

# **SUSTAINABLE DEVELOPMENT BOND PROGRAM**

## **Social bonds / Local Economic Development**

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1

**SUSTAINABILITY AT THE CORE OF GROUPE BPCE'S DNA**

2

**SUSTAINABLE DEVELOPMENT BOND PROGRAM**

3

**SOCIAL BONDS / LOCAL ECONOMIC DEVELOPMENT**

**1**

**SUSTAINABILITY  
AT THE CORE  
OF GROUPE BPCE'S DNA**

# WE ARE ECO-FRIENDLY AND SOCIALLY AWARE...

*Corporate Social  
Responsibility  
is at the core of Groupe  
BPCE's DNA and  
Central  
to its Strategy*

As part of our strategic plan, Groupe BPCE has implemented a CSR policy focused on achieving four key policy agendas:

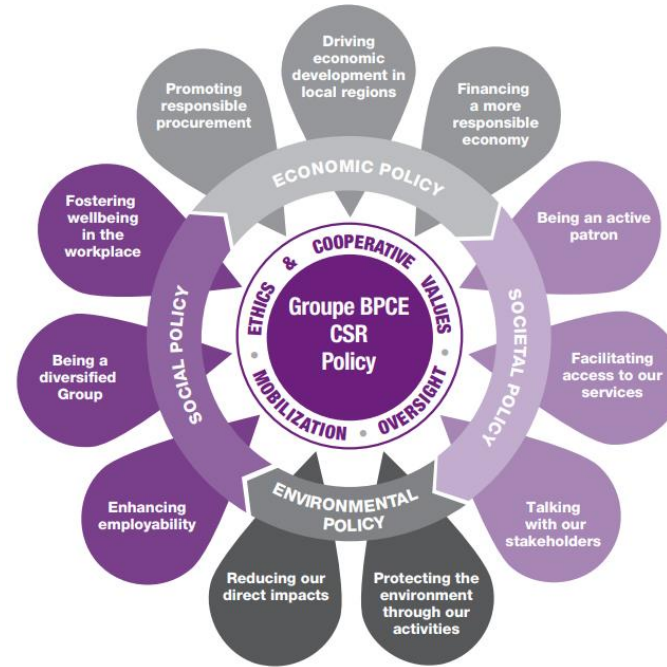
**Economic Sustainability**

**Community Development**

**Environmental Conservation**

**and Social Advancement**

## ELEVEN PRIORITY PROJECTS IDENTIFIED BY THE GLOBAL CSR HAVE BEEN LAUNCHED



## ENVIRONMENTAL POLICY

Renewable energy development

Funding local public authorities to achieve their energy and ecological transition projects

Households and SMEs

## ECONOMIC POLICY

#1 bank for local authorities

#1 bank for SMEs

Promote responsible savings

## SOCIETAL POLICY

Community investment

## SOCIAL POLICY

Workplace and employee value

# WITH AMBITIOUS TARGETS...

3 pillars

10 commitments  
in our TEC 2020  
strategic plan  
(2018-2020)

## ECONOMIC AND SOCIETAL STRATEGY

1

Commitments towards  
**OUR CUSTOMERS  
and TERRITORIES**

ACHIEVEMENTS	TEC2020 TARGETS
9 entities	12 Group entities audited by an external auditor based in ISO 26000
14 labelled Group entities	14 labelled Group entities with Responsible Supplier Relations and Procurement Certification

## SUSTAINABLE STRATEGY

2

Commitments to  
**GREEN GROWTH**

ACHIEVEMENTS	TEC2020 TARGETS
€139.8bn outstanding	€35bn responsible savings including SRI
-13% between 2017 and 2020	-10% reduction in CO <sub>2</sub> emissions
€11.35bn <sup>(1,2)</sup> Outstanding amount of financing for the energy transition	€10bn <sup>(1)</sup> outstanding amount of financing for the energy transition
3 / 2 / 2 3 public issues in 2018 2 public issues in 2019 2 public issues in 2020	2 green or social bond issues per year during the strategic plan

## SOCIAL STRATEGY

3

Commitments to  
**OUR EMPLOYEES**

ACHIEVEMENTS	TEC2020 TARGETS
56% <sup>(3)</sup>	70% employees recommending the Group as an employer
27.9%	30% female company directors
44.5%	45% women in management role
8.7M	10M training hours for Group employees

1) Renewable energy loans + building energy renovation loans + environmentally friendly equipment loans for small businesses and SMEs + green car loans

2) As of 31/12/2020

3) As of 31/12/2019

# AND KEY INITIATIVES FOR SUSTAINABLE FINANCE

## NATIXIS GREEN WEIGHTING FACTOR



First Bank to introduce an **In-house mechanism** that links analytical capital allocation to the degree of climate and environmental performance of each financing

Used as a tool to **monitor Natixis' climate strategy** at both bank and business lines' levels, and as an impact decision tool to do a transaction or not

### Objectives:

- Accelerate Natixis' transition to sustainable finance => **Incentivize green business origination (including for our "brown" franchises)**
- Integrate climate transition risk in the overall risk assessment of lending transactions => **penalize negative impact on climate**

Determining the rating of each loan **depending on the environmental impact of the object being financed** or of each corporate depending on its **carbon footprint & strategy and impact on most material environmental issues**

**Strengthening fossil fuel exclusion policies:** exit shale oil & gas exploration and production activities and exit all thermal coal activities by 2030 for OECD countries, by 2040 for the rest of the world

## STRONG DEVELOPPEMENT FOR INCLUSIVE FINANCE

### FACILITATING ACCESS TO BANKING SERVICES FOR PERSONS WITH DISABILITIES.

Percentage of **accessible branches** (2005 Disability Act) from 63% in 2017 to 100% in 2020.

### PROMOTING PERSONAL AND PROFESSIONAL MICROLOANS IN PARTNERSHIP WITH SUPPORT NETWORKS.

In 2020, Groupe BPCE remained the **number one bank** in France in personal and professional microloans with support, with nearly one third of the market.

### IMPROVING TREATMENT OF CUSTOMERS FACING FINANCIAL DIFFICULTIES.

In September 2018, the Group set a goal of **increasing the number of OCFs** (Offre Clients *Fragiles*) by 30%. As of December 31, 2019, this objective had been met, with an increase of 35%.

# ... AND INCREASING COMMITMENT & RECOGNITION

Recently upgraded by MSCI and Vigeo Eiris respectively to AA and Advanced

Following 1<sup>st</sup> assessment, A- rating awarded by CDP






## A STRATEGY BASED ON STANDARDS

 <p>Level « Advanced »</p>	 <p>PRINCIPLES FOR RESPONSIBLE BANKING</p>
 <p>Assessment of CSR risks and impacts in funded projects Natixis has been a member of the EP since 2010.</p>	 <p>Principles for Responsible Investment Incorporation of criteria for institutional investors in the investment decision-making process. Natixis has been a member of the PRI since 2010</p>

## A SOLID ETHICAL AND SOCIAL FOUNDATION

<p>Group Code of Conduct and Ethics <a href="http://guide-ethique.groupebpce.fr/">http://guide-ethique.groupebpce.fr/</a></p>	 <p>27 companies of the BPCE Group have received the AFNOR Professional equality label Women / Men</p>
 <p>Signed by BPCE since 2010</p>	<p>Charter for the balance of life times (2017) Cancer@work Charter</p>

## COMMITMENTS AND PROGRESS RECOGNIZED BY NON-FINANCIAL RATING AGENCIES

 <p>Performance judged "Advanced" by Vigeo Eiris (60/100 in 2020, 57/100 in 2019)</p>	 <p>Corporate ESG Performance RATED BY ISS ESG BPCE is among the top 10% in the sector ("Prime") (C in 2020, C in 2019)</p>
 <p>"Medium Risk", 33<sup>rd</sup>/384 (22.3 in 2020*; 65/100 in 2019, 61/100 in 2016) *New rating methodology in 2019</p>	 <p>Among the top 16% in the sector (AA in 2020, A in 2019)</p>
 <p>For its 1st assessment in 2020, CDP awarded Groupe BPCE a rating of A-, one of the highest in the banking sector</p>	

## PROVEN AND EVALUATED PROCESSES

 <p>9 banks evaluated by an external third party according to ISO 26000 in 2020</p>	 <p>14 companies certified since 2015 on their responsible practices towards their suppliers. Signatory since December 2010</p>
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**2**

**SUSTAINABLE  
DEVELOPMENT BOND  
PROGRAM**

# DESIGNING A POLICY FOR REGULAR ISSUANCE

## RATIONALE FOR ISSUANCE



Sustainable Development meets the needs of the present without compromising the ability of future generations to meet their own needs.

