Sustainable Development Bond Program
Green bond - Green Buildings

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

2. Sustainable Development Bond Program

3. Green Bond / Green Buildings
1

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

<table>
<thead>
<tr>
<th>2024 Objectives</th>
<th>Areas Of Strategic Focus</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alignment of the Group on a “Net Zero” emission trajectory</td>
<td>COMMITMENT TO ALIGN THE GROUP’S PORTFOLIOS WITH A &quot;NET ZERO&quot; EMISSION 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>✓ 2050 Target for corporate financing portfolios(^{(1)})</td>
<td>SUPPORT FOR ALL CUSTOMERS IN THEIR ENVIRONMENTAL TRANSITION</td>
</tr>
<tr>
<td>✓ 2030 target for the Natixis Insurance general fund(^{(2)})</td>
<td>Project financing, privileged advisory services and strategic dialogue about the transition, offer of dedicated ESG savings solutions</td>
</tr>
<tr>
<td>Loan outstanding for energy renovation, renewable energy, and green mobility: €+12bn</td>
<td>EXTENSION OF THE GREEN REFINANCING STRATEGY</td>
</tr>
<tr>
<td>Asset Management: &gt;€600bn, i.e. 50% of AuM in the sustainable or impact investing category</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>≥ 3 issues of green &amp; social bonds / year</td>
<td>ACCELERATED REDUCTION OF THE GROUP’S OWN ENVIRONMENTAL FOOTPRINT</td>
</tr>
<tr>
<td>Group’s own carbon footprint :</td>
<td>4 priority areas – real estate, employee mobility, purchasing, digital practices</td>
</tr>
<tr>
<td>-15% vs. 2019</td>
<td></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

<table>
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<tr>
<th>2024 Objectives</th>
<th>Areas Of Strategic Focus</th>
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</thead>
<tbody>
<tr>
<td>Rollout of the &quot;Green Evaluation Models&quot; methodology on 100% of the portfolios</td>
<td>MEASUREMENT OF CLIMATE IMPACTS AND DEFINITION OF AN ALIGNMENT TRAJECTORY FOR ALL THE GROUP’S PORTFOLIOS</td>
</tr>
</tbody>
</table>

**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)

\(^{(1)}\) 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

- **GFANZ**
  - Glasgow Financial Alliance for Net Zero
  - Net-Zero Banking Alliance (NZBA)
  - charter signatory since July 2021
  - Level « Advanced »

- **UN 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 2008

- **EQUITAR PRINCIPLES**
  - Assessment of CSR risks and impacts in funded projects.
  - Natixis has been a member of the EP since 2010.

A SOLID ETHICAL AND SOCIAL FOUNDATION

- **Group Code of Conduct and Ethics**
  - http://guide-ethique.groupebpce.fr/
  - Signed by BPCE since 2010

- **Charte diversité signataire**
  - Charter for Lifetime Balance (2017)
  - Cancer@work Charter

COMMITMENTS AND PROGRESS RECOGNIZED BY NON-FINANCIAL RATING AGENCIES

- **Sustainalytics**
  - Performance judged “Advanced” by Vigeo Eiris
  - (62/100 in 2021, 60/100 in 2020)
  - For its 1st assessment in 2020, CDP awarded Groupe BPCE a rating of A-, one of the highest in the banking sector and kept this rating in 2021.

- **MSCI**
  - “Low Risk”, 111th/1011
  - 17.94 in 2021; 23.1 in 2020 (medium risk)
  - Among the top 16% in the sector (AA in 2021, AA- in 2020)

- **Vigeo Eiris**
  - BPCE is among the top 10% in the sector ("Prime")
  - (C+ in 2021, C in 2020)

- **CDP**
  - 14 companies certified since 2015
  - on their responsible practices towards their suppliers.
  - Signatory since December 2010

PROVEN AND EVALUATED PROCESSES

- **AFNOR Professional equality label Women / Men**
  - Signed by BPCE since 2010

- **Charter for Lifetime Balance (2017)**
  - Cancer@work Charter

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

- **26000**
  - 14 companies certified since 2015
Groupe BPCE's commitments to society
Groupe BPCE, committed to a responsible transition

