

2020/2021 ANNUAL REPORT

# LIVING BETTER

TOGETHER WITH AND FOR OUR CUSTOMERS,  
WE DESIGN, MANUFACTURE AND DISTRIBUTE MATERIALS  
AND SOLUTIONS THAT HAVE A POSITIVE IMPACT  
ON EVERYONE'S LIFE AND PROMOTE WELL-BEING,  
QUALITY OF LIFE AND PERFORMANCE, WHILE CARING  
FOR THE PLANET. THIS IS THE PROFOUND AMBITION  
OF OUR PURPOSE:

***MAKING THE WORLD A BETTER HOME***

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## LIVING BETTER

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Reinventing living spaces means designing **solutions for buildings** that **contribute, through their whole life cycle, to the well-being of each of us** and to **the protection of the planet**.

## MOVING BETTER

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**Mobility** lies at the heart of **sustainable development** challenges. It requires us to design **safe and comfortable transportation systems** and to **reinvent logistics**.

## BETTER SUPPORT

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In an uncertain and complex world, **carbon neutrality, digital transformation and innovation** are challenges we must face and opportunities we can take, so as **to better support our customers**.

## TAKING BETTER CARE

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**From materials with proven sanitary properties** to solutions to help build hospitals, and the design of innovative components for research, Saint-Gobain is fully invested in the health sector.



# J O I N T I N T E R V I E W

WITH PIERRE-ANDRÉ DE CHALENDAR  
AND BENOIT BAZIN

There are turning points in the history of a company. 2020 was one such year for Saint-Gobain: throughout this year of challenge upon challenge, the Group demonstrated the great strength of its model. The exceptional recovery in the second half, the successful rollout of the company's in-depth transformation plan, the formulation of its purpose and the creation of a roadmap toward carbon neutrality were all forward-looking choices that Pierre-André de Chalendar and Benoit Bazin explain for us here.

You would like to start this interview discussing Saint-Gobain's purpose, which it formulated in 2020. Why?

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● **PIERRE-ANDRÉ DE CHALENDAR:**

While navigating through the storms, our purpose, "Making the world a better home," is the most precious of headings for us to follow.

Our purpose is a backbone. It sums up why we do what we do. We are a multi-local organization, driven by the global aim of working each day to make the world a more beautiful and more sustainable place to live. It reflects what we do: design, manufacture and distribute solutions which are key ingredients

in the well-being of each of us and the future of all, while taking care of the planet at the same time.

● **BENOIT BAZIN:** Our purpose is already part of our everyday through the operational roadmap that guides our teams in our plants and at our distribution outlets, research centers and offices worldwide. It directs our investment choices and our priorities concerning innovation and the solutions we provide to our customers. It also gives full meaning to the Group's commitment to achieving carbon neutrality by 2050. "Making the world a better home" is our compass, our shared project. We will use it as the framework for the strategic plan we are currently finalizing.



**PIERRE-ANDRÉ DE CHALENDAR**

Chairman and Chief  
Executive Officer

this step. Our partners too are adopting carbon reduction approaches and we provide our customers with highly effective solutions focused on this goal. We have also adopted the target of reducing our Scope 3 (up and downstream from our operations) emissions by 16% by 2030 measured against the 2017 base line. We have ways to do this that will be leveraged right throughout our whole value chain: energy efficiency, reducing consumption in all areas by adopting Industry 4.0 and, in particular, mining and analyzing data, using renewable electricity and even optimizing our logistics. These are all key areas on which we are already working. We will also continue to innovate by developing lighter, recycled products, or produced using "low-carbon" materials.

### **Carbon neutrality by 2050 is an ambitious target. How will the Group achieve it?**

● **B. B.:** We have drawn up a roadmap and set 2030 as an intermediate stage. The Group is committed to reducing by then its direct and indirect CO<sub>2</sub> emissions to nine million metric tons, that is 33% less than in 2017, in absolute terms. In doing so, we will make no concession toward the excellence of our products or our competitiveness. Each year through to 2030, we will allocate an envelope of around €100 million for industrial investments and research & development associated with these targets. Saint-Gobain has also raised its internal carbon prices applied to its investment projects, R&D projects, and, from now on, its acquisition projects.

● **P.-A. C.:** Carbon neutrality is a formidable challenge for our industrial processes and our business model in general. We are not alone in taking



**“In this unprecedented year, Saint-Gobain held steady and demonstrated its resilience and the relevance of its strategic model.”**

PIERRE-ANDRÉ DE CHALENDAR



**“Enriching  
and extending  
our range of products  
and solutions in order  
to increasingly provide  
a comprehensive suite  
of solutions to our  
customers’ issues.”**

BENOIT BAZIN

#### How did the Group perform in 2020?

● **P.-A. C.:** In this unprecedented and challenging year for individuals and organizations, Saint-Gobain held steady and demonstrated its resilience and the relevance of its strategic model. While the start to 2020 was as dynamic as it was promising, the health crisis brought a large part of our businesses to a halt in the second quarter. However, a historic second half followed, underpinned by the strong recovery of the construction markets.

● **B. B.:** This performance can be attributed to the Group’s teams. Worldwide, the women and men who work for Saint-Gobain have demonstrated exceptional solidarity and commitment, and they have taken the right decisions at the right time. Our employees knew what health protection measures to take right from the beginning of the crisis, then seized

all growth opportunities in the second half of the year. The Group’s multi-local structure implemented with our “Transform & Grow” plan was decisive in this respect. Working as close as possible with markets and customers has made Saint-Gobain both agile and efficient, allowing its full potential to flourish. We now have everything we need to maintain our profitable growth trajectory and look forward in 2021 to strong improvement in our operating income.

#### So, it was the right time to announce a change of governance?

● **P.-A. C.:** Yes. Saint-Gobain is in good working order. That is why I put it to the Board of Directors to appoint Benoit Chief Executive Officer effective from July 1, 2021, and to propose to the June 3, 2021 Shareholders Meeting his appointment as a member of the Saint-Gobain Board. Benoit has demonstrated his capacity to transform



**BENOIT BAZIN**  
Chief Operating Officer





**“We will continue  
to innovate  
by developing  
lighter, recycled  
products, or  
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materials.”**

PIERRE-ANDRÉ DE CHALENDAR

the Group and work with the shift in our portfolio toward integrated, differentiating and value-creating solutions. His ability to inspire the teams and his human qualities make Benoit the obvious choice to write the Group’s next chapter and steer its growth.

#### **What will your respective roles be?**

- **B. B.:** As Chief Executive Officer, I will define and implement our strategy in accordance with the Group’s commitments and values.
- **P.-A. C.:** Benoit will therefore take on full operational powers and the





responsibility for the Group's operation. For my part, as Chairman, I will lead the work of the Board of Directors, which is responsible for protecting the Group's interests, approving the strategy proposed by the General Management and overseeing its proper implementation. It goes without saying that I will also be available to assist Benoit in his new role as I am all too well aware of the demanding nature of the tasks that lie ahead of him.

**Saint-Gobain is making a shift with regard to its customers and presenting itself as a provider of solutions. Could you tell us more?**

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● **B. B.:** Saint-Gobain is not content with just designing, producing and distributing products: it provides a range of solutions in response to our customers' quest for performance and their sustainable development demands. This shift toward solutions can be seen across our entire value chain, with powerful digital tools, and is at the heart of our strategic plan. We want to enrich and extend our range of products and solutions in order to increasingly provide a comprehensive suite of solutions to our customers' issues, be it in the field of home renovation, new construction



**“‘Making the world a better home’ is our compass, our shared project. We will use it as the framework for the strategic plan we are currently finalizing.”**

BENOIT BAZIN

or mobility systems, with the right response to their expectations in terms of acoustic and thermal comfort, air quality, productivity, etc.

● **P.-A. C.:** Providing a combination of integrated solutions is the best way of helping our customers make the energy and low-carbon transition. The latter —at the heart of the recovery plans announced by many countries— is the biggest challenge facing us today and into the future. Saint-Gobain will play its part to the full and will continue its successful growth.

## OUR MISSION

Design, manufacture and distribute materials and solutions which are key ingredients in the well-being of each of us and the future of all

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**In all our operations, we strive to combine comfort, performance, health and the respect of the environment. For homes, offices, transportation, infrastructure, healthcare or industry, we develop solutions for a sustainable future.**

Our collective strength allows us to contribute to meeting the major challenges of our time. The world will be home to 10 billion people by 2050—all needing housing, transport and healthcare, while preserving the planet. To achieve this, we must continue our innovation efforts and **develop sustainable solutions** for the construction and industrial markets. We must make a difference now, as housing, and its quality, performance and impact on health and the environment, have assumed particular importance in the current context. Buildings are naturally at the center of stimulus plans in Europe and the United States, with unprecedented resources being devoted to improving energy efficiency. The living spaces we help to create are designed sustainably, in order to reduce energy consumption, greenhouse gas emissions and the impact on resources.

