

COMMUNICATON ON PROGRESS REPORT



2014

BUILDING TEAM SPIRIT TOGETHER





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STATEMENT OF THE CONTINUED SUPPORT FOR THE GLOBAL COMPACT



Every business is an integral part of the environment and the community it operates in. In a fast-changing world, it is more important than ever for the businesses to develop innovative corporate social responsibility approach in building a better future.

For Societe Generale Srbija corporate social responsibility is an essential part of business strategy. It is very important for us to incorporate the principles of the United Nations Global Compact into our day-to-day business with our employees, clients, partners, stakeholders and local community, and we are very proud on progress that we make every year.

In these relations we are guided by our core values - team spirit, innovation, responsibility and commitment. In 2014, we showed that we are truly sharing these values when catastrophic floods hit the Serbia. Our employees initiated and implemented the most important humanitarian action in the history of the bank - "Together as One" - and provided assistance to the citizens of Obrenovac, the most affected city by floods. Through this example we have proved once again that our company is an inseparable part of community in good and difficult times.

We will continue to conduct our business with the utmost respect for United Nations Global Compact principles, and in this Communication on Progress (COP) report you can find the results of our commitment in this area in 2014.

Sincerely,

Maria Rousseva
President of the Executive Board
Societe Generale Srbija

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 Group was founded in 1864 in France by a decree signed by Napoleon III aiming to improve economy, initiate growth, stimulate industrial investment and develop communication and social spirit. In 2014, Societe Generale celebrated its 150 anniversary. Today, it is one of the leading financial institutions in the world that plays a key role in the economy in the countries where it operates.

Worldwide above 148.300 employees represented by 122 nationalities across 76 countries, serve more than 30 million clients every day. All Societe Generale employees share its four core values: commitment, responsibility, team spirit and innovation.

Since the Group foundation, Societe Generale put all its professional expertise to work to serve customers and the economy, with the aim of becoming the relationship-focused bank.

The core of the Group's strategy is to develop long-term relationships with its customers and partners through continuous anticipation, understanding, meeting the needs and expectations of clients.

Business activity areas include:

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

ABOUT SOCIETE GENERALE GROUP



Societe Generale Group understands that it is necessary to transform, adapt and develop in order to keep the pace with the activities of clients. The banking industry is experiencing a period of change, marked by profound economic, regulatory and technological changes. The Group, in 2014, launched a transformation strategy with an aim to adapt its business to meet these challenges, continuously striving to provide tomorrow's solutions to its customers. Societe Generale is very competitive on the market in the businesses of specialized financial services for the purchase of equipment, in car renting and fleet management. Societe Generale Insurance's performance shows continued growth in 2014 integrating bancassurance model as well as its ability to invest in expanding its product ranges, to develop innovative services for the Group's customers and to seize the opportunities offered by the digital transformation. Societe Generale Group is embracing the digital revolution, developing the mobile solutions and promoting new payment methods, while ensuring the security of systems, data and transactions.

Group allocated 10.2 million euros to solidarity based initiatives, also it is a partner in rugby, golf & disabled sports, a patron of contemporary arts& classical music, and involved in solidarity-based challenges more than 82 million euros in microfinance lines of credit.

ABOUT SOCIETE GENERALE SRBIJA



Since its existence in 1977 on the domestic market, when the Bank opened a representative office in Belgrade, Societe Generale has been offering products and services to Corporate clients. As of 2001, the Bank expanded its services to individual clients - becoming a Universal bank. Societe Generale Srbija gained its reputation as one of a leading bank in the Serbian market through professionalism, quality service and team spirit, based on the standards of the Societe Generale Group. Mutual trust, respect for contractual obligations, the willingness for cooperation are some of the elements for the relationship that the Bank for decades proclaims with its customers, partners and stakeholders.

Societe Generale Bank Srbija a.d. Beograd, ended 2014 with a 7.5% increase in customer base compared to the previous year, once again confirming its stability and ability to overcome the difficulties of the recession felt in 2014, that affected the whole market. The Bank made significant investments to increase the quality of its products, services and operational processes in order to meet existing and future client's needs as efficiently as possible. The increase in the number of clients shows that both individuals and corporations continue to have confidence and trust towards the Bank.