As expressed in the Paris Agreement on Climate Change and the UN Sustainable Development Goals, there is need for private capital to help finance sustainable development objectives.

Our framework aligns with the core components of **the Green and Social Bond Principles published by the ICMA** and relies on **clear concepts** supporting repeat transactions, including:

## METHODOLOGY

Based on external research and generally accepted principles (e.g. Green & Social Bond Principles, EU Taxonomy) ensuring transparency and common understanding of concepts



## SCALABILITY

Dedicated issuance targets supporting regular issuance and repeat transactions. BPCE has issued 2 green or social bonds/year during the 2018/2020 strategic plan

## INNOVATION

Regarding eligible assets and impact metrics for future issuance

## GOVERNANCE

A Sustainable Bond Governance Committee has been formed to oversee the governance of issuance under the Program

# OUR FRAMEWORK INCLUDES GBPs & SBPs WITHIN OUR ISSUANCE POLICY...

Annual reporting on:  
**Allocations** by eligible project category  
and examples of loans refinanced  
**Environmental and/or social  
performance indicators**  
(outputs / impacts)  
Assurance report provided by the auditor

## REPORTING

## MANAGEMENT OF PROCEEDS

Green / Social Bond proceeds **not fungible**  
with any other source of wholesale funding

Pool of earmarked eligible loan  
**quarterly updated / screened**  
for potential changes

**Lookback period of max 3 years**

## Eligible Loan Categories

**1. GREEN BOND**



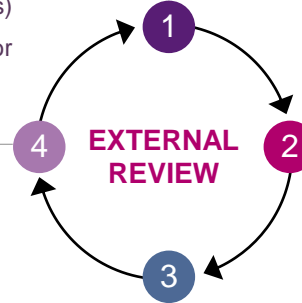
**2. SOCIAL BONDS**



2A/ Human Development

2B/ Local Economic Development

## USE OF PROCEEDS



EXTERNAL  
REVIEW

## PROCESS for PROJECT EVALUATION & SELECTION

A dedicated **methodology note** for each  
eligible category (eligibility criteria,  
ESG risk criteria and reporting indicators),  
subject to **second party opinion**

A **Sustainable Development Bond  
Governance Committee** to oversee  
the Program

# ... AND DEFINES CLEAR SUB- CATEGORIES FOR OUR SUSTAINABLE ISSUANCE

5 categories are  
actionable for bond  
issuance



## ENVIRONMENTAL DEVELOPMENT

Focused  
on environmental  
sustainability  
and creating a positive  
contribution to  
the reduction of climate  
change and other  
environmental  
challenges

- Renewable Energy
- Energy Efficiency
- Green Buildings
- Clean Transportation
- Sustainable Water Management
- Sustainable Waste Management
- Sustainable Agriculture
- Biodiversity conservation



## HUMAN DEVELOPMENT

Addressing social  
sustainability challenges  
through contributions key  
to human development

- Healthcare
- Education
- Social Housing
- Sport Economy

## LOCAL ECONOMIC DEVELOPMENT

Supporting regional and  
community development

- Employment Conservation  
and Creation in economically  
or socially underprivileged areas
- Affordable Basic Infrastructure

# OUR ACHIEVEMENTS & AWARDS SO FAR: €6.6BN OF OUTSTANDING BONDS

**€5.6bn issued by BPCE SA since 2015 in green, social and transition bonds o/w**

€2.05bn of green bond issues for Renewable Energies and Green Buildings

€3.46bn equiv. of social bond issues for Human and Local Economic Development in Yen, € and \$  
€0.1 bn of transition bonds

**€1.0bn of green Structured Private Placements issued by Natixis since 2019**

2017

**SOCIAL BONDS: €512m equiv.**

Assets of BPs and CEs  
Lookback period of 3 years  
Education & Healthcare

1 Yen Issue & 1 USD Issue



2018

**SOCIAL BONDS: €1.02bn equiv.**

Assets of BPs and CEs  
Lookback period of 3 years  
Education & Healthcare

2 Yen Issues



2018-2019

**SOCIAL BONDS: €1.68bn equiv.**

**Methodology Note:**  
**Local Economic Development**

Assets of BPs and CEs  
Lookback period of 3 years  
Financing or refinancing of loans to small businesses and nonprofit organizations that seek to benefit people who live/work in economically and/or socially underprivileged areas  
1 € Issue & 2 Yen Issues