Striving to build everyone's future also means **providing increasingly reliable solutions that improve the performance of construction professionals**, who are constantly seeking to enhance their

productivity. For example, we support contractors by providing them with solutions to streamline the management of their estimates and invoices, local services via distribution sites in the center of towns and cities, as well as training in new techniques.

**We are also developing emerging areas of construction:** prefabrication to accelerate construction phases and mitigate labor shortages while reducing the production of waste; 3D printing, which is opening up new creative, efficient and sustainable architectural possibilities; and digital construction, which encourages collaborative work on virtual models and reduces lead times and costs throughout a building's life cycle.

Finally, securing everyone's future means strengthening the performance of our industrial customers by offering them **high-tech solutions** and working closely with them through partnership and co-development initiatives.



## **DEVELOPING THE CIRCULAR ECONOMY**

The Group supports the development of the circular economy. In France, Point.P, a Saint-Gobain subsidiary, has established the “BatiReprise” service in collaboration with the Suez group, a specialist in waste management, in order to facilitate worksite waste collection in 11 sales outlets. The aim is to raise awareness and support building contractors with the sorting and recovery of waste. Point.P already has more than 80 of its own waste drop-off centers, receiving more than 100,000 m<sup>3</sup> of waste each year.



## **INDUSTRY: COLLABORATION TO INNOVATE**

More than €1,800 billion. That is the investment required over the next decade to repair and upgrade infrastructure (bridges, water networks, etc.) in the United States alone. To meet this challenge, our teams have been working for the last two years with the University of Massachusetts Lowell. Their aim is to develop sensor-laden fabrics, capable of monitoring the health of infrastructures and detecting cracks or damage as soon as they appear, which should also achieve significant savings in maintenance costs.



## **A SHARED DIGITAL MODEL**

Building Information Modeling (BIM) —a major trend in the construction industry. The principle is to enable all participants to collaborate on a single digital model that not only incorporates the building's plans, but also complete information (properties, performance, etc.) about each component, including Saint-Gobain's solutions. This revolution allows all project participants to benefit from technology for visualizing and forecasting the building's performance and sustainability characteristics, while also detecting design errors.





## OUR VISION

To be the leader in sustainable construction, improving everyday life through high-performance solutions

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The Covid-19 pandemic has accelerated changes already under way: the desire for more sustainable development, the digitalization of services and communications and a movement to relocate economies and value chains. Our leadership position, our culture of collaboration and innovation are all assets to transform our markets and design sustainable solutions for this changing world.

In 2020, we were all reminded of the urgent need for action, in order to transform our methods of production, consumption and transport. All private and public players have a role to play. As far as Saint-Gobain is concerned, we have a clear vision: **to be the leader in sustainable construction, improving everyday life through high-performance solutions.** This vision commits us to increasing our positive contribution to society. At our level, this means reconciling a profitable growth model with the urgent need for sustainable development.

We see our **social and environmental responsibility not as a constraint, but as a real source of long-term value creation.**

As pioneers in this field, we have defined the highest standards in the markets in which we operate, with an expectation of exemplary behavior and continuous improvement. Saint-Gobain brought forward its objectives in 2020, unveiling a roadmap to achieve carbon neutrality by 2050. This roadmap includes interim targets for reducing our CO<sub>2</sub> emissions by 2030 and is broken down into ambitious action plans, by country and globally.

Our ability to create value is also based on our **intimate knowledge of local markets, combined with the international strength of our Group.** Saint-Gobain has redesigned its structure to allow significant independence of decision-making at a local level, enabling a high level of responsiveness to market demands. This proximity is fostered by solid and centralized expertise at a global level in areas such as R&D and industrial performance. Another factor driving the Group's performance and **profitability is the emphasis on synergies,** whether in support functions —with the establishment of pooled customer services and shared logistics, for example— or the development of cross-selling to better meet customer demand.

Finally, we cultivate **a solution-based approach.** We act as partners to our customers, supporting them in their quest for performance and tailored solutions to complex challenges. This approach is based on combinations of products capable of forming systems, as well as on bundled services and the joint development of new solutions.

The combination of these strengths is what makes our business model stand out. It gives us a unique role, at the heart of the transformation of our markets.



## ANTICIPATION OF STANDARDS

Transforming the markets in which we operate also means anticipating changes to standards. In the transport sector, for example, a European directive imposed the removal of lead from solders used on automotive glazing from 2020. Sekurit also took a decisive lead in 2018 by equipping a new all-electric vehicle with lightweight laminated glass, helping to reduce energy consumption.



## AN UPDATED CSR ROADMAP

In 2020, to guide our strategy and our daily actions, we began updating the Group's CSR roadmap, in collaboration with our stakeholders and taking into account the United Nations Sustainable Development Goals. This roadmap is based on six pillars: business ethics, climate change, circular economy, health and safety throughout the entire value chain, employee engagement and diversity, and inclusive growth.

# 2050

**Carbon neutrality target for the Group.**

# €100m

**Each year until 2030, Saint-Gobain will allocate a targeted investment and R&D budget of around €100m to achieve this objective.**



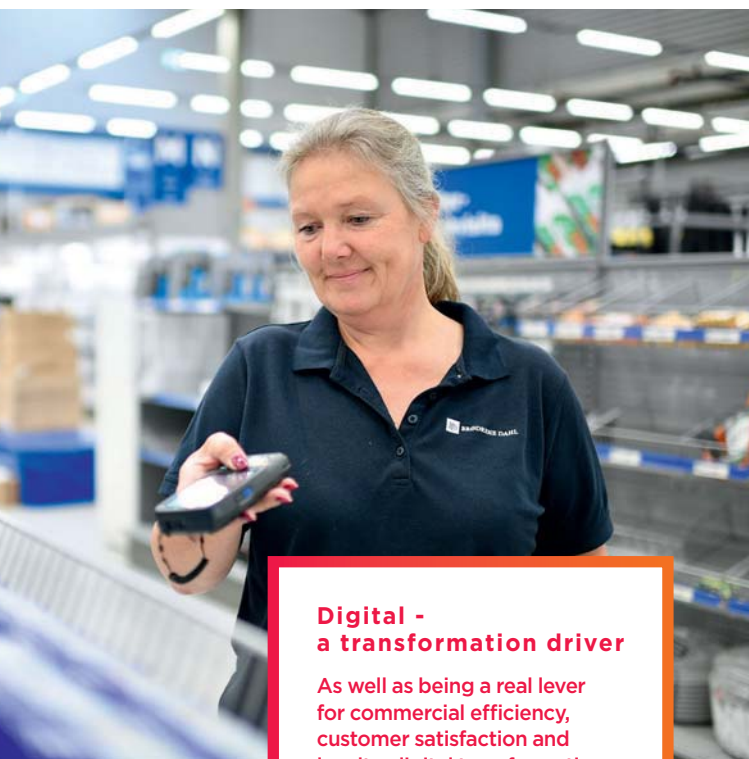
## A CULTURE OF INNOVATION

Fostering synergies means encouraging the sharing of knowledge and expertise. The Group organizes meetings between its various innovation and marketing teams, structured around the creation of the Hive community. For its third annual meeting, held virtually in November 2020, the focus was on transformation issues, such as off-site construction, data, digital construction and sustainable business development.

# PERFORMANCE LEVERS

## Creating value through proximity to customers, innovation and agile investment

The crisis confirmed the robustness of Saint-Gobain's growth model, validating the strategic directions taken in recent years.



### Digital - a transformation driver

As well as being a real lever for commercial efficiency, customer satisfaction and loyalty, digital transformation also has a major impact on how we work within the Group. It opens up new career paths, with easier access to training, and fosters a new managerial culture. Digital is also transforming the way that Saint-Gobain's factories are organized and helping to develop Industry 4.0 with a range of technologies supporting the commitment to carbon neutrality, such as the use of sensors and algorithms on production lines to reduce emissions.

### CLOSER TO OUR CLIENTS

Leveraging its intimate knowledge of local markets, Saint-Gobain has, over the last two years, reinvented its organization by giving a high level of decision-making autonomy to the local level thanks to a simplified structure that is closer to its markets, which makes it possible to make the most of the Group's unique advantages. At the global level, the strength of an international Group makes it possible to build up collective expertise to support its local activities in research and development, marketing, technological and industrial performance, and performance in distribution.