In 2014, the Bank had a net profit of RSD 369 million while the gross operating income amounted to RSD 4.8 billion which in comparison to 2013 is a 3.9% increase. In a challenging environment and strong competition in the banking sector, Societe Generale Bank Srbija a.d. Beograd managed to maintain its position on the market and positioned itself as the fifth largest bank with respect to most indicators, fourth in terms of loan amount and fourth in terms of total deposits with respect to 29 banks that operate in Serbia. Also, with respect to mortgage loans, the Bank remained a leader on the market (third with respect to the number of approved mortgage loans), as well as in the segment of cash and consumer loans. At the same time, Societe Generale Banka Srbija a.d. Beograd has continued to invest in cutting-edge technology to enable its clients to use electronic, mobile and telephone banking services in accordance with the highest standards in this area.

ABOUT SOCIETE GENERALE SRBIJA



The prestigious professional magazine TMI (Treasury Management International), specialized for experts in business of treasury and finance, recognized Societe Generale Global Transaction Banking (SG GTB) as the best Bank in this scope of business activity in Central Eastern Europe.

In 2014, after 37 years of business activity in Serbia, Societe Generale continues to indicate confidence in the market where it operates, and for the second time invests in commercial property for its employees. In July of 2014, the Bank signed a preliminary contract on the sale and purchase of a part of the building under construction. The completion of construction, as well as transfer to the other business location is planned for the first half of 2016, following which the Bank would concentrate all activities in two locations, that are in the immediate vicinity of each other. New office space, modern building class A, is being built in the immediate vicinity of the current headquarters of the Bank, in Zoran Djindjic Boulevard in New Belgrade. The Bank decision from 2014 to conclude the preliminary contract is a result of its long-term orientation to develop its business operations in Serbia.

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 General Group has its business activities in 76 countries of the world, social responsibility strategies in all subsidiaries is based on the same principles with adaptation to local priorities, requirements and conditions.

As a member and one of the founders of the UN Global Compact agreement 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 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

OUR TEAM – BUILDING SPIRIT TOGETHER



Societe Generale Bank Srbija a.d. Beograd ended 2014 year with 1379 employees, and during 2014, 96 new colleagues have joined our team. According to market requirements and new trends, **the most common profiles in the recruitment process were experts in the field of Risk Management, Information Technology and Small Business.**

During 2013, the Bank conducted “Employee satisfaction barometer” (survey that aimed to investigate employee satisfaction and determine the key directions of development of Societe Generale Group, as well as every individual entities) **and defined an action plan.**

During 2014, in cooperation with business lines, a large number of defined activities have been conducted in order to increase employee satisfaction by working on areas which employees defined as important:

- presentations/workshops with HR business partners on HR issues/processes;
- revised talent management process;
- new internal programs for talent development (mentoring, intensified involvement in the education of colleagues through the trainers club);
- empowered employees through the process of nomination and selection of colleagues for Super banker annual reward has changed (employees nominate, and
- employee committee vote for best in each category).

In order to approach in more transparent way the employee development and obtain better feedback on the performance and contribution of each individual, **talent management process was improved.** The basic idea of this process is to prepare the organization for future activities through support to current and future management structure.

OUR TEAM – BUILDING SPIRIT TOGETHER

This year the process was improved in a way that **greater number of employees was in scope, and their impact and potentials was discussed by all levels of managers, from line to top managers**. This approach has enabled us to perceive more clearly potential of employees, as well as to define specific action plans for each individual. The result of these improved processes will enable us to implement our strategic plans thanks to maximum use of internally developed resources.

Through listening to the needs of 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, the bank has enabled its employees in the Head office to attend business yoga**. The exercises are designed to help employees to reduce stress, improve health and concentration, and therefore easier to cope with everyday business commitments.

During 2014, the Bank worked on developing managerial skills of our managers through the continuation of the **“People Management” program**, as well as through workshops for top management of the bank on the topic of strategy and cooperation between sectors.

Bearing in mind that during 2014, one of the bank’s focus was to support and help the development of the small business segment, we **organized a large number of training sessions for Small Business Officers**. The trainings aimed to improve business skills, introduce new segmentation and offer for these clients and strengthen technical knowledge, in order to enable us continuation in providing quality service and advice.

Also, we did education of all other colleagues in the commercial sector through training that meet their current needs. Corporate Relationship Officers, Key Account Managers and Corporate support passed **training Keys to efficiency**, during which they went through all segments relevant to their daily work, together with the trainers-internal experts. Colleagues from retail sector (Branch Managers, Account officers, Cashiers) passed commercial training and introduction of new bank’s offer trainings (offer for young people, offer for pensioners, services improvements...).

