too, we have organized workshops for people from back office functions, as well as shadowing, in order to give them wider picture of business processes and to help them find ways to be more customer centric.

Our bank launched strategic cooperation with ICT Hub, business and technology incubator which gathers people who strive to develop their start-up project successfully and gives them support to turn their ideas into prosperous business. Bearing in mind that innovation is one of our core values, strategic partnership with this center will help us to share experience and knowledge with IT community in Serbia which will certainly led to new ideas important for the development of our business. Program that we prepared in order to support innovation in the organization is called Innovation curriculum, and some of the projects we did: Hackaton, Open Innovation Challenge, Meet ups and SoGe spin out.

TRAINING AND PROFESSIONAL DEVELOPMENT



Two major projects we supported were Partnership with VIP mobile and Implementation of cheques by creating training plan and program and implementing them.

We continue to listen to the needs of our employees, in order to balance between business and private life, as well as the taking care of the need to put everyday stress to a minimum level, so we continued practice of having business yoga in the Bank's premises during working hours. The exercises are designed to help employees to reduce stress, improve health and concentration, and therefore easier to cope with everyday business commitments. As it is important to consider the way that can help us to achieve harmony in our lives, we organized workshops in cooperation with the Association of Psychoanalysts of Serbia, as a part of our work life initiatives. Topics of workshops were: Who and what is behind modern technologies, Forgiveness and relations hips between people, Adolescence, time of crisis, challenges and opportunities, Whether, when and how to say no.

Implementing a new tool for creating modules for distance learning (Mohive, Camtasia, Powtoon, Poll Everywhere, Prezi), enable us to continue work on effectiveness of training delivery improvement, and among other things, the tool was used for introduction of new products such as Endowment, cheques, Internal communicator, Fenix.... Through modules for distance learning and using video training we conducted training on various regulatory issues: International Sanctions, Banking payments law, AML-CFT, IT Security Systems, Reputational risk, Combating corruption.

DIVERSITY

In the frame of HR strategy, Societe Generale Srbija pays special attention to the principles of diversity that promotes gender equality, employment of people with disabilities and different national, religious or cultural orientation. It is important to stress that recruitment process is transparent and fair in accordance with the high standards of Societe Generale Group.

INTERNATIONAL MOBILITY

Societe Generale pays special attention to the international career of its employees, as part of a global policy of professional development, which affirms the intention to support the development of employees at the same time contribute to the development of the company. Allowing the exchange of good practices, experiences and cultures, international mobility is a program that allows international career of Societe Generale's employees from any country whose talents can be used outside their home countries.

OUR BUSINESS



In 2015, the Retail business continued to be focused on the needs of its clients, as well as developing long-term relationships with them. This sector is continuously working on improving processes, products and services, responding to the needs of its clients. One of the key indicators that mirrors the support that the Bank, together with its associated companies, provides to its individual clients, is the strong net loans growth, of 8.4% compared to 2014 to RSD 71.1 billion, increasing the Bank's market share in this segment, to 9.9% (from 9.7%). Also, after the strong growth of the number of active retail clients in the last few years, the Bank managed to further expand client base by 4%.

The most important project for Societe Generale Srbija in 2015 was improving of e-banking platform, with brand new design and innovative service. By launching of the online branch on December 7th we have positioned ourselves as the first bank in Serbia in which individuals can finalize entire process of buying certain products and services completely online. The Bank's clients can also video chat with bank officers through the platform, even outside the regular working hours. We are proud of the fact that this option is also a complete novelty in the Serbian banking sector.

The focus of the Corporate sector in Societe Generale Serbia, during 2015, was to provide higher value added service to our clients, assure stronger synergies across all the segments of our universal bank, with a special emphasis on pursuing balanced growth and promoting bank's strong expertise in full range of services. Year 2015 was still marked by an economy that was slowly recovering during the year and the Bank has managed to successfully support its clients through their growth and their business plans for coming period.

