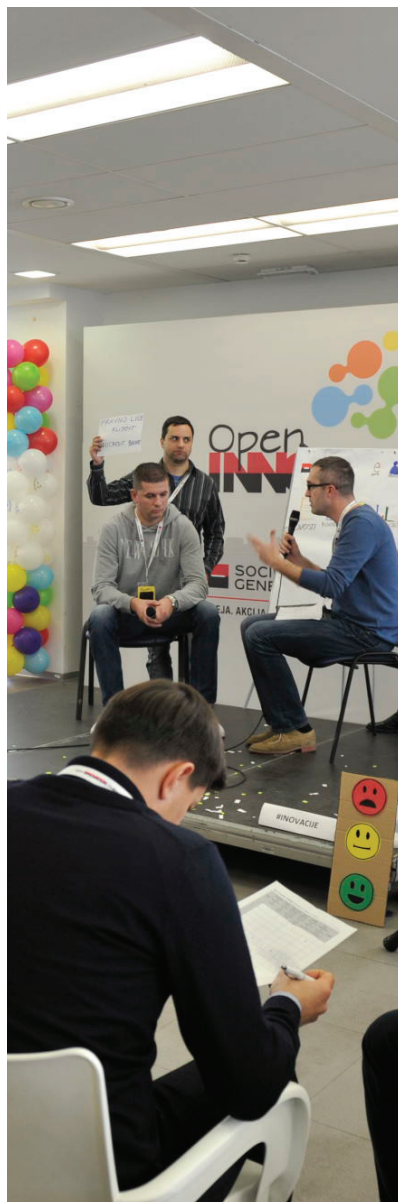


COMMUNICATION ON PROGRESS REPORT 2016



BUILDING TEAM SPIRIT TOGETHER



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STATEMENT OF THE CONTINUED SUPPORT FOR THE GLOBAL COMPACT



Maria Rousseva
President of the Executive Board of
Societe Generale Serbia

Societe Generale Serbia, as part of one of the leading European financial institutions, nurtures and promotes the core values deeply ingrained in the basis of Societe Generale Group's business activities, which include team spirit, innovation, commitment and responsibility. We fulfill our mission by justifying the trust our clients and partners have invested in our Bank, and by engaging all our stakeholders to join us in taking accountable action for local community.

In more than four decades of business operations in the Serbian market, Societe Generale Serbia has come a long way from the representative office in Belgrade to one of the largest banks providing services to retail customers and corporate clients. Owing to the responsible and dedicated work of all our employees, we managed to further engage in the promotion of the innovation culture – both inside our company, and externally through national campaigns with the startup community.

Societe Generale Serbia is investing great efforts and significant funds in order to support the cultural development of the local community, programs for socially sensitive categories, promotion of education and professional development of young people, as well as innovation and entrepreneurial spirit. Our proactive involvement in socially responsible activities across the cities and regions where we operate in Serbia has contributed to the Bank being recognized as an institution that understands and supports the principle of equal and sustainable development.

In our everyday business, we apply the highest standards of social and work ethics and our clients are in focus of all the activities we undertake in order to improve the quality of products and services. Through all our activities, we wish to actively develop a service that is based on responsible and transparent business, and we remain dedicated to providing added value to all our stakeholders and the local community.

Social responsibility remains at the heart of our business, as the essence of our strategic course and of the manner in which we are developing our relationship with clients, employees, the community and the environment.



GLOBAL COMPACT 10 PRINCIPLES

Societe Generale Srbija is bound to support and promote ten principles of the Global Compact in its all activities and initiatives regarding to:

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

Protection of the environment

- 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 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.

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 66 countries and benefiting from a solid foundation in Europe and in high-potential regions across the globe, the 146,000 employees of the Group and its subsidiaries support over 31 million individual customers, large corporates and institutional investors worldwide.

For Societe Generale, being the relationship-focused bank of reference also involves supporting the clients who seek to limit their impact on the climate and participating to financing the economy in a responsible manner, by reducing carbon footprint, supporting the transition to a low-carbon economy, supporting sustainable entrepreneurs...

CSR Priority issues¹

The Corporate Social Responsibility (CSR) policy ensures that the Group upholds 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 paid to the expectations of extra-financial ratings agencies and particularly RobecoSam; the potential impacts on the medium- and long-term business model (results, risks, competitiveness, opportunities, innovation, the Bank's role, human capital, operational efficiency).