October 2021: publication by Groupe BPCE and Natixis of their first TCFD reports

Alignment of portfolios with a 'Net Zero' trajectory
The Group joined the Net Zero Banking Alliance in July 2021

Insurance portfolio
Sustainable investment policy aimed at achieving alignment with a 1.5°C trajectory as of 2030

Lending portfolios of the Corporate & Investment Banking division
Aim of aligning portfolio temperature with Net Zero trajectory as of 2050 through ambitious sectoral reallocations

Issuance of social bonds
October 2021: inaugural public issue by a French bank of social bonds denominated in US dollars for a total of USD1bn

Implementing the commitments of the Paris financial market

Strategy for terminating exposure to thermal coal
Total withdrawal for Europe and OEDC 2030
Total withdrawal for the rest of the world 2040

Discontinuation of financing
- Projects dedicated to the exploration-production of shale oil/gas, or tar sands
- Companies: when the proportion of shale oil/gas or tar sands in their exploration-production activities is >25%

Lending portfolios of the Corporate & Investment Banking division
Aim of aligning portfolio temperature with Net Zero trajectory as of 2050 through ambitious sectoral reallocations

Favoring the energy transition

Financing of renewable energy/energy renovation of buildings/green mobility
Incl. €9bn
New renewable energy financing for major corporate customers

Inaugural green RMBS for a total of €1.5bn earmarked for financing low energy consumption housing (October 2021)
2022 “RMBS Deal of the Year” award by Global Capital’s European Securitization

2024 target

3.2°C • 2020
2.5°C • 2024
2.2°C • 2030
1.5°C • 2050

2024 target

+€21bn

Total withdrawal for Europe and OEDC 2030
Total withdrawal for the rest of the world 2040

2024 target

2024 target

Financing of oil/gas exploration-production activities

2024 target -15%
Climate change / ESG: a long-term commitment and clear strategic priorities
Groupe BPCE's climate-change commitments: strong initial momentum

### Alignment of our portfolios with a "Net Zero" emissions trajectory

<table>
<thead>
<tr>
<th>Metric</th>
<th>End-2020</th>
<th>End-2021</th>
<th>2024 targets</th>
</tr>
</thead>
<tbody>
<tr>
<td>Assurances main fund</td>
<td>2.7°C</td>
<td>2.4°C</td>
<td>2°C (1.5°C in 2030)</td>
</tr>
<tr>
<td>Temperature induced by investments</td>
<td></td>
<td></td>
<td>2.5°C (2.2°C in 2030, 1.5°C in 2050)</td>
</tr>
<tr>
<td>Corporate &amp; Investment Banking financing portfolios</td>
<td>3.2°C</td>
<td>3.2°C</td>
<td>100%</td>
</tr>
<tr>
<td>Proportion of portfolios appraised using the <em>Green Evaluation Models</em> approach</td>
<td>33%</td>
<td>43%</td>
<td></td>
</tr>
</tbody>
</table>

### Support for all our customers in their environmental transition

<table>
<thead>
<tr>
<th>Metric</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retail Banking: financing of energy renovation, renewable energies, green mobility (financing granted expressed in €bn)</td>
<td>€0.2bn in 2021 to €1.7bn in 2024</td>
</tr>
<tr>
<td>Asset management: proportion of responsible, sustainable and impact investments</td>
<td>33% in 2021 to 50% in 2024</td>
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</table>

### Extension of the green refinancing strategy

<table>
<thead>
<tr>
<th>Metric</th>
<th>Value</th>
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</thead>
<tbody>
<tr>
<td>Number of green &amp; social issues / year</td>
<td>2 in 2020 to ≥ 3 in 2024</td>
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</table>

### Reduction in the Group’s own environmental footprint

<table>
<thead>
<tr>
<th>Metric</th>
<th>Value</th>
</tr>
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<tbody>
<tr>
<td>Change in Groupe BPCE's carbon footprint vs. 2019</td>
<td>-10% in 2020 to -15% in 2024</td>
</tr>
</tbody>
</table>
2
SUSTAINABLE DEVELOPMENT BOND PROGRAM
Program 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 in the sustainable bond market

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

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)

**USE OF PROCEEDS**

**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

**EXTERNAL REVIEWS**

**REPORTING**

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

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

Green / Social Bond Framework built on the four core components of the Green & Social Bond Principles (GBP/SBP)
**Innovation is at the heart of Groupe BPCE’s funding policy**

≈€10.2bn BPCE's outstanding ESG bonds as of end-March 2022

### GREEN & TRANSITION

- **€5.9bn**
  - Renewable Energy
  - Green Building
  - Sustainable agriculture

### GREEN AND TRANSITION BOND ISSUES

<table>
<thead>
<tr>
<th>Year</th>
<th>GREEN BONDS: €500mn Methodology Note: Renewable Energy</th>
<th>GREEN COVERED BONDS: €1.25bn Methodology Note: Green Buildings</th>
<th>TRANSITION BONDS: €100mn Methodology Note: Green Buildings</th>
<th>BPCE MHL Green UoP: €1.5bn Methodology Note: Green Buildings</th>
<th>AGRICULTURE GREEN BOND: €750mn Methodology Note: Sustainable Agriculture</th>
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<tbody>
<tr>
<td>2019</td>
<td></td>
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<tr>
<td>2020</td>
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<td>2021</td>
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<tr>
<td>2022</td>
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</tbody>
</table>

### SOCIAL

- **€4.3bn**
  - Human Development: Education, Healthcare and Social Services
  - Local Economic Development

### SOCIAL BOND ISSUES

<table>
<thead>
<tr>
<th>Year</th>
<th>SOCIAL BONDS: €1.5bn equiv. Human Development Methodology Note: Sustainable Agriculture</th>
<th>SOCIAL BONDS: €1.68bn equiv. Methodology Note: Local Economic Development</th>
<th>SOCIAL BONDS: €250mn equiv. Methodology Note: Local Economic Development/Covid-19</th>
<th>SOCIAL BONDS: €0.9bn equiv. Methodology Note: Local Economic Development</th>
</tr>
</thead>
<tbody>
<tr>
<td>2017-2018</td>
<td></td>
<td></td>
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<tr>
<td>2018-2020</td>
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<td></td>
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<tr>
<td>2021</td>
<td></td>
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</table>
3
GREEN BOND
GREEN BUILDINGS
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
RATIONAL FOR ISSUANCE (2/2)

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/yr)</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.

https://www.aff.gouv.fr/files/media/aff3_2017_3/2_GATM/13/2.2.2.2.2_CAT.html/Evaluation%20de%20la%20Notion%20d%20Efficacite%20Emettrice.pdf
Groupe BPCE will select Residential Mortgage Loans thanks to a specific methodology and selection workflow

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.

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

Pool of eligible Green Building loans

Technical exclusions

1. KYC: Know Your Customer
2. LAB: Anti Money Laundering
Loans eligible for refinancing via Green Building Bond proceeds are selected within an Eligible Pool of Residential Mortgage Loans of €4.9bn*:

- Main residence mortgage loans granted during the last three years
  - €138bn

- Of which Eligible Green Building Loans
  - €19.8bn

- Of which Eligible Green Building Loans also Eligible to BPCE SFH
  - €4.9bn

* As of 03-31-2022 - 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 reports 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)

* Reports dedicated to Green Buildings Issuances are available on Groupe BPCE institutional website: https://groupebpce.com/en/investors/sustainable-bonds/green-bonds

** If available and relevant
The Green Building Bond will benefit from two types of external review, which will be made publicly available on the issuer’s website.

**EXTERNAL REVIEW**

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.”

**BEFORE ISSUANCE**

**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.

**AFTER ISSUANCE**
APPENDIX
### GROUPE BPCE’S ENTITIES PARTICIPATING IN THE SUSTAINABLE DEVELOPMENT BOND PROGRAM

#### ORIGINATING ENTITIES
- **Regional Banks**
  - Banques Populaires
  - Caisses d’Epargne
- **Subsidiaries**
  - Natixis
  - 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
<table>
<thead>
<tr>
<th>CONTACT LIST</th>
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</table>
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