

**BPCE SA**

**SITUATION DATE** 31 August 2019 **DATE OF REPORT:** 06 Janvier 2020

**Information regarding the allocation, as of 31 August 2019, of the proceeds of the Social Bonds issued by BPCE on 25 January 2018**

**Bonds issued on 25 January 2018:**

BONDS			TOTAL
ISSUER	BPCE SA	BPCE SA	
ISIN	JP525021FJ11	JP525021EJ12	
Currency	JPY	JPY	JPY EUR
Proceeds	23 700 000 000	2 300 000 000	26 000 000 000 192,222,386*
Issuance date	01/25/2018	01/25/2018	
Repayment Date	01/25/2028	01/25/2028	

\*Exchange rate EUR/JPY: 135.26 on 2018/01/18

**Proceed allocation:**

As described in the use of proceeds of the Issue (see "Amendment to Shelf Registration Statement", on 2018/01/15), the proceeds have been lent to 7 Banques Populaires and 10 Caisses d'Épargne of the Group BPCE Network. The Regional Banks allocated the amounts to refinance loans granted after January 1, 2016 to clients whose activities are dedicated to social purposes or healthcare.

The list of eligible official sectors of economic activity code is published on a dedicated section of our website "Social Bonds / Human development":  
<https://www.groupebpce.fr/en/Investors/Funding/Social-bonds>.

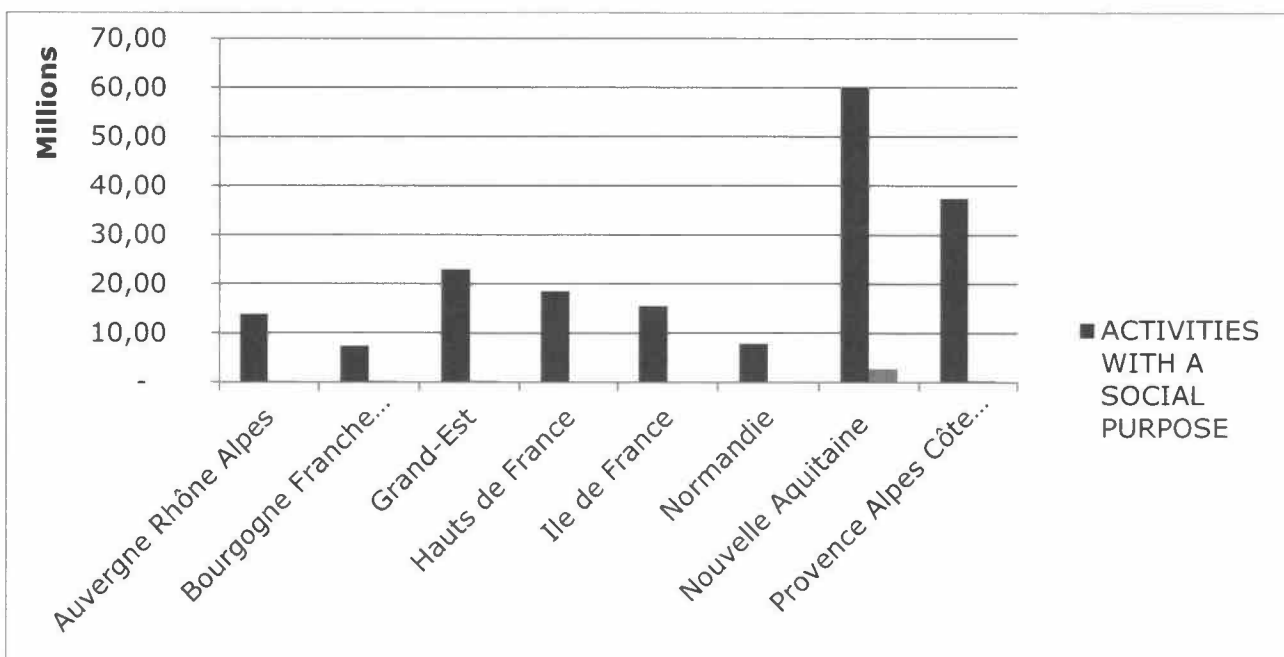
Proceed allocation	Samurai Bond issued on 25, January 2018
Proceeds in euros	192,222,386
Proportion invested in euros	100%
Total of earmarked assets	193,021,982

**Breakdown of earmarked assets by sector of activity**

Sector of activity	Earmarked assets (€ millions)	Number of loans
Healthcare	16.3	89
Activities with a social purpose	171.5	1,155
Others *	5.1	24

\*earmarked assets whose NAF code has changed in the past year.

**Earmarked assets by French Region**



**Breakdown of earmarked assets by type of activity**

Types of activity	Samurai Bond issued on 25, January 2018	
	Earmarked assets (€ millions)	Number of loans
Human health activities (healthcare)	16.3	89
Medico-social housing (activities with a social purpose)	70.3	135
Education (activities with a social purpose)	50.0	691
Healthcare and social related public administration (activities with a social purpose)	12.0	45
Social action excluding social housing (activities with a social purpose)	39.2	284
Others *	5.1	24
<b>Total</b>	<b>193.0</b>	<b>1,268</b>

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