These priority issues (17 in total) have been classed by the Group CSR and Sustainable Development Department, together with a group of in-house experts, according to their importance and the Group's level of maturity or performance (existence of targets, performance indicators, extra-financial rating or points of view of other stakeholders).

Essential	<ul style="list-style-type: none"> ■ Customer satisfaction ■ Support for SMEs, business creation and emerging countries' development ■ Sustainability of the Bank through comprehensive risk management, including environmental and social aspects ■ Compliance with rules and regulations
Very important	<ul style="list-style-type: none"> ■ Transparent and efficient corporate governance ■ Business ethics ■ Career management/Mobility ■ Employability ■ Respect for the environment in Societe Generale activities ■ Respect for human rights in Societe Generale activities
Important	<ul style="list-style-type: none"> ■ Range of "Sustainable development" products ■ Attractive compensation policy ■ Diversity ■ Quality of life at work
Relevant	<ul style="list-style-type: none"> ■ Involvement in international initiatives on environmental and social topics related to finance ■ Transparent, relevant and reliable information on aspects of Environmental, Social and Governance (ESG) aspects
Visible	<ul style="list-style-type: none"> ■ Sponsorship and partnerships

¹ Complete Corporate Social Responsibility (CSR) policy available on Societe Generale Group website: www.societegenerale.com



Societe Generale Group - Culture & Conduct programme

Societe Generale group has a Culture & Conduct programme, which aims to build confidence among the Group's stakeholders, especially its clients, and develop Societe Generale's culture by placing values, leadership quality and behavioural integrity at the very heart of the Group's transformation.

The Culture & Conduct programme aims to ensure the highest standards of service quality, integrity and behaviour.

The overall objective is to make our culture a factor of differentiation, though performance and attractivity of Societe Generale.

With the launch of the Culture & Conduct programme in 2016, Societe Generale sought to go one step further by building on the accomplishments of the last few years to lay the groundwork for a strong culture and accelerate its transformation. This strategic programme aims to build confidence among all its stakeholders, especially its customers, and to develop the Societe Generale culture by placing values, leadership quality and behavioural integrity at the heart of its business conduct and thus achieve the highest standards of service quality, integrity and behaviour.

Accelerating cultural transformation

- Four Group values
- A code of conduct
- A leadership model
- Moving ahead with the Culture and Conduct programme

Over the past several years, Société Générale have taken many internal actions to strengthen its culture and build a common framework of behaviors and business (ERM programme Culture RISK, restatement of the values, leadership model). We now want to go one step further and accelerate the long-term cultural transformation of the Group.





ABOUT SOCIETE GENERALE SERBIA

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 Serbia AD Beograd operates as an universal bank, which through its 94 branches and with its 1,328 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 Serbia AD Beograd is constantly among the leading banks, being in the top five 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.

Societe Generale banka Serbia AD Beograd has managed to further improve its performance, recording increase in its balance sheet sum by 2.3%, reflecting high level of confidence that clients have in Societe Generale bank and their satisfaction with the quality of services provided.

.....
**ABOUT
SOCIETE
GENERALE
SRBIJA**

In 2016, 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 Serbia 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 Serbia 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 Serbia 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 Serbia are strongly based in our corporative 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



During four decades, Societe Generale has been continually improving its business activity, focused on defining and developing key values - responsibility, commitment, innovation and team spirit.

In 2016, the Bank significantly invested in projects in the field of culture, professional development of young people, innovation, entrepreneurship development, as well as in the support programs for vulnerable and socially disadvantaged groups.

Within the Societe Generale Group, the Bank applies high standards of business conduct towards employees, customers, local community and the environment. It is focused on providing professional training for employees and training programs not only within Societe Generale Serbia but also in the branches across the world.

Its priorities are professional practices aimed at improving the business operations and the attitude towards the quality of customer services, mainly through the electronic banking channels, and it offers various incentive and reward programmes. Societe Generale devotes particular attention to the politics of diversity, as well as to the prohibition of all forms of discrimination.

In the environmental protection area, the emphasis is placed on reducing resource intensity in business activities. A new “smart office”, which opened in September 2016, was built in accordance with the highest green building standards. Applying modern systems ensures savings in the field of electric and thermal energy and drinking water consumption.



