

JUNE 2005



2004 Social Audit

The essence of our human resources policy:
key figures and comments



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2004 Highlights

The 2004 Social audit paints a dynamic portrait of Société Générale in France, where men and women contribute to the successful performance of their company. It also reflects the aims of the Group's HR department policy, through two key objectives: reinforcing the Group's appeal for future employees, and realising the potential of the Group's personnel by accompanying our staff in their professional development.

Key figures

Headcount...

paid employees of Société Générale Group
at December 31

2003
88,000 | **2004** ► **92,000**

The Group's headcount has doubled over 8 years. Employees based outside France represent almost half of the workforce.

Employee share ownership...

in over 160 entities worldwide

2003
44,000 | **2004** ► **54,800**

56% of eligible employees subscribed to the latest capital increase, which consisted of 5.2 million shares.

Recruitment...

of Société Générale employees on an open-ended
contract in France

2003
1,723 | **2004** ► **2,360**

65% joined the retail banking network in France, and 24% went into corporate and investment banking.

Hours of training...

for Société Générale employees in France

2003
821,427 | **2004** ► **891,087**

75% of staff were given training in 2004. Each employee trained received an average of 32.5 hours of training.





Employment

In 2004, Société Générale Group's performance and development were the fruit of 92,000 staff members working in harmony, inspired by the values of innovation, professionalism, team spirit and client service.

KEY FIGURES

• GROUP

Paid employees at December 31, 2004

92,000

Including: **80%** in the retail banking network and financial services

10% in corporate and investment banking

7% in asset management

3% in the holding company

• SOCIÉTÉ GÉNÉRALE

Paid employees at December 31, 2004

36,361

Including:

22,827 technicians

13,534 executives

52% women

2,360 employees were recruited on open-ended contracts

Over **1,000** vocational qualifications and apprenticeships were completed

13,300 work experience placements and seasonal jobs were filled

789 staff members left under CATS (the Group's early retirement agreement)

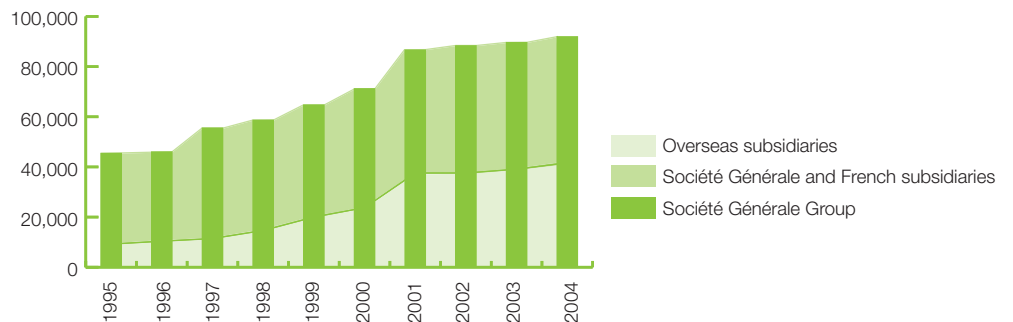
563 staff members retired

Diverse skills, collective success

Société Générale Group has a targeted external growth policy for each of its three business lines. With a presence in 80 countries on every continent, the global headcount stood at 92,000 in 2004, having doubled in 8 years.

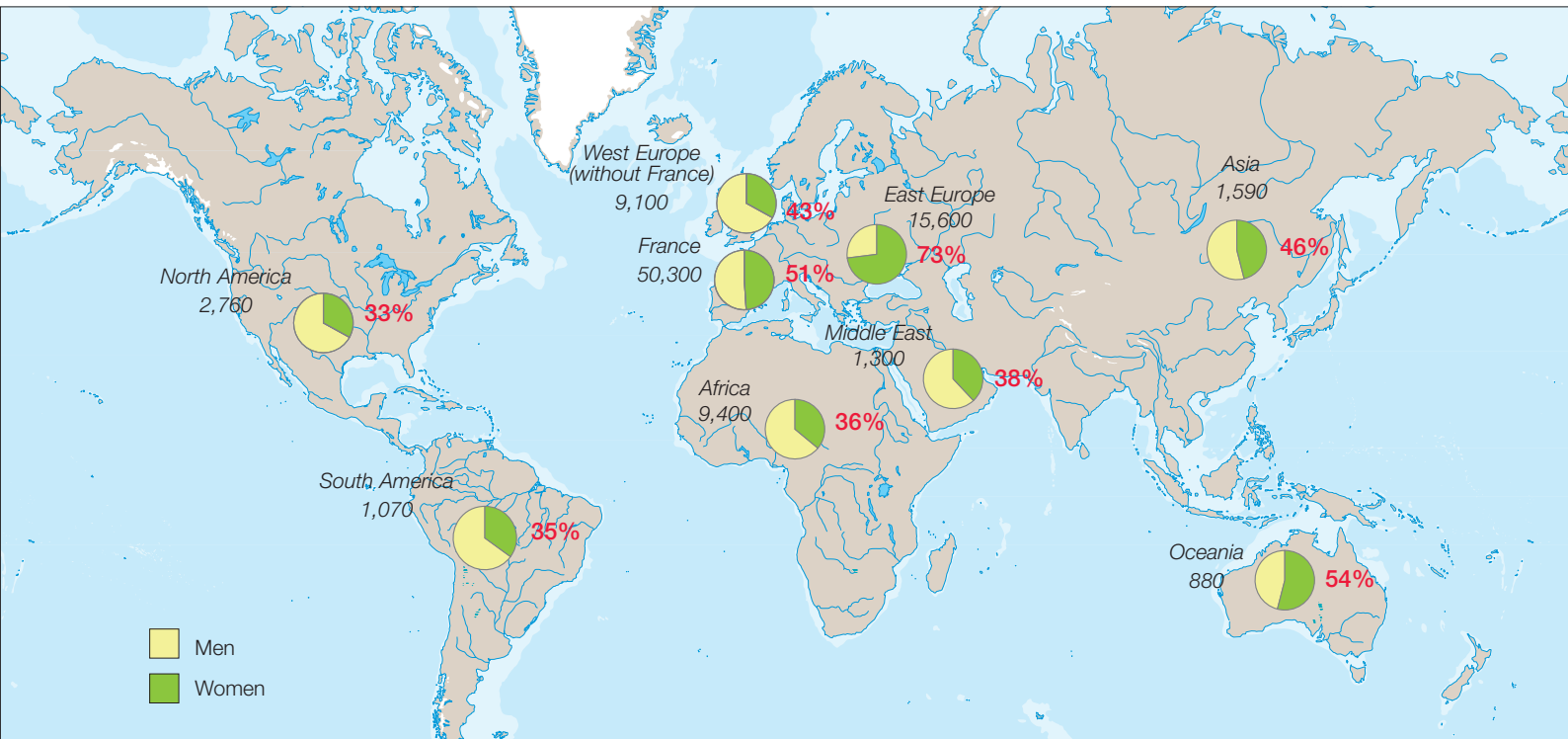
A sign of dynamic cultural diversity, over half of the workforce is based outside France, and includes over 100 nationalities worldwide. In addition, over a third of employees were under 35.

Growth in headcount of Société Générale Group



Against a backdrop of strong growth worldwide, Société Générale Group continued its foreign expansion policy in 2004 through investment (leasing in Scandinavia through Elcon, retail banking in Greece through General Bank of Greece, and consumer credit in Germany through Hanseatic Bank), as well as developing partnerships, mainly for asset management in Asia.

Breakdown of global workforce by geographical location (% of female employees)

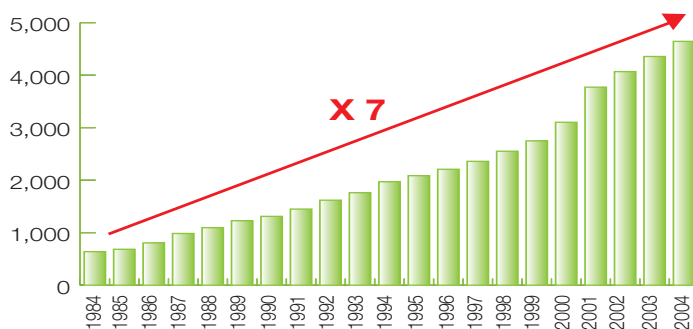


Increasing women’s presence at executive level

In 2004, women comprised 51% of the global workforce.