ENVIRONMENT

During 2015. Societe General Serbia is continued its activities on the implementation of the designed solutions for environmental protection in the new building as follows:

- system for rainwater collection, to be used as technical water
- solar panels installation for electricity generation
- solar charges for electric cars, free for public use
- installations that make maximum use of thermal energy and prevents waste
- installation of BMS system which will control all systems in optimized mode.

In order to even stronger commitment to energy efficiency and renewable energy in order to reduce the negative impact on the environment initiated a project to build a solar power plant on the roof of our existing Head office and done the feasibility study and preliminary design of the power plant 56kW. This solution is estimated annual production of electrical energy of 67.818 kWh / year, and it will thus, in a subsequent period with the implementation of the project.

INDICATOR	SG SRBIJA (SGS - Serbia)
Environmental management system	
Total number of buildings occupants (Societe Generale Group)	1,458
Do the environmental data you have entered relate to your entity only?	No
State the name of the Société Générale Group entities and the number of occupants involved	
Number of buildings occupied by the entity	112
Surface area occupied by the reporting entity (Societe Generale Group) m ²	n/a
Specify the m ² corresponding to premises (offices) and/or sales offices (agencies)	26,579.
Specify the m ² corresponding to company dining facilities	132.
Specify the m ² corresponding to owned data centers	240.
Specify the m ² corresponding to enclosed and heated car parks	0
Other: Specify the type of building	
Other: Specify the m ²	2,667.
Number of occupied buildings of which the entity or another Société Générale Group entity is owner	22
Total surface area of occupied buildings of which the entity or another Société Générale Group entity is owner	11,348.
Have your buildings been certified or eco-designed?	4
For each of your building specify the type of certification (ex. ISO14001, ISO 9001, ISO 50001, HQE, LEED, BREEAM, EMAS etc.):	
Number of certified or eco-designed m ²	n/a
Surface area per occupant m ²	18
Water	
Water consumption	15,393.
Specify the m ³ measured directly (using invoices, counter readings)	11,569.
Specify the estimated m ³	3,824.
Number of persons covered by the data reported on water consumption	1,458
Water consumption per occupant	11
Have you introduced measures or taken steps to decrease your water consumption over the current period?	Yes

INDICATOR	SG SRBIJA (SGS - Serbia)
Please specify	
Overall cost of water consumption	15,401.00
Energy	
Electricity consumption from suppliers	4,577,550.
Specify the kWh measured directly (using invoices, counter readings)	4,577,550.
Specify the kWh the entity estimated	0.
Number of persons covered by the data reported on electricity consumption from suppliers	1,458
Cost of electricity consumption(including green electricity if need be)	431,180.00
Electricity consumption per occupant	3,140
Do you have fuel consumption (car consumption excluded)?	3
Fuel consumption (car consumption excluded)	168,301.08
Specify the kWh measured directly (using invoices, counter readings)	168,301.08
Specify the estimated kWh	0.
Number of persons covered by the data reported on fuel consumption (car consumption excluded)	42
Cost of fioul consumption (car consumption excluded)	13,023.00
Do you have gas consumption?	3
Gas consumption	307,333.
Specify the kWh measured directly (using invoices, counter readings)	307,333.
Specify the kWh the entity estimated	0.
Number of persons covered by the data reported on gas consumption	86
Cost of gas consumption	15,283.00
Do you buy iced water for the air conditioning systems?	4
Iced water consumption used for air conditioning systems	n/a
Specify the kWh measured directly (using invoices, counter readings)	n/a
Specify the KWh the entity estimated	n/a
Number of persons covered by the data reported on externally produced iced water consumption	n/a
Cost of iced water consumption used for air conditioning system	n/a
Do you use steam of superheated water for heating?	No
Consumption of steam or superheated water	1,651,758.
Specify the kWh measured directly (using invoices, counter readings)	213,867.
Specify the kWh the entity estimated	1,437,891.
Number of persons covered by the data reported on consumption of steam or superheated water	1,065
Cost of steam or superheated water consumption	171,417.00
Do you buy green electricity?	4
Specify the amount of electricity bought (in KWh) that fits with the certification: Renewable Energy Certificates	n/a
Specify the amount of electricity bought (in KWh) that fits with the certification: Renewable Energy Guarantees of Origin (RE-GO)	n/a
Specify the amount of electricity bought (in KWh) that fits with the certification: : CHP Guarantees of Origin (CHP-GO)	n/a
Specify the amount of electricity bought (in KWh) that fits with the certification : Levy Exemption Certificates for Renewable Energy (UK)	n/a
Specify the amount of electricity bought (in KWh) that fits with other certification or specific contract	n/a
Overall consumption of green electricity bought	n/a
Do you produce renewable electricity?	4
Specify the amount of resold renewable energy production (in kWh)	n/a
Specify the amount of self-consumed renewable energy production (in kWh)	n/a
Share of consumption in renewable energy	n/a
Total energy consumption	6,704,942
How do you explain the change in your energy consumption kWh compared to the previous year?	
Total energy consumption per occupant	4,599
Total energy consumption per occupied square meter	249