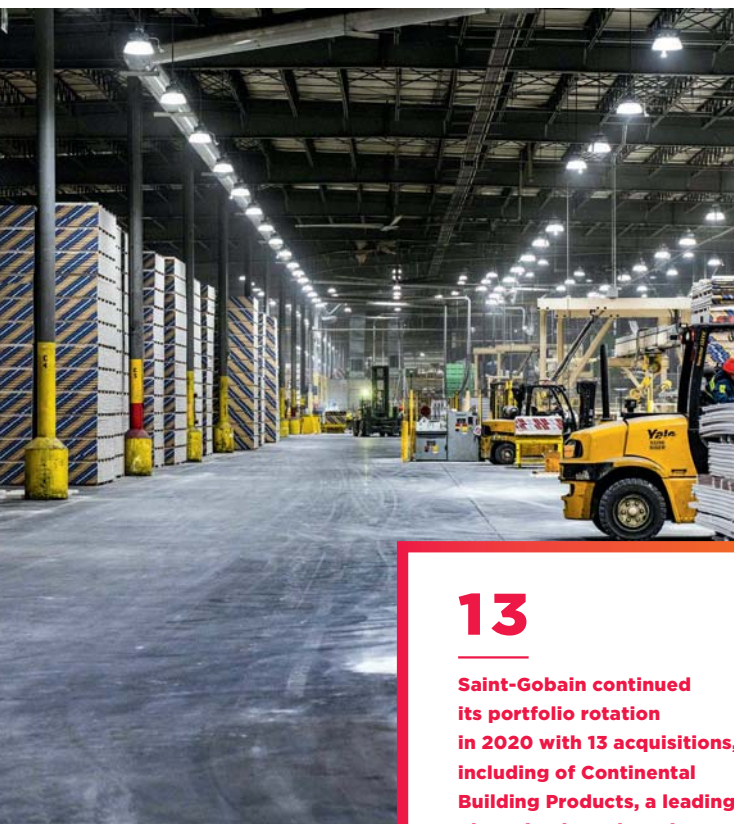
### AN EVEN RICHER CUSTOMER EXPERIENCE

Saint-Gobain customers are involved in millions of interactions with the Group each year. Increasingly, these contacts are initiated via websites or on social media. The health crisis accelerated this trend, increasing the importance of e-commerce and online client relationships. Customer experience is essential in all of these respects. To improve customer satisfaction and better meet their needs, Saint-Gobain takes a three-fold approach:

- firstly, by designing e-commerce sites with increasingly advanced features (stock information, click & collect, product scanning using smartphones, as well as virtual reality to generate models);
- secondly, by analyzing data to constantly adapt systems to the way they are used;
- and finally, by developing logistics to personalize the purchasing process and reduce delivery times, to as little as one hour in some cities.







# 13

**Saint-Gobain continued its portfolio rotation in 2020 with 13 acquisitions, including of Continental Building Products, a leading player in plasterboard in North America.**

## **EFFICIENT ALLOCATION OF THE GROUP'S RESOURCES TO SEIZE OPPORTUNITIES**

In order to seize every growth opportunity, Saint-Gobain pursues a policy of targeted investments in the most promising markets, both in high-growth segments such as biopharmaceuticals and in the Group's core markets, such as gypsum or insulation. This investment approach targets the highest-growth countries, with positions taken in Asia and Eastern Europe in 2020, for example. At the same time, Saint-Gobain is also pursuing an acquisition strategy which aims to be a leader in its local markets, increase its global presence as well as expand in niche technologies.

## **INNOVATION - A LONG-TERM DIFFERENTIATION LEVER**

Innovation is at the heart of Saint-Gobain's strategy. This approach is what drives the entire Group, leading it to continuously improve its solutions, processes and services in a spirit of openness and attentiveness to customer needs. Saint-Gobain's eight cross-functional Research & Development centers offer the entire Group a vast range of skills in materials and process sciences. Projects are selected according to needs expressed by business lines and countries, to meet customer expectations as closely as possible. They are also resolutely focused on exploring new ways of contributing to carbon neutrality and preserving resources. Saint-Gobain develops relationships and partnerships with scientific and academic institutions around the world, as well as with startups. In order to better collaborate with them and connect them to the Group's resources and experience, Saint-Gobain created the NOVA structure in 2006, which has already concluded 150 partnerships on strategic and multidisciplinary themes such as the digital customer experience, circular economy and life sciences.



# Top 100

**Saint-Gobain is included in the Top 100 Global Innovators for the 10<sup>th</sup> consecutive year. This ranking, published by Clarivate Analytics, lists the 100 most innovative companies in the world.**

# €428m

**invested in research and development in 2020.**

# THE GROUP'S ACTIVITIES

**Saint-Gobain's solutions are found everywhere in our living places and our daily lives: buildings, transport, infrastructure as well as in many industrial applications. They provide comfort, performance and safety while serving the purpose of sustainable construction.**

## BUSINESS LINES FOR REGIONAL CUSTOMERS

**Saint-Gobain designs, develops and distributes innovative solutions** that improve the quality of living places, reduce the environmental impact of buildings and make life easier for its professional customers, which include architects, craftsmen, and installers. The Group offers a unique range of products and services for all areas of the construction industry. Its geographical organization allows it to offer solutions that are tailored to the specific needs of its local markets, whether in terms of construction methods or styles, building systems, distinctive climate features, for the renovation of existing buildings or the undertaking of new constructions.

## EXPERTISE AND BUSINESSES

distribution of products, solutions and services for construction and housing • building glass • gypsum • ceiling • insulation • mortars and building chemicals • pipe • exterior products •

## COMPETITIVE ENVIRONMENT

- Flat glass: number 1 in Europe, number 2 worldwide
- Plaster and plasterboard: number 2 worldwide
- Insulation (all types of insulation products): number 2 worldwide and a world leader in mineral wool
- Mortars and building chemicals: number 2 worldwide
- Suspended ceilings: number 3 worldwide
- A world leader in ductile cast iron pipe systems
- European leader in building materials distribution
- Exterior products: number 4 in the United States
- Roofing: number 3 in the United States
- Vinyl siding: number 2 in the United States
- A major player in the plumbing-heating-sanitaryware market

## MAIN BRANDS

- Saint-Gobain • Glassolutions
- Vetrotech • SageGlass • Swisspacer
- Placo • Gyproc • British Gypsum
- Rigips • Formula • Ecophon
- Eurocoustic • Plafometal • ISOVER
- Weber • PAM • CEDEO • Lapeyre
- La Plateforme du Bâtiment • Point.P
- CertainTeed • Continental • Telhanorte
- Alterna • Distriplac • DP materiales
- La Plataforma de la Construcción
- Altech • NOVIPRO • ULTIPO • DAHL
- Optimera • BEVEGO • Jewson
- Graham • Minster • Sanitas Troesch

Civil engineering  
and infrastructure

**6%**

Mobility

**7%**

Renovation

48%

## THE GROUP'S END MARKETS

New residential  
construction

22%

New non-residential  
construction

10%

Other  
industries

7%

## BUSINESSES FOR GLOBAL CUSTOMERS

**Saint-Gobain's High Performance Solutions (HPS)** are value-added solutions for varied cutting-edge applications in mobility, health, construction and industry. Saint-Gobain relies on strong expertise in materials science, formulation, design of automotive glass applications, ceramics, abrasive solutions, performance polymers and fiberglass. It has expertise in multiple state-of-the-art applications that make use of the specific properties of its materials (high temperature resistance, abrasion, chemical stability, surface properties, etc.). Many solutions are developed jointly with customers to cater to their specific needs, particularly in plastics, high performance refractory products for the metalworking and glass manufacturing industries, and crystals for radiation detection systems.

### HIGH PERFORMANCE SOLUTIONS

mobility • life sciences • construction industry •  
abrasives and composite systems • ceramics • adhesives •

### COMPETITIVE ENVIRONMENT

- number 1 worldwide for glass fiber wall coverings
- number 1 worldwide for bearings for automotive applications
- a leader in automotive glazing
- number 1 worldwide for aircraft radomes for communications satellites
- a leader in zirconium-based abrasive grains, ceramic balls and refractories for the glass industry
- a leader in single-use tubes for the pharmaceutical industry

### MAIN BRANDS

• Sekurit • Saint-Gobain Sekurit • Saint-Gobain Autover • Glassdrive • France Pare-Brise  
• Norton • Norton Winter • Norton Clipper  
• Flexovit • Carborundum • OmniSeal • Norglide  
• Norbond • Rencol • C-Flex • Tygon • Furon  
• Solar Gard • Sheerfill • Sheergard • Adfors  
• Vetrotex • HKO • TekBond



# G O V E R N A N C E

## Board of Directors

On January 1, 2021, the Board consisted of:

**PIERRE-ANDRÉ  
DE CHALENDAR**  
Chairman and Chief  
Executive Officer of  
Compagnie  
de Saint-Gobain

**JEAN-FRANÇOIS  
CIRELLI\***  
Chairman of BlackRock  
France, Belgium  
and Luxembourg

**LYDIE  
CORTES**  
Employee Director

**SIBYLLE  
DAUNIS**  
Chief Executive Officer  
of PUM and Director  
representing employee  
shareholders

**IÊDA  
GOMES YELL**  
Research fellow and  
Director of companies

**ANNE-MARIE  
IDRAC**  
Director of companies

**PAMELA  
KNAPP**  
Director of companies

**AGNÈS  
LEMARCHAND**  
Director of companies

**DOMINIQUE  
LEROY**  
Member of the  
Management Board of  
Deutsche Telekom AG and  
Chief Executive Officer  
Europe

**DENIS  
RANQUE**  
Director of companies

**GILLES  
SCHNEPP**  
Director of companies

**JEAN-DOMINIQUE  
SENARD**  
Chairman of the Board  
of Directors of Renault

**PHILIPPE  
THIBAUDET**  
Employee Director

**PHILIPPE  
VARIN**  
Chairman of the  
Board of Directors of Suez

**ANTOINE  
VIGNIAL**  
Board of Directors'  
Secretary and General  
Secretary  
of Compagnie  
de Saint-Gobain

\* Board member as an  
individual, and not as  
a BlackRock representative;  
Mr. Cirelli does not represent  
BlackRock at the Board of  
Directors.

