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
SUSTAINABILITY AT THE CORE OF GROUPE BPCE’S DNA
The group is making climate change an area of priority action for all its business lines and companies in its new strategic plan BPCE 2024.

### 2024 Objectives

<table>
<thead>
<tr>
<th>Alignment of the Group on a “Net Zero” emission trajectory</th>
<th>Areas Of Strategic Focus</th>
</tr>
</thead>
<tbody>
<tr>
<td>✓ 2050 Target for corporate financing portfolios (1)</td>
<td>COMMITMENT TO ALIGN THE GROUP’S PORTFOLIOS WITH A &quot;NET ZERO&quot; EMISSIONS Trajectory by prioritizing the portfolios where the bank can have the greatest impact, i.e., those that concentrate the most greenhouse gas-intensive sectors</td>
</tr>
<tr>
<td>✓ 2030 target for the Natixis Insurance general fund (2)</td>
<td>SUPPORT FOR ALL CUSTOMERS IN THEIR ENVIRONMENTAL TRANSITION</td>
</tr>
<tr>
<td>Loan outstanding for energy renovation, renewable energy, and green mobility: €+12bn</td>
<td>Project financing, privileged advisory services and strategic dialogue about the transition, offer of dedicated ESG savings solutions</td>
</tr>
<tr>
<td>Asset Management: &gt;600bn, i.e. 50% of AuM in the sustainable or impact investing category</td>
<td>EXTENSION OF THE GREEN REFINANCING STRATEGY</td>
</tr>
<tr>
<td>≥ 3 issues of green &amp; social bonds / year</td>
<td>Expanded issuance policy (theme of energy transition alongside green &amp; social bond issues), ESG savings and investment products for customers, O2D approach in financing new production of green &amp; social assets</td>
</tr>
<tr>
<td>Group’s own carbon footprint -15% vs. 2019</td>
<td>ACCELERATED REDUCTION OF THE GROUP’S OWN ENVIRONMENTAL FOOTPRINT</td>
</tr>
</tbody>
</table>

(1) Intermediate milestones: 2.5°C in 2024, 2.2°C in 2030, 1.5°C in 2050 • (2) Intermediate milestone: 2°C in 2024 • (3) Equivalent to article 8 of the Sustainable Finance Disclosure Regulation (SFDR) • (4) Equivalent to article 9 of the SFDR
Commitment to a "net zero" emission trajectory supported by dedicated measurement tools

2024 Objectives

Rollout of the "Green Evaluation Models" methodology on 100% of the portfolios

Areas Of Strategic Focus

MEASUREMENT OF CLIMATE IMPACTS AND DEFINITION OF AN ALIGNMENT TRAJECTORY FOR ALL THE GROUP’S PORTFOLIOS

Green Weighting Factor Methodology developed since 2018 to score the climate and environmental impact of each Corporate & Investment Banking financing

- Extension of the approach to establish the temperature trajectory of the portfolios by sector
- Setting of alignment targets based on robust and granular methodological principles

Systematized use of the "Green Evaluation Models" methodology to allow other balance sheet activities to be given a climate score

- Extension of measurement and alignment work to other Group portfolios on the basis of internal models enhanced by specific data – corporate loans (use of the CDP(1) supplier), home loans (partnership with CSTB(2) to obtain energy performance reviews for financed assets), loans to local authorities (government data), etc.

GROUPE BPCE IS ALREADY ABLE TO MANAGE AND DEMONSTRATE THE ALIGNMENT ON A "NET ZERO" EMISSION TRAJECTORY of the portfolios whose impact is potentially the most significant

To this end, BPCE has joined the "Net Zero Banking Alliance", coordinated by the United Nations Environment Programme Finance Initiative (UNEP FI)

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(1) Carbon Disclosure Project • (2) Centre Scientifique et Technique du Bâtiment (Scientific and Technical Center for the Construction Industry)
An increasing commitment and recognition towards sustainable finance

Recent upgrades by Sustainalytics, MSCI and Vigeo Eiris respectively to low risk, AA and advanced, in addition to A-rating awarded by CDP following 1st assessment