INDICATOR	SG SRBIJA (SGS - Serbia)
Overall cost of energy consumption (electricity, green electricity, gas, fuel, etc.)	630,903.00
Please specify	
Transports	
Distances travelled for business travel by train	0
Cost of business trips by train	0.00
Distances travelled per passenger on business trips by train	0
Distances travelled for business trips by plane, SHORT-haul (<500 km)	7,508
Distances travelled for business trips by plane, MEDIUM-haul (500 km < medium < 1,600 km)	189,318
Distances travelled for business trips by plane, LONG haul (<1,600 km)	13,164
Cost of business trips by plane	34,813.00
Distances covered for business trips by plane	209,990
Distances travelled per passenger for business trips by plane	144
Distances travelled for business trips by cars on long-term lease or belonging to the company	1,500,788
Cost of business trips by cars on long-term lease or belonging to the company	121,183.00
Distances covered for business trips by cars on short-term lease	0
Papers	
Quantity of office paper (classic and recycled paper) bought	91,100.
Quantity of recycled paper bought	0.
Quantity of eco-labelled office paper (recycled or not)	91,100.
Specify the quantity of office paper bought that fits with FSC or/and PEFC eco-label	91,100.
Other: Please specify the types of eco-label and the quantities bought	mondi-maestro extra, maestro special
Total cost of office paper	128,000.00
Quantity of office paper (classic and recycled paper) used per occupant	62.48
Part of consumption in recycled paper	0.00%
Quantity of paper used for customer statements of account and quantity of personalised envelopes	32,000.
Specify the quantity of recycled paper used for statements of account and quantity of personalised envelopes.	0.
Specify the quantity of FSC or/and PEFC eco-labelled paper used for customer statements of accounts and quantity of personalised envelopes.	0.
Cost of paper used for customer statements of account and associated envelopes	168,723.00
Quantity of paper used for business documents, including letterhead and personalised envelopes	46,865.
Specify the quantity of recycled paper used for business documents, including letterhead and personalised envelopes.	0.
Specify the quantity of FSC and/or PEFC eco-labelled paper used for business documents, including letterhead and personalised envelopes.	46,865.
Cost of paper used for business documents, including letterhead and personalised envelopes.	240,000.00
Quantity of unmarked envelopes	0.
Specify the quantity of recycled paper used for unmarked envelopes	0.
Specify the quantity of FSC/PEFC paper used for unmarked envelopes.	0.
Cost of unmarked envelopes used	0.00
Quantity of chequebooks and cheque deposit slips produced	0.
Cost of chequebooks and cheque deposit slips produced	0.00
Have you introduced measures or taken steps to decrease your paper consumption over the current period?	Yes
Please specify	printing settings, usage of pull - printig, consumption monitoring
Total Quantity of paper used	169,965.
Quantity of paper used per occupant (kg/occ)	116.57
Total Quantity of paper used	169,965.
Total paper cost	536,723.
Waste	
WEEE : Total quantity collected	n/a