2019

**GREEN BONDS: €500m**  
**Methodology Note:**  
**Renewable Energies**

Assets of BPs, CEs, BPCE Energieo & Natixis: wind & solar power, biomass in France and abroad

1 € Issue



2020

**GREEN COVERED BONDS: €1.25bn**

**Methodology Note:**

**Green Buildings**

Assets of BPs and CEs  
Lookback period of 3 years  
Financing or refinancing of loans for the construction of energy-efficient dwellings  
1 € Issue



**TRANSITION BONDS: €100**

Financing energy transition assets : Natixis assets consisting of project and/or corporate loans from relevant sectors such as potentially transport, power, midstream gas, mining and metals and building materials. The assets will be selected for their high emissions reduction potential as well as their contribution to a low carbon economy.  
Project loans will be selected based on Natixis' in house Green Weighting Factor methodology.



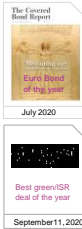
**SOCIAL BONDS: €250m equiv.**

**Methodology Note:**  
**Local Economic Development - COVID 19**

Assets of BPs and CEs  
Lookback period of 3 years  
1 Yen Issue



Financing or refinancing of loans eligible to Local Economic Development Methodology, concentrated on State Guaranteed Loans (SGL), main French government response to the COVID crisis.



# 3

## **SOCIAL BONDS / LOCAL ECONOMIC DEVELOPMENT**

# GRUPE BPCE'S LOCAL ECONOMIC DEVELOPMENT BOND OR LED

*As the leading bank for small businesses and the social economy in France, we are committed to regional and community development and fostering responsible growth*

*As an award-winning issuer of green and social bonds, Groupe BPCE continues to be committed to furthering our innovative financing programs that go to the core of the communities we serve.*

Our **LOCAL ECONOMIC DEVELOPMENT BOND** program targets clearly defined populations and supports regional and local development and sustainability through the financing of small businesses and nonprofit organizations in economically and/or socially disadvantaged areas or communities throughout France

Groupe BPCE is the **No. 1 LENDER TO THE SOCIAL ECONOMY:** nonprofit organizations, foundations, mutual insurers, social entrepreneurs and cooperative groups

The 14 Banque Populaire banks and 15 Caisse d'Épargne banks embody Groupe BPCE's **CLOSE TIES WITH THE REGIONAL ECONOMY**, and are major sources of funding for local authorities, social housing operators and structures in the social and solidarity-based economy

# LOCAL ECONOMIC DEVELOPMENT BONDS

## Goals, Initiatives and Monitoring Indicators

*The net proceeds of LED Bonds will be used to refinance eligible loans that seek to contribute to four United Nations' Sustainable Development Goals*

**THE GOAL IS TO FINANCE CUSTOMERS IN ORDER TO FACILITATE JOB CONSERVATION OR CREATION AND REVITALIZE ECONOMICALLY DEPRESSED AREA. TARGETED SDGS ARE:**



In signing Agenda 2030, governments around the world committed to ending poverty in all its manifestations, including its most extreme forms, over the next 15 years. They resolved that all people, everywhere, should enjoy a basic standard of living. This includes social protection benefits for the poor and most vulnerable and ensuring that people harmed by conflict and natural hazards receive adequate support, including access to basic services.



Empowering women and girls to reach their full potential requires that they have equal opportunities to those of men and boys. This means eliminating all forms of discrimination and violence against them, including violence by intimate partners, sexual violence and harmful practices, such as child marriage and female genital mutilation (FGM). Ensuring that women have better access to paid employment, sexual and reproductive health and reproductive rights, and real decision-making power in public and private spheres will further ensure that development is equitable and sustainable.



Sustained and inclusive economic growth is a prerequisite for sustainable development, which can contribute to improved livelihoods for people around the world. Economic growth can lead to new and better employment opportunities and provide greater economic security for all. Moreover, rapid growth, especially among the least developed and other developing countries, can help them reduce the wage gap relative to developed countries, thereby diminishing glaring inequalities between the rich and poor.