In 2014 we have introduced a new tool for scoring that significantly accelerate the approval process of credit for retail and small business clients, and we have organized in two modalities training to use the new tools (in the classroom and video training). We also supported two major projects MERCI (new tool for collection) and New Charts of Accounts by creating training plan and program and implementing them. Implementing a new tool for creating modules for distance learning, enable us to continue work on effectiveness of training delivery improvement, and among other things, the tool was used for introduction of FATCA regulations. Through modules for distance learning and using video training we conducted training on various regulatory issues: AML-CFT, IT Security Systems, Reputational risk, Combating corruption.

EMPLOYEE BRANDING



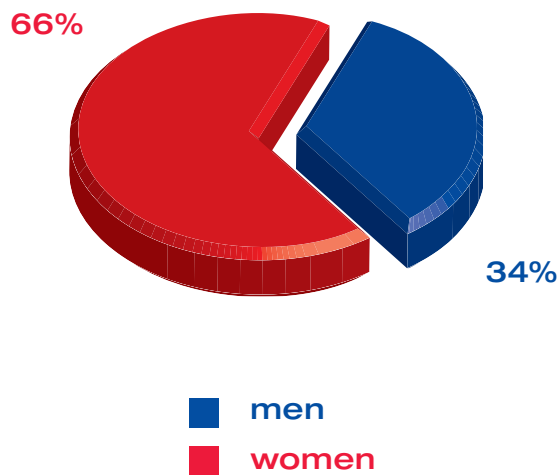
Економски факултет
УНИВЕРЗИТЕТ У БЕОГРАДУ



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 we cooperate with: FON, Faculty of Economics, Faculty 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.

Lectures cover various topics related to finance-investment banking, basic knowledge of banking and so on. In this way, the classical teaching methods for students and high school students convey the necessary information. Lectures are organized in partnership with the NBS initiative Global Compact, both for students and for teachers. Workshops are organized in consultation with the faculties. Some of the workshops are: HR workshops, simulations of job interviews, case studies show, and communication skills. The aim of these activities is to involve students to actively participate in financial education. On the other hand, there are projects such as the Youth Advisory Team of Bank. Within these projects, students are directly involved in the process of creating a certain type of offers (eg. The offer for young people). The Bank offers young people the opportunity to do internship. During 2014, 110 interns participated to our internship program.

SGS GENDER STRUCTURE



STAFF COMPOSITION BY AGE*

Age	Number of employees
Under 30	189
31 – 40	810
41-50	254
51-60	116
61 +	10
TOTAL	1379

*Data as of December 2014

Regarding the educational structure, around 72% 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 the employees' performance and commercial results
- Annual performance bonus
- 25 vacation days
- More favorable conditions for the use of banking products and services
- Paid sick leave up to 30 days (20% more than the legal obligation)
- New Year gifts for children of employees
- Gift packages for newborn children of our employees
- Pension Fund contribution
- Wedding bouquet
- Discount Club - provides employees with the company staff discounts on goods or services

TRAINING AND PROFESSIONAL DEVELOPMENT

In 2014, Societe Generale Srbija organized 37 097 hours of training of which 28 843 internal and 8 254 external trainings. Our Bank collaborates with universities and colleges throughout the country in order to provide internship programs for students.

In last two years we are implementing many tools in order to create distance/digital learning offer. Most interesting solutions are video guides, and E-learning modules designed and created by our employees. In this way we increased training efficiency, letting participants to choose best moment to dedicate to development. Our video and e-learning modules are engaging-interactive with a lot of animation and quiz at the end to check knowledge and get certificate.

In 2013 we organized internship programs for 93 students who attended 9800 hours of internship.

In 2014 we organized internship programs for 112 students who attended 12 304 hours of internship.

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.

VOLUNTEERING

Societe Generale Srbija is well known for nurturing its Volunteer Club consisted of volunteers from different sectors of the organization. In 2014, the Volunteer Club membership grew and today it counts over 70 members. Members of the Volunteer Club implement activities in field of Corporative Social Responsibility through a few NGOs the Bank collaborates with and their programs: UN Global Compact, Junior Achievement, Food Bank etc. In addition, a key initiative presented to volunteers was the need to support projects on the local level throughout the country.

Volunteers in the Club are colleagues from the whole network - Subotica, Sombor, Belgrade, Krusevac, Vranje and Nis.

