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CO PUBLIC



FACTS BEHIND THE FIGURES AT THE GHANA STOCK EXCHANGE

Presentation by
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Societe Generale Ghana PLC

**THE FUTURE
IS YOU**  **SOCIETE
GENERALE**

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EXECUTIVE SUMMARY

SOCIETE GENERALE GHANA is a leading Financial Institution in Ghana with the strength of being part of the SG Group. Societe Générale celebrates its 20th year in Ghana

Sustainable Development and CSR is at the heart of the Bank's development strategy with the implementation of sustainable development goals, **financing of SMEs**, innovative finance for Agric business, **renewable energy financing, infrastructure financing** and financial inclusion for women

The Bank will **not depart from its Mission of creating the preferred banking** institution which employs Team Spirit, Innovation, Responsibility and Commitment. **It will not strive to achieve profitability at any price.**

The Bank continues to be profitable, stable and resilient with strong internal controls. Societe Générale Ghana deploys organic and sustainable growth. **Its core business is to finance the economy.** It complies with International and local regulations.

SOCIETE GENERALE GHANA is part of the multinational SG Group with International & Regional Network. The Board, Management and Staff are committed in deploying its strategy which includes its core business of financing the economy of Ghana.

SOCIETE GENERALE GHANA EVOLUTION

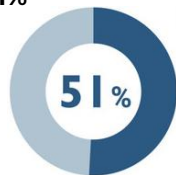
Name change from **Social Security Bank to SSB**



SSB Bank Ltd.

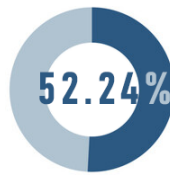
2003

Tender offer: **SG** increases shareholding to **51%**



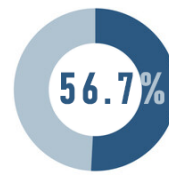
2004

Rights issue - SG's shares increase to **52.24%**



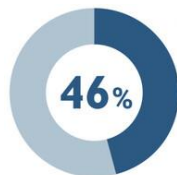
2013

Right issue - SG's shares increased to **56.7%**



2019

1998



Societe Generale acquires **46.7%** in the Bank

2003



Name change from **SSB Bank to SG-SSB**

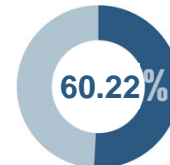
2009



SOCIETE GENERALE GHANA

Name change **SG-SSB to Societe Generale Ghana**

2016



Right issue - SG's shares increased to **60.22%**



SOCIETE GENERALE GHANA GLOBAL VIEW



World Wide

Societe Generale is one of the leading European financial services groups. Based on a diversified and integrated banking model, the Group combines financial strength and proven expertise in innovation with a strategy of sustainable growth, aiming to be the trusted partner for it's clients, committed to the positive transformation of society and the economy across the world.

67

countries worldwide

31

million individual clients, businesses customers worldwide



GROUP REVENUE

€28.1 BN



GROUP NET INCOME

€5.6 BN



A truly Pan-African bank

Active on the continent since 1956, we are one of the most established banks in Africa. Our aim in the market is to focus on quality, innovation and professionalism.

Present in 17 African Countries

Morocco, Algeria, Mauritania, Senegal, Guinea, Cote D'Ivoire, Burkina Faso, Ghana, Togo, Benin, Equatorial Guinea, Congo, Cameroun, Tchad, Mozambique, Madagascar and Tunisia



over **117,000** employees



25 million clients

SOCIETE GENERALE

AWARDS



SOCIETE GENERALE GHANA MISSION



Our mission is to create the preferred banking Institution, which employs



Team Spirit. Working together to deliver the highest and affordable service quality to our customers.