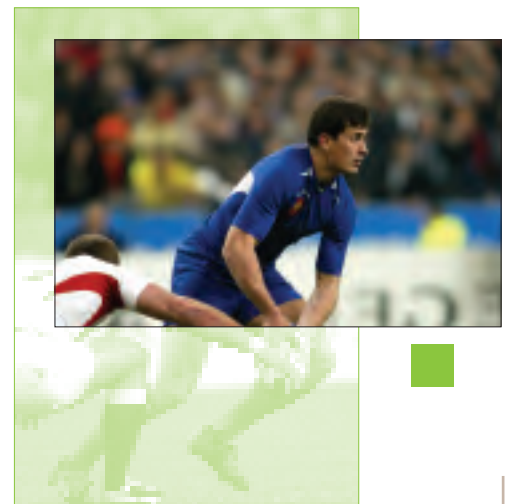
In France, they have been in the majority since 2000 and numbers are increasing in executive and strategic positions. Over the last six years, the number of women in senior executive roles has doubled in France, increasing on average by 15% a year.

Growth in female executive staff in France



Strong growth in recruitment

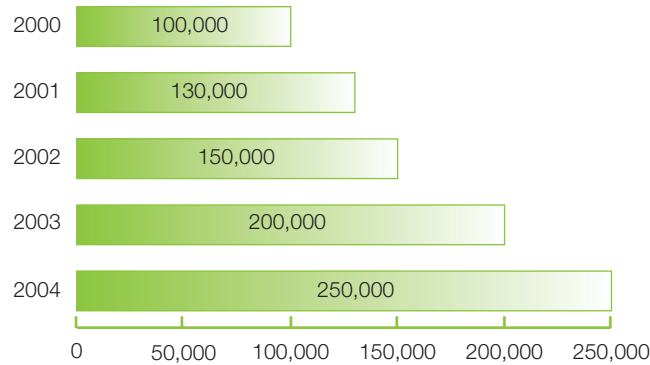
In order to meet the need for the skills required to ensure the Group’s development, Société Générale has an active recruitment policy. In 2004, the Group welcomed over 7,750 new employees (up by 25% in comparison with 2003), of whom 70% were on open-ended contracts.



In France, the Group remains one of the top recruiters, with 2,360 new employees on open-ended contracts, and 945 on fixed-term contracts, mainly young people on internships and work/study programmes.

Applications to Société Générale
(including work experience applications)

Reflecting the diversity of the societies and countries where we operate... The Group has signed an agreement with the ANPE (Government employment agency) promoting the recruitment of experienced professionals, in order to increase diversity.



Constantly supporting integration

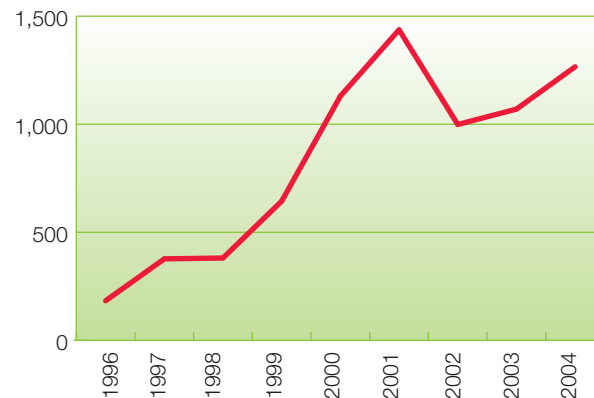
Société Générale Group actively encourages the cultural and professional integration of its new employees. In 2004, almost 1,100 executives from various entities, a third of them based abroad, took part in dedicated integration seminars in Paris. Structured induction networks at the heart of different business departments complete the Group's integration programme.

Young people and Société Générale

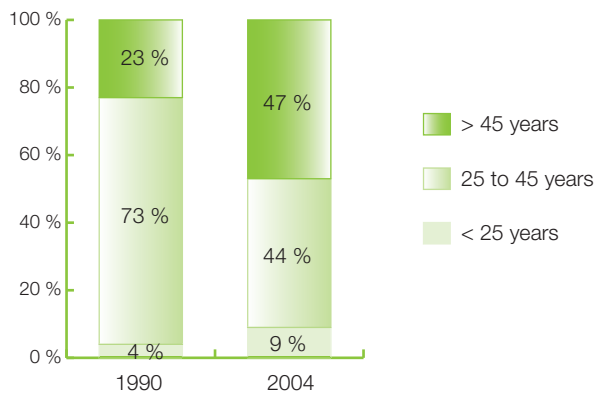
Growth in the Group's business coupled with planning for anticipated mass retirement has led to sustained recruitment of young graduates over several years. As a result, employees under 25 represented 9% of the Group's headcount and 38.3% of recruitment in 2004.



Number of new Group employees under 25



Breakdown of Société Générale workforce by age group



Career management

Société Générale has built its success on its employees' ability to adapt to change and a constant recognition of their abilities. The career management process rests on close cooperation between employees, managers and HR specialists, as well as certain fundamental points:

- communication between managers and staff, particularly during annual appraisals,
- regular reviews of employees' career outlook,
- development of skills through transfers and training.

In 2004, the Group decided to gradually extend its 'Performance and Personal Development' programme to cover all executive staff. The programme aims to define and monitor achievement of performance objectives and personal development. It underlines the essential role of the manager in guiding staff members.

Mobility: An opportunity for both company and employee

Reflecting the momentum at the heart of the company, job mobility involved over 5,200 Société Générale employees in 2004. Every year, an average of 14% of employees change job.

Complete data for the figures quoted is available online on the HR intranet:
www.sogen.com





Compensation

Active in a wide variety of countries and markets, Société Générale Group has established global compensation systems which rest on general principles and are designed to be applicable in every Group entity.

KEY FIGURES

Average annual gross salary at Société Générale

42,000 €

up 2,2% since 2003

Financial compensation distributed at Société Générale for the 2003 fiscal year:

EUR 65.8 million, i.e. an average of **EUR 1,758** per employee

Over **60,000** current and former employees hold shares worldwide, in **47 countries**

Multi-layered, competitive compensation

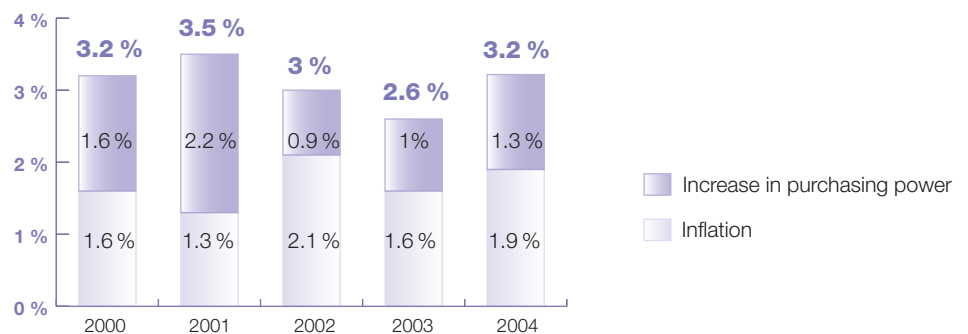
Within this framework, our Group is developing a global compensation scheme which is adapted to the business lines and the socio-economic situation of different countries.

To this end, market surveys are regularly performed.

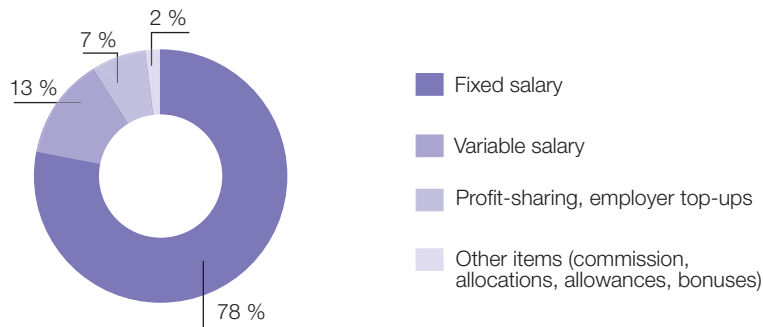
For employees, the compensation scheme is material recognition of both their personal and collective performance.

In France, comparative pay surveys regularly show that the average fixed annual salary at Société Générale is well above that of the average across the banking profession. Moreover, employees who were with the company in the previous year have enjoyed an average increase in purchasing power of 1.4% every year since 2000.