Through cooperation with the organization Junior Achievement Serbia (“Dostignuća Mladih”), the last five years the bank has participated in the Junior Achievement Company Program (“Učeničke kompanije”) for the youth entrepreneurship development. In cooperation with the daily newspaper Blic, the Bank is a traditional patron of the “Blic Entrepreneur” campaign, which aim is to promote, enhance and support the entrepreneurial spirit in Serbia. An acknowledgment is conferred to the best entrepreneur, based on the opinion of the jury and on the criteria such as profitability, productivity, liquidity, export potential, number of employees and new employees, technological innovations, orientation towards environmental protection and achieved contribution to the development of the local community.

Societe Generale Serbia supports and organises a great number of cultural events throughout Serbia, in partnership with the Belgrade Dance Festival, the French Institute in Serbia, the Young Talents’ Association “Artlink” and other local partners.

In Societe Generale Bank, the year 2016 was characterised by encouraging an innovative culture, therefore, a strategic partnership with the Center for Technological Entrepreneurship (ICT Hub) was concluded, within which a series of workshops and professional training programs were organised together with prize contests to support both technological entrepreneurship and the entire local start-up community.

The Bank is a member and one of the founders of the UN Global Compact for Serbia and of the Business Leaders Forum, the two most important initiatives that bring together socially responsible companies.

Since 2016, Societe Generale has been included in the list of the Corporate Responsibility Index - the first national platform for assessing corporate social responsibility. The CSR Index methodology is the only one in Serbia that allows an objective comparison of the effect and impact that companies have on society through their business operations.



OUR TEAM

Societe Generale Bank Serbia ad Belgrade has ended 2016 with 1,328 employees, while our team joined 107 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 2016, the Bank continued to work 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.

OUR TEAM



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.

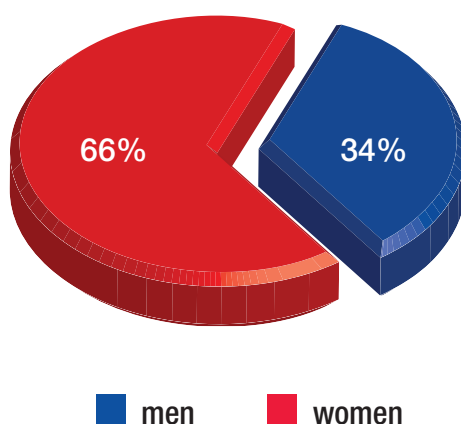
Two major projects we supported were Partnership with VIP mobile and Implementation of cheques by creating training plan and program and implementing them.

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.

OUR TEAM

SGS gender structure



Staff composition by age*

Age	Number of employees
Under 30	125
31 - 40	759
41 - 50	325
51 - 60	113
61+	6
	1.328

*Data as of December 2016

Regarding the educational structure, around 73% of Societe Generale Serbia 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



Employer branding

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.

During the whole 2016 we were present on different faculties and directly worked with students. Societe Generale Bank Serbia is engaged in organizing lectures and workshops, case studies, and simulations. The goal of these activities is to involve as many students to actively participate in financial education.

After the 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.

Over the course of the last year more than 100 students participated in our internship programs.

Diversity

In the frame of HR strategy, Societe Generale Serbia 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

Corporate banking division

In 2016, the activities of this division were focused on maintaining portfolio quality both through the control of risk assets and the strengthening of client partnership. Optimising the organisation within the division has contributed to the increase of the efficiency and quality of customer service in the area of cooperation with large and medium-sized enterprises.

During 2016, the Bank sought to adapt its offer to the customers' needs by providing comprehensive service through the following products: loans, guarantees, letters of credit, factoring, deposits, dealer products (spot transactions, forward, interest rate swap), brokerage and custody services, domestic and international payments transactions, cash collection and processing, POS terminals, business cards and electronic banking.

When it comes to loans to customers, the bank closed this year with the overall net balance of 79.8 billion Dinars. In order to maintain a loan portfolio quality, the Bank was directed to the development of balanced approach to loans, which was reflected in an increase in financing through factoring and leasing. Contribution to leasing through banking channels has reached almost 18 million Euros in the new service production period, which is a confirmation of the excellent results Sogelease achieved this year.

The leading position in domestic factoring market was confirmed in 2016 as well, where the total turnover of 235 million Euros was realised, representing an increase of 26% compared to 2015. The average amount of funds in use was increased by 42% (59 million Euros), and the number of assigned invoices by 64%.

