

# Results

## for the first quarter of 2020



**Laurent Mignon** – Chairman of the Management Board, Groupe BPCE

Groupe BPCE entered this crisis with robust fundamentals regarding its capital adequacy, liquidity, and risk management, leaving us determined to rise to the challenges that lie ahead. Very close to their clients, the Banques Populaires, the Caisses d'Epargne, Natixis and Palatine are at the forefront of the drive to inform and support them by taking all the necessary measures to satisfy their needs. Thanks to the strong mobilization of everyone involved, the Group was able to respond very quickly in setting up State-guaranteed loans and is now one of the most active banks to roll-out these credit facilities. Our business model as a universal banking institution, our financial strength, the trust that our customers place in us, and the commitment of our employees are key assets that will enable us to absorb this profound shock and to take all the necessary steps in unison with the public authorities to ensure the recovery of our economy over time. We will do so in every territories in line with our core values, those of a cooperative banking group fully aware of the importance of the role it plays for all the different stakeholders in our society.”

## Resilient results

Net banking  
income <sup>(1)</sup>



Net Income  
Group share <sup>(1,2)</sup>



(1) Underlying figures  
(2) excluding Coface net contribution, after IFRIC 21 restatement

## High capital position

CET1 ratio <sup>(1)</sup>



TLAC ratio <sup>(1)</sup>



MREL ratio <sup>(1)</sup>



Target defined in the strategic plan achieved since June 2018

high above the requirement: 23.2%

(1) Estimate at March 31, 2020 – CRR / CRD IV ; after deduction from regulatory capital of irrevocable payment commitments (IPCs)

## Mobilization of all our resources to provide support to our customers

### Proactive automatic 6-month deferment of equipment loans

more than **500,000** loan instalments deferred, equal to **€5bn** € in monthly payments



### State-guaranteed loan

around **130,000**

requests for loans processed for an aggregate total exceeding **€22bn**



### Insurance

**4,000 customers** eligible for a guarantee in the event of administrative closure due to an epidemic, representing a total of **180 million euros**



### Mobilization of Group employees

**nearly 90%** of our branches remain open in all territories with a dedicated employee protection organization ; **nearly half** of our employees working from home



### Digital Inside strategy

• enabled a continuous and adapted access to all our customers during lockdown.

• Groupe BPCE's leadership in France in terms of mobile banking during this period highlighted by **D-Rating**