### A STRATEGY BASED ON STANDARDS

- **Level « Advanced »**
- **Equator Principles**
  - Assessment of CSR risks and impacts in funded projects.
  - Natixis has been a member of the EP since 2010.
- **PRI 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**
- **Charter for the balance of life times (2017)**
  - Cancer@work Charter

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

- **BPCE is among the top 10% in the sector (“Prime”)**
  - (C in 2020, C in 2019)
- **“Low Risk”, 111th/1011**
  - 17.9 in 2021; 22.3 in 2020 (medium risk),
- **For its 1st assessment in 2020, CDP awarded Groupe BPCE a rating of A-, one of the highest in the banking sector**

### 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
Groupe BPCE's commitments to society

Fight against climate change confirmed as a key priority for all business lines in new strategic plan BPCE 2024; the Group just joined the Net Zero Banking Alliance

Strong commitments

Alignment on a "Net Zero" trajectory: the Group has joined the "Net Zero Banking Alliance" coordinated by the United Nations Environment Programme Finance Initiative (UNEP FI)

Mobilization against climate change: the Group has joined the Ambition 4 Climate platform that presents 114 projects, all sharing the same goal of climate neutrality

Actions to promote our customers’ energy transition

Promoting new transition solutions

Signature of a partnership with Energy Observer aimed at developing technical solutions around hydrogen to enable industrial decarbonization and the development of renewable energies by offering storage solutions

Supporting the energy renovation

Partnership with Cozynergy (acquired by a group of regional banks of Groupe BPCE), a start-up specializing in energy renovation, which decided to team up with the Group in order to speed up the rollout of its digital platform and services

Financing of renewable energy projects

Launch by the Caisses d’Epargne, in collaboration with Natixis and BPCE Energéco, of the 1st debt fund dedicated to financing renewable energy projects, with €1.5bn in resources

9 new projects representing 1,262 MW of installed capacity and €606 million in financing arranged by Natixis in Q2-21

Improvement in the Sustainalytics rating

Falling from 22.3 (medium risk) to 17.9 (low risk) thanks to better management of the ESG risks by the Group
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SUSTAINABLE DEVELOPMENT BOND PROGRAM
Programme designed for regular green & social bond issuance and aligned with best market practices

Groupe BPCE intends to act as a regular issuer and foster innovation on the sustainable bond market

Groupe BPCE's Sustainable Development Bond Programme:
- Supporting Groupe BPCE's contribution to the United Nations Sustainable Development Goals, and
- Aligned with the Green and Social Bond Principles published by ICMA which relies on clear concepts supporting repeat transactions

METHODOLOGY
Based on external research and Green & Social Bond Principles, ensuring transparency and common understanding of concepts

SCALABILITY
Dedicated issuance targets supporting regular issuance and repeat transactions
BPCE intends to issue 3 green or social bonds / year during the 2021-2024 strategic plan

INNOVATION
Regarding eligible assets and impact metrics

GOVERNANCE
Dedicated Sustainable Bond Governance Committee tasked with governance of issuances under the Sustainable Bond Development Programme
Program aligned with Green & Social Bond Principles

Sustainable Development Bond Framework built on the four core components of the Green & Social Bond Principles (GBP/SBP)

** GREEN **
- Renewable Energy
- Energy Efficiency
- Green buildings
- Clean transportation
- Sustainable Water management
- Sustainable Waste Management
- Biodiversity Conservation
- Sustainable Agriculture

** SOCIAL **
- Human Development
  - Healthcare
  - Education
  - Social Housing
  - Social development
- Local Economic development
  - Employment conservation & creation
  - Affordable basic infrastructure

** USE OF PROCEEDS **

- Green / Social Bond proceeds not fungible with any other source of wholesale funding
- Pool of earmarked eligible loans quarterly updated / screened for potential changes
- Lookback period of max 3 years

** MANAGEMENT OF PROCEEDS **

- 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 external auditor

** EXTERNAL REVIEWS **

-Iss ESG

** REPORTING **

- 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
Innovation is at the heart of Groupe BPCE’s funding policy
≈€7.1bn BPCE SRI outstanding as of end-June 2021

GREEN
€3.7bn
- Renewable Energies
- Green Buildings

SOCIAL
€3.5bn
- Human Development: Education, Healthcare and Social Services
- Local Economic Development

