Sustainable Development Bond Program

Green bond - Green Buildings

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1. Sustainability at the core of Groupe BPCE’s DNA

2. Sustainable Development Bond Program

3. Green Bond – Green Buildings
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)

<table>
<thead>
<tr>
<th>ECONOMIC AND SOCIETAL STRATEGY</th>
<th>SUSTAINABLE STRATEGY</th>
<th>SOCIAL STRATEGY</th>
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<tr>
<td><strong>1. Commitments towards OUR CUSTOMERS and TERRITORIES</strong></td>
<td><strong>2. Commitments to GREEN GROWTH</strong></td>
<td><strong>3. Commitments to OUR EMPLOYEES</strong></td>
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<td><strong>ACHIEVEMENTS</strong></td>
<td><strong>TEC2020 TARGETS</strong></td>
<td><strong>ACHIEVEMENTS</strong></td>
</tr>
<tr>
<td>9 entities</td>
<td>12 Group entities audited by an external auditor based in ISO 26000</td>
<td>56%(^{(3)})</td>
</tr>
<tr>
<td>14 labelled Group entities</td>
<td>14 labelled Group entities with Responsible Supplier Relations and Procurement Certification</td>
<td>27.9%</td>
</tr>
<tr>
<td><strong>ECONOMIC STRATEGY</strong></td>
<td><strong>SUSTAINABLE STRATEGY</strong></td>
<td><strong>SOCIAL STRATEGY</strong></td>
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<tr>
<td><strong>1. Renewable energy loans + building energy renovation loans + environmentally friendly equipment loans for small businesses and SMEs + green car loans</strong></td>
<td><strong>2. As of 31/12/2020</strong></td>
<td><strong>56%(^{(3)}) employees recommending the Group as an employer</strong></td>
</tr>
<tr>
<td><strong>3. Group entities audited by an external auditor based in ISO 26000</strong></td>
<td><strong>4. As of 31/12/2019</strong></td>
<td><strong>27.9% female company directors</strong></td>
</tr>
</tbody>
</table>

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.

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 1st assessment, A- rating awarded by CDP

A STRATEGY BASED ON STANDARDS

Level « Advanced »

UNEP FINANCE INITIATIVE

PRINCIPLES FOR RESPONSIBLE BANKING

EQUATOR PRINCIPLES

Assessment of CSR risks and impacts in funded projects

PRIR 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 20010

A SOLID ETHICAL AND SOCIAL FOUNDATION

Group Code of Conduct and Ethics
http://guide-ethique.groupebpce.fr/

Signed by BPCE since 2010

Charter for the balance of life times (2017)

Cancer@work Charter

27 companies of the BPCE Group have received the AFNOR Professional equality label Women / Men

COMMITMENTS AND PROGRESS RECOGNIZED BY NON-FINANCIAL RATING AGENCIES

Performance judged “Advanced” by Vigeo Eiris
(60/100 in 2020, 57/100 in 2019)

“Medium Risk”, 33rd/384
( 22.3 in 2020*; 65/100 in 2019, 61/100 in 2016)

*New rating methodology in 2019

Among the top 16% in the sector
(AA in 2020, A in 2019)

PROVEN AND EVALUATED PROCESSES

9 banks evaluated by an external third party according to ISO 26000 in 2020

14 companies certified since 2015 on their responsible practices towards their suppliers.

Signatory since December 2010
2
SUSTAINABLE DEVELOPMENT BOND PROGRAM
**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 GBP s & SBP s 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

Eligible Loan Categories
1. GREEN BOND
2. SOCIAL BONDS
   2A/ Human Development
   2B/ Local Economic Development

USE OF PROCEEDS

REPORTING

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

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

1. GREEN BOND
2. SOCIAL BONDS

REPORTING
3. SOCIAL BONDS
... 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

2015

GREEN BONDS: €300m
Assets of BPCE Energies; wind & solar power, biomass in France

1 € issue

SOCIAL BONDS: €512m equiv.
Assets of BPs and CEs
Lookback period of 3 years
Education & Healthcare

2 Yen issues

2017

SOCIAL BONDS: €1.02bn equiv.
Assets of BPs and CEs
Lookback period of 3 years
Education & Healthcare

2 Yen issues

2018

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

2018-2019

SOCIAL BONDS: €300m
Assets of BPCE Energies

1 € issue

GREEN COVERED BONDS: €1.25bn
Methodology Note:
Green Buildings
Financing or refinancing of loans for the construction of energy-efficient dwellings

1 € issue

GREEN BONDS: €500m
Methodology Note:
Renewable Energies

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

1 € issue

GREEN BONDS: €300m
Methodology Note:
Renewable Energies

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

1 € issue

TRANSACTION 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: €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