Average increase in basic salary of Société Générale employees present in the previous year (as a %)



Breakdown of components in the average Société Générale employee's compensation



An active share ownership policy

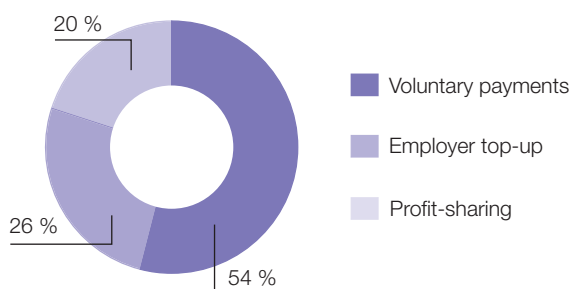
Since 2003, the increase in Société Générale's capital reserved for employees has been gradually extended to employees of subsidiaries, to include over 160 Group entities in 2004.

56% of eligible employees subscribed to the issue, 68% of whom were in France (at Société Générale and its subsidiaries) and 35% of whom were internationally based. Over 60,000 current and former employees hold Société Générale shares worldwide, representing 7.5% of the share capital at the end of 2004.

Average subscription within the Group: EUR 5,525 per employee.

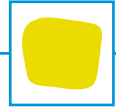
In 2004, EUR 302.9 million were invested in Group savings plans, including EUR 236.7 million in the Société Générale Employee Savings Plan.

Global subscription in 2004: breakdown by payment category



Complete data for the figures quoted is available online on the HR intranet:
www.sogen.com





Health and Safety

Ensuring optimal health and safety conditions for Société Générale employees is one of the key priorities of Group HR policy. Efforts in this area have reduced the number of accidents and hold-ups.



KEY FIGURES

11,000

Société Générale employees given safety training in 2004

Safety expenditure in 2004: **EUR 74.5 million**

Work accidents requiring time off: **down by 34%** compared to 2002

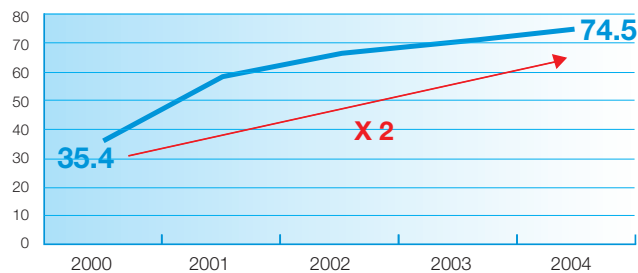
Work accidents reported after hold-ups: **down by 37%** compared to 2002

Major emphasis on safety

Safety expenses have more than doubled since 2000 and increased by 13% between 2002 and 2004. This increase is mainly linked to major investment as part of the roll-out of 4D across the network.

Expenses linked to prevention systems for fire, accidents and attacks are sustained in order to ensure premises are provided with the best possible equipment. These must also comply with the terms of the security regulations issued at the end of 2000 relating to transportation of funds. In addition, the number of employees given security training has doubled since 2000, and increased by 27% between 2002 and 2004.

Doubling of safety expenditure since 2000 (in EUR million)



Fall in number of accidents

The stepping-up of safety training and expenditure has enabled the number of accidents at work to be reduced by 34% since 2002 (excluding accidents whilst travelling), as well as the reduction of days of absence for this reason (down 45% since 2002).

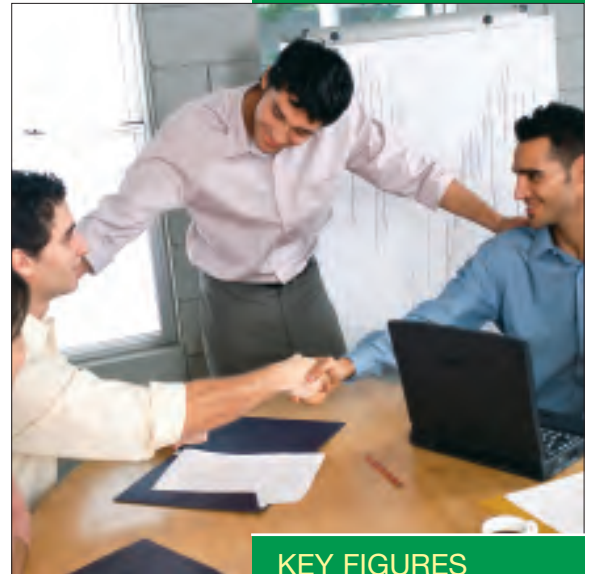
Fall in the number of hold-ups

The investments over the last few years in terms of branch security have successfully reduced the number of hold-ups and work accidents related to them (down by 58% since 2000).



Working conditions

A major aspect of employees' daily lives, the structure of the working day is regulated by specific agreements to ensure that the needs of both employees and companies are met.



Signing of the ARTT agreement¹

The endorsement of the ARTT agreement signed in March 2004:

- simplifies holiday management, by aligning the periods for acquisition and use of annual holiday over the calendar year, as with days off under the 35-hour working week agreement.
- encourages the 'saving' of days under the CET (Time Savings Account) and offers employees the choice of taking time off, or being paid for the corresponding days worked (2,250 employees benefited from this new system in 2004).

Main provisions of the CET:

- the maximum number of days which can be saved every year has been increased from 10 to 13,
- implementation of an employer top-up of 10% for 6 to 10 days saved, and 20% for 11 to 13 days saved,
- minimum usage period shortened to one week,
- payment on demand of days saved.

KEY FIGURES

11,700

employees have opened a CET account, including:
6,000 technical staff
5,700 executive staff

Average days saved per CET account: **7 days**

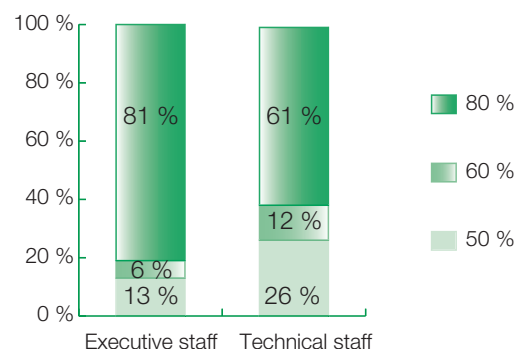
3,400 part-time employees, including:
3,100 women
300 men

¹ ARTT: regulation and reduction of hours according to the 35-hour working week agreement.

Part-time

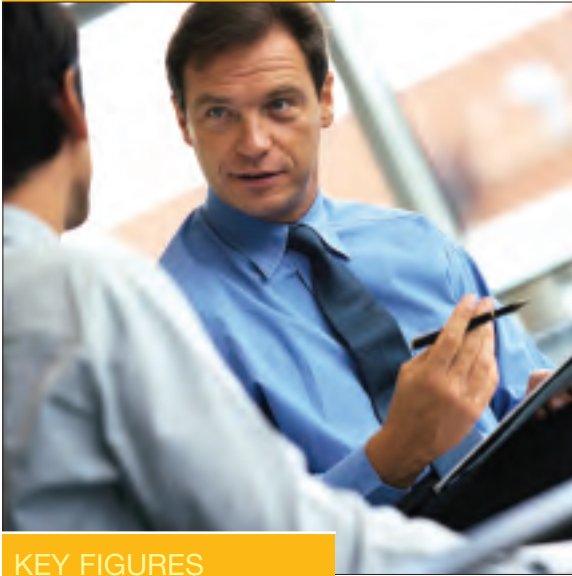
Over the course of the last two decades, the number of part-time employees has grown, mainly because of legal or company provisions, settling at around 9% of the head-count since 2002. The percentage of executive staff who work part-time has grown to 17%, compared to 5% in 1994. Working 80% of normal hours remains the most popular option.

Breakdown of part-time workforce by category in 2004





Training



Improving skills is a priority for Société Générale, to ensure the strong performance and personal and professional development of its employees. The Group therefore dedicates a substantial part of its budget to training every year.

KEY FIGURES

Total headcount

27,400

Société Générale employees based in France trained, including:

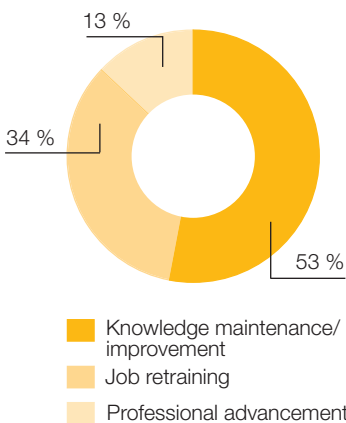
- 65 % technical staff
- 35 % executive staff
- 53 % women
- 47 % men

891,000

hours of training, i.e. 32.5 hours per employee

3.20% of payroll dedicated to training, i.e. EUR 2,025 per employee.