The achieved result of factoring is based on unique and innovative supply chain finance platform, as well as on other forms of financing of receivables such as recourse, reverse and international factoring, where the Bank is the absolute leader in the Serbian market.

In the forthcoming period, the Bank will focus on introducing new partners for the supply chain financing platform and on further growth in the field of international factoring, for which there is a potential, having regard to the increase in exports of goods from Serbia.

The Bank has continued to improve the Global Transaction Banking area (Global Transaction Business), strengthening the role of specialised sales in cooperation with customers. Such approach resulted in better achievements through all lines of Global Transaction Banking. The Documentary Business and Guarantees Department has maintained the stability of our portfolio; the Bank was declared the best in this area in 2016 by Euromoney, the leading global financial publication.

In the customers' cash flow management area, the Bank has maintained a position among several leading market participants for all services in this area.

The confirmation of the quality of services in this area represents the award presented to the Bank as the best bank in Serbia in 2016 in the field of cash management services by the leading global financial publication Euromoney.

In line with its financing strategy, the Bank has maintained a stable level of customer deposits in the amount of 76.4 billion Dinars and of market share of 11.6%, despite the high volatility of market liquidity during certain periods of the year. Furthermore, the Bank has managed to maintain a stable customer base in comparison with the beginning of 2016.

Year after year, the corporate banking division is seeking to strengthen its positions in collaboration with international customers. In 2016, a portfolio growth was achieved in this customer area, due to the active sales approach and by creating the offer which meets the specific requirements in this area.

A specific contribution to the overall result of the Bank was given in the business activity with medium-sized enterprises. A fundamental reorganisation was performed in order to put the emphasis on the customer as well as to strengthen the concept of a universal bank and expand it across Serbia. Through proactive business activities, the area of the business activity with medium-sized enterprises has increased its portfolio and achieved results well beyond expectations, despite highly competitive business environment and being under pressure of excess liquidity and low interest rates.



Retail banking division

Societe Generale bank is committed to innovation both on the global and local level and strives to encourage dialogue among all stakeholders in this area with a view to improving experience of financial services's clients. With reference to this, a series of workshops and contests have been organized to promote the innovation culture, including most notably the first Fintech Hackathon and Open Innovation Challenge, where participants of different profiles – online entrepreneurs, programmers, designers and employees jointly developed digital solutions prototypes in financial technologies.

The bank is continuously searching for new solutions to get closer to its clients and offer them added value. This partnership is another step in our strategic ambition to develop services that are not exclusively related to the financial sector. We thus continue to build partnership with our clients, even if this means making changes in our business model.

In addition to the foregoing, the Bank continues improving and developing its Online Branch, the first and fully innovative e-banking platform enabling clients to perform the whole process of products and service use online.



ENVIRONMENT

During 2016. Societe Generale 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.

Rapport Indicateurs Enviro	SG SRBIJA (SGS - Serbia)
Environmental management system	
SME2: Total number of buildings occupants (Societe Generale Group)	1.440
SME09: Do the environmental data you have entered relate to your entity only?	3
SME10: State the name of the Société Générale Group entities and the number of occupants involved	
SME08: Number of buildings occupied by the entity	104
SME6: Surface area occupied by the reporting entity (Societe Generale Group) m ²	n/a
SME111: Specify the m ² corresponding to premises (offices) and/or sales offices (agencies)	30.274,
SME113: Specify the m ² corresponding to company dining facilities	132,
SME115: Specify the m ² corresponding to owned data centers	240,
SME117: Specify the m ² corresponding to enclosed and heated car parks	1.467
SME04: Other: Specify the type of building	
SME116: Other: Specify the m ²	2.417,
SME12: Number of occupied buildings of which the entity or another Société Générale Group entity is owner	17
SME05: Total surface area of occupied buildings of which the entity or another Société Générale Group entity is owner	17.779,
SME20: Have your buildings been certified or eco-designed?	4
SME21: For each of your building specify the type of certification (ex. ISO14001, ISO 9001, ISO 50001, HQE, LEED, BREEAM, EMAS etc.):	
SME03: Number of certified or eco-designed m ²	n/a
SME19C: Surface area per occupant m ²	22
Water	
EAU1: Water consumption	15.600,
EAU021: Specify the m ³ measured directly (using invoices, counter readings)	11.618,
EAU022: Specify the estimated m ³	3.982,
SME22: Number of persons covered by the data reported on water consumption	1.440
EAU3C: Water consumption per occupant	11
EAU07: Have you introduced measures or taken steps to decrease your water consumption over the current period?	No