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

SOCIAL BONDS: €250m equiv.
Methodology Note:
Local Economic Development

Assets of BPs and CEs

Lookback period of 3 years

1 Yen issue

2020

SOCIAL BONDS: €512m

1 Yen issue

GREEN COVERED BONDS: €1.25bn
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Financing or refinancing of loans for the construction of energy-efficient dwellings

1 € issue

SOCIAL BONDS: €1.02bn equiv.
Methodology Note:
Local Economic Development

Assets of BPs and CEs

Lookback period of 3 years

1 Yen issue

€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

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GREEN BOND
GREEN BUILDINGS
RATIONALE FOR ISSUANCE (1/2)

Groupe BPCE issues its third-ever public green bond

Consistency with Groupe BPCE’s commitments to green growth
- In line with its commitments in terms of funding of the energy transition and of the improvement of French building stock energy efficiency

Being a repeat sustainable issuer
- Pursue the same dynamic as the one adopted on social bonds
- Progressively widen the scope of eligible green assets
- Foster dialogue with SRI Investors

Contribution to the sustainable finance market
- Provide investment opportunities for investors who seek to contribute to the financing of green investments
- Support our development of credit products with environmental objectives
- Facilitate transparency, disclosure and integrity
Real Estate accounts for a significant share of Greenhouse Gas Emissions in France and the improvement of the energy efficiency of the stock constitutes a major step towards carbon neutrality

Building sector (residential and commercial): 2nd largest GHG emitter in France, accounting for 27% of emissions in 2015

Nearly 54% of primary housing in France is classified in categories E to G (Energy Performance Certificate) and 63% in the Ile de France region

In France, the residential sector represents:
- 52% of final electricity consumption
- 40% of final energy consumption of natural gas

Eligible loans financed or refinanced under Groupe BPCE’s methodology note for Green buildings should constitute a positive contribution to climate change mitigation through energy savings and stock renewal in the building sector

A Green Bond issue supporting Groupe BPCE Active contribution to France National Low Carbon Strategy (SNBC)

The National Low Carbon Strategy has set an objective of reducing energy consumption in all sectors, including the building sector, which makes it necessary to reinforce energy efficiency
USE OF PROCEEDS (1/2)

Eligible Assets:
Home loans financing the top 15% most carbon efficient dwellings in France

Financing or Refinancing of loans* for the construction of energy efficient dwellings

Eligible Green Building Residential Mortgage loans include:

• Single and multi-family housing buildings located in France (excluding second homes)
• Belonging to the top 15% of the most carbon efficient buildings in France

GOALS & BENEFITS

Positive contribution to climate change mitigation by reducing green house gas emission

* Only term loan facilities, of which only drawn amounts are considered eligible
USE OF PROCEEDS (2/2)

Eligible Assets: Home loans financing the top 15% most carbon efficient dwellings in France

Top 15% most carbon efficient buildings: Focus on France Residential Assets

In France the “Reglementation Thermique 2012” imposes a primary energy consumption for residential buildings of less than 50 kWh/m²/yr (adjusted from 40kWh/m²/year to 65 kWh/m²/year) which means all new buildings since 2013 achieve a level of A or B in the French Energy Performance Certificate (EPC) scheme.

<table>
<thead>
<tr>
<th>Building Type (kWh/m²/y)</th>
<th>Class A</th>
<th>Class B</th>
<th>Class C</th>
<th>Class D</th>
<th>Class E</th>
<th>Class F</th>
<th>Class G</th>
</tr>
</thead>
<tbody>
<tr>
<td>Residential</td>
<td>&lt; 50</td>
<td>51 to 90</td>
<td>91 to 150</td>
<td>151 to 230</td>
<td>231 to 330</td>
<td>331 to 450</td>
<td>&gt; 450</td>
</tr>
</tbody>
</table>

Dwellings constructed under RT 2012 regulation use mostly natural gas and electricity for heating which are less carbon intensive than technologies used for older assets (mainly oil fueled) supporting the overall decarbonization of the energy mix of the French housing sector.

According to Climate Bonds Initiative at January 2019, the construction permits issued under RT2012 represented some 7.1% of the residential stock in France.

According to INSEE statistics the construction rate in France is 1% (renewal rate of existing stock/year) meaning RT 2012 buildings will remain in the top 15% most carbon efficient French residential assets until at least 2027.

Loan financing the construction of residential assets built under RT 2012 regulation fall within the top 15% of the most carbon efficient residential assets in France

Groupe BPCE will include in the eligible portfolio, loans originated since 2017 falling strictly within the top 15% of most carbon-efficient eligible assets in France eligibility threshold.
Groupe BPCE will select Residential Mortgage Loans thanks to a specific methodology and selection workflow.

**Loan pipeline**

1. **THREE YEAR LOOK-BACK PERIOD**
   - Loans financing
   - Loans refinancing

2. **TYPE OF PROJECTS**
   - Construction started since 2017 of:
     - Single & multi-housing dwellings
     - Located in France
     - Excluding second homes

3. **CLIMATE CHANGE MITIGATION OBJECTIVE**
   - Dwellings belonging to the top 15% of the most carbon efficient buildings in France

4. **DO NO HARM SUSTAINABILITY OBJECTIVE**
   - E&S risk and impact assessment and mitigation measures at loan level
     - Environmental impact mitigation
     - Stakeholders’ engagement and consultation
     - ESG due diligence process
     - Business practices’ review
     - Labour and human rights conformity and social requirements
   - Client risk assessment (based on KYC\(^1\) and LAB\(^2\) definitions)
   - ESG controversies check (sector, client, project) at project approval and/or legal authorization.

**Technical exclusions**

- Maturity of less than 1 year
- Loans of less than €10k
- Loans financed by dedicated resources provided by public institutions

\(^1\) KYC: Know Your Customer \(^2\) LAB: Anti Money Laundering

**Pool of eligible Green Building loans**
Loans eligible for refinancing via Green Building Bond proceeds are selected within an Eligible Pool of Residential Mortgage Loans of €4.7bn*:

Main residence mortgage loans granted during the last three years

€125bn

Of which Eligible Green Building Loans

€12.7bn

OF WHICH ELIGIBLE GREEN BUILDING LOANS ALSO ELIGIBLE TO BPCE SFH

€4.7bn

* As of End 03-31-2021 - Scope: Banque Populaire & Caisse d'Epargne networks

Groupe BPCE is committed to supporting the transition to energy efficient real estate in France

Only construction loans and loans for the purchase of a new building with a remaining life of more than one year and a residual principal amount of at least €10,000
Groupe BPCE will implement dedicated processes to ensure tracking and transparency.

The dedicated Group Committee (via the Portfolio Management & Financial Engineering function) ensures the adequate monitoring of the evolution of the Green Portfolio on a quarterly basis and that the issued amount remains significantly lower than the amount of the Green Portfolio.
Groupe BPCE will report publicly and annually at Program level (pool of eligible loans) on allocation and environmental impacts until bond maturity.

**Two levels of reporting**

**ALLOCATION REPORT**

- Number and amount of loans granted
- Asset Types (%)
- Geography (%)
- Share of Financing vs Refinancing (%)
- Development & Acquisition vs Refurbishment of existing buildings (%)
- Year of construction or last refurbishment (%)
- Average LTV (%) by Asset Type
- Environmental certification or Energy Efficiency Label achieved or targeted & year of obtention

**OUTPUTS & IMPACT REPORT**

- Impact Indicators will be provided on a case-by-case basis depending on data availability and statistical analysis will be implemented to assess ex-ante environmental impact if necessary (where sufficient reliable data exists)

  - Estimated Annual Energy Savings *(in KWh per sqm/year)*
  - Estimated Annual Avoided/Saved GHG emissions *(in tCO2 equivalent per sqm/year)*

**Indicators specific to Residential Assets:**

- Single housing vs Multi family (%)
- Number of housing built or refurbished
The Green Building Bond will benefit from two types of external review, which will be made publicly available on the issuer’s website.

Vigeo Eiris provided a Second-Party Opinion on both the Sustainable Groupe BPCE’s Development Bond Program and on Green Bond – Green Building Methodology Note.

“Vigeo Eiris is of the opinion that the Green Bonds to be issued within Groupe BPCE’s Sustainable Development Bond Programme and the Methodology Note for Green Buildings are aligned with the four core components of the Green Bond Principles 2018. We express a reasonable assurance (our highest level of assurance) on the Issuer’s commitments and on the contribution of the contemplated Bonds to sustainable development. The Eligible Assets are likely to contribute to three of the United Nations’ Sustainable Development Goals (‘SDGs’), namely: Goal 7. Affordable and clean energy; Goal 11. Sustainable Cities and Communities and Goal 13. Climate Action.”

PWC will be appointed as External Auditor to annually verify the allocation of funds, the compliance in all material aspects, of eligible loans (re)financed with (i) the eligibility criteria, (ii) the allocated amount and (iii) the pending cash allocation under the Green Buildings Methodology Note.
Ex-ante Environmental Impact Calculation Methodology

Groupe BPCE is committed to reporting on the estimated environmental impact of the green building eligible loans included in the eligible Pool.

