Groupe BPCE at a glance

Strong, trusted brands

Diversified range of business activities pursued in France and abroad

Key figures

2nd largest banking group in France
105,000 employees
> 20% of the French economy financed by the Group

36 million customers
9 million cooperative shareholders

Present in > 40 different countries
**Organizational structure at December 31, 2019**

**Our cooperative business model** is our identity and our strength. It allows us to ensure that our strategy and actions are sustainable over the long term, as close as possible to our local communities and our customers.

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**A robust banking group**

**DATA AS AT DECEMBER 31, 2019**

- **REPORTED NET BANKING INCOME**: €24.3 bn
- **CET1 RATIO (1)**: 15.6%
- **REPORTED NET INCOME (GROUP SHARE)**: €3 bn
- **TLAC RATIO (1)**: 23.3%

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(1) CRR/CRD IV without transitional measures; after deduction of irrevocable payment commitments (IPCs).

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(1) Indirectly through Local Savings Companies.
(2) Fédération Nationale des Banques Populaires.
(3) Fédération Nationale des Caisses d’Epargne.
(4) The Communauté BPCE is a collective of business lines bringing together 8,000 employees from BPCE, the Financial Solutions & Expertise Division, BPCE-IT, IT-CE, i-BP, BPCE Achats, BPCE Solutions Crédit and BPCE Services financiers.
(5) Free float: 29%.
We operate in all fields of banking and insurance to better serve our customers’ needs

- We are account managers, customer relationship advisors, and private bankers. We are branch managers and remote claims managers. We are insurance platform managers, customer service advisors, and expert consultants. We are UX designers, data scientists, and software engineers.

- We accompany our clientele of individual, professional, and corporate customers, associations, institutions, etc. in the realization of their projects by establishing long-term relationships founded on mutual trust.

- We operate in all fields of banking and insurance, and offer our expertise in savings, private banking, real estate loans, consumer credit, property insurance, provident & health insurance...

- We are employed by the Banque Populaire or Caisse d’Epargne retail banking networks, Natixis, Banque Palatine, Crédit Coopératif, CASDEN, and Oney.

We are all members of Groupe BPCE!

No.1
bank for SME’s
[Kantar 2019 SME/SMI survey]

No.2
bank for individual customers
[SOFIA TNS-SOFRES research, April 2019]

No.2
bank for professional customers and individual entrepreneurs
[CSA Pépites 2019-2020 survey]

26% market share in home loans
[Banque de France Q3-2019]

Top 5 of bancassureurs in France [internal analysis]
The Banques Populaires and Caisses d’Epargne offer their customers a full range of personal insurance products (life insurance, payment protection insurance, and individual provident insurance) along with non-life insurance cover (motor insurance, comprehensive home insurance, supplementary health cover, personal accident policies, etc.).

Designed and managed by Natixis Assurances, this range of insurance solutions enables us to consolidate our position as a front-ranking insurer in France. Thanks to the digitalization of our activities, we simplify the life of our customers with more efficient claims management.

Specialized expertise

For the customers of the Banques Populaires and Caisses d’Epargne, we also develop expertise in advisory services and specialized financing (leasing, consumer credit, sureties & guarantees, etc.) in addition to securities custody services provided by dedicated entities.

An all-inclusive bancassureur

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No.1 in real estate leasing in France

[Internal analysis]
In 2019, nearly 75% of the principal active customers of the Banques Populaires and Caisses d’Epargne used one of our digital channels. Almost 50% of them use their mobile apps on a regular basis. Available online or via mobile devices, many of the bank’s day-to-day services are constantly being upgraded with, for example, the inclusion of strong authentication, bank card management services, or instant cash transfers.

In 2019, we continued to digitize the subscription process for real estate, consumer and equipment loans: simulation, verification of supporting documents, electronic signature, etc.

In this way, we are actively pursuing the Digital Inside strategy launched at the end of 2018 designed to ground our commercial development firmly on the digital dimension while simultaneously making customer advisors central to our approach. Thanks to this strategic choice, the Group also finds itself better placed to offer a range of innovative solutions.

75.8% of eligible new contracts and amendments were signed digitally in 2019

4.4/5
This is the rating awarded to the Banque Populaire and Caisse d’Epargne apps in the App Store in December 2019

**A remote banking provider close to its customers**

**Expanded presence in Europe**

Group BPCE has acquired a 50.1% stake in the capital of Oney Bank, a bