



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 30 June 2017

Human Development Bonds issued on 30 June 2017:

| BONDS | | | | | |
|--------------------------------------|--------------------------------|--------------|--------------|--------------|------------|
| ISSUER | BPCE SA | BPCE SA | BPCE SA | BPCE SA | BPCE SA |
| ISIN | JP525021AH67 | JP525021DH64 | JP525021BH66 | JP525021CH65 | |
| CURRENCY | JPY | JPY | JPY | JPY | JPY |
| PROCEEDS (<i>billion</i>) | | 25 | 3 | 24 | 8 |
| | <i>EQ Euros (millions)</i> 197 | 20 | 189 | 61 | |
| ISSUANCE DATE | 30/06/2017 | 30/06/2017 | 30/06/2017 | 30/06/2017 | 30/06/2017 |
| REPAYMENT DATE | 30/06/2022 | 30/06/2032 | 28/06/2024 | 30/06/2027 | |
| TOTAL Euros (<i>millions</i>) | | 468 | | | |
| TOTAL Foreign Currency | | 58 | | | |

Proceed allocation:

As described in the use of proceeds of the Issue (see "Supplemental Document to Shelf Registration Statement", on 2017/06/23), the proceeds have been lent to 7 Banques Populaires and 9 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":

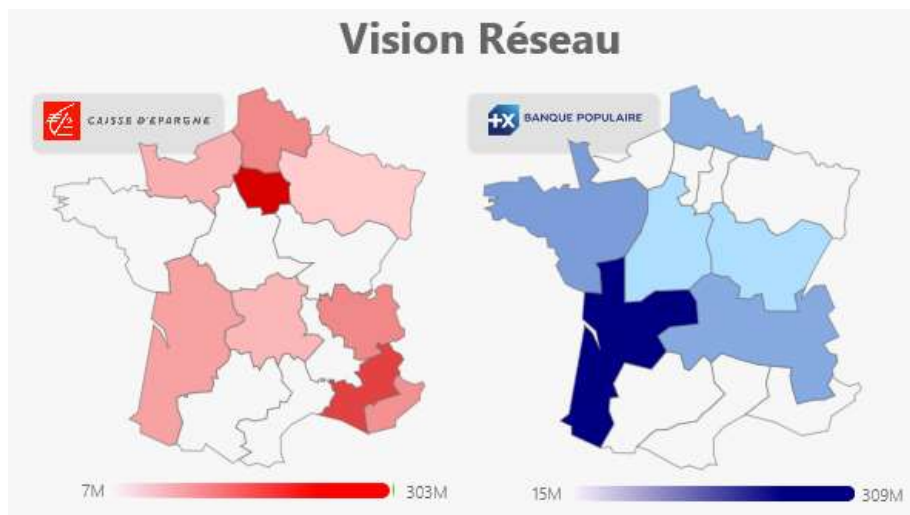
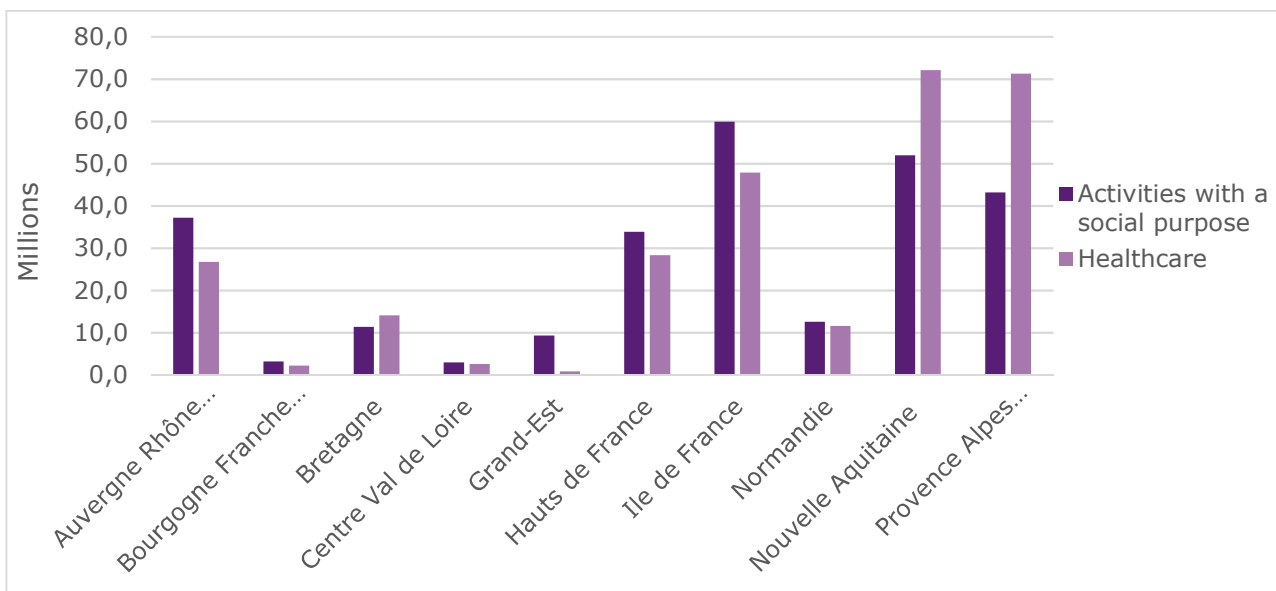
<https://www.groupebpce.fr/en/Investors/Funding/Social-bonds>.

| PROCEED ALLOCATION | HUMAN DEVELOPMENT BOND ISSUED ON 30, JUNE 2017 |
|------------------------------|--|
| Proceeds in euros | 468,348,294 |
| Proportion invested in euros | 100% |
| Total of earmarked assets | 543,494,569 |

Breakdown of earmarked assets by sector of activity

| Type of clients | Earmarked assets (€ millions) | Number of loans |
|----------------------------------|-------------------------------|-----------------|
| Activities with a social purpose | 265,7 | 441 |
| Healthcare | 277,8 | 852 |

Earmarked assets by French Region



Breakdown of earmarked assets by type of activity

| TYPE OF ACTIVITIES | Samurai Bond issued on 30, June 2017 | |
|--|--------------------------------------|-----------------|
| | Earmarked assets (€ millions) | Number of loans |
| Education (activities with a social purpose) | 66,4 | 169 |
| Healthcare and social related public administration (activities with a social purpose) | 49,2 | 28 |
| Human health activities (healthcare) | 277,8 | 852 |
| Medico-social housing (activities with a social purpose) | 108,9 | 94 |
| Social action excluding social housing (activities with a social purpose) | 41,2 | 150 |
| Total | 543,5 | 1 293 |

Paris, 07 Janvier 2021

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