



BPCE SA

SITUATION DATE 30 September 2020 **DATE OF REPORT:** 07 January 2021

Information regarding the allocation, as of 30 september 2020, of the proceeds of the Social Bonds issued by BPCE on 25 January 2018

Human Development Bonds issued on 25 January 2018 :

BONDS		
ISSUER	BPCE SA	BPCE SA
ISIN	JP525021FJ11	JP525021EJ12
CURRENCY	JPY	JPY
PROCEEDS (<i>billion</i>)	24	2
<i>EQ Euros (millions)</i>	175	17
ISSUANCE DATE	25/01/2018	25/01/2018
REPAYMENT DATE	25/01/2028	25/01/2028
TOTAL Euros (<i>millions</i>)	192	
TOTAL Foreign Currency	26	

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'Epargne 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":

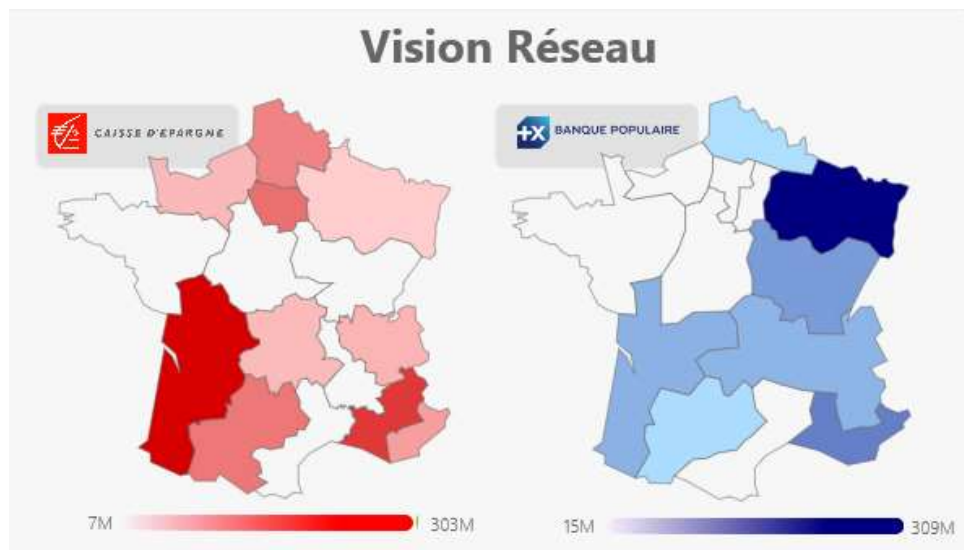
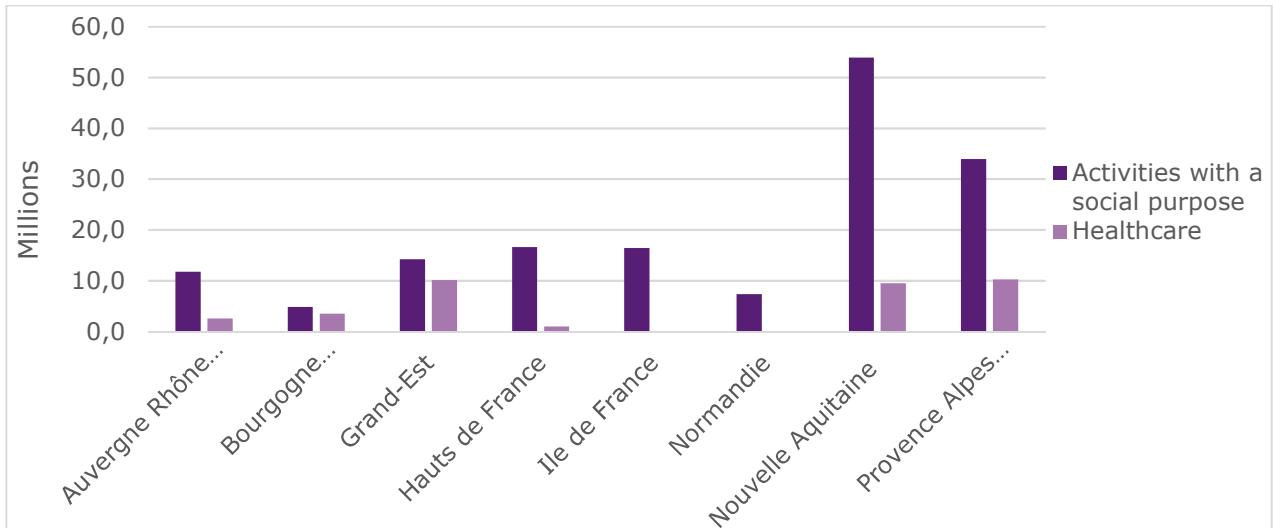
<https://www.groupebpce.fr/en/Investors/Funding/Social-bonds>.

PROCEED ALLOCATION	SAMOURAI BOND issued on 25, January 2018
Proceeds in euros	192,218,098
Proportion invested in euros	100%
Total of earmarked assets	195,788,626

Breakdown of earmarked assets by sector of activity

Type of clients	Earmarked assets (€ millions)	Number of loans
Activities with a social purpose	159,0	1 006
Healthcare	36,8	115

Earmarked assets by French Region



Breakdown of earmarked assets by type of activity

TYPE OF ACTIVITIES	Samurai Bond issued on 25, January 2018	
	Earmarked assets (€ millions)	Number of loans
Education (activities with a social purpose)	45,6	567
Healthcare and social related public administration (activities with a social purpose)	10,7	42
Human health activities (healthcare)	36,8	115
Medico-social housing (activities with a social purpose)	65,7	134
Social action excluding social housing (activities with a social purpose)	36,9	263
Total	195,8	1 121

Paris, 07 Janvier 2021

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