Goal 10 calls for reducing inequalities in income as well as those based on sex, age, disability, race, class, ethnicity, religion and opportunity – both within and among countries. World leaders recognized the positive contribution of international migration to inclusive growth and sustainable development, while acknowledging that it demands coherent and comprehensive responses. Accordingly, they committed to cooperate internationally to ensure safe, orderly and regular migration. The Goal also addresses issues related to representation and development assistance.



# GEO-SCORING LOANS TO IDENTIFY AND PRIORITIZE AREAS WITH HIGH SOCIAL DEFICIT

Loans will be chosen through a scoring system targeting specific geographical areas in economically and socially disadvantaged regions based on data provided by internationally recognized organizations such as INSEE, the Organization for Economic Co-operation and Development (OECD) and the Observatoire des Inégalités (geo-scoring)



Criteria



**Relative Poverty Rate (60% threshold)**

OR

**Unemployment Rate**

AND

**Business Creation Level**

The poverty rate is the ratio of the number of people (in a given age group) whose income falls below the 'poverty threshold', which is established at 60% of the median household income for the total population.

Measure is relative rather than absolute, and reflects economic disparity, (poverty in Western economies dependent on social context).

**Area**  
(defined by zip code) with a **poverty rate** higher than the quantile 2/3 of France areas as a whole

Numerator:

Number of persons aged between 14 and 70 who has declared himself or herself "unemployed" (regardless of any registration with the employment center)

Denominator:

Labor force which includes employed and unemployed workers

**Area**  
(defined by zip code) with an **unemployment rate** higher than the quantile 2/3 of France areas as a whole

Numerator:

Number of companies created over the last year

Denominator:

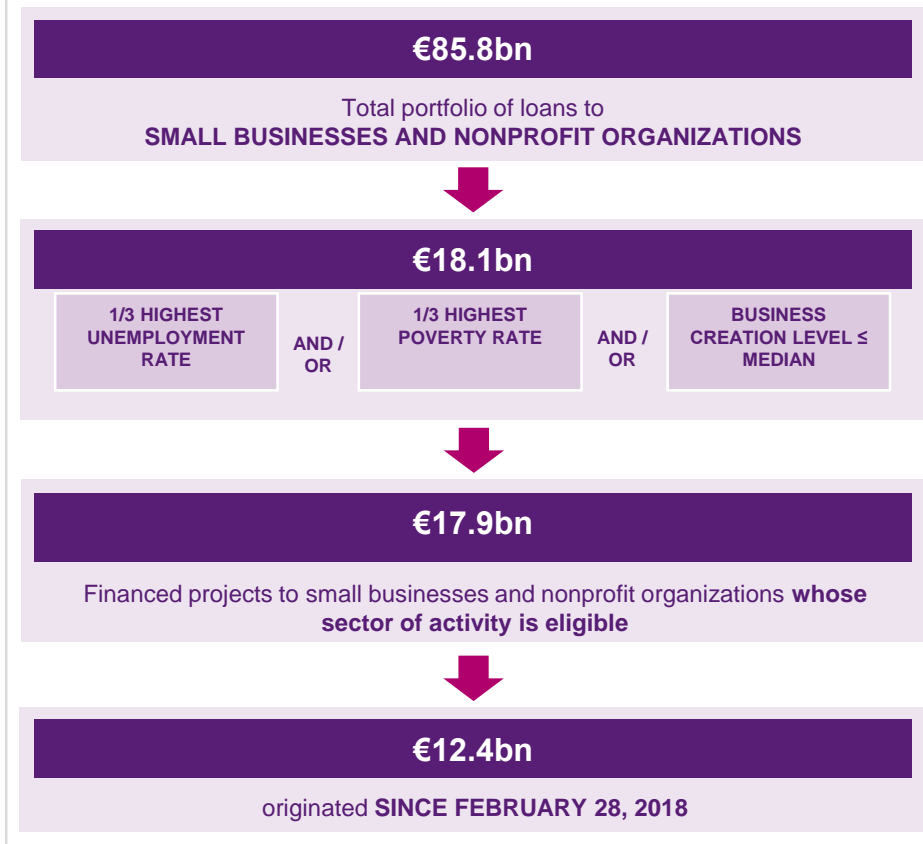
Number of companies at the beginning of the year

**Area**  
(defined by zip code) with a **business creation** lower than the median of France areas as a whole

# PROCESS FOR EVALUATION AND SELECTION

*Groupe BPCE is committed to supporting growth of small businesses through innovative financing*