GREEN and TRANSITION BOND ISSUES

**GREEN BONDS:** €300mn
- Renewable Energies

**GREEN BONDS:** €500mn
- Methodology Note: Renewable Energies

**GREEN COVERED BONDS:** €1.25bn
- Methodology Note: Green Buildings

**GREEN COVERED BONDS:** €1.5bn
- Methodology Note: Green Buildings

**TRANSITION BONDS:** €100mn
- Methodology Note: Green Buildings

SOCIAL BOND ISSUES

**SOCIAL BONDS:** €512mn equv.
- Human Development

**SOCIAL BONDS:** €1.02bn equv.
- Human Development

**SOCIAL BONDS:** €1.68bn equv.
- Local Economic Development

**SOCIAL BONDS:** €250mn equv.
- Local Economic Development / Covid-19

**SOCIAL BONDS:** €512mn equv.
- Methodology Note: Human Development

**SOCIAL BONDS:** €1.02bn equv.
- Methodology Note: Local Economic Development

**SOCIAL BONDS:** €1.68bn equv.
- Methodology Note: Local Economic Development / Covid-19

Best green / ISR deal of the year
- September 11th, 2020

 Deal of the year for Healthcare Bonds
- September 7th, 2017

Deal of the year for Transport Infrastructure Bonds
- March 20th, 2016

Best Sustainability Bond in 2017
- March 20th, 2018

Most innovative Investment Bank for climate change & sustainability
- July 2020

Best Sustainability Bond
- September 7th, 2017

Most innovative Investment Bank for climate change & sustainability
- July 2020

Euro Bond of the year
3
SOCIAL BONDS / LOCAL ECONOMIC DEVELOPMENT
GROUPE 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’Epargne 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.
The net proceeds of LED Bonds will be used to refinance eligible loans that seek to contribute to four United Nations’ Sustainable Development Goals

**Goal 1** - No Poverty

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.

**Goal 8** - Decent Work and Economic Growth

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 5** - Gender Equality

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.

**Goal 10** - Reduced Inequalities

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

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

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

**OR**

### Unemployment Rate

**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

**AND**

### Business Creation Level

**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 level lower than the median of France areas as a whole

**Criteria**

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 Inegalités (geo-scoring).
Groupe BPCE is committed to supporting growth of small businesses through innovative financing.

**Process for Evaluation and Selection**

*Total portfolio of loans to small businesses and nonprofit organizations: €84.9bn*

**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

**Financed projects to small businesses and nonprofit organizations whose sector of activity is eligible: €17.7bn**

**Loans Eligible for Refinancing via LED Bond Proceeds Will Be Chosen from the Total Portfolio of Projects to Small Businesses and Nonprofit Organizations: €12.6bn**

Originated since August 31, 2018
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.

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)

<table>
<thead>
<tr>
<th>BONDS</th>
<th>ISSUER</th>
<th>ISIN</th>
<th>CURRENCY</th>
<th>PROCEEDS (millions)</th>
<th>ISSUANCE DATE</th>
<th>REPAYMENT DATE</th>
<th>TOTAL €millions</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>BPCE SA</td>
<td>FR0013367406</td>
<td>EUR</td>
<td>1,250</td>
<td>26/09/2018</td>
<td>26/09/2023</td>
<td>1,677</td>
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<tr>
<td></td>
<td>BPCE SA</td>
<td>FR0013375623</td>
<td>JPY</td>
<td>3,000</td>
<td>23/10/2018</td>
<td>30/10/2028</td>
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<tr>
<td></td>
<td>BPCE SA</td>
<td>JP525021EK19</td>
<td>JPY</td>
<td>50,000</td>
<td>25/01/2019</td>
<td>25/01/2024</td>
<td></td>
</tr>
</tbody>
</table>

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

- Small businesses
- Nonprofit organizations

Earmarked assets by type of clients (€millions):

- €1,650.10
- €31.29
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:

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

<table>
<thead>
<tr>
<th>Type of impact</th>
<th>Share of clients impacted</th>
<th>Grade (5)*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Development of new activities</td>
<td>18%</td>
<td>(4.0)</td>
</tr>
<tr>
<td>Safeguarding of the activity</td>
<td>54%</td>
<td>3.4</td>
</tr>
<tr>
<td>Investment for new equipment</td>
<td>71%</td>
<td>3.4</td>
</tr>
<tr>
<td>Performance improvement</td>
<td>48%</td>
<td>3.4</td>
</tr>
<tr>
<td>Development of the activity beyond regional area</td>
<td>11%</td>
<td>3.4</td>
</tr>
<tr>
<td>Hiring</td>
<td>17%</td>
<td>3.2</td>
</tr>
<tr>
<td>R&amp;D investments</td>
<td>9%</td>
<td>3.0</td>
</tr>
<tr>
<td>Training and professional development</td>
<td>6%</td>
<td>2.8</td>
</tr>
</tbody>
</table>

* Weighted average of responses. The higher the score, the more credits have been considered essential therefore the greater the intensity of their impact
APPENDIX
## GROUPE BPCE’S ENTITIES PARTICIPATING IN THE SUSTAINABLE DEVELOPMENT BOND PROGRAM

### ORIGINATING ENTITIES

<table>
<thead>
<tr>
<th>Regional Banks</th>
<th>Banques Populaires</th>
<th>Caisses d’Epargne</th>
</tr>
</thead>
<tbody>
<tr>
<td>Listed Entity</td>
<td>Natixis SA</td>
<td></td>
</tr>
<tr>
<td>Subsidiaries</td>
<td>Palatine</td>
<td>Lease</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Factor</td>
</tr>
<tr>
<td></td>
<td></td>
<td>CFF</td>
</tr>
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</table>

### ISSUING ENTITIES

<table>
<thead>
<tr>
<th>MLT Programs</th>
<th>BPCE SA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Private Placement</td>
<td>Natixis SA, SI, Purple (Note, Neu MTN, EMTN)</td>
</tr>
<tr>
<td></td>
<td>BPCE SA</td>
</tr>
<tr>
<td>Covered Bonds</td>
<td>BPCE SFH</td>
</tr>
<tr>
<td></td>
<td>CIE FF</td>
</tr>
<tr>
<td></td>
<td>Natixis Pfandbriefbank</td>
</tr>
<tr>
<td>Securitization</td>
<td>BPCE</td>
</tr>
<tr>
<td></td>
<td>Natixis</td>
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<tr>
<td></td>
<td>CFF</td>
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### ELIGIBLE ASSETS

<table>
<thead>
<tr>
<th>Format</th>
<th>General Obligation Loans</th>
</tr>
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<tbody>
<tr>
<td></td>
<td>Project Finance loans</td>
</tr>
<tr>
<td>Types of clients</td>
<td>Corporates</td>
</tr>
<tr>
<td></td>
<td>Retail</td>
</tr>
<tr>
<td></td>
<td>Local Authority</td>
</tr>
<tr>
<td>Lookback period</td>
<td>Financings granted less than three years ago</td>
</tr>
<tr>
<td>Name</td>
<td>Position</td>
</tr>
<tr>
<td>-----------------------------</td>
<td>------------------------------------------------</td>
</tr>
<tr>
<td>ROLAND CHARBONNEL</td>
<td>Director Group Funding &amp; Investor Relations</td>
</tr>
<tr>
<td>JULIEN PHILIPPON</td>
<td>Director Portfolio Management &amp; Financial Engineering</td>
</tr>
<tr>
<td>JEAN-PHILIPPE BERTHAUT</td>
<td>Head of Group Funding</td>
</tr>
<tr>
<td>FRANÇOIS COURTOIS</td>
<td>Head of Investor Relations</td>
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<tr>
<td>FRANCE de SURY</td>
<td>Deputy Head of Investor Relations</td>
</tr>
<tr>
<td>ANNE SADOURNY</td>
<td>Investor Relations</td>
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<td>CINDY AMAR</td>
<td>Investor Relations APAC</td>
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<td>MARIANNE MEDORA</td>
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<tr>
<td>ANNE-LAURE GARNIER</td>
<td>Head of Portfolio Management</td>
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<tr>
<td>JEAN-GUILLAUME COLLIGNON</td>
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