In order to calculate the Estimated Annual Energy Savings (in KWh per sqm/year) and the Estimated Annual Avoided/Saved GHG emissions (in tCO2 equivalent per sqm/year) Groupe BPCE has implemented a specific methodology to address the challenge of data availability:

**Statistical Approach – data availability & portfolio analysis**

Where there is insufficient data availability with regards the energy efficiency of the financed asset, Groupe BPCE will conduct a statistical analysis methodology to assess the environmental impact of its eligible loans portfolio:

1. **Energy Savings Estimates**
   - Based on statistical analysis of local Building portfolio
   - Split between asset type (ie Single-family vs Multi-family)
   - Example: Phébus Survey in France

2. **Conversion into GHG emissions reduction**
   - Results of Step 1 multiplied by Carbon emission factor of the local energy mix
   - Weighted average of the conversion factors for each energy source and usage by ADEME

3. **Estimate of floor area**
   - Calculated by asset type and based on available local statistical data (in France: Phébus Survey & INSEE statistics)
   - Weighted by average LTV

4. **Assessment of the ex-ante environmental impact per sqm**
   - Weighting of results by sqm to calculate energy-efficiency & emissions reductions against local benchmark
# GROUPE BPCE’S ENTITIES PARTICIPATING IN THE SUSTAINABLE DEVELOPMENT BOND PROGRAM

### ORIGINATING ENTITIES

| Regional Banks          | Banques Populaires  
|                        | Caisse 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  

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<thead>
<tr>
<th>Name</th>
<th>Title &amp; Responsibilities</th>
<th>Phone Number</th>
<th>Email Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>ROLAND CHARBONNEL</td>
<td>Director Group Funding &amp; Investor Relations</td>
<td>+33 1 58 40 69 30</td>
<td><a href="mailto:roland.charbonnel@bpce.fr">roland.charbonnel@bpce.fr</a></td>
</tr>
<tr>
<td>JULIEN PHILIPPON</td>
<td>Director Portfolio Management &amp; Financial Engineering</td>
<td>+33 1 58 40 40 01</td>
<td><a href="mailto:julien.philippon@bpce.fr">julien.philippon@bpce.fr</a></td>
</tr>
<tr>
<td>JEAN-PHILIPPE BERTHAUT</td>
<td>Head of Group Funding</td>
<td>+33 1 58 40 69 15</td>
<td><a href="mailto:jean-philippe.bERTHAUT@bpce.fr">jean-philippe.bERTHAUT@bpce.fr</a></td>
</tr>
<tr>
<td>FRANÇOIS COURTOIS</td>
<td>Head of Investor Relations</td>
<td>+33 1 58 40 46 69</td>
<td><a href="mailto:francois.courtois@bpce.fr">francois.courtois@bpce.fr</a></td>
</tr>
<tr>
<td>FRANCE de SURY</td>
<td>Deputy Head of Investor Relations</td>
<td>+33 1 58 40 39 95</td>
<td><a href="mailto:france.desury@bpce.fr">france.desury@bpce.fr</a></td>
</tr>
<tr>
<td>ANNE SADOURNY</td>
<td>Investor Relations</td>
<td>+33 1 58 40 76 59</td>
<td><a href="mailto:anne.sadourny@bpce.fr">anne.sadourny@bpce.fr</a></td>
</tr>
<tr>
<td>CINDY AMAR</td>
<td>Investor Relations APAC</td>
<td>+852 3915 1314</td>
<td><a href="mailto:cindy.amar@natixis.com">cindy.amar@natixis.com</a></td>
</tr>
<tr>
<td>MARIANNE MEDORA</td>
<td>Investor Relations the Americas</td>
<td>+1 212 891 5782</td>
<td><a href="mailto:marianne.medora@natixis.com">marianne.medora@natixis.com</a></td>
</tr>
<tr>
<td>DAMIEN POMMIER</td>
<td>Investor Relations the Americas</td>
<td>+1 212 632 2856</td>
<td><a href="mailto:d.pommier@natixis.com">d.pommier@natixis.com</a></td>
</tr>
<tr>
<td>ANNE-LAURE GARNIER</td>
<td>Financial Engineering</td>
<td>+33 1 58 40 33 43</td>
<td><a href="mailto:anne-laure.garnier@bpce.fr">anne-laure.garnier@bpce.fr</a></td>
</tr>
<tr>
<td>JEAN-GUILLAUME COLLIGNON</td>
<td>Financial Engineering</td>
<td>+33 1 58 40 74 43</td>
<td><a href="mailto:jean-guillaume.collignon@bpce.fr">jean-guillaume.collignon@bpce.fr</a></td>
</tr>
</tbody>
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