Breakdown of total training by type of training

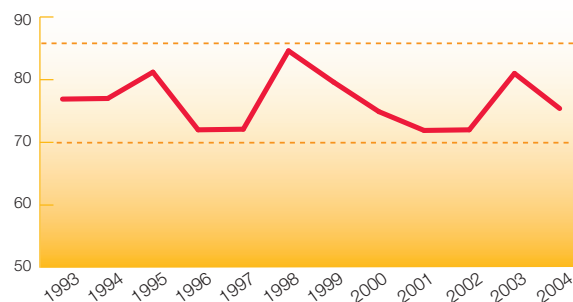


Open access to training

Société Générale's policy to develop its employees' skills is reflected in:

- a training budget which is over double that required by law (3.2% of payroll instead of the 1.5% legally required),
- training being given to over 70% of employees every year for over ten years,
- the gradual implementation of the 'Performance and Personal Development' plan for all executive staff, which includes a personal development module.

Proportion of employees receiving training, as a percentage of the headcount.



Increase in hours of training given

At a Group level, 61,300 employees attended at least one training session in 2004.

In France, the number of hours of training grew by 32% between 2002 and 2004. In terms of developing management skills, 1,700 employees took part in one of the 26 programmes offered. The TMB and executive programmes offered to Société Générale represent internal promotion vectors. In 2004, 202 candidates registered for the TMB course and 235 for the executive course. The pass rates for the courses in 2004 were 74% and 38% respectively, with course graduates moving to executive positions and duties.





Employee relations

Société Générale displays its commitment to employees through ongoing social dialogue and HR communications which take into account the changing expectations of staff members.



KEY FIGURES

100 agreements signed group-wide in 2004, including **30 abroad**

15 agreements or amendments signed at Société Générale

RH online over **25,000** employees visit the site each month

Sustained social dialogue

A number of agreements are signed each year with the company's social partners. These agreements improve the terms of national regulations or agreements, and reflect genuine, broad social dialogue which is beneficial to Group employees. The agreements signed at Société Générale in 2004 related to compensation, working hours*, insurance schemes, early retirement, employee representative bodies and access to the company's intranet and email.

HR Information aimed at employees

Since the end of 2003, the *RH Online* intranet has offered Société Générale employees a range of HR information (social policy, careers, training, compensation, social benefits, dialogue, organisational structure...) as well as SG share prices and the value of shares in the company savings scheme. The content was enhanced in 2004 with the creation of new sections (news on the homepage, social calendar, negotiations, staff restaurants...) and access to all company agreements. Some subjects were also covered by special reports: retirement reforms, amendment to the ARTT agreement, capital increases... In addition, HR self service now allows access to training guides as well as notes from previous training sessions.

¹ ARTT – March 2004 amendments to the regulation and reduction of hours according to the 35-hour working week agreement, signed in October 2000 (see page 11 – Working conditions).

The RH Online Homepage





Health and Welfare



Conscious of its responsibility in social terms, Société Générale is especially attentive to the health and welfare needs of its employees worldwide. In France, employees benefit from complementary health cover and an insurance scheme financially supported by the company.

LES CHIFFRES CLÉS

83,300

beneficiaries of Société Générale's health scheme

Paid benefits: **EUR 36.6 million** or EUR 439 per recipient

Number of transactions: **1,465,000**

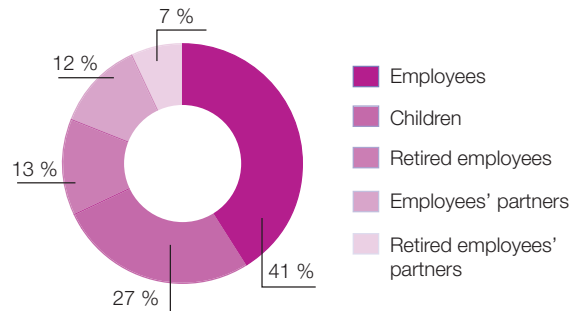
One employee out of five has taken the post-employment life insurance option

Quality complementary health cover

Société Générale's health scheme covers the majority of employees, as almost 84% of Société Générale's employees are members. In addition, nearly 11,000 retired Société Générale staff benefit from payments made through the scheme. Open to children and partners of current and retired employees, the scheme covers more than 83,000 people in total, a number which has remained stable over recent years.

To enable the provision of the best possible services, the company gave EUR 9.6 million in subsidies to the health scheme in 2004.

Breakdown of beneficiaries of the Société Générale Health scheme at December 31, 2004



Improvement in post-employment life insurance option under the company insurance scheme

During their working life, all employees are covered by life insurance. After retirement, this cover ceases unless the post-employment life insurance option is chosen by the employee at 50, 55 or 60 years of age. In 2004, this guarantee was adjusted for the impacts of the 2003 *Loi Fillon* on retirement provisions in order to account for the possible extension of working activity after 60 years of age. This option has been taken by almost 20% of the eligible employees.

JUNE 2005



Social Audit 2004

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Employment

See notes in the margin of the page for the indicators marked with an *.

11	Headcount	2004	2003	2002
111*	Total employees on payroll at December 31st			
	Technical staff	22,827	22,931	23,392
	Executive staff	13,534	13,062	12,529
	Total	36,361	35,993	35,921
111 bis	Absent employees, without pay			
	Technical staff	1,305	1,333	1,306
	Executive staff	333	311	332
	Total	1,638	1,644	1,638
	Employees taking early retirement (CATS scheme)			
	Technical staff	778	441	265
	Executive staff	271	157	101
	Total	1,049	598	366
	Employees on secondment			
	Technical staff	262	274	187
	Executive staff	1,126	1,068	1,068
	Total	1,388	1,342	1,255
	Cleaning staff	152	176	200
111 ter	Total			
	Technical staff	25,324	25,155	25,350
	Executive staff	15,264	14,598	14,030
	Total	40,588	39,753	39,380
111 qrt	Part-time employees (full-time equivalent)			
	Technical staff	1,966	2,023	2,063
	Executive staff	433	399	338
	Total	2,399	2,422	2,401
112*	Permanent, full-time employees			
	Technical staff	18,068	18,329	18,836
	Executive staff	12,196	12,023	11,451
	Total	30,264	30,352	30,287
113	Number of employees with a fixed-term contract at December 31st			
	Technical staff	1,124	1,028	1,133
	Executive staff	45	47	36
	Total	1,169	1,075	1,169
114*	Average monthly headcount			
	Technical staff	22,793	23,023	23,545
	Executive staff	13,305	12,815	12,292
	Total	36,098	35,838	35,837
115	Breakdown of employees on payroll by gender at December 31st			
	Male			
	Technical staff	8,511	8,772	9,085
	Executive staff	8,890	8,706	8,461
	Total	17,401	17,478	17,546
	Female			
	Technical staff	14,316	14,159	14,307
	Executive staff	4,644	4,356	4,068
	Total	18,960	18,515	18,375
116	Breakdown of employees on payroll by age at December 31st			
	Under 25			
	Technical staff	2,961	2,785	2,818
	Executive staff	326	295	350
	Total	3,287	3,080	3,168
	25 to 34			
	Technical staff	4,160	3,785	3,620
	Executive staff	4,292	4,064	3,817
	Total	8,452	7,849	7,437
	35 to 44			
	Technical staff	4,104	4,339	4,653
	Executive staff	3,450	3,265	3,062
	Total	7,554	7,604	7,715



111*
Employees included in headcount, present or on training courses, and those absent receiving full or partial salary.

112*
Staff employed full-time excluding trial periods. This figure is lower than the figure for indicator 111, which includes part-time employees (see Ind 414).

114*
Average of the 12 monthly headcounts.