ENVIRONMENT

Rapport Indicateurs Enviro	SG SRBIJA (SGS - Serbia)
EAU08: Please specify	
EAU09: Overall cost of water consumption	17.177,00
Energy	
NRJ1: Electricity consumption from suppliers	4.821.254,
NRJ081: Specify the kWh measured directly (using invoices, counter readings)	4.821.254,
NRJ082: Specify the kWh the entity estimated	0,
SME23: Number of persons covered by the data reported on electricity consumption from suppliers	1.440
NRJ01: Cost of electricity consumption(including green electricity if need be)	447.575,00
NRJ20C: Electricity consumption per occupant	3.348
NRJ_Q1: Do you have fuel consumption (car consumption excluded)?	3
NRJ3: Fuel consumption (car consumption excluded)	245.978,49
NRJ241: Specify the kWh measured directly (using invoices, counter readings)	245.978,49
NRJ242: Specify the estimated kWh	0,
SME25: Number of persons covered by the data reported on fuel consumption (car consumption excluded)	33
NRJ03: Cost of fioul consumption (car consumption excluded)	18.785,00
NRJ_Q2: Do you have gas consumption?	3
NRJ5: Gas consumption	310.320,82
NRJ251: Specify the kWh measured directly (using invoices, counter readings)	310.320,82
NRJ252: Specify the kWh the entity estimated	0,
SME27: Number of persons covered by the data reported on gas consumption	81
NRJ05:Cost of gas consumption	14.675,00
NRJ_Q3: Do you buy iced water for the air conditioning systems?	4
NRJ9: Iced water consumption used for air conditioning systems	n/a
NRJ271: Specify the kWh measured directly (using invoices, counter readings)	n/a
NRJ272: Specify the kWh the entity estimated	n/a
SME30: Number of persons covered by the data reported on externally produced iced water consumption	n/a
NRJ09: Cost of iced water consumption used for air conditioning system	n/a
NRJ_Q4: Do you use steam of superheated water for heating?	No
NRJ10: Consumption of steam or superheated water	1.721.689,
NRJ281: Specify the kWh measured directly (using invoices, counter readings)	230.745,
NRJ282: Specify the kWh the entity estimated	1.490.944,
SME31: Number of persons covered by the data reported on consumption of steam or superheated water	1.124
NRJ010: Cost of steam or superheated water consumption	152.429,00
NRJ41: Do you buy green electricity?	4
NRJ411: Specify the amount of electricity bought (in kWh) that fits with the certification: Renewable Energy Certificates	n/a
NRJ412: Specify the amount of electricity bought (in kWh) that fits with the certification: Renewable Energy Guarantees of Origin (RE-GO)	n/a
NRJ414: Specify the amount of electricity bought (in kWh) that fits with the certification: CHP Guarantees of Origin (CHP-GO)	n/a
NRJ415: Specify the amount of electricity bought (in kWh) that fits with the certification: Levy Exemption Certificates for Renewable Energy (UK)	n/a