THE LARGEST VOLUNTEERING ACTION IN SGS HISTORY 600 EMPLOYEES IN THE MOST FLOOD AFFECTED AREA



Due to catastrophic floods that hit Serbia in May 2014, Societe Generale Bank Srbija has initiated and implemented the most important humanitarian action in the history of the bank - “Together as One”. Bank’s employees provided assistance to the citizens of Obrenovac, the most affected city by floods that hit Serbia between 14 and 18 May 2014.

Almost 600 Bank employees, gathered from 38 cities within Serbian SGS network, including Belgrade, expressed significant enthusiasm to participate in volunteering activities organized on 9 locations in Obrenovac on Sunday, July, 13th. To remind, this city, situated 30 km south-west of central Belgrade was recently almost completely devastated, with an estimated 90% of the town flooded and more than 30.000 persons evacuated. The number of volunteers in this humanitarian action distinguishes this action, as one of the greatest voluntary actions organized by any institution in Serbia.

Employees, together with the coordinators of the Red Cross, were efficient and dedicated to the activities in Obrenovac in 9 locations throughout the city. Also, in the shortest possible time frame, the employees of the Bank collected food, and other goods to help their colleagues and their families, as well as all other citizens, more than 800 kg of various goods. In addition to the help organized by the staff to help the ones in most need in Serbia, the Bank initiated and was part of humanitarian action Teleton, on RTS „Help Flooded Serbia“. Program was attended by more than 100 guests who spoke with over 32,000 spectators, collecting over 550,000 euros. Societe Generale Bank Srbija a.d. Beograd donated 86,000 euros. In a special action “Pozovi pomozi” in May 2014, with the Foundation Blic Ringier Axel Springer, biggest international media agency in the region, on TV Prva, the Bank participated in collecting additional funds for those affected by the floods, during which over EUR 180 000 has been raised and in which Societe Generale Bank Srbija a.d. Beograd participated with one million dinars.

All funds collected, an impressive commitment and dedication of all employees in Societe Generale Bank in truly difficult moments - are testament not only of the humanity but also the strength of each team spirit, rooted in the foundations of all business activities of the Bank. The Bank was awarded corporate volunteering award, prize for corporate volunteering by the Responsible Business Forum and the Smart Collective. The reason Societe Generale Bank Srbija a.d. Beograd was awarded, is a result of all activities together, in which employees volunteers participated in, as well as significant financial assistance donated to flood victims in Serbia.



OUR BUSINESS



Societe Generale Srbija has integrated principles of social responsibility into everyday business activities by creating socially responsible products and services and building responsible relations towards customers.

Environmental and Social Risk

Environmental and social risk assessment is included in the credit appraisal policy in order to determine the impact of environmental pollution risk and negative impact on the environment that is related to financing activities.

This procedure comprises a set of guidelines we follow in the process of granting loans, namely upon the assessment of the potential risk of the client's activities. It is aimed at enabling the bank to survey and manage the social and environmental risks related to all credit applications for financing in any sector. It presents a backbone of Social and Environmental Management System (SEMS) of the bank.

Relations with clients

The Bank has been recognized for its transparent and fair relations with clients, which includes a clear definition of all contractual rights and building long-term relationships. We initiated a number of measures to improve the transparency and clarity of commitments between the Bank and our customers with the main objectives to: establish lasting relations with customers by adapted to their individual needs and constantly improve the quality of our services.

RETAIL BANKING



Societe Generale Banka Srbija a.d. Beograd, as a socially responsible company provides active support to young people through collaboration with faculties, students and various other organizations dealing with questions of the youth, as well as in the framework of internship programs.

In this context, in 2014, the Bank created a special offer of products and services intended for young people, in cooperation with representatives of this target audience - young people from Youth Advisory Team consisting of students from different faculties in Belgrade and Novi Sad. Within this, in addition to financing basic and master studies, students are able to use, at no cost, all aspects of the account package including a current account service, electronic, telephone and mobile banking, standing orders and Masterata international payment card. The Bank offers, the young under 30 that just started working at the Bank, to use products and services within the package account with twice lower maintenance costs, and as special bonus for the ones with university education the offer also includes the Masterata credit card, with a 20,000 dinars limit, regardless of whether the user is employed part time.

Good results were also achieved in the Small Business Department, which recorded an increase in customer base by 7.1% compared to the previous year.