11	headcount (continued)		2004	2003	2002
45 to 54	Technical staff		7,828	8,730	9,610
	Executive staff		3,332	3,575	3,771
	Total		11,160	12,305	13,381
55 to 59	Technical staff		3,712	3,261	2,667
	Executive staff		2,031	1,809	1,492
	Total		5,743	5,070	4,159
60 and over	Technical staff		62	31	24
	Executive staff		103	54	37
	Total		165	85	61
117	Breakdown of employees on payroll by years of service at December 31st				
Less than 5	Technical staff		5,724	5,312	5,059
	Executive staff		4,174	3,963	3,805
	Total		9,898	9,275	8,864
5 to 9	Technical staff		1,251	881	832
	Executive staff		1,569	1,357	1,234
	Total		2,820	2,238	2,066
10 to 19	Technical staff		2,200	2,607	3,298
	Executive staff		2,660	2,562	2,442
	Total		4,860	5,169	5,740
20 to 29	Technical staff		4,987	5,519	6,255
	Executive staff		1,397	1,498	1,707
	Total		6,384	7,017	7,962
30 and over	Technical staff		8,665	8,612	7,948
	Executive staff		3,734	3,682	3,341
	Total		12,399	12,294	11,289
118	Breakdown of employees on payroll by nationality at December 31st				
French	Technical staff		22,711	22,815	23,277
	Executive staff		13,257	12,807	12,287
	Total		35,968	35,622	35,564
Foreign	Technical staff		116	116	115
	Executive staff		277	255	242
	Total		393	371	357
119	Breakdown of employees on payroll by qualification level				
	Level A, B, C technical staff		5,196	5,233	5,688
	Level D, E technical staff		10,060	10,093	9,941
	Level F, G technical staff		7,571	7,605	7,763
	Level H, I executive staff		9,310	9,209	9,085
	Level J, K executive staff		3,381	3,033	2,656
	Senior managers		843	820	788
12 Outside workers and other workers					
121*	Number of employees from an outside company		5,053	4,895	4,965
122	Number of interns (schools, universities, etc.)		5,346	5,302	5,256
122 bis	Number of holiday interns		8,005	8,284	10,159
123	Average monthly headcount of temporary employees		442	554	894
124	Average duration of temporary work contracts (in number of days)		39.7	36.1	32.5
125	Total number of hours worked by cleaning staff		123,647	143,813	159,482
13 Recruitment over the year in question					
131	Number of staff recruited on open-ended contracts				
	Technical staff		1,322	1,056	1,024
	Executive staff		1,038	667	914
	Total		2,360	1,723	1,938
132	Number of staff recruited on fixed-term contracts				
	Technical staff		816	729	817
	Executive staff		129	106	82
	Total		945	835	899
133	Number of seasonal workers				
	Technical staff		0	0	0
	Executive staff		0	0	0
	Total		0	0	0
134*	Number of under 25s recruited				
	Technical staff		928	848	737
	Executive staff		339	222	262
	Total		1,267	1,070	999

121*

Number of workers from outside companies employed on Société Générale's premises, excluding temporary employees.

134*

Open-ended and fixed-term contracts

14 Employees leaving the company during the year in question		2004	2003	2002
141	Total			
	Technical staff	1,628	1,583	1,663
	Executive staff	818	615	668
	Total	2,446	2,198	2,331
142	Number of resignations			
	Technical staff	265	222	268
	Executive staff	285	172	253
	Total	550	394	521
143	Number of economic redundancies			
	Technical staff	0	0	0
	Executive staff	0	0	0
	Total	0	0	0
	of which retirement or early retirement	0	0	0
144	Number of redundancies for other reasons			
	Technical staff	90	113	110
	Executive staff	88	88	93
	Total	178	201	203
145	Number of fixed-term contracts completed			
	Technical staff	672	780	995
	Executive staff	180	150	130
	Total	852	930	1,125
146	Number of uncompleted trial periods			
	Technical staff	160	124	130
	Executive staff	63	31	69
	Total	223	155	199
147	Number of voluntary retirements and early retirements			
	Technical staff	384	281	114
	Executive staff	179	150	103
	Total	563	431	217
148	Number of deaths			
	Technical staff	57	63	46
	Executive staff	23	24	20
	Total	80	87	66
148 bis	Other			
	Technical staff	0	0	0
	Executive staff	0	0	0
	Total	0	0	0

15 Career development

151	Number of employees promoted to a higher classification level	4,238	4,072	3,465
	Technical staff promoted to executive level	318	389	377

16 Unemployment

161	Number of employees on short-time			
	Technical staff	0	0	0
	Executive staff	0	0	0
	Total	0	0	0
162	Total number of hours of short-time working			
	Technical staff	0	0	0
	Executive staff	0	0	0
	Total	0	0	0

17 Disabled people

171*	Number of disabled employees at December 31st	731	598	579
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171*

Disabled people in entities with less than 20 employees are not included in the official statement.

18 Absenteeism

181	Number of days absent/Total number of days paid (as %)			
	Technical staff	5.05	5.21	5.02
	Executive staff	3.39	3.26	3.03
	Total	4.44	4.51	4.34
181 bis	Number of days absent			
	Technical staff	420,243	437,562	431,039
	Executive staff	164,652	152,517	136,068
	Total	584,895	590,079	567,107
182	Number of days absent due to illness			
	Technical staff	277,304	298,626	299,826
	Executive staff	66,783	62,688	56,836
	Total	344,087	361,314	356,662
183	Breakdown of absences due to illness by duration			
	up to 3 days			
	Technical staff	10,545	10,687	10,230
	Executive staff	3,865	3,948	3,572
	Total	14,410	14,635	13,802

18	Absenteeism (continued)	2004	2003	2002
4 to 30 days	Technical staff	77,832	85,180	90,325
	Executive staff	21,714	21,157	20,852
	Total	99,546	106,337	111,177
31 to 60 days	Technical staff	37,447	37,308	41,610
	Executive staff	10,775	8,078	9,676
	Total	48,222	45,386	51,286
Over 60 days	Technical staff	151,480	165,451	157,661
	Executive staff	30,429	29,505	22,736
	Total	181,909	194,956	180,397
184	Number of days absent due to work-related/commuting accidents			
	Technical staff	11,027	12,138	14,866
	Executive staff	2,210	1,365	2,087
	Total	13,237	13,503	16,953
185	Number of days absent for maternity leave			
	Technical staff	106,632	100,830	91,629
	Executive staff	81,307	74,464	64,564
	Total	187,939	175,294	156,193
186	Number of days absent on authorised leave (family events, special leave of absence for heads of family, etc.)			
	Technical staff	18,673	19,710	19,602
	Executive staff	12,518	12,355	11,118
	Total	31,191	32,065	30,720
187	Number of days absent for other reasons (exams, holiday camps, youth sports and recreation programmes, etc.)			
	Technical staff	6,607	6,258	5,116
	Executive staff	1,834	1,645	1,463
	Total	8,441	7,903	6,579

Employee compensation and related expenses



211 bis*
Total annual compensation (including bonuses and benefits) averaged out into twelve equal payments.

21	Compensation			
211 bis*	Average monthly compensation (in euros)	3,500	3,424	3,359
	Level A, B, C technical staff			
	Male	1,643	1,652	1,664
	Female	1,691	1,720	1,720
	Level D, E technical staff			
	Male	2,355	2,356	2,375
	Female	2,264	2,262	2,267
	Level F, G technical staff			
	Male	2,899	2,896	2,903
	Female	2,724	2,728	2,721
	Level H, I executive staff			
	Male	4,408	4,426	4,401
	Female	3,736	3,724	3,749
	Level J, K executive staff			
	Male	7,291	7,111	7,059
	Female	6,650	6,667	6,755
	Senior managers			
	Male	13,997	12,743	12,730
	Female	11,209	10,295	10,286
212 bis	Proportion of bonus payments in the annual declaration (as %)	16.8	16.2	16.0
	Level A, B, C technical staff			
	Male	4.9	5.8	6.5
	Female	5.2	6.2	6.9
	Level D, E technical staff			
	Male	8.6	9.6	10.4
	Female	8.2	9.2	9.7
	Level F, G technical staff			
	Male	9.7	10.4	10.9
	Female	8.1	8.9	9.1