## Executive Committee

On January 1, 2021, the Executive Committee  
comprised the following members:

**PIERRE-ANDRÉ  
DE CHALENDAR**  
Chairman  
and Chief Executive Officer

**BENOIT BAZIN**  
Chief Operating Officer

**ARMAND AJDARI**  
Vice-President, Research  
and Development

**PATRICK DUPIN**  
Senior Vice-President, CEO  
Northern Europe Region

**THIERRY FOURNIER**  
Senior Vice-President, CEO  
Latin America Region

**JAVIER GIMENO**  
Senior Vice-President, CEO  
Asia-Pacific Region

**CORDULA GUDDUSCHAT**  
Vice-President, Marketing  
and Development

**LAURENT GUILLOT**  
Senior Vice-President, CEO  
High Performance  
Solutions

**BENOÎT D'IRIBARNE**  
Senior Vice-President,  
Technology and Industrial  
Performance

**CLAIRE PEDINI**  
Senior Vice-President,  
Human Resources and  
Digital Transformation

**LAURENCE PERNOT**  
Vice-President,  
Communications

**MARK RAYFIELD**  
Senior Vice-President, CEO  
North America Region

**SREEDHAR N.**  
Chief Financial Officer

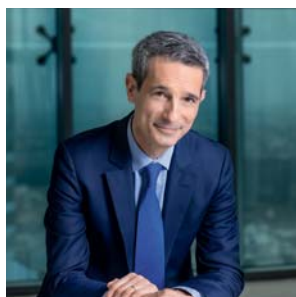
**GUILLAUME TEXIER**  
Senior Vice-President, CEO  
Southern Europe, Middle  
East, Africa Region

**MAUD THUAUDET**  
Vice-President, Strategy

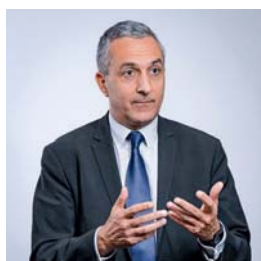
**ANTOINE VIGNIAL**  
General Secretary in  
charge of Corporate Social  
Responsibility



PIERRE-ANDRÉ DE CHALENDAR



BENOIT BAZIN



ARMAND AJDARI



PATRICK DUPIN



THIERRY FOURNIER



JAVIER GIMENO



CORDULA GUDDUSCHAT



LAURENT GUILLOT



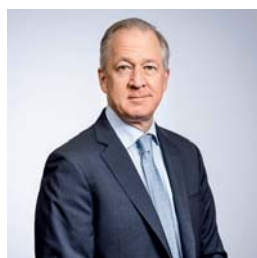
BENOIT D'IRIBARNE



CLAIRE PEDINI



LAURENCE PERNOT



MARK RAYFIELD



SREEDHAR N.



GUILLAUME TEXIER



MAUD THUAUDET



ANTOINE VIGNIAL

# READY FOR THE CHALLENGES OF TOMORROW

In a year of crisis, the Group's exceptional performance in the second half demonstrated the relevance of its strategy of differentiation and the success of its transformation.

## SALES BREAKDOWN

# €38.1

billion

## RECURRING NET INCOME

## €1.47

billion

## OPERATING INCOME

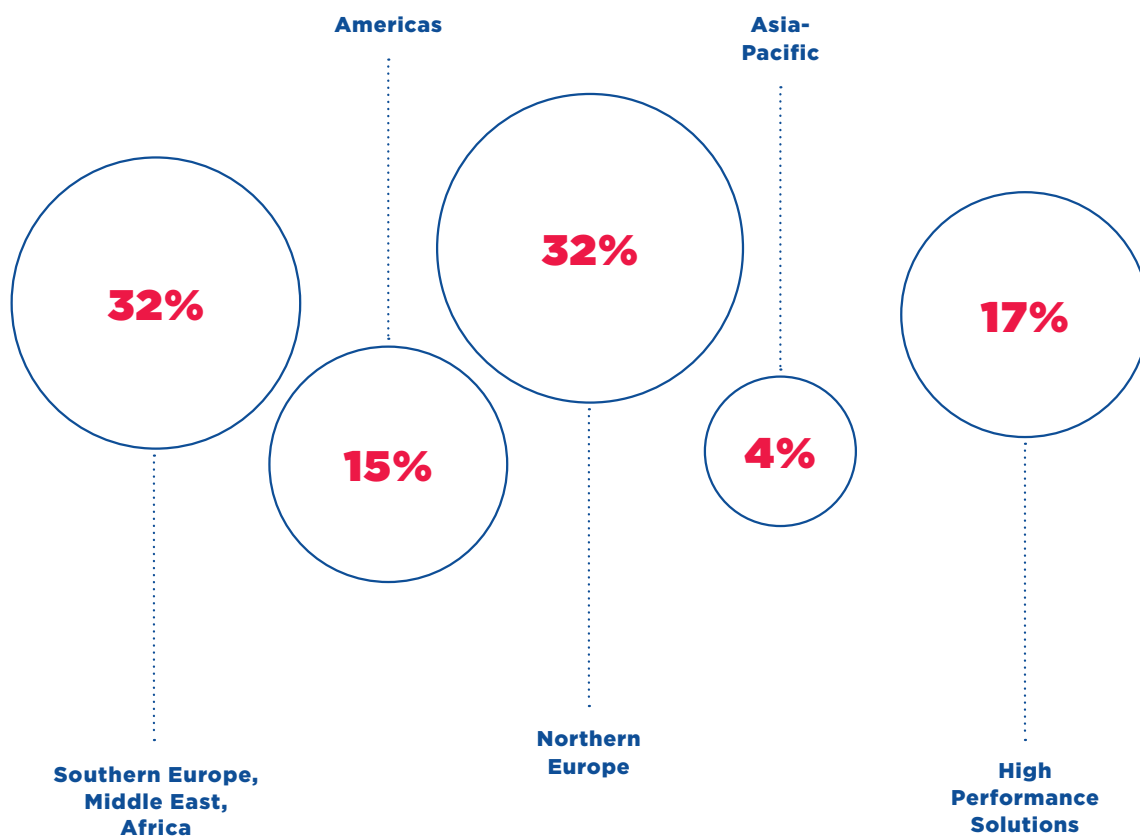
## €2.85

billion

## FREE CASH FLOW

## €3,044

million





— **Portfolio rotation.**

A volume of disposals completed or signed representing sales of approximately €4.6 billion at the end of 2020 as part of the “Transform & Grow” plan, exceeding the initial target of more than €3 billion in sales set for the end of 2019.

€4.6  
billion

— **Cost savings** at the end of 2020, one year ahead of the target set by the “Transform & Grow” plan.

€250  
million

— **Percentage of women managers** in the Group: the gender diversity target set for 2020 (25% of women managers) is therefore met.

25.3%

— **Carbon emissions reduction** (base 2010), the target for 2025 being set at 20%.

- 12.2%

— **10.1 million metric tons of virgin raw materials (sand, gypsum) not extracted** thanks to our actions in favor of the circular economy. The Group also achieved a 26.3% reduction of non-recovered waste (base 2010), the target for 2025 being set at 50%.

10.1  
million metric tons of virgin  
raw materials

— **Record employee engagement** (three points more than in 2019) - Ipsos survey, November 2020

82%

An aerial photograph of a lush green park with many palm trees and other tropical vegetation. In the background, a city skyline is visible across a body of water, with several tall skyscrapers. The sky is a mix of blue and orange, suggesting a sunset or sunrise. The text "LIVING BETTER" is overlaid on the image in large, white, sans-serif capital letters.

# LIVING BETTER

REINVENT LIVING SPACES SO AS TO COMBINE WELL-BEING AND ENVIRONMENTAL IMPACT, FOSTER SUSTAINABLE MOBILITY, SUPPORT GROWTH IN A COMPLEX AND UNCERTAIN WORLD, INNOVATE FOR BETTER HEALTHCARE AND A MORE COHESIVE SOCIETY: THE CHALLENGES WE FACE TO BUILD THE WORLD OF TOMORROW ARE MULTIPLE. WE CHOOSE TO MEET THEM THANKS TO CONCRETE SOLUTIONS.