Innovation. Enabling the expression of all new ideas and adopting evolving behaviours that create conditions for change and for value creation

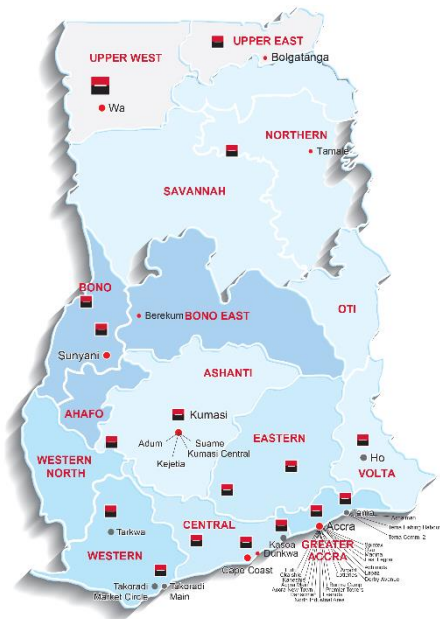


Responsibility. Acting with ethic and courage, creating conditions for individual and collective high performance delivering and for individual achievement



Commitment. Inspiring others by our level of dedication, thus being an example in action and in behaviour.

SOCIETE GENERALE GHANA OVERVIEW



Staffing

536 well trained full time motivated staff, committed to delivering service excellence



Network Distribution

- 40 branches
- 1 agency
- 1 spot bank



Customer Distribution

- Active Customers **205,895**
- Retail Banking **204,267**
- Corporate Banking **1,628**



Share Structure

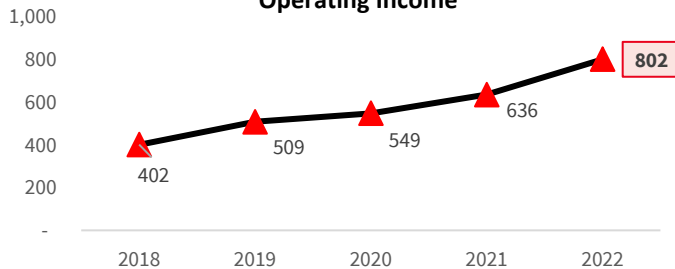
- SG Fin. Serv. Holding :60.22%
- SSNIT :19.36
- Daniel Ofori: 6.80%
- Others: 13.62%

SOCIETE GENERALE GHANA FINANCIALS

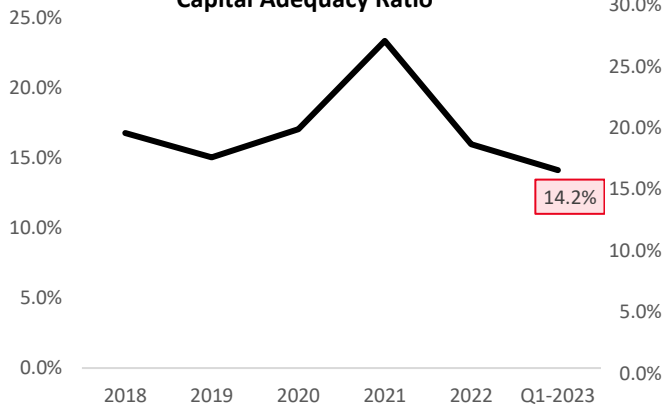
| Statement of Profit or Loss and other Comprehensive Income | | | | Industry |
|--|-------|-------|-------------|--------------|
| | 2022 | 2021 | %Δ | %Δ |
| Operating Income | 802 | 636 | 26% | 32% |
| Operating Expenses | (348) | (321) | 9% | 29% |
| Net Cost of Risk | (285) | (33) | 752% | 1348% |
| Profit Before Tax | 168 | 282 | -40% | -195% |
| Profit After Tax | 109 | 184 | -41% | -217% |