21	Compensation (continued)	2004	2003	2002
	Level H, I executive staff			
	Male	19,3	19,3	18,8
	Female	12,2	12,1	12,5
	Level J, K executive staff			
	Male	28,2	26,6	25,2
	Female	22,7	22,4	22,6
	Senior managers			
	Male	36,2	33,0	32,3
	Female	32,0	26,1	27,2
213	Breakdown of annual compensation in euros (as % of corresponding employees)			
	Compensation brackets			
	Under € 18,000	3,6	3,4	3,7
	€ 18,000 to 21,000	2,8	2,3	2,7
	€ 21,000 to 24,000	7,0	7,7	8,2
	€ 24,000 to 27,000	14,3	14,8	14,3
	€ 27,000 to 36,000	33,2	33,3	33,8
	€ 36,000 to 54,000	22,7	22,9	22,9
	Over € 54,000	16,4	15,6	14,5
22	Breakdown of compensation			
221	Ratio of the average compensation of the 10% of top earners to the average compensation of the 10% of lowest earners	6,8	6,2	6,2
222*	Total of the ten highest compensation packages (in 000s of euros)	40 369	30 673	31 222
23	Calculation of compensation			
231	Percentage of employees whose salaries are fully or partly performance-linked	0	0	0
231 bis	Number of employees receiving a commission			
	Technical staff	10 040	10 145	10 106
	Executive staff	0	0	0
	Total	10 040	10 145	10 106
232	Percentage of employees paid on an hourly basis for the month	0	0	0
24	Related expenses			
241	Company fringe benefits			
	See sections: – Salary and social benefits framework – Information on health and welfare benefit plan			
242	Total payments to temp agencies (in millions of euros) ..	18,9	22,1	34,2
25	Total payroll expense			
251	Personnel expenses (as %) / Net banking income	46,9	47,0	39,2
26	Employee profit sharing			
261	Special profit-sharing reserve (in millions of euros)	15,4	0,0	0,0
	includes:			
	– Profit sharing for the period	0,0	0,0	0,0
	– Back-payments	13,1	0,0	0,0
	– Interest in arrears	2,3	0,0	0,0
	Employee incentive schemes (in millions of euros)	50,4	48,1	60,4
262	Average amount in profit-sharing per participating employee (in euros)			
	Total	409	0	0
	Technical staff	321	0	0
	Executive staff	557	0	0
262 bis	Average amount in incentive schemes per participating employee (in euros)			
	Total	1 349	1 308	1 643
	Technical staff	991	975	1 236
	Executive staff	1 954	1 895	2 404
263	Proportion of capital held by employees through ESOP Employee Share Ownership Plan (as %)	6,88	8,03	7,64
264	Employer contributions paid into mutual funds (in millions of euros)	66,2	66,9	68,2
31	Work-related and commuting accidents			
311	Number of work-related accidents resulting in a leave of absence			
	Technical staff	149	183	238
	Executive staff	27	22	31
	Total	176	205	269

222*

This corresponds to the compensation received in year N, i.e. including performance-linked payments based on the year N-1 results. Incumbents of the 10 top compensations are market specialists.

31 Work-related and commuting accidents (continued)		2004	2003	2002
312	Number of days absent for work-related accidents			
	Technical staff	4,227	5,728	8,505
	Executive staff	959	520	1,025
	Total	5,186	6,248	9,530
313	Number of cases of permanent disability (partial or total) declared to the company			
	French	2	2	0
	Foreign	0	0	0
	Total	2	2	0
314	Number of fatal accidents			
	Work-related accidents			
	Technical staff	0	0	0
	Executive staff	1	0	0
	Total	1	0	0
	Commuting accidents			
	Technical staff	1	0	0
	Executive staff	1	0	0
	Total	2	0	0
315	Number of commuting accidents resulting in a leave of absence			
	Technical staff	219	200	212
	Executive staff	44	39	43
	Total	263	239	255
316	Number of accidents involving temporary employees or service providers	2	3	12

32 Breakdown of work-related accidents by material element

321*	Number of accidents caused by serious risks (Codes 32-40)	0	0	0
322*	Number of accidents involving falls from heights (Code 02)	59	68	69
323*	Number of accidents caused by machines, excl. those involving the above codes (Codes 09-30)	0	0	0
324*	Number of accidents involving handling, transfer or storage (Codes 01, 03, 04, 06, 07, 08)	143	120	156
325*	Number of accidents caused by accidental movement of objects (Code 05)	5	7	8
326*	Other cases	258	319	366
	including declarations following hold-ups	216	276	346

321* à 326*

In accordance with the classification code for material elements involved in work-related accidents (decree of 10/10/1974 on professional health and safety organisations or committees).

Health and Safety



33 Occupational disease

331	Number of cases of occupational disease declared to Social Security	4	2	3
332	Number of employees suffering from occupational diseases	0	0	0
333	Number of employer declarations of work procedures that may cause occupational disease	0	0	0

34 Committees for health, safety and working conditions (CHSCT)

341	Number of CHSCT meetings (Committees for health, safety and working conditions)	725	830	824
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35 Expenditure on safety

351	Staff training on safety	10,986	15,553	8,666
352*	Estimate of expenditure on safety budgeted for the following year (in millions of euros)	80.6	78.3	73.2
353*	Actual expenditure over the year in question (in millions of euros)	74.5	69.7	65.6

352* à 353*

Expenditure on the safety of people (not of property).

Working conditions

41	Organisation of working hours	2004	2003	2002
411*	Average weekly working hours	39h	39h	39h
412	Number of employees benefiting from compensation time			
	based on the legal system			
	Technical staff	1,487	1,142	749
	Executive staff	218	106	133
	Total	1,705	1,248	882
	based on a contractual system			
	Technical staff	0	0	0
	Executive staff	0	0	0
	Total	0	0	0
413	Number of employees benefiting from an individual system			
	Technical staff	6,631	7,209	7,176
	Executive staff	848	971	1,281
	Total	7,479	8,180	8,457
414	Number of staff employed part-time at December 31st			
	Technical staff	2,826	2,932	2,992
	Executive staff	577	533	453
	Total	3,403	3,465	3,445
	of which half-time (=1)+(2)+(3) :			
	Technical staff	724	801	806
	Executive staff	75	64	55
	Total	799	865	861
	* Société Générale (1)			
	Technical staff	366	421	453
	Executive staff	31	28	31
	Total	397	449	484
	** Illness (2)			
	Technical staff	228	218	214
	Executive staff	17	11	9
	Total	245	229	223
	*** Social security (3)			
	Technical staff	130	162	139
	Executive staff	27	25	15
	Total	157	187	154
415	Number of employees benefiting from two consecutive rest days per week throughout the year			
	All employees minus a few exceptional cases			
416*	Average number of days off per year (excluding compensation time)	26	26	26
417*	Number of rest days including bank holidays on	31	30	30
	Including bank holidays:			
	- Saturday	7	10	10
	- Monday	7	8	7
42	Organisation and quality of work			
421	Number of employees on shift work or working nights			
	Technical staff	241	274	262
	Executive staff	7	11	24
	Total	248	285	286
43	Physical working conditions			
431	Number of employees regularly exposed to noise levels of over 85 decibels at their workstation	9	9	9
432	Number of samples, toxic chemical analyses and measurements	1,760	1,922	1,806
44	Changes in the organisation of work			
441	Number of employees concerned by changes in the organisation of work with improvements to its quality			
	- ATMs	479	891	680
	- Regrouping and reorganisation of departments	6,574	5,241	1,856
	- Integration of IT procedures	114	22,010	1,007
	- Computerisation	1,580	140	315
	Total	8,747	28,282	3,858
45	Expenditure on improvements to working conditions (in millions of euros)			
451*	Estimate of expenditure on the programme to improve working conditions budgeted for the following year	55.1	61.2	68.0
452*	Expenditure over the year in question	53.3	54.8	55.1



411*
Except the Etablissement Titres et Bourse (securities back office) in Nantes, subject to agreement of May 15th 1997 (32 hours) and branches on the 37h22' scheme.

414*
SG employees on half-time for reasons other than illness.

414**
Employees on half-time due to illness (on invalidity benefit or prescribed by a medical professional).

414***
Half-time employees undergoing medical treatment.

416*
Excluding additional leave or sundry increases.

417*
Except executives on the 28-day scheme and employees working in branches that apply the 37h22' scheme (22 days).

451* et 452*
Expenditure on refurbishing premises; expenditure on health and safety appear under indicators 352 and 353.