ENVIRONMENT

Rapport Indicateurs Enviro	SG SRBIJA (SGS - Serbia)
NRJ417: Specify the amount of electricity bought (in kWh) that fits with other certification or specific contract	n/a
NRJ11C: Overall consumption of green electricity bought	n/a
NRJ_Q5: Do you produce renewable electricity?	4
NRJ39: Specify the amount of resold renewable energy production (in kWh)	n/a
NRJ421: Specify the amount of self-consumed renewable energy production (in kWh)	n/a
NRJ12C: Share of consumption in renewable energy	n/a
NRJ13C: Total energy consumption	7.099.242
NRJ22: How do you explain the change in your energy consumption kWh compared to the previous year?	
NRJ14C: Total energy consumption per occupant	4.930
NRJ15C: Total energy consumption per occupied square meter	221
NRJ23: Overall cost of energy consumption (electricity, green electricity, gas, fuel, etc.)	633.464,00
NRJ38: Please specify	
Transports	
TRAN1: Distances travelled for business travel by train	0
TRAN01: Cost of business trips by train	0,00
TRAN03C: Distances travelled per passenger on business trips by train	0
TRAN2: Distances travelled for business trips by plane, SHORT-haul (<500 km)	9.616
TRAN5: Distances travelled for business trips by plane, MEDIUM-haul (500 km < medium < 1,600 km)	169.380
TRAN6: Distances travelled for business trips by plane, LONG haul (<1,600 km)	6.776
TRAN02: Cost of business trips by plane	27.211,00
TRAN7C: Distances covered for business trips by plane	185.772
TRAN18C: Distances travelled per passenger for business trips by plane	129
TRAN20_KM: Distances travelled for business trips by cars on long-term lease or belonging to the company	1.543.731
TRAN020: Cost of business trips by cars on long-term lease or belonging to the company	133.063,00
TRAN8: Distances covered for business trips by cars on short-term lease	0
Papers	
PAP1: Quantity of office paper (classic and recycled paper) bought	95.182,
PAP2: Quantity of recycled paper bought	0,
PAP6: Quantity of eco-labelled office paper (recycled or not)	95.182,
PAP161: Specify the quantity of office paper bought that fits with FSC or/and PEFC eco-label	95.182,
PAP17: Other: Please specify the types of eco-label and the quantities bought	mondi-maestro extra, maestro special
PAP01: Total cost of office paper	105.488,00
PAP4C: Quantity of office paper (classic and recycled paper) used per occupant	66,1
PAP3C: Part of consumption in recycled paper	0,00%
PAP9: Quantity of paper used for customer statements of account and quantity of personalised envelopes	30.735,
PAP91: Specify the quantity of recycled paper used for statements of account and quantity of personalised envelopes.	0,
PAP92: Specify the quantity of FSC or/and PEFC eco-labelled paper used for customer statements of accounts and quantity of personalised envelopes.	0,
PAP09: Cost of paper used for customer statements of account and associated envelopes	125.654,00

ENVIRONMENT

Rapport Indicateurs Enviro	SG SRBIJA (SGS - Serbia)
PAP10: Quantity of paper used for business documents, including letterhead and personalised envelopes	47.679,
PAP101: Specify the quantity of recycled paper used for business documents, including letterhead and personalised envelopes.	0,
PAP102: Specify the quantity of FSC and/or PEFC eco-labelled paper used for business documents, including letterhead and personalised envelopes.	47.679,
PAP010: Cost of paper used for business documents, including letterhead and personalised envelopes.	259.114,00
PAP12: Quantity of unmarked enveloppes	0,
PAP121: Specify the quantity of recycled paper used for unmarked enveloppes	0,
PAP122: Specify the quantity of FSC/PEFC paper used for unmarked envelopes.	0,
PAP012: Cost of unmarked envelopes used	0,00
PAP23: Quantity of chequebooks and cheque deposit slips produced	0,
PAP023: Cost of chequebooks and cheque deposit slips produced	0,00
PAP21: Have you introduced measures or taken steps to decrease your paper consumption over the current period?	No
PAP22: Please specify	
PAP13C: Total Quantity of paper used	173.596,
PAP20C: Quantity of paper used per occupant (kg/occ)	120,55
PAP13C: Total Quantity of paper used	173.596,
PAP18C: Total paper cost	490.256,
Waste	
WAST20: WEEE: Total quantity collected	1.808,
WAST21: WEEE: Quantity of recycled waste	1.808,
WAST22C: WEEE: Recycled share of this type of waste	0
WAST24: Food waste: Total amount collected	0,
WAST25: Food waste: Quantity recycled	0,
WAST26C: Food waste: Part recycled this type of waste	Division by zero
WAST40: Cardboard: Total quantity collected	0,
WAST41: Cardboard: Quantity of recycled waste	n/a
WAST42C: Cardboard: Recycled share of this type of waste	n/a
WAST44: Paper: Total quantity collected	5.076,
WAST45: Paper: Quantity of recycled waste	5.076,
WAST46C: Paper: Recycled share of this type of waste	1,
WAST64: Furniture: Total quantity collected	2.000,
WAST65: Furniture: Quantity of recycled waste	0,
WAST66C: Furniture: Recycled share of this type of waste	0,
WAST80: Other types of waste (miscellaneous): Total quantity collected	9.100,
WAST68: General waste (miscellaneous): Total quantity recycled	0,
WAST71C: Total quantity of waste recycled	6.884,
WAST72C: Total quantity of waste recycled per occupant	4,78
WAST73C: Share of recycled waste	38,28%