LOANS ELIGIBLE FOR REFINANCING VIA LED BOND PROCEEDS WILL BE CHOSEN FROM THE TOTAL PORTFOLIO OF PROJECTS TO SMALL BUSINESSES AND NONPROFIT ORGANIZATIONS



**RESTRICTIVE SELECTION CRITERIA** applied via zip codes in metropolitan France (6,052 zip codes ensuring a very granular approach)

Several **SPECIFIC SECTORS ARE EXCLUDED** from the selection (Mining including coal, Oil & gas, Nuclear activities, Defense)

**LIMITED LOOKBACK** on originated assets ≤ 3 years

# ALLOCATION REPORTS ON LOCAL ECONOMIC DEVELOPMENT BONDS

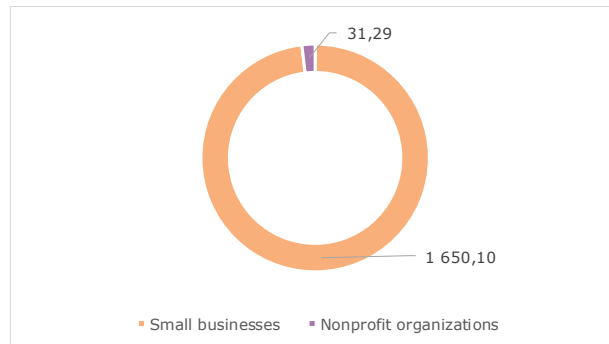
*BPCE has published each year allocation reports and auditors assurance reports*

*Last allocation report (year 2020) is available on BPCE's website  
Since the report, BPCE has issued one more Local Economic Development bond in Yen : €0.25bn eq. in December 2020*

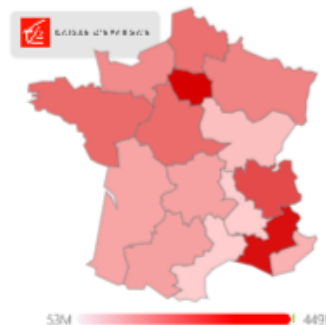
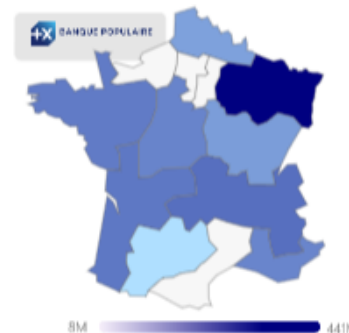
BONDS			
ISSUER	BPCE SA	BPCE SA	BPCE SA
ISIN	FR0013367406	FR0013375623	JP525021EK19
CURRENCY	EUR	JPY	JPY
PROCEEDS (millions)	1,250	3,000	50,000
<i>EQ Euros</i>	1,250	23	404
ISSUANCE DATE	26/09/2018	23/10/2018	25/01/2019
REPAYMENT DATE	26/09/2023	30/10/2028	25/01/2024
<b>TOTAL €millions</b>	<b>1,677</b>		

Groupe BPCE has issued €1.677bn as of 30/09/2020. The **TOTAL AMOUNT OF EARMARKED ASSETS IS €1.681bn** (as of 30/09/2020)

Earmarked assets by type of clients (€millions):



Earmarked assets by French region and BPCE network (€millions):



# IMPACT REPORTS ON LOCAL ECONOMIC DEVELOPMENT BONDS

*BPCE has published  
two types of impact  
reports*

Two reports are available on BPCE website regarding impact measurements :

- An evaluation of the LED bond refinancing benefits based on economic data
- An evaluation of the benefits based on a survey of our LED eligible customers

In 2020, Group BPCE published an impact report based on **macro economic data** from the OECD and **micro economic data** on BP & CE clients (from ALTARES – Dun&Bradstreet database)

The objective of the report is to evaluate whether LED bond refinancing had a positive impact on clients who benefited for LED refinancing's compared to eligible LED clients and BPCE's clients

The results show :

	Number of employees		
	Led refinanced clients (ITK SIREN)	BPCE clients (D&B SIREN)	Eligible Led clients (D&B SIREN)
2019 July	1.9	12.0	1.6
2018 July	1.8	12.1	1.6
Variation	3.8%	-0.4%	-1.8%