Societe Generale Banka Srbija a.d. Beograd is committed and believes that Small Businesses have great potential and importance for the national economy, further evidenced through the support of the action "Blic Entrepreneur".

The company in the segment of small and medium-sized enterprises, which the professional jury declares the best as part of this action, receives significant funding for business improvement.

CORPORATE BANKING



The focus of the Sector for Corporate business, during 2014, was in providing continuous service, following the model of a universal bank. Societe Generale Bank Srbija a.d. Beograd, like in previous years, fully supported its customers in their business plans and activities.

The trends of lending activity were mostly in line with developments on the market, and local companies were funded with EUR 372 million in short term financing, EUR 256 million in long term and investment loans. In addition, consistent and successful cooperation was continued with major multinational companies and foreign investors, which represent the basis for the activities of the corporate business. Societe Generale Banka Srbija a.d. Beograd, besides from its own sources, offered loans from several credit lines in cooperation with international financial institutions. Total sum of these credit lines is EUR 242 million, out of which EUR 58 million remains available to final beneficiaries. With these funds, Societe Generale Banka Srbija a.d. Beograd aimed to help development of projects with specific purposes, important for improvement of general business outlook in the country: energy efficiency, creation and preservation of sustainable jobs, protection of environment, improvement of quality and production efficiency, agriculture, economy, health, education, industry, tourism and other services. Additionally, highlight should be put on recent development of transactional services through consolidation and creation of Global Transaction Banking at the beginning of 2014, which comprises services such as Corporate Cash Management, Trade Services, Factoring and Correspondent banking. Results of these services in 2014 have been recognized and awarded in the category Best Corporate Cash Management Bank in Serbia by Euromoney magazine.



This award goes in line with the best Cash and Liquidity Management award won by Societe Generale Group in Central and Eastern Europe including Serbia that was recognized by the Treasury Management International Magazine. Furthermore, in 2014, Cash Management services of the Bank have been enriched by introduction of new state of the art e-banking online platform, with wide range of new functionalities related to payments, FX conversions, and statements, mobile and other features.

Good results have been achieved in factoring business, where Societe Generale Banka Srbija A.D. Beograd reached the first place on local market, with EUR 105 million turnover, which represented 25% of total turnover in Serbia. Specific emphasis has also been put on modernization of Factoring service through investment in the new processing platforms that contributed to speed and quality of the service. Several new services have been introduced - the international factoring in the two-factor system, the Bank became a member of the International Factoring Association, FCI - Factors Chain International.

Also, throughout the year the Bank has worked on implementation of Supply Chain Finance scheme that offers to Large clients online platform for effortless and fast financing of suppliers, which also includes payment agent role. Built in 2014, this Supply Chain platform constitutes a real innovation on Serbian Market allowing the bank to deliver once again a real added value service to its Key clients but also to their suppliers. Benefit in term of profitability of this new platform shall be more significant in 2015 and following years. Also, the total number of clients in Corporate sector also increased by 4.75 percent, compared to the end of December 2013. This growth of clients is the consequence of the diversification strategy engaged few years ago with mid-size companies as considered more resilient to current crisis environment but is also the signal that all investments made in quality of services are recognized by our clients.

ENVIRONMENT

Societe Generale Srbija has continued with progress in 2014 in the field of environmental protection. In the new Head Office building, which construction has started in the 2014, protecting environment systems will be installed:

- a 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. This system has already been introduced in all branches as well as in the existing Head Office building. Through implementation of this modern system, the bank has been a pioneer not only in Serbia but in the Balkans as well.

In addition to being a pioneer in terms of green architecture, the bank is continuously introducing innovations in the direction of saving and promoting environmental protection. Recently, instead of use of paper towels, hand dryers were placed in the Head Office building of the bank. Also, double-sided print was previously implemented with the same aim.

ENVIRONMENTAL MANAGEMENT SYSTEM

INDICATOR	2014
Environmental management system	
Total number of buildings occupants (Societe Generale Group)	1,477
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	29,826
Specify the m ² corresponding to premises (offices) and/or sales offices (agencies)	26,788.
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	n/a
Other : Specify the m ²	250.
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	0.