# LIVING BETTER

Rethinking housing for an increasingly urbanized world population will help create buildings with both a positive effect on well-being and a reduced impact on the environment. This will be true throughout their life cycle for new and renovated buildings alike.

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## — Reducing the buildings' carbon footprint

With the construction sector accounting for 40% of energy consumption in industrialized countries, it is vital to significantly improve the energy efficiency of buildings.

## — Facilitating the construction of virtuous buildings

Responsible for 40% of waste production and 50% of resource consumption, the construction sector needs to step up its transition to a circular economy, from the production of materials to end-of-life management, as well as a change in the functionality of buildings.

## — Adapting buildings to new uses and improving comfort

Because urban populations spend 90% of their time inside, and because our ways of living evolve throughout our lives, we need to respond to new expectations on well-being, health and care for the environment.

## — Integrating new construction methods

Alternatives to traditional construction such as digital design and 3D printing help to reduce costs, shorten delivery times and improve both the performance and sustainability of buildings.

## — Supporting architectural exploits

Building higher, more densely, and with greater resilience, architects today are designing the heritage to be bequeathed to future generations. To make their projects a reality, innovative solutions need to be developed for building edifices that are as beautiful as they are sustainable.

# Materials and solutions for sustainable and efficient construction

THROUGH ITS POSITION AS DESIGNER, PRODUCER AND DISTRIBUTOR OF SOLUTIONS FOR THE NEW BUILD AND RENOVATION MARKETS, SAINT-GOBAIN IS UNIQUELY POSITIONED TO DEFINE THE WAY THE FUTURE WILL BE BUILT. WE INNOVATE AND CREATE NEW WAYS OF BUILDING IN ORDER TO ENSURE COMFORT FOR ALL AND TO CONTRIBUTE TO DESIGNING BUILDINGS THAT ARE BETTER FOR THE ENVIRONMENT AND THE CLIMATE.



## FOCUS

### Replacing cement with waste

It is now possible to use mineral wool waste from construction and demolition sites to replace cement using geopolymer technology. This is the focus of the WOOL2LOOP circular economy project coordinated by Saint-Gobain in Finland. Spanning the entire value chain, it involves leading building materials manufacturers, research institutes and circular economy stakeholders. Furthermore, it is the first project to have received European Union support through the Horizon 2020 funding program.

**Our vision for construction is global in scope.** It encompasses quality, comfort and sustainability through the life cycle of our solutions and the buildings for which they are used —from the design stage and the choice of raw materials, through to building and deconstruction stages. It all relies on continuous, audacious and sustainable innovation, and leverages the opportunities made possible by new technologies, with one goal in mind: to revolutionize the way buildings are designed and built.





## **Committed to an increasingly circular economy**

Some of the Group's products, such as glass or gypsum, can be recycled indefinitely in a closed loop in their industrial process. The use of bio-sourced materials or those derived from the recovery of industrial co-products is crucial to ensuring our businesses tie in with a circular approach. For this reason, Saint-Gobain has announced it will be doubling its manufacturing capacity for wood fiber —a natural insulation material— by 2023; the production capacity at our Mably, France, plant will be raised to 42,000 metric tons of insulation panels from the current 19,000 metric tons. We also encourage the adoption of a circular economy approach on construction sites by limiting waste and supporting recycling and reuse. In order to achieve this, we have developed for example the “Lean by Placo” solution for plasterboard that is custom-cut at the plant, which results in easier installation and less waste. In Germany, the “ISOVER Return” service has been rolled out at construction sites. Stone wool offcuts are collected and fed back into the production line as raw material. Saint-Gobain Distribution Bâtiment France and Norper have joined forces to develop a breakthrough construction system combining raw earth and excavated earth. This mix delivers numerous advantages: high thermal inertia, efficient hygro-regulation and effective acoustic insulation, to name just these. Additionally, it is an effective example of circular economy, since it reutilizes construction site waste.

# 20<sup>th</sup>

Out of 5,500 companies assessed by the Wall Street Journal's analysts, Saint-Gobain ranked 20<sup>th</sup> in the list of the most sustainably managed companies in the world.

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*We develop and try out materials, responding to new environmental efficiency requirements and conduct studies to measure the performance of these new solutions.*

*Pierre-Emmanuel Thiard,  
Vice President,  
Development and Solutions,  
Saint-Gobain France*

”

## **Reducing the carbon footprint of buildings**

In order to meet the targets set in the Paris Climate Agreement, the global average building energy intensity per unit of floor area needs to be at least 30% lower than the levels measured in 2018.

Saint-Gobain is focusing in particular on building insulation to help the sector progress toward net zero carbon. In 2020, we updated a method developed jointly with EY that estimates greenhouse gas emissions avoided by using our solutions. The updated method is applicable worldwide by factoring in the specific situation of each region, its climate, the existing building stock and the construction techniques available locally.



## FOCUS

### An architectural jewel in the United Kingdom

Located in the northern suburbs of London, the new venue for the English Tottenham Hotspur football team, designed by the architecture firm Populous, is comprised of several thousand steel panels and an immense façade glazed by Saint-Gobain. More than 14,000 m<sup>2</sup> of Climaplus Stadip Cool-lite SKN glass has been installed. This solution combines several properties: resistance to violent impacts (laminated safety glass), excellent thermal insulation and significant natural light gain.



It is a precious tool for improving the thermal performance of buildings.

Digital modeling is another significant sector trend used for building design and construction. We have been leading the way in this field since 2004 with our digital models and “building information modeling” (BIM). This technology allows for previously inaccessible visualization and predictive methods to calculate the actual performance of a building and to correct design errors. Saint-Gobain has compiled a complete library of virtual objects available to industry stakeholders —architects, designers and contractors—to include in their digital models.

### A smaller footprint

Building differently also means developing light construction techniques and increasing the use of solutions such as prefabrication. Time savings, optimized construction phase, and a smaller environmental footprint: these are just some of the many benefits in this field. Flexible and allowing for greater architectural creativity, 3D printing is also becoming a reality. Saint-Gobain has successfully experimented with large-scale 3D printing with its partner BAM at the Weber Beamix plant in Eindhoven, Netherlands. This business, one of the most advanced in the world, began its commercial phase in 2020 with a variety of projects, including bridges, stairs, urban furniture and even a single dwelling. In Germany, Saint-Gobain has just acquired a major shareholding in Brüggeman, a company specializing in the production of wood-based prefab solutions.

Through this array of investments and developments, the Group is able to roll out a complete range of solutions supporting sustainable construction and architectural feats, each more astounding than the last. The Tottenham Hotspur football stadium in the United Kingdom renowned for its impressive glass façade, and the undulating roof of the Sharjah Mall in the United Arab Emirates, both illustrate our expertise and capacity for innovation.





## Comfortable living spaces for improved well-being

SUSTAINABLE CONSTRUCTION ALSO MEANS MEETING OCCUPANTS' EXPECTATIONS AND REFLECTING THEIR LIFESTYLES. RESIDENTIAL, PUBLIC AND OFFICE BUILDINGS: WE PROPOSE SOLUTIONS WITH A FOCUS ON THE COMFORT, WELL-BEING AND HEALTH OF EACH OF US.



The Group constantly innovates with particular attention to the choice of materials and solutions, to the arrangement of space and to the energy efficiency of buildings. This is applicable both to new builds and renovation, a sector for which the solutions developed by the Group not only improve comfort —light, acoustic and thermal comfort— but also lower energy bills for the occupants.

### FOCUS

#### **Stars in the light**

With its spectacular view over Hollywood Hills, the new Academy Museum of Motion Pictures in Los Angeles, California (United States) is recognizable for its Saint-Gobain glass dome. Glassolutions Eckelt Austria supplied more than 2,200 square meters of SGG Diamant laminated safety glass for this transparent cupola.



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*Sustainable living spaces cannot ignore the demographic change now occurring. Buildings will play an essential role in allowing the elderly to remain in their homes.*

*Jean-Philippe Arnoux, Vice President Silver Economy and Accessibility, Saint-Gobain Distribution Bâtiment France*

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90%

**Of our time is spent indoors.**

*Source: 2018 YouGov survey in 14 countries in Europe and North America.*



The new Axel Springer headquarters in Berlin, Germany, is an excellent example of Saint-Gobain's integrated solutions combining excellent acoustic quality, thermal insulation and air quality performance. The solutions provided by ISOVER guarantee a high degree of durability and comfort for this 13-level building. Again in Germany, Saint-Gobain has inaugurated a positive-energy school in Stuttgart, a first in Europe. For this project, a massive renovation program had been underway since 2013, involving Saint-Gobain Weber, Saint-Gobain Glass and Saint-Gobain ISOVER. It included the complete insulation of the building envelope, the installation of triple-glazing and solutions based on the "Activ'Air" technology to ensure healthy indoor air.