A positive impact on employment

	Turnover		
	Led refinanced clients (ITK SIREN)	BPCE clients (D&B SIREN)	Eligible Led clients (D&B SIREN)
2019 July	€660 397	€4 783 568	€539 364
2018 July	€573 641	€4 358 354	€563 706
Variation	15.1%	9.8%	-4.3%

A positive impact on turnover

	Own Funds		
	Led refinanced clients (ITK SIREN)	BPCE clients (D&B SIREN)	Eligible Led clients (D&B SIREN)
2019 July	€210 470	€4 552 887	€1 234 159
2018 July	€160 934	€3 996 694	€1 101 631
Variation	30.8%	13.9%	12%

A positive impact on own funds

In 2019, Group BPCE **surveyed LED eligible clients** in order to **analyse the impact of the LED bonds on the activity of small businesses**

The objectives of the survey were :

- To collect the opinion of beneficiaries on the evolution of their situation during the period following the financing
- To evaluate the link with the LED bond refinancing
- To identify changes in the activity of small businesses targeted since funding was granted

As a result, 76% of the clients recognize the utility of LED credits

Type of impact	Share of clients impacted	Grade (/5)*
Development of new activities	18%	4.0
Safeguarding of the activity	54%	3.4
Investment for new equipment	71%	3.4
Performance improvement	46%	3.4
Development of the activity beyond regional area	11%	3.4
Hiring	17%	3.2
R&D investments	9%	3.0
Training and professional development	6%	2.8

\* Weighted average of responses. The higher the score, the more credits have been considered essential therefore the greater the intensity of their impact

# APPENDIX

# GRUPE BPCE'S ENTITIES PARTICIPATING IN THE SUSTAINABLE DEVELOPMENT BOND PROGRAM

ORIGINATING ENTITIES	
Regional Banks	Banques Populaires Caisses d'Epargne
Listed Entity	Natixis SA
Subsidiaries	Palatine Lease Factor CFF

ISSUING ENTITIES	
MLT Programs	BPCE SA
Private Placement	Natixis SA, SI, Purple (Note, Neu MTN, EMTN) BPCE SA
Covered Bonds	BPCE SFH CIE FF Natixis Pfandbriefbank
Securitization	BPCE Natixis CFF

ELIGIBLE ASSETS	
Format	General Obligation Loans Project Finance loans
Types of clients	Corporates Retail Local Authority
Lookback period	Financings granted less than three years ago

# CONTACT LIST



## ROLAND CHARBONNEL

Director Group Funding & Investor Relations

+33 1 58 40 69 30

[roland.charbonnel@bpce.fr](mailto:roland.charbonnel@bpce.fr)

## JULIEN PHILIPPON

Director Portfolio Management  
& Financial Engineering

+33 1 58 40 40 01

[julien.philippon@bpce.fr](mailto:julien.philippon@bpce.fr)

## JEAN-PHILIPPE BERTHAUT

Head of Group Funding

+33 1 58 40 69 15

[jean-philippe.berthaut@bpce.fr](mailto:jean-philippe.berthaut@bpce.fr)

## FRANÇOIS COURTOIS

Head of Investor Relations

+33 1 58 40 46 69

[francois.courtois@bpce.fr](mailto:francois.courtois@bpce.fr)

## FRANCE de SURY

Deputy Head of Investor Relations

+33 1 58 40 39 95

[france.desury@bpce.fr](mailto:france.desury@bpce.fr)

## ANNE SADOURNY

Investor Relations

+33 1 58 40 76 59

[anne.sadourny@bpce.fr](mailto:anne.sadourny@bpce.fr)

## CINDY AMAR

Investor Relations APAC

+852 3915 1314

[cindy.amar@natixis.com](mailto:cindy.amar@natixis.com)

## MARIANNE MEDORA

Investor Relations the Americas

+1 212 891 5782

[marianne.medora@natixis.com](mailto:marianne.medora@natixis.com)

## DAMIEN POMMIER

Investor Relations the Americas

+1 212 632 2856

[d.pommier@natixis.com](mailto:d.pommier@natixis.com)

## ANNE-LAURE GARNIER

Financial Engineering

+33 1 58 40 33 43

[anne-laure.garnier@bpce.fr](mailto:anne-laure.garnier@bpce.fr)

## JEAN-GUILLAUME COLLIGNON

Financial Engineering

+33 1 58 40 74 43

[jean-guillaume.collignon@bpce.fr](mailto:jean-guillaume.collignon@bpce.fr)