Training



51		Continuous vocational training	2004	2003	2002
511	Percentage of total payroll dedicated to continuous vocational training		3.20%	3.30%	3.27%
512	Amount (in millions of euros) dedicated to continuous vocational training				
	– Workshops organised within the company		14.2	15.2	14.5
	– Compensation paid to trainees		25.1	21.3	17.3
	– Transportation and accommodation expenses		2.0	1.8	2.0
	– Depreciation of equipment and premises		0.1	0.2	0.2
	– Training carried out in line with agreements		3.9	4.0	7.0
	– FONGECIF payments		3.4	3.2	3.1
	– Payments to the French Treasury and other bodies (including 0.4% contribution)		6.8	6.4	6.3
	Total		55.5	52.0	50.4
513	Number of staff trained				
	Male		27,407	29,146	25,872
		Technical staff	6,715	8,020	7,302
		Executive staff	6,156	5,576	5,016
		Total	12,871	13,596	12,318
	Female		11,209	12,734	11,091
		Technical staff	3,327	2,816	2,463
		Executive staff	3,327	2,816	2,463
		Total	14,536	15,550	13,554
514	Number of paid hours of training				
	Male		891,087	821,427	670,747
		Technical staff	203,132	207,511	166,790
		Executive staff	201,003	171,588	149,154
		Total	404,135	379,099	315,944
	Female		357,958	333,064	261,244
		Technical staff	128,994	109,264	93,559
		Executive staff	128,994	109,264	93,559
		Total	486,952	442,328	354,803
	Unpaid hours		0	0	0
	Male		0	0	0
		Technical staff	0	0	0
		Executive staff	0	0	0
		Total	0	0	0
	Female		0	0	0
		Technical staff	0	0	0
		Executive staff	0	0	0
		Total	0	0	0
515	Breakdown by type of training				
	Number of participants		63,896	77,915	57,514
	Preventive training		0	1,992	2,854
		Male	0	1,992	2,854
		Female	0	1,428	2,948
	Job retraining		13,916	14,629	10,523
		Male	13,916	14,629	10,523
		Female	15,452	17,293	11,433
	Professional advancement		1,799	1,644	1,619
		Male	1,799	1,644	1,619
		Female	2,850	2,792	2,585
	Knowledge maintenance/improvement		14,055	17,758	12,408
		Male	14,055	17,758	12,408
		Female	15,824	20,379	13,144
	Total		29,770	36,023	27,404
		Male	29,770	36,023	27,404
		Female	34,126	41,892	30,110
	Paid hours:		891,087	821,427	670,747
	Preventive training		0	28,935	9,593
		Male	0	28,935	9,593
		Female	0	10,084	8,892
	Job retraining		141,810	93,431	81,534
		Male	141,810	93,431	81,534
		Female	161,342	120,789	98,805
	Professional advancement		43,946	34,127	27,067
		Male	43,946	34,127	27,067
		Female	76,318	64,917	52,436
	Knowledge maintenance/improvement		218,379	222,607	197,750
		Male	218,379	222,607	197,750
		Female	249,293	246,539	194,670
	Total		404,135	379,099	315,944
		Male	404,135	379,099	315,944
		Female	486,952	442,328	354,803
	Unpaid hours:		0	0	0
	Preventive training		0	0	0
		Male	0	0	0
		Female	0	0	0

51	Continuous vocational training (continued)		2004	2003	2002
Job retraining	Male	.....	0	0	0
	Female	.....	0	0	0
Professional advancement	Male	.....	0	0	0
	Female	.....	0	0	0
Knowledge maintenance/ improvement	Male	.....	0	0	0
	Female	.....	0	0	0
Total	Male	.....	0	0	0
	Female	.....	0	0	0

52 Training leave

521*	Number of employees benefiting from paid training leave ...	22	11	20
522*	Number of employees benefiting from unpaid training leave ...	12	30	23
523	Number of employees refused training leave	0	0	0

521* et 522*
Not including initiatives from the training plan.

53 Apprenticeships

531	Number of apprenticeship contracts completed during the year	310	307	291
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Employee relations

61 Employee representatives

611	Participation in elections (by college) for works councils renewed over the year (as %)				
	Employee representatives	Technical staff	78.1	83.3	84.0
		Executive staff	39.8	79.3	77.7
	Works Council	Technical staff	76.9	83.2	84.2
Executive staff		39.2	79.3	79.1	
612	Total number of hour credits awarded during the year				
	Works Council (1) (number of members)		159,840	162,240	161,760
			666	676	674
	Employee representatives (number of representatives)		146,340	153,180	149,220
			813	851	829
Union delegates (number of representatives)		97,000	94,460	96,500	
		446	441	461	
CHSCT (Committees for health, safety and working conditions)		38,304	39,168	38,160	
		532	544	530	
613	Number of meetings with employee representatives				
	Comité Central	Ordinary meetings	6	6	6
		Extraordinary meetings	4	2	2
		Constitutive meeting	0	1	0
	Committee for approving minutes of CCUES (Central Committee for the inter-union agreement on Social and Economic Union)		6	6	6
	Works Council		1/month	1/month	1/month
		(number of Works Council meetings)	140	134	137
	Specialised commissions (Commissions and sub-commissions of the Central Committee)		195	196	191
	Group Committee		3	2	2
	European Works Council		1	1	2
	Employee representatives		1/month	1/month	1/month
		(number of meetings)	156	152	155
	National trade union representatives		38	33	27
UES (inter-union agreement on social and economic union) representatives		10	2	2	



612 (1)
Not including time spent in meetings with the employer and special credits for CHSCT.

61 Employee representatives (continued)**614 Signing dates and subject of agreements between the company and the banking profession**

2004	2003	2002
1- DRAFT AGREEMENTS ON EMPLOYEE REPRESENTATIVE AND WORKS COUNCIL ELECTIONS		
<ul style="list-style-type: none"> - 90 agreements on employee representative elections - 79 agreements on works council elections 	<ul style="list-style-type: none"> - 51 agreements on employee representative elections - 77 agreements on works council elections 	<ul style="list-style-type: none"> - 91 agreements on employee representative elections - 77 agreements on works council elections

2 - WAGE AGREEMENTS**FEBRUARY 13TH 2004***(Société Générale)*

Following the 2004 wage negotiations, the agreement signed on February 13th 2004 included:

- For Société Générale employees who are not senior managers, whose salary is EUR 40,000 or less, a salary increase of EUR 350 (gross) is awarded. Employees who have been with the company for less than 18 months at January 1st 2004 will receive this payment on a prorata basis depending on their length of service with the company.

- The payment of a one-off bonus to all employees on the payroll of Société Générale France at January 1st 2004 who are not senior managers and who received a variable portion of less than EUR 15,000 in 2004 for the 2003 fiscal year.

This bonus is set at the following levels for full-time employees:

- EUR 150 if their basic gross salary at January 1st, 2004 was EUR 40,000 per annum or less,
- 17% of the monthly salary at January 1st 2004, if the basic gross salary equivalent to over EUR 40,000 a year, with the bonus being capped at EUR 1,000.

The amount of the bonus as well as the upper limit are proportionate to the percentage of hours worked for part-time employees.

- The payment of a one-off exceptional bonus of EUR 100 to all employees on work/study programmes on the Société Générale France payroll at January 1st 2004.

MARCH 14TH 2003*(Société Générale)*

Following the 2003 wage negotiations, the agreement signed on March 14th 2003 included:

- The implementation of a recurrent measure on April 1st 2003: all employees who are not senior managers on the payroll of Société Générale France at January 1st 2003, are still with the Company at April 1st 2003 and earn a gross salary of less than EUR 24,000 per year, receive an increase of 0.7% in their basic gross salary as of April 1st 2003.

- The payment of a one-off bonus to all employees who are not senior managers on the payroll of Société Générale France at January 1st 2003 and are receiving payment at March 31st 2003, who earned performance-related pay of not more than EUR 15,000 in 2003.

This bonus is equal to 20% of the basic gross monthly salary for March, with a minimum payment of EUR 400 and a maximum payment of EUR 800 for full-time employees.

- The payment of a one-off bonus of EUR 280 to all employees who are not senior managers on the payroll of Société Générale France at January 1st 2003 and are employed on a work-study contract at March 31st 2003.

JANUARY 11TH 2002*(Société Générale)*

Amendment No.1 to the agreement dated July 7th 2000 on the conversion into euros of various salary guarantees stipulated in Chapter 1 of this agreement.

JANUARY 17TH 2002

Following the 2002 wage negotiations, the agreement signed on January 17th 2001 included:

- The payment of a one-off bonus of EUR 600 to every full-time employee who worked continuously over the period January 2nd 2001 to January 31st 2002.