## **Modular spaces for new lifestyles**

Housing is an essential aspect of well-being and health. Living spaces need to adapt to changing family circumstances and life styles and need to become hybrid and modular, with rooms that can be changed to suit changing needs. Listening to its customers, Saint-Gobain invents multi-purpose solutions, which have the particular advantage of looking ahead to the demographic changes occurring in Western societies, making it possible for seniors to remain in their homes, for instance. Placo has created the Habito® plasterboard, designed to withstand everyday impacts, which is also ideal for supporting handrails that make it easier for the elderly to move around. As new ways of working appear and health issues are causing a rethink in office spaces, Placo has also introduced its first range of mobile partitions. Placo Modulo® solutions can be used to define spaces while still adapting to any existing or future configuration.











## MOVING BETTER

Mobility is a central issue in sustainable development, as transports are responsible for one-quarter of the world's CO<sub>2</sub> emissions. Better mobility hinges on the design of individual and collective transportation systems that ensure comfort, safety and sustainability; it also involves rethinking logistics networks for greater efficiency and less environmental impact.

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### — Moving toward more intelligent and sustainable mobility

Improving quality of life and mitigating climate change depend on the improved efficiency of transport systems, both individual and collective. Innovating to reinvent mobility also needs to be informed by an understanding of the user experience and environmental impacts.

### — Supporting new mobility trends

Accelerating technological innovation, digitalization and the development of autonomous vehicles, as well as the major shift of society and consumers toward use rather than possession, calls for a rethink of the very ideas of comfort and safety in transport.

### — Optimizing logistics

To address climate challenges and the new requirements of e-commerce, it has become essential to organize smarter and more environmentally friendly logistics relying on powerful tools such as automation, robotization and data analysis.

### — Revolutionizing the transport of materials

In a world that is global as well as multi-local, innovative solutions are vital for transporting materials in a more efficient and flexible manner, so as to better meet our customers' expectations and to reduce environmental impacts.

## Smarter, eco-friendly logistics

YEAR-ROUND, WE DELIVER SOLUTIONS AND MATERIALS TO OUR CUSTOMERS AND OUR DISTRIBUTION BRANDS. FOR SAINT-GOBAIN, MOVING BETTER FIRST MEANS OPTIMIZING TRANSPORT FLOWS. IT ALSO MEANS SWITCHING TO VEHICLE FLEETS THAT HAVE LESS ENVIRONMENTAL IMPACT.



As logistics are an integral part of our value chain, we are constantly looking for ways to reduce their carbon emissions and impact on road traffic. Route optimization, assistance using data systems and cleaner means of transport are areas we are exploring.

### Smart logistics

Process automation and robotization —under the supervision of expert operators at the Group's industrial sites— optimize the flow of raw materials, parts and finished goods. Each link in the logistics chain is being reconfigured. At the other end of the chain, transporting supplies to our distribution network for professional customers is being managed in a smart way: deliveries of several brands are consolidated using a Transport Management System or TMS, which takes into account factors such as distance and truck load optimization.

### Transporting materials: the road to sustainability

Saint-Gobain strives to gradually reduce the pollution created by its various modes of transport. One of the avenues being explored is to encourage multimodal transport for its freight, by combining road and rail. The aim is to reduce CO<sub>2</sub> emissions by 80% on average compared with transport by road alone. Another potential way to lower the impact of logistics is to switch to hybrid or biofuel vehicles when replacing diesel vehicles. In the United Kingdom, Graham / The Plumbers' Merchant —a brand of plumbing, bathroom and heating supplies— now uses its hybrid vehicle for deliveries to its 13 sales outlets in the center of London, resulting in a 27% fuel savings. Bike logistics is another innovation in this area. In France, La Plateforme du Bâtiment has replaced part of its truck fleet with K Ryole electric cargo bikes. Able to transport 250 kg in less than two hours, they make deliveries to worksites in Paris and the inner urban ring.

# 300

In France, PUM, a brand specializing in innovative solutions using synthetic materials, equipped its 300 trucks with an onboard computer system which does away with all paper delivery dockets, records the items, allows for electronic signatures and provides real-time tracking for deliveries to customers' worksites.

## Toward more efficient, more comfortable and safer vehicles

WORKING WITH AUTOMOBILE, AEROSPACE AND RAIL EQUIPMENT COMPANIES, SAINT-GOBAIN IS HELPING TO DEVELOP SAFER AND MORE ENERGY-EFFICIENT MOBILITY SCHEMES BY APPLYING ITS EXPERTISE IN HIGH-TECH MATERIALS AND INNOVATIVE GLASS SYSTEMS.

Responding to new mobility challenges, Saint-Gobain provides vehicle manufacturers with the full scope of its innovation capabilities and its understanding of environmental responsibility at every step of the value chain.

### FOCUS

#### **Ticket to the future**

Saint-Gobain manufactures increasingly sophisticated window glass solutions. For example, the Group supplied all the windows for the fifth generation of high-speed trains co-developed by Alstom and SNCF, slated to enter service in 2023. In addition to ensuring optimum safety, they also provide enhanced thermal insulation and a stable internet connection.

### **Responding to the environmental challenge**

Saint-Gobain helps reduce the industry's overall environmental footprint with downstream solutions, such as recycling broken window glass and disused windscreens for customers like Audi and SNCF. The Group is also working on curbing CO<sub>2</sub> emissions from its production processes and developing materials that reduce noise, vibration, weight and energy consumption.







## **Traveler experience, reinvented**

Glass is central to the quality of the onboard experience. Saint-Gobain provides solutions that, although lighter, also enhance acoustic and thermal comfort, reduce the energy needed for air conditioning, and improve safety. Saint-Gobain Sekurit's ultra-innovative glass systems maximize comfort for passengers and drivers. For example, the AmpliSky interactive roof can switch from transparent to opaque instantly on demand, without compromising thermal comfort inside the vehicle. Concerning safety, new windows are adapting to the fully connected vehicle in which a growing number of driver assistance systems —sensors, cameras, etc.— have to communicate. A prototype connected windshield, developed under a partnership with the startup Cerence, will for example be able to display information for the driver and passengers. In addition to glazing, we also supply glass wool products for acoustic and fire-resistant insulation through ISOVER.

## **Sustainable mobility for all**

For Saint-Gobain, sustainable mobility schemes should be accessible to as many people as possible and provide a seamless experience between life at home —or in the workplace— and in transportation. To make smart mobility schemes available to all, we are convinced that ease of use and the cost of the component materials must be taken into account, right from the design phase.

# + 5%

Saint-Gobain Sekurit glazing increases the autonomy of electric vehicles by up to 5% depending on the climate.

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*The current mobility revolution involves developing the necessary technical solutions based on user needs and how we see society evolving.*

*Thibaut Heitz, Director of Innovation, Research and Development, Saint-Gobain Sekurit*

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## BETTER SUPPORT

Our uncertain, volatile and complex world is home to a range of new challenges and opportunities relating to climate change, demographics, health and changing customer expectations. In order to help its clients navigate this new environment, Saint-Gobain provides them with all its expertise.

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### — Ensuring close relationships with our clients

The continuous evolution of the markets requires us to constantly adapt our solutions and services and to become more agile and responsive, so as to provide our customers with the best possible support in their projects.

### — Boosting the competitiveness of our customers

Serving our clients means focusing on their expectations when designing the solutions we provide, so as to enhance their operational performance.

### — Taking full advantage of data and digital technologies

In order to better know our customers, data analysis, artificial intelligence and smart management of digital channels have become crucial growth drivers.

### — Innovating in an open manner

With disruptive technologies changing the face of our world, we are developing solutions hand in hand with our clients, and we are investing in open innovation by integrating R&D teams, startups and academia.

## New pathways to innovation

A SUSTAINABLE FUTURE REQUIRES WORKING TOGETHER: WE ARE BUILDING THIS FUTURE WITH ALL OUR STAKEHOLDERS, ESPECIALLY OUR CUSTOMERS. IT IS BY WORKING CLOSELY WITH THEM THAT WE ARE ABLE TO DEVELOP SOLUTIONS THAT BEST MEET THEIR EXPECTATIONS.



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*Data can be used at each step in the value chain and offers huge potential in terms of time savings, efficiency, innovation and, ultimately, gives us a competitive edge.*

*Claire Pedini,  
Senior Vice-President,  
Human Resources and  
Digital Transformation*

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Meeting the challenges of the markets in which we operate presupposes our researchers and engineers focus on the customer when designing our materials and solutions, while remaining open to the outside world. This is what underpins innovation at Saint-Gobain: a culture of co-development, partnership and open innovation. In this way, we can incorporate into our model the external stakeholders that are present in our ecosystem, such as startups, academia and research.

### **Co-development: creating solutions together**

Coranit SlagR, the most recent refractory material for blast furnaces, has exceptional resistance and durability qualities. Its development was driven by the requirements of our major customer, the steelmaker ThyssenKrupp. Supported by Saint-Gobain Research Provence and a Saint-Gobain Performance Ceramics & Refractories plant, ThyssenKrupp defined ambitious specifications for developing the new generation of refractories it needed. Impressive innovations by Saint-Gobain have come out of this collaborative working method, especially in the area of high-performance solutions for the construction, mobility, life sciences and industrial sectors.