SOCIETE GENERALE GHANA FINANCIALS

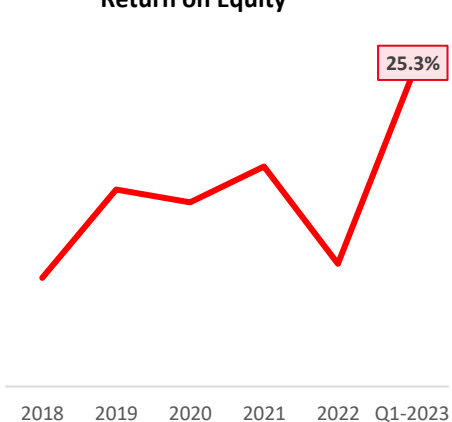
Operating Income



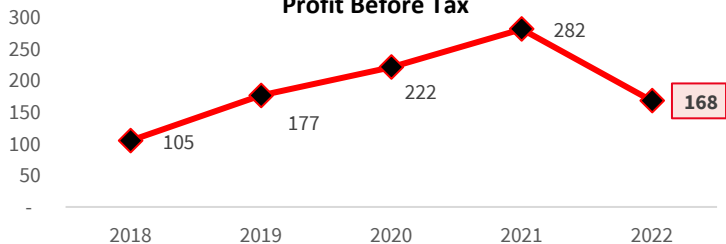
Capital Adequacy Ratio



Return on Equity



Profit Before Tax



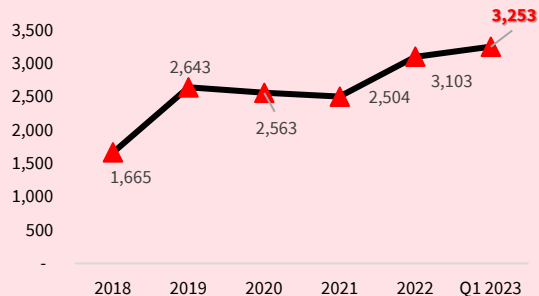
| | 2018 | 2019 | 2020 | 2021 | 2022 | Q1- 2023 |
|------------------|-------|-------|-------|-------|-------|----------|
| Capital Adequacy | 16.8% | 15.1% | 17.1% | 23.4% | 16.0% | 14.2% |
| ROE | 8.8% | 16.0% | 15.0% | 17.9% | 10.0% | 25.3% |