INDICATOR	2014
Surface area per occupant m ²	20
Water	
Water consumption	16,141.
Specify the m3 measured directly (using invoices, counter readings)	11,884.
Specify the estimated m3	4,257.
Number of persons covered by the data reported on water consumption	1,477
Water consumption per occupant	11
Have you introduced measures or taken steps to decrease your water consumption?	No
Overall cost of water consumption	16,053.00
Energy	
Electricity consumption from suppliers	4,536,567.
Specify the kWh measured directly (using invoices, counter readings)	4,536,567.
Specify the kWh the entity estimated	0.
Number of persons covered by the data reported on electricity consumption from suppliers	1,477
Cost of electricity consumption(including green electricity if need be)	400,606.00
Electricity consumption per occupant	3,071
Do you have fuel consumption (car consumption excluded)?	n/a
Fuel consumption (car consumption excluded)	157,944.09
Specify the kWh measured directly (using invoices, counter readings)	157,944.09
Specify the estimated kWh	0.
Number of persons covered by the data reported on fuel consumption (car consumption excluded)	50
Cost of fioul consumption (car consumption excluded)	n/a
Do you have gas consumption?	n/a
Gas consumption	298,258.88
Specify the kWh measured directly (using invoices, counter readings)	298,258.88
Specify the kWh the entity estimated	0.
Number of persons covered by the data reported on gas consumption	91
Cost of gas consumption	n/a
Do you buy iced water for the air conditioning systems?	n/a
Iced water consumption used for air conditioning systems	0.
Specify the kWh measured directly (using invoices, counter readings)	0.
Specify the kWh the entity estimated	0.
Number of persons covered by the data reported on externally produced iced water consumption	0
Cost of iced water consumption used for air conditioning system	n/a
Do you use steam or superheated water for heating?	n/a
Consumption of steam or superheated water	1,640,842.
Specify the kWh measured directly (using invoices, counter readings)	212,676.
Specify the kWh the entity estimated	1,428,166.
Number of persons covered by the data reported on consumption of steam or superheated water	1,139
Cost of steam or superheated water consumption	n/a
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

INDICATOR	2014
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?	n/a
Specify the amount of resold renewable energy production (in kWh)	0.
Specify the amount of self-consumed renewable energy production (in kWh)	0.
Share of consumption in renewable energy	n/a
Total energy consumption	6,633,612
How do you explain the change in your energy consumption kWh compared to the previous year?	
Total energy consumption per occupant	4,491
Total energy consumption per occupied square meter	222
Overall cost of energy consumption (electricity, green electricity, gas, fuel, etc.)	991,137.00
Transports	
Distances travelled for business travel by train	0
Cost of business trips by train	n/a
Distances travelled per passenger on business trips by train	0
Distances travelled for business trips by plane, SHORT-haul (<500 km)	6,119
Distances travelled for business trips by plane, MEDIUM-haul (500 km < medium < 1,600 km)	144,015
Distances travelled for business trips by plane, LONG haul (<1,600 km)	21,302
Cost of business trips by plane	n/a
Distances covered for business trips by plane	171,436
Distances travelled per passenger for business trips by plane	116
Distances travelled for business trips by cars on long-term lease or belonging to the company	1,212,394
Cost of business trips by cars on long-term lease or belonging to the company	n/a
Distances covered for business trips by cars on short-term lease	0
Papers	
Quantity of office paper (classic and recycled paper) bought	91,000.
Quantity of recycled paper bought	0.
Quantity of eco-labelled office paper (recycled or not)	91,000.
Specify the quantity of office paper bought that fits with FSC or/and PEFC eco-label	91,000.
Please specify the types of eco-label and the quantities bought	mondi- maestro extra, maestro special
Total cost of office paper	n/a
Quantity of office paper (classic and recycled paper) used per occupant	61.61
Part of consumption in recycled paper	0.00%
Quantity of paper used for customer statements of account and quantity of personalised envelopes	31,000.
Specify the quantity of recycled paper used for statements of account and quantity of personalised envelopes.	n/a
Specify the quantity of FSC or/and PEFC eco-labelled paper used for customer statements of accounts and quantity of personalised envelopes.	n/a
Cost of paper used for customer statements of account and associated envelopes	n/a
Quantity of paper used for business documents, including letterhead and personalised envelopes	40,000.
Specify the quantity of recycled paper used for business documents, including letterhead and personalised envelopes.	n/a
Specify the quantity of FSC and/or PEFC eco-labelled paper used for business documents, including letterhead and personalised envelopes.	n/a
Cost of paper used for business documents, including letterhead and personalised envelopes.	n/a
Quantity of unmarked envelopes	0.