- Implementation of a recurrent measure on February 1st 2002: all employees who are not senior managers on the payroll at January 1st 2002 receive an increase of 0.7% in the annual fixed salary.

FEBRUARY 7TH 2002

Amendment No.1 to the agreement dated November 13th 2001 on retirement and early retirement.

2004

2003

2002

3 - SUNDRY AGREEMENTS WITHIN THE PROFESSION

NOVEMBER 26TH 2004

Agreement on continuing education for banks.

FEBRUARY 5TH 2003

Agreement relating to the implementation of the ISIN code.

APRIL 8TH 2002

Industrial tribunal elections.

JUNE 30TH 2003

Amendment to the agreement of July 5th 2000 on the objectives and resources for staff vocational training.

OCTOBER 20TH 2002

Industry-wide wage agreement

JULY 7TH 2003

Industry-wide employee savings plan.

OCTOBER 20TH 2003

Agreement on the minimum pay scale for the industry, excluding adjustments for number of years' service at January 1st 2004.

4 - AGREEMENTS SIGNED WITHIN THE COMPANY

FEBRUARY 13TH 2004

Second amendment of Social Agreement of July 7th 2000.

FEBRUARY 27TH 2003

Company agreement relating to Société Générale's employee pension plan (Caisse de Retraite SG).

MAY 21ST 2002

Draft pre-electoral agreement for European Works Council.

MARCH 22TH 2004

Second amendment of the ARTT agreement of October 12th 2000.

Collective agreement on the merger of the Sogenal and Société Générale pension funds.

JUNE 3RD 2002

Draft pre-electoral agreement for Group Committee.

APRIL 2ND 2004

Agreement on the brief of the DP and CHSCT committee in the head office departments in the event of a move requiring transfer to another establishment.

MARCH 6TH 2003

Agreement on the 4D Programme – Tomorrow's Retail Banking Distribution System.

JUNE 25TH 2002

UES participation agreement.

Agreement to extend the mandates and calendar of head-office CEDP.

MAY 23RD 2003

Agreement on the use of the intranet and the Company email system by SG's staff representative bodies.

JUNE 28TH 2002

Regulations governing company savings plan.

APRIL 15TH 2004

Change in employment and qualifications at SG.

JUNE 2ND 2003

Agreement on the criteria for the allocation of holiday allowances, study grants and day-care and child-minding allowances.

Agreement on staff incentives scheme for the period 2002-2004.

APRIL 27TH 2004

Renewal of Group Committee.

JULY 10TH 2003

Agreement extending the mandates of works council members and staff representatives of the Paris Corporate Depts.

JULY 11TH 2002

Amendment to the agreement of October 12th 2000 on the organisation and reduction of working hours.

MAY 11TH 2004

Renewal of European Works Council.

Amendment to the agreement of May 22nd 1998 on the method of electing the Group Committee.

JUNE 2ND 2004

Agreement on part-time and reduced working days contract.

OCTOBER 17TH 2003

Amendment to company agreement dated 27/06/1986 on the reimbursement of costs incurred in union or social activities.

OCTOBER 25TH 2002

Amendment to the wage agreement of January 17th 2002: a one-off bonus of EUR 600 is also awarded to all employees on fixed-term and open-ended contracts who joined Société Générale during the reference period, and to temporary employees who meet the same conditions in terms of date of joining and presence in the Company.

JULY 9TH 2004

First amendment of the agreement on the welfare scheme of December 22th 1999.

Extension of the company agreement relating to the supplementary employee pension plan for SG employees.

Amendment to the agreement of May 31st 1995 and the related amendment of October 30th 1998, on the subsidy for the operation of the works councils and central committee of the UES.

SEPTEMBER 24TH 2004

Amendment to the employee savings scheme and the profit-sharing agreement of 25 and 26 June 2002.

2004	2003	2002
4 - AGREEMENTS SIGNED WITHIN THE COMPANY (CONTINUED)		
<p>NOVEMBER 9TH 2004 Agreement on access of institutions representing Société Générale staff members to the company's intranet and e-mail system.</p> <p>DÉCEMBER 15TH 2004 Extension of the business agreement on the supplementary employee pension plan for SG employees.</p>	<p>OCTOBER 17TH 2003 Agreement between Société Générale and SGAM on the operation of the central committee of the UES.</p> <p>Draft agreement between Société Générale and SGAM on the renewal of the mandates of the members of the central committee of the UES.</p> <p>Agreement between Société Générale and SGAM on the respective responsibilities of the works councils and the central committee of the UES with regard to social and cultural activities.</p> <p>NOVEMBER 6TH 2003 Agreement on staff representation and trade union organisations at DIST, and on staff mandates.</p> <p>Agreement on the future of the representative bodies and mandates.</p> <p>Amendment to the agreement of August 8th 2004 on the exercise of trade union legislation at Société Générale.</p>	

61	Employee representatives (continued)	2004	2003	2002
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615	<i>Number of employees benefiting from economic, social and union training leave</i>	240	220	178
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62	Information and communication			
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621	<i>Number of hours dedicated to the various types of employee meetings</i>			
	Employees' freedom of expression	432	180	187
	(number of groups)	268	314	320

622	<i>Induction pack</i>			
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The following documents are provided:

- Welcome brochure (organisational charts)
- Summary annual report
- Social Audit
- "Group Values" brochure
- Collective labour agreement
- Agreements and regulations governing employee savings plan
- Company rules and regulations
- Directive on data protection
- Directive on staff current accounts
- Directive on compliance and anti-money laundering rules
- Extract from Law 84-86 of 23/01/84 on the control of credit institutions
- Information sheet on supplementary pension plan (from Institut de Prévoyance Valmy)
- Brochures:
 - "employee savings plan"
 - "Salary and social benefits framework"
 - "Working hours"
 - "Time savings account"
 - "Health and welfare benefit plans"
 - "Mutual insurance company"
 - "Charter on the use of electronic means of communication"
 - "Compliance"
 - "banking terms and conditions granted to staff"
- Introduction to *HR online* and *Group online*
- Information on opinion polls carried out by external organisations
- Information sheet on health and welfare plan (Institut de Prévoyance Valmy)
- Information on the Société Générale supplementary pensions plan
- List of collective business agreements in force at Société Générale

62	Information and communication (continued)	2004	2003	2002
623	Information media Level: all of Société Générale – “Nouvelles du Groupe” – “Réussir” magazine – “Sogéchos” in-house newsletter – Newsflashes – Directives – Société Générale intranet			
624	System of one-on-one meetings At the annual employee appraisal meeting for technical and executive staff, and upon request			
63	Proceedings			
631	Number of instances of arbitration before national or regional joint arbitration boards	1	2	0
632	Number of court cases where the company was found at fault			
	with an employee	32	32	39
	with a trade union	8	5	3
	other	5	5	4
633	Number of formal notices and reports received from the Labour Inspection office	0	2	0

Health and Welfare

71	Company benefit schemes (in millions of euros)			
711	Breakdown of expenditure			
	– Accommodation: payments and miscellaneous expenses	14.3	14.7	14.4
	– Transport	37.3	34.5	32.9
	– Medical and social services	5.8	5.7	5.6
	– Long-service awards	11.7	12.4	11.2
	– Miscellaneous subsidies	4.7	3.9	3.8
	– Holiday allowances	3.8	4.2	4.3
	– Study grants	3.7	3.9	4.2
	– Day-care and child-minding allowances	5.5	5.3	5.2
	Total	86.8	84.6	78.9
	– Accommodation: total advances as at December 31st	515.5	477.0	454.0
712	Payments made to the CCE			
	"Social and cultural activities" budget of the Central Committee and the works councils	14.3	14.0	13.6
	of which works council budget	7.1	7.0	5.8
	Relating to the CCE: Subsidy to complementary insurance company	8.7	8.7	8.7
	Catering subsidy	33.5	32.7	32.0
	to the CCUES Works council operating subsidy	2.0	2.0	2.1
	to the CCE Works council operating subsidy	1.3	1.3	1.2
	Total	59.8	58.7	57.6
72	Other company benefit costs (in millions of euros)			
721	Total employer contributions to health and welfare benefit plans	248.6	238.1	233.2
	of which payments to the National Social Security Fund	217.4	208.2	201.9
722	Total employer pension contributions	280.0	259.7	263.8
	of which payments to the National Social Security Fund	108.9	105.4	102.5