### **Toward open innovation**

In this same spirit of openness, we combine our research capabilities with those of our partners in the academic world. For example, the Construction Industries Business Unit R&D team is collaborating with the University of Massachusetts Lowell to develop sensor-laden textiles that can be used to monitor the structural integrity of vital infrastructures, the stress and strain they undergo and the risk of cracking or other damage as soon as it appears. This partnership is part of the international network of scientific cooperation called SUN (Saint-Gobain University Network).





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*The world of startups is a very interesting ecosystem because it is an environment in which ideas rapidly emerge; it is fertile ground for identifying trends and making the best strategic decisions.*

*Minas Apelian, Vice President Internal & External Venturing, Saint-Gobain*

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In addition to research organizations, our open innovation approach brings in startups which gain access to the expertise and support provided by NOVA, the Group's external ventures team. For example, Saint-Gobain has invested in a startup called Tri'N'Collect that provides a promising solution for sorting and collecting construction waste so as to improve recycling and increase recovery rates.

### **Data boosts knowledge of customer expectations**

Better knowledge means better service. Digital and data science can improve industrial processes, logistics flows and even the solutions and services provided. For example, Saint-Gobain Distribution Bâtiment France's data hub has developed an algorithm to segment behavior during the online purchase pathway, which uses artificial intelligence to precisely target a profile's interest in one solution or another. This can then be used to provide more relevant advice. Data mining and analysis also improves the operational efficiency of industrial processes. The Construction Industries Business Unit uses artificial intelligence software to optimize operation of its glass fiber furnaces. Since 2020, Sekurit sites have been using an algorithm —tested for three years in the Shanghai plant— that steers the glass forming process for vehicle side windows by analyzing millions of pieces of data captured on the production line. This type of technological progress makes it easier to control both the quality and availability of products for customers.



## Professional customers: an intimate relationship

FOR OUR PROFESSIONAL CUSTOMERS WORKING IN THE RENOVATION, CONSTRUCTION AND INTERNAL HOME IMPROVEMENT MARKETS, WE ARE MORE THAN JUST DISTRIBUTORS: WE PROVIDE SOLUTIONS IN RESPONSE TO THEIR EVERYDAY EXPECTATIONS AND THEIR FUTURE ISSUES. LISTENING AND PROXIMITY ARE THE WATCHWORDS FOR IMPROVING PURCHASING PATHWAYS AND PERSONALIZING OUR OFFERING.



Our professional customers' need for competitiveness and performance requires faultless service and personalized support, whichever Group brand they are dealing with.

### **Choosing your relationship and purchasing method**

Professionals are often busy with work, so to make their lives easier our brands have rolled out an array of channels as well as various services in order to save them time. The customer relationship can be initiated in an outlet or online, or it can even remain entirely remote. The health crisis has amplified this trend and

#### **FOCUS**

##### **Green Buildings**

The Green Building website helps construction professionals assess how the Group's materials and solutions can help them get their sustainable building project certified (LEED, BREEAM, WELL and HQE International).







# 10%

Right after the launch, 10% of the revenue at the two test sales outlets of Danish brand Brødrene Dahl was generated by its self-service mobile app. It enables customers to place an order using their smartphone or tablet, scan their purchases in outlets and complete contactless payment.

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*There is no single consumer, especially in the construction sector. We are dealing with a chain of decisions that goes from the final consumer, who will be the occupant of the building, to the investor, upstream, passing through the architect, the builder, the distributor of materials and the craftsman who implements the products.*

*Pascal Eveillard, Saint-Gobain Sustainable Construction Director*

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Saint-Gobain is stepping up the rollout of new digital services to provide professionals with the necessary responsiveness and availability. In Switzerland, real-time inventory management means that customers of Sanitas Troesch —a brand specializing in kitchen and bathroom solutions— can change their online order up until 5:00 pm the day before delivery. In France, La Plateforme du Bâtiment offers simple contact methods, such as texting using the Instaply messaging service: trade professionals can text the brand’s teams to ask technical questions or order products. The *Comptoir Express* allows trade professionals to collect their products just one hour after placing an order online or by telephone.

### **Simplicity and reliability, wherever you are**

Some renovation projects are in city centers. The issue then is how to serve these professional customers in dense urban areas while minimizing access difficulties. The Point.P outlet on the Quai de Javel, in Paris, is an example of proximity and urban integration, and provides its professional clients with advice. Other services, such as the drive-in introduced by the Danish brand Brødrene Dahl —specializing in sanitaryware, heating and plumbing, civil works and climate solutions— considerably simplifies customers’ purchases and trip, as they simply park in the warehouse to collect their items bought in store or online.



## **Customized and on demand**

Each customer has different needs depending on their trade, expertise and even type of clients. To provide them with the best support for their projects, Saint-Gobain is constantly adapting its range of solutions and services.

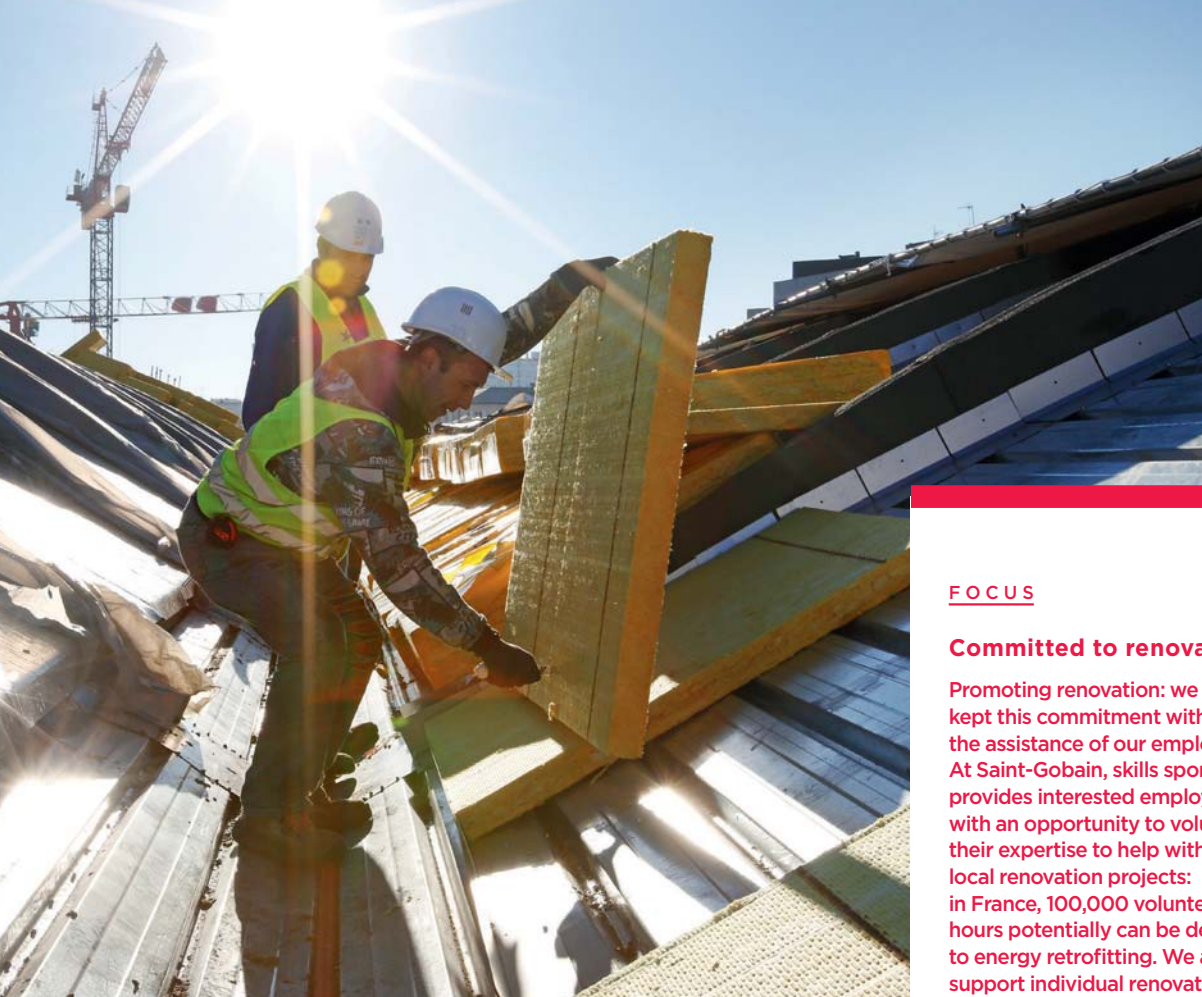
For retail customers, Point.P has launched a new digital tool that allows them to visualize various floor covering solutions in their own home, so as to make their choice easier.