INDICATOR	2014
Specify the quantity of recycled paper used for unmarked enveloppes	n/a
Specify the quantity of FSC/PEFC paper used for unmarked enveloppes	n/a
Cost of unmarked enveloppes used	n/a
Quantity of chequebooks and cheque deposit slips produced	n/a
Cost of chequebooks and cheque deposit slips produced	n/a
Have you introduced measures or taken steps to decrease your paper consumption?	Yes
Total Quantity of paper used	162,000.
Quantity of paper used per occupant (kg/occ)	109.68
Total Quantity of paper used	162,000.
Total paper cost	158,000.
Waste	
WEEE: Total quantity collected	n/a
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
WAST80: Other types of waste (miscellaneous): Total quantity collected	n/a
General waste (miscellaneous) :Total quantity recycled	17,650.
Total quantity of waste recycled	18
Total quantity of waste recycled per occupant	n/a
Share of recycled waste	n/a
Scope 1 indicators	
Emissions de CO2 liées à la consommation de fioul (hors voiture)	43
CO2 Emissions from gas consumption	60
[New] SCOPE 1	103
Total CO2 emissions due to fluorinated gases.	n/a
Please specify the fluorinated gases and the quantities.	n/a
Scope 2 indicators	
CO2 emissions due to electricity consumption	3,448
CO2 emissions due to externally produced iced water consumption	0
CO2 emissions due to consumption of externally produced steam or superheated water	1,247
[New] SCOPE 2	4,695
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	28
CO2 emissions due to business travel by car	201
CO2 emissions due to goods transport	0
v2: Emissions de CO2 liées à la consommation des papiers autres que reprographique	146
CO2 emissions related to electricity consumption of data centers hosted	n/a
Scope 3	560

PROJECTS THAT WE SUPPORT



INCLUSIVE ACADEMY

The Inclusive Academy is a successful project that reflects the seriousness with which the Bank employees accept voluntary activities, for which the Bank received a fifth award for the third year in a row. This project's core is social inclusion, improving the educational profile of people with disabilities. In 2014, Societe Generale Bank Srbija a.d. Beograd has won the fourth prize for Inclusive Academy program allocated by Stanton Chase, an international company to locate and development managers. The program, managed and ran by the Human Resources Direction has been recognised as the most original approach to talent development and awarded based upon the assessment of the quality of the program.



HYPPO THERAPY

Since 2008, Societe Generale Bank Srbija a.d. Beograd is supporting the humanitarian organization "Mali Veliki Ljudi" that takes care of mentally disabled and handicapped children through various projects. The activities of the organization are focused on fighting for improving the quality of lives of socially vulnerable and disabled children living in orphanages all around Serbia. Children, after joining the hypotherapy, have a more stable behavior, they demonstrate a greater intensity of attention, a decreasing aggressiveness and anxiety, a greater coordination of upper and lower extremities, better motor skills and balance of

the body. This treatment has a positive impact on the further psycho motor development, as well as an open communication directed towards others. The Bank, as a socially responsible company recognized the importance of hypotherapy and the need to support children with disabilities, along with its partner, a humanitarian organization "Mali veliki Ljudi", which cares for children with disabilities through various projects. The activities of this organization are focused on the fight to improve the quality of life of socially vulnerable groups and children with disabilities who live in homes throughout Serbia.



RAISING FUNDS FOR THE FERTILITY CENTRE AND PART OF THE GENERAL HOSPITAL IN VALJEVO

Better conditions to the Fertility centre as a result of cross sectorial synergy Retail, Corporate Division, but also on the level of the whole bank, including the partner companies of the Bank, worked in synergy in collecting, raising funds for the Fertility Centre and part of the General Hospital in Valjevo.

Mutual engagement of various banking sectors and the involvement of partner companies bank in humanitarian action, raised the amount of RSD 1.7 million or approximately EUR 14,500. The importance of the Fertility Centre in Valjevo lies in the fact that it is a regional center that covers 20 cities situated in the Central and Western Serbia. The Fertility Centre, established two years ago, is one of four health institutions of this kind in Serbia that started working only 2 years ago but is gaining importance. In fact, additional argumentation to invite our partners to support this humanitarian action refers on the fact that Fertility Centre in Valjevo is the only one of four existing public health centres for this purpose (CC Novi Sad, GAC Visegradska and GAC Narodni Front in Belgrade) without waiting list, which is the reason why the couples from Vojvodina and Belgrade start to be redirected to the Fertility Centre in Valjevo.



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