***Capital Adequacy and Leverage ratios for 2022 were computed taken into consideration DDEP reliefs by Bank of Ghana*

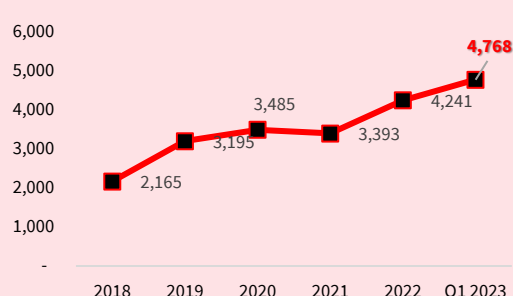
SOCIETE GENERALE GHANA FINANCIALS

Evolution of Net Loans and Deposits

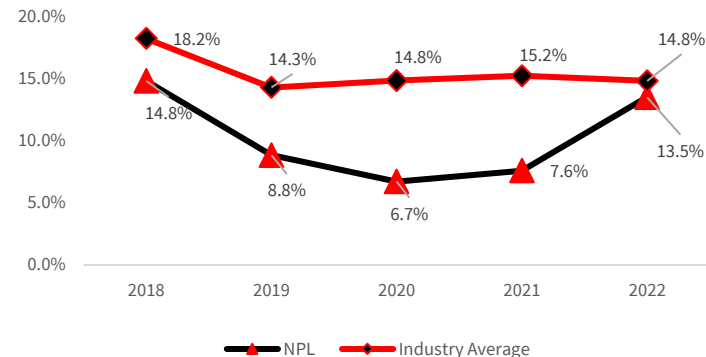
Net Loans



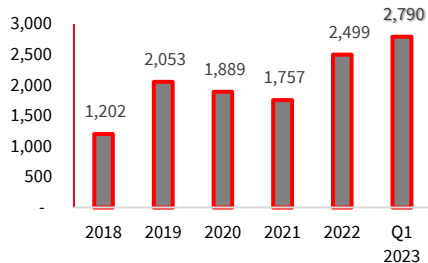
Total Deposits



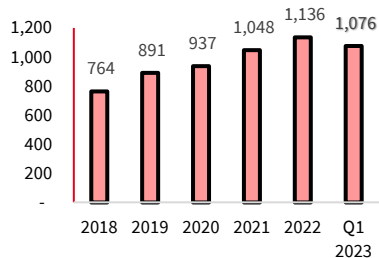
Evolution of Non Performing Loans



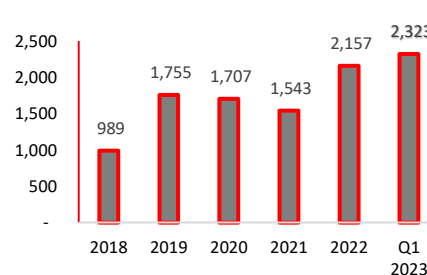
Evolution of Corporate Loans



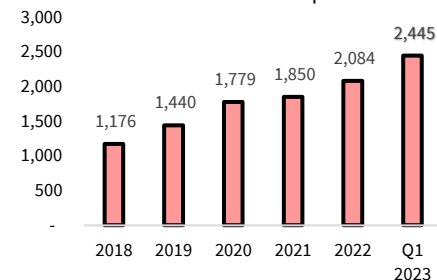
Evolution of Retail Loans



Evolution of Corporate Deposits



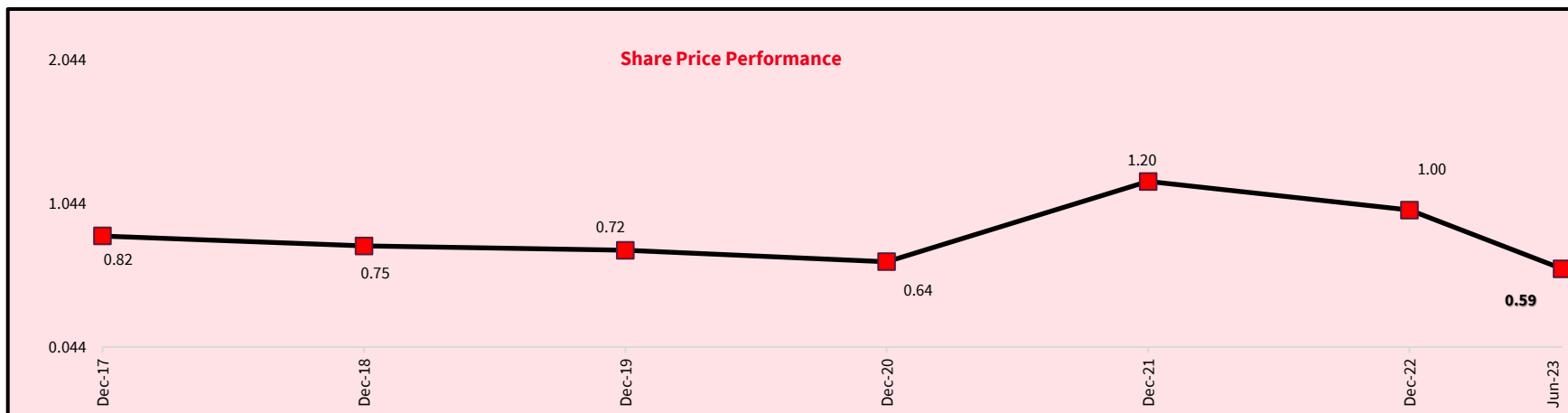
Evolution of Retail Deposits



SOCIETE GENERALE GHANA POSITION

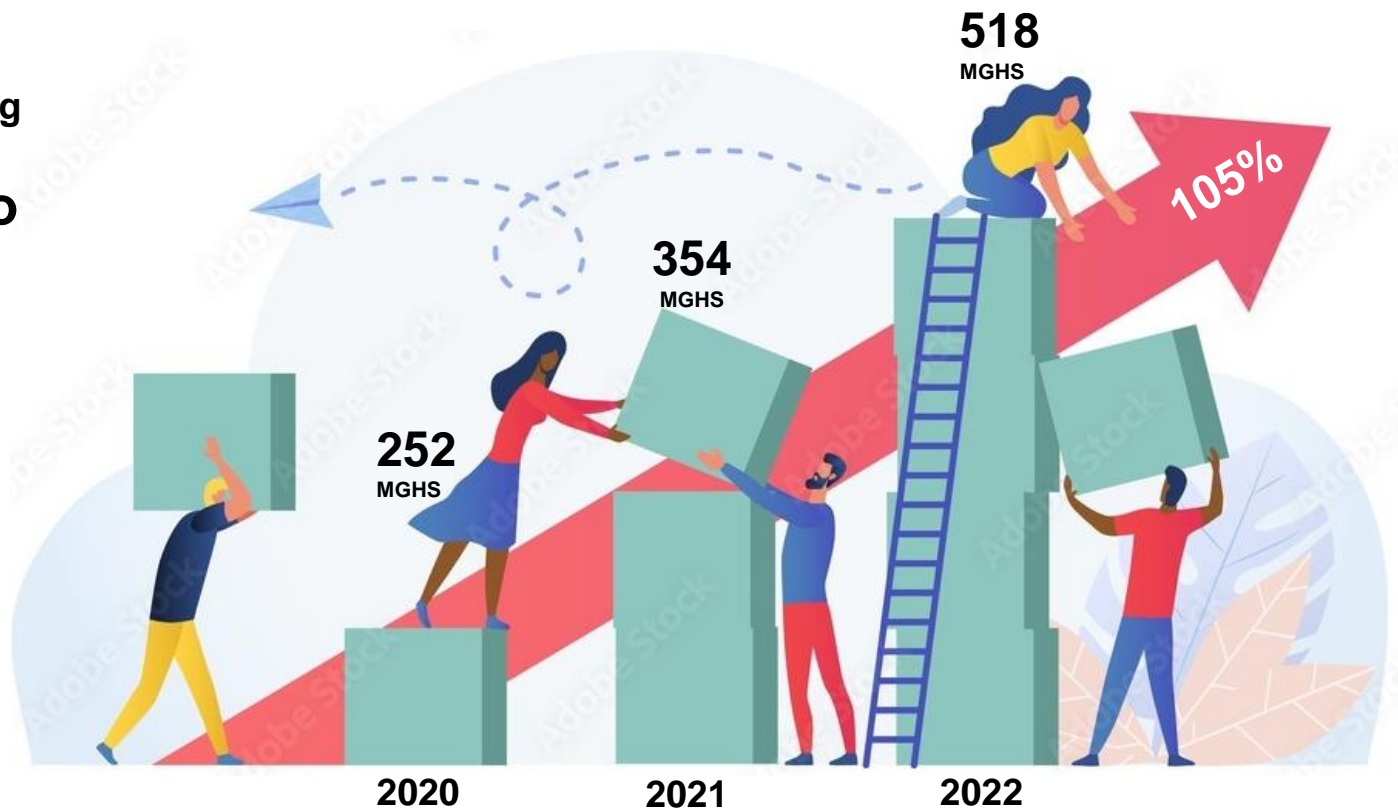
7th Bank in Net credits

Leading bank in loan to deposit ratio

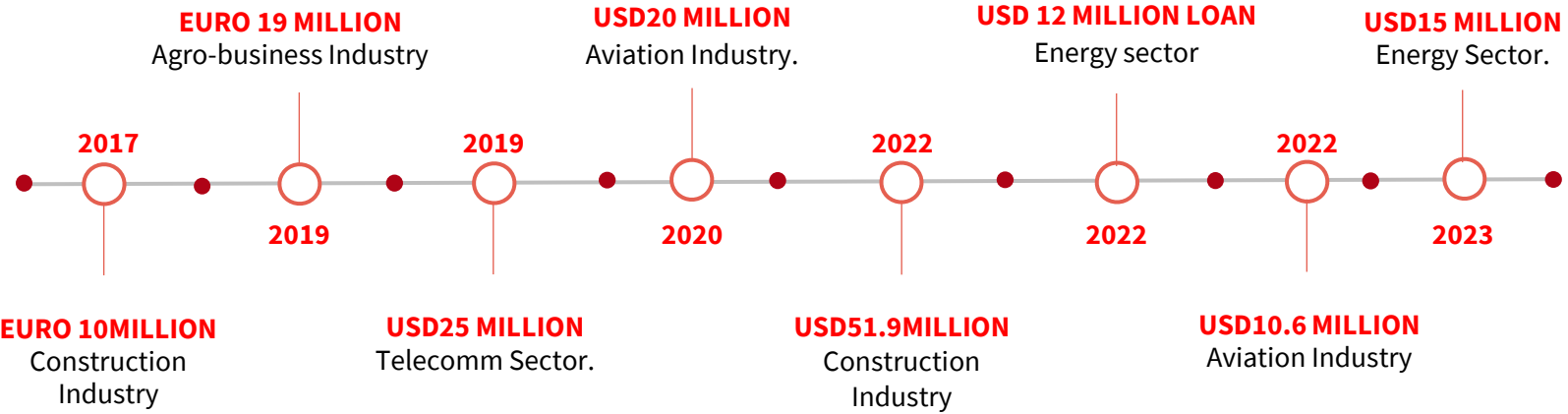


SMEs ARE AT THE HEART OF SGGH STRATEGY

Outstanding
SME credit
portfolio



FINANCING THE GROWTH OF THE ECONOMY



SOCIETE GENERALE GHANA PRODUCTS & SERVICES



**SOCIETE GENERALE GHANA
STRUCTURED
FINANCE SERVICES**

THE FUTURE IS YOU SOCIETE GENERALE GHANA

|| Structured Finance

SG GHANA FACTORING PRODUCT

OVERVIEW

As a key provider of the factoring services in the SG Ghana Factoring portfolio, you have the opportunity to manage your receivables more efficiently and improve your cash flow.

Our factoring service offers a complete receivables and payment management solution, including receivables financing, factoring, invoice administration, and payment collection.

The problem is a limited budget, slow receivables, or a need to know your receivables portfolio cost more than you can afford.

BENEFIT TO SUPPLIER

- Reduce the risk of non-payment and improve your cash flow
- Improve your working capital and liquidity
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- Improve your working capital and liquidity

HOW FACTORING WORKS

1. Client/Supplier
2. Invoice
3. Invoice
4. Invoice
5. Invoice
6. Invoice

DOCUMENTARY REQUIREMENT FOR SUPPLIER

- Completed and signed invoice
- Completed and signed invoice
- Completed and signed invoice
- Completed and signed invoice
- Completed and signed invoice
- Completed and signed invoice

|| Factoring

SG GHANA HOME OF BUSINESS PRESENTS

The Catalyst Series

THEME: Business Pitch Development

2021 Bernard Gyimah
Country Manager, SG Ghana Home of Business (SBOB)

2022 Hannah Acquah
COO, TIC Africa and Coach at the SBOB

10 AM
29/09/22

SG Ghana Home of Business Office, adjacent TOTAL Energies fuel station

Sponsored by SOCIETE GENERALE GHANA

|| SG GHANA Home of Business

GO GREEN THIS FRIDAY, EXPERIENCE AN ELECTRIC BIKE

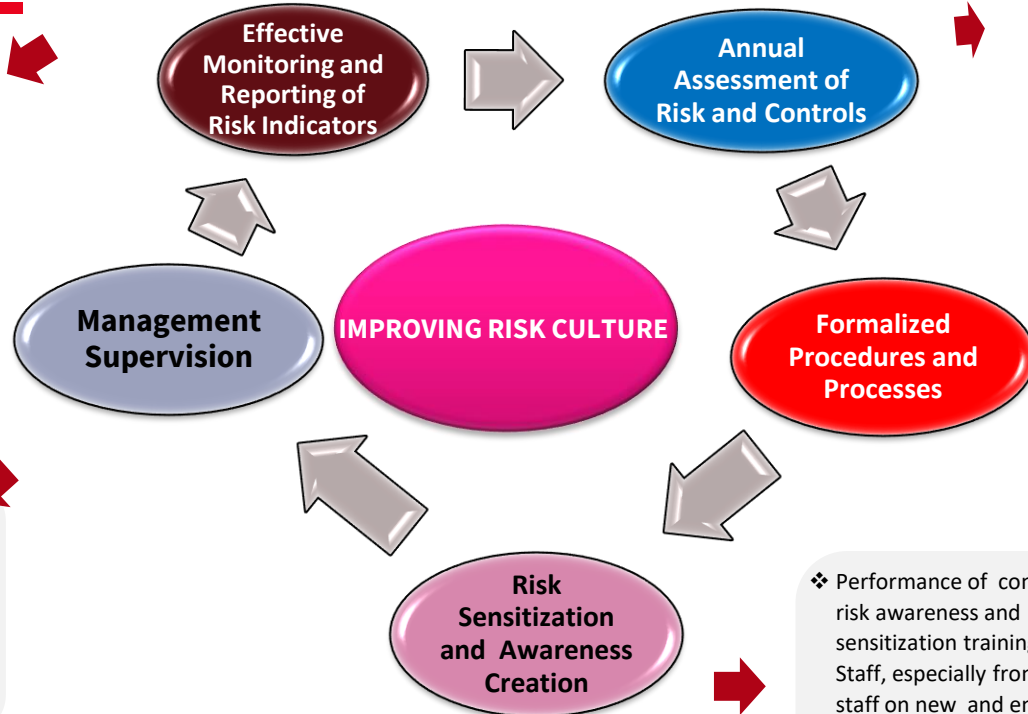
Go green this Friday, experience an electric bike. The SG Ghana Home of Business is proud to partner with INNOV8 to bring you the latest in electric bicycle technology. The INNOV8 electric bicycle is a perfect choice for anyone looking to reduce their carbon footprint and improve their health. The INNOV8 electric bicycle is a perfect choice for anyone looking to reduce their carbon footprint and improve their health.

SOCIETE GENERALE GHANA **INNOV8**

|| SG GHANA Innov8 Hub

SOCIETE GENERALE GHANA INTERNAL CONTROL

Risk Appetite Statement(RAS) Indicators and Key Risk Indicators that cut across Business and Support Departments; as well as Internal losses and Operational Incidents are monitored on quarterly basis and reported to Internal Committees and the Board to ensure that targets are met, and action plans are implemented to prevent breaches from reoccurring.



An effective management supervision which ensures that staff perform their tasks according to the Bank's policies and procedures by performing periodic review of transactions on sample basis to ensure that lapses or breaches are detected early and promptly addressed

Performance of annual risk control self-assessment exercise by Business and Support Units to identify inherent risks in the activities performed, review implemented mitigation factors, and implement new ones when RMF assessed are inadequate to reduce risks. and losses

Formalized procedures, processes, and guidelines for the performance of every activity in place to ensure uniformity in the performance of the same activity

❖ Performance of continuous risk awareness and sensitization training for Staff, especially frontline staff on new and emerging trends of risk and flash points to improve the risk culture of the Bank.

Operational controls such as dual validation of transactions, daily calling over of transactions and voucher review

SOCIETE GENERALE GHANA A RESPONSIBLE BANK



SG Ghana has adopted various procedures for implementing E&S commitments. These set out the procedures for handling the Environmental & Social Challenges associated with transactions or customers to whom the bank provides banking and financial services.



Our Solar Energy Project
Cleaner, more efficient energy source at our head office.

GHS
600,000

Annual savings on electricity

SOCIETE GENERALE GHANA THE CSR PROGRAM TO REDUCE CO2 EMISSION

- ❑ The Societe Générale Ghana SENCHA program initiated to reduce the Banks Carbon impact by 50%, Societe Générale Ghana will implement an action plan over the next 8 years to be targeted by the Societe Générale Group and the Banks strategy that will aim to reduce carbon emission generated by Societe Générale Ghana
- ❑ This program is an integral part of a comprehensive CSR approach put in place by the Bank and is an important lever in the implementation of the solution axes.

Objective

50% reduction in CO2 emissions

| SOCIETE GENERALE GHANA | |
|-----------------------------|----------------------|
| BASIC DATA / CO2 PRODUCTION | |
| DATA 2019 | TARGET EXPECTED 2030 |
| 1597 | 799 |



THE SUSTAINABILITY AGENDA

- ❑ Societe Generale Ghana launched its Sustainability Agenda on 14th June 2023, underscoring the bank's commitment to sustainability and responsible business practices. The event took place at the French Ambassador's residence in Accra and had in attendance various stakeholders.
- ❑ The launch event showcased Societe Generale Ghana's dedication to building a better and sustainable future through innovative financial solutions and environmental stewardship. The program had presentations, client testimonials, artistic exhibitions, and musical performances that highlighted the bank's initiatives and achievements in the field of sustainability.
- ❑ The French Ambassador commended the strategic direction of Societe Generale Ghana and the Group in becoming a leader in responsible banking and sustainable finance. He emphasized the importance of connecting and collaborating with stakeholders in the ecosystem, including suppliers, development banks, regulators, public authorities, cooperatives, and individuals. Societe Generale Ghana is committed to commitment to conducting business in a sustainable manner.



SOCIETE GENERALE GHANA 20TH ANNIVERSARY



**THE FUTURE
IS YOU**



**SOCIETE
GENERALE**