Rapport Indicateurs Enviro	SG SRBIJA (SGS - Serbia)
Scope 1 indicators	
CARB03C: Emissions de CO ₂ liées à la consommation de fioul (hors voiture)	67
CARB04C: CO ₂ Emissions from gas consumption	63
CARB20C: [New] SCOPE 1	129
CARB25: Total CO ₂ emissions due to fluorinated gases.	0
CARB26: Please specify the fluorinated gases and the quantities.	
Scope 2 indicators	
CARB01C: CO ₂ emissions due to electricity consumption	3.606
CARB06C: CO ₂ emissions due to externally produced iced water consumption	n/a
CARB07C: CO ₂ emissions due to consumption of externally produced steam or superheated water	1.288
CARB21C: [New] SCOPE 2	4.894
Scope 3 indicators	
CARB09C: CO ₂ emissions due office paper consumption	195
CARB10C: CO ₂ emissions due to business trips by train	0
CARB11C: CO ₂ emissions due to business trips by plane	19
CARB19C: CO ₂ emissions due to business travel by car	164
CARB27: CO ₂ emissions due to goods transport	0
CARB28C: v2: Emissions de CO ₂ liées à la consommation des papiers autres que reprographique	161
CARB29C: CO ₂ emissions related to electricity consumption of data centers hosted	n/a
Scope 3	546



PROJECTS THAT WE SUPPORT

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

Belgrade Dance Festival

The Belgrade Dance Festival is an non-profit civil organization with the basic activity of promotion of all forms of artistic and artistic dance and associating all professions and institutions dealing with performing arts. The Dance Council is the National Committee of International Dance Council of UNESCO, with its legal seat at the UNESCO headquarters in Paris is founder of the Belgrade Dance Festival, annual and international dance manifestation which has been traditionally held end March / beginning April in Belgrade, Novi Sad, since 2004.

PROJECTS THAT WE SUPPORT



Classical music patronage and sponsorship

The French Institute in Serbia, whose main activity is to promote French culture and organize cultural event signed partnership contract with Societe Generale Serbia to support a series of concerts entitled “The French Musical Autumn” (9 concerts in Belgrade and inland). The French Institute is SGS traditional partner in the field of promoting French culture since 2006.

Support to young musical talents project. Societe Generale banka Serbia is the exclusive sponsor and Patron of “The Most Promising Young Artist Award “and all activities related to the rewarding as well as of the series of concerts for talented children since 2013 . ArtLink- Societe Generale Music Award for the Most promising Young Artist for 2013, 2014, 2015, 2016 and the traditional New Year’s Concerts with the laureate of the Award Ø Children’s Cycle: - “Artlink & Societe Generale Young Talents Music Series” (audition based) with workshops for the preparation of the young talents first concert appearance . In 2016 a regional approach has been introduced and auditions and concerts were organized in Novi Sad, Subotica, Nis and Kragujevac besides Belgrade.

Social and welfare patronage and sponsorship - Social integration



By the end of 2011, Societe Generale Serbia, in cooperation with the Forum of Youth with disabilities, launched Inclusive Academy program, in order to engage a larger number of people with disabilities into our business environment - generally, to prepare them for the demands of the labour market. The project relays on five months period of training for the participants. The Bank also supported the implementation of a new, innovative program - Social Entrepreneurship, within the Centre for inclusion - In Centre.

Inclusive Academy program is directed toward the education of a large number of people with disabilities and their future integration on the labour market. SGS Volunteers are preparing them to respond to the demands of the market. The project relays on five months training period.

Support to the entrepreneurship

Societe Generale and association Junior Achievement, expressed mutual consents for the Bank to provide mentoring and volunteering activities for employees related to the project „Student Companies“. Junior Achievement organised competitions of the best student companies, mentored by bank experts.

PROJECTS THAT WE SUPPORT

Non-profit organization that implements and develops education programs in a field of economy for young people through a partnership between business and state educational system, with whom our Bank cooperates in that direction since 2010 – in the frame of Student companies/“Business Challenge” project. Our colleagues from the Bank's Volunteer Club are participating as mentors or jury members in regional and national level competitions in entrepreneurship for students of secondary schools.

In cooperation with Center for technology entrepreneurship development ICT Hub, the Bank has organized meetings between ICT Hub community and their employees and bank representatives. Two Hackatons have been organized during 2016 (one for external guests & communities and the second for Open innovation challenge for SGS colleagues) Many workshops and training have been organised for internal purposes in the premises and with the support of ICT Hub experts. Promotion of digital channels of communication as well as implementation of innovative know hows.





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