INDICATOR	SG SRBIJA (SGS - Serbia)
WEEE : Quantity of recycled waste	n/a
WEEE : Recycled share of this type of waste	n/a
Food waste: Total amount collected	n/a
Food waste: Quantity recycled	n/a
Food waste: Part recycled this type of waste	n/a
Cardboard : Total quantity collected	n/a
Cardboard : Quantity of recycled waste	n/a
Cardboard : Recycled share of this type of waste	n/a
Paper : Total quantity collected	n/a
Paper : Quantity of recycled waste	n/a
Paper : Recycled share of this type of waste	n/a
Furniture: Total quantity collected	n/a
Furniture : Quantity of recycled waste	n/a
Furniture : Recycled share of this type of waste	n/a
Other types of waste (miscellaneous): Total quantity collected	18,005.
General waste (miscellaneous) :Total quantity recycled	18,005.
Total quantity of waste recycled	18,005.
Total quantity of waste recycled per occupant	12.35
Share of recycled waste	100.00%
Scope 1 indicators	
Emissions de CO2 liées à la consommation de fioul (hors voiture)	46
CO2 Emissions from gas consumption	62
[New] SCOPE 1	108
Total CO2 emissions due to fluorinated gases.	0
Please specify the fluorinated gases and the quantities.	
Scope 2 indicators	
CO2 emissions due to electricity consumption	3,424
CO2 emissions due to externally produced iced water consumption	n/a
CO2 emissions due to consumption of externally produced steam or superheated water	1,236
[New] SCOPE 2	4,660
Scope 3 indicators	
CO2 emissions due office paper consumption	187
CO2 emissions due to business trips by train	0
CO2 emissions due to business trips by plane	20
CO2 emissions due to business travel by car	205
CO2 emissions due to goods transport	0
Emissions de CO2 liées à la consommation des papiers autres que reprographique	162
CO2 emissions related to electricity consumption of data centers hosted	n/a
Scope 3	574

PROJECTS THAT WE SUPPORT



Following the principles of social responsibility that are integrated in its core business approach, has supported various projects in the field of culture, professional integration of youth, development of entrepreneurship, and supporting social sensitive groups as well.



Through cooperation with Junior Achievement Serbia, the “Student Companies” program has been implemented to promote development of youth entrepreneurship. In the area of social inclusion, Societe Generale Bank established partnership with Food Bank and a humanitarian organization “Mali veliki ljudi”, which takes care of the children with developmental disabilities. Through a humanitarian action in cooperation with Food Bank, the employees of Societe Generale Bank in Serbia collected four tons of food for people with disabilities that live in hard material conditions.



As part of Societe Generale Group, Societe Generale Serbia supports a large number of projects in area of culture, and supports youth to advance their talents on their path of becoming affirmed artists. A large number of musical events across Serbia have been organized or supported in partnership with Belgrade Dance Festival, Institut français de Serbie, Young Talents Association “ArtLink”, Kraljevo Strings of St. George, and many others.

TOUCH RUGBY CORPORATE LEAGUE



As an official bank of the Rugby World Cup in London 2015, Societe Generale Bank was promoting rugby in various ways in Serbia. On this occasion, a traditional Touch Rugby Corporate League evolved into a three-week long humanitarian action. Under a slogan “Playing for the Winners” Societe Generale Serbia donated funds to the rugby section of the Sports Club of Persons with Disabilities “Winners”. Besides involving the Bank’s partners who regularly take part in this league, the Bank also motivated other stakeholders to join, including journalists, bloggers, and promoters of recreational sports.

INCLUSIVE ACADEMY



Following good practice that we begin in 2011, Bank continues to organize a project related to social inclusion and improvement of the educational profile of people with disabilities – Inclusive Academy. This year program has been enriched with topics that are in line with new external partners on the projects. Again, Bank received an award for this project - Innovation Award from the French – Serbian Chamber Of Commerce.



Societe Generale Srbija
Bulevar Zorana Đinđića 50a/b
11070 Belgrade
www.societegenerale.rs