## **Learning how to prepare for the future**

Listening, appropriate communication channels, customized products and services: Saint-Gobain goes that one step further by offering its professional customers technical training tailored to their trade and local market. For example, in Morocco, we opened a WeberAcademy in Casablanca. With professionalization as the goal, the school provides free training, for young graduates and trade professionals, in the brand's solutions and new construction methods. In Czechia, we have also introduced online courses presented in a TV-show format to upskill our trade professional and architect customers.







## FOCUS

### Committed to renovation

Promoting renovation: we have kept this commitment with the assistance of our employees. At Saint-Gobain, skills sponsorship provides interested employees with an opportunity to volunteer their expertise to help with local renovation projects: in France, 100,000 volunteer hours potentially can be devoted to energy retrofitting. We also support individual renovation projects presented by our employees: when projects are eligible for government aid, we cover the costs not covered by these programs.

In France especially, Saint-Gobain is leveraging the government's recovery plan for the improvement of the energy performance of buildings. In October 2020, we rolled out a multichannel training program for trade professionals called "Objectif RGE" (Recognized Environmental Stewardship) combined with a certification service in Point.P outlets. This provides trade professionals with the opportunity to gain knowledge in renovation challenges and solutions. Sometimes, customer support and training can take the form of a "helping hand". For example, the "Pack Jeune Artisan" (Young trade professional package) provided by Point.P is a suite of services including support on Google My Business to boost their search engine visibility, and sessions with a professional photographer on their work sites.

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***We provide our customers with the best practices from our various brands: excellent logistics, powerful digital tools, as well as data analysis.***

*Patrice Richard, Chairman and CEO of Saint-Gobain Distribution Bâtiment France & CEO Distribution Performance*

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## FOCUS

### Build Aviator

In the United Kingdom, building contractors save time and improve efficiency by using Saint-Gobain's Build Aviator app. From design and planning to supply and final handover, Build Aviator guides and assists contractors with ecological construction solutions, building energy efficiency and carbon performance assessments, and useful information for building standards compliance.

## Solutions to improve productivity

Productivity is a concern for all our customers: trade professionals as well as construction and industrial businesses. To make their work easier, save them time and boost their performance, Saint-Gobain rolls out services and solutions, such as SOLU+, a free costing tool for renovation projects. In just a few clicks, trade professionals get a detailed costing for the planned solutions for these projects, such as the installation of a concrete slab or roof cavity insulation. They can then place an order online or finalize the quotation using the Tolteck software supported by Saint-Gobain. Finally, along the same lines of creating support tools, the Ceramics "Business Unit" provides its industrial customers with a refractory product diagnostic and maintenance service.



# 10,000

Saint-Gobain's aim is to help at least 10,000 trade professionals gain RGE (Recognized Environmental Stewardship) certification by the end of 2022, compared with the current 2,000 a year.











## TAKING BETTER CARE

In a world shaped by shifting demographics and technological disruption, the aspiration for health and well-being lies at the heart of many innovations, from medical research to comfort and healthcare infrastructures. How can we meet such evolving expectations?

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### — Building comfortable and efficient hospitals

Providing a complete range of turnkey solutions for the design of high-performance and comfortable hospitals has become vital in the response to global health issues, as demonstrated by the Covid-19 pandemic.

### — Fostering research and facilitating individualized therapies

The reliability and compliance of solutions is crucial to medical research. New responses such as biotechnologies and individualized therapies are developing, while medical techniques are evolving swiftly, thanks to constant innovation.

## Expertise and commitment at all times

FROM MATERIALS WITH PROVEN SANITARY PROPERTIES TO SOLUTIONS TO HELP BUILD HOSPITALS, VIA THE DESIGN OF INNOVATIVE COMPONENTS FOR RESEARCH, SAINT-GOBAIN IS FULLY INVESTED IN THE HEALTH SECTOR —A “CARE” CULTURE WHICH IS FULLY IN LINE WITH THE GROUP’S PHILOSOPHY AND WHICH WAS NATURALLY REFLECTED IN THE CONSIDERABLE COMMITMENT SHOWN BY OUR EMPLOYEES AT THE HEIGHT OF THE COVID-19 CRISIS.



Our humanist values, our position as a leading economic player, our expertise in the health sector and our ability to innovate —when the Covid-19 crisis hit, everything called on us to act. We acted collectively and individually and continue to do so, to assist and support those who are on the front line.

### Exceptional response from our teams

Faced with the urgency and complexity of an unprecedented situation, creativity, responsiveness and determination are essential. At the height of the health crisis, all of our production capacities and a multitude of industrial synergies were called on to support hospitals, supply components

### CARE by Saint-Gobain

Launched in 2020, “CARE by Saint-Gobain” is a social welfare program for all employees and their families in the 70 countries in which the Group operates. It covers both medical monitoring and access to treatment by offering a minimum coverage of health costs, paid leave on the arrival of a child in the household and help in case of death by providing the family with a lump sum. It is built around three pillars: parenthood, health and personal protection.





for equipment required to diagnose and treat patients, develop vital parts for manufacturing respirators and provide materials to fit out or adapt buildings.

For instance, the Group produced partitions and plasterboard for field hospitals and nursing homes and supplied materials to transform stadiums and gymnasiums into health centers and even to create a gigantic medical center in London.

## **A local commitment**

Everywhere, our Business Units have been inventive in how they have adapted and met multiple needs. To provide both healthcare personnel and patients with greater day-to-day comfort in hospitals, Saint-Gobain Ecophon France has delivered acoustic solutions as part of a sponsorship agreement with the hospital group AP-HP Sorbonne Université. Saint-Gobain Research Provence, meanwhile, has designed ceramic particle filters for a new type of protection —Precimask®, a revolutionary, translucent and long-lasting filtering mask intended for health workers.

These initiatives are supported by a solidarity commitment, particularly through donations to hospitals, communities, research, as well as supplying masks and equipment. Finally, the Group has also taken measures to protect the health of employees, customers and suppliers by installing protection systems in factories, sales outlets, logistics centers and offices.



*When our clients come to see us, they find knowledgeable partners capable of working with them to review the materials-science aspect of the issue they are facing. They know our capacity to innovate and therefore to meet their expectations. This is why collaboration within the life sciences ecosystem is essential to finding solutions.*

*Jean Angus, Managing Director of the Life Sciences Business Unit*





# x15

A 15-fold increase in the production of parts essential for manufacturing respirators—that is the feat achieved by the Life Sciences Business Unit in order to meet demand from hospitals at the start of the pandemic.

## **From operating rooms to medical imaging**

Health is an industry dear to Saint-Gobain. Thanks to our recognized expertise in this field, we are able to contribute effectively to combating the pandemic through a variety of practical solutions. Every day, we continue to innovate to provide materials and solutions for the most critical medical applications. From acoustic solutions for the ceilings of medical rooms to plasterboard to purify indoor air, from scintillators for imaging to flexible tubes, from cell culture bags to wall coverings and antibacterial glass partitions—our expertise reflects the diversity of our customers' needs in terms of hygiene, comfort and safety. Last year, to further strengthen our know-how in medical components, our Life Sciences Business Unit acquired two companies specializing in high-precision thermoplastic extrusion and the design of minimally invasive catheters.

The exceptional situation in 2020 demonstrated the vital importance of health. This is a broader concern at Saint-Gobain, which extends to taking care of everyone. It is a commitment that lies at the heart of our purpose and encompasses all of our stakeholders.

### **FOCUS**

#### **Painted fabrics for health safety**

Sanitizing the air in patient rooms, rest rooms and unventilated areas in medical settings? This is all made possible by the Saint-Gobain Adfors paintable wall coverings. The Novelio® Clean Air wall covering cleans indoor air by absorbing 70% of the formaldehyde present in the air. Novelio® Mold-X, meanwhile, contains an active antibacterial agent.



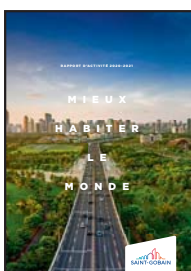




# SAINT-GOBAIN'S ECOSYSTEM

## Communications Department

12 place de l'Iris  
92400 Courbevoie – France



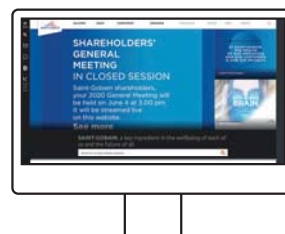
### The 2020/2021 Annual Report

Find the complete  
report online  
at [www.saint-gobain.com](http://www.saint-gobain.com).



### The 2020 universal registration document

Learn about our legal, economic,  
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#### **Saint-Gobain Group Communications Department**

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**COMMUNICATIONS DEPARTMENT**  
**TOUR SAINT-GOBAIN**  
**12 PLACE DE L'IRIS**  
**92400 COURBEVOIE**  
**[saint-gobain.com](http://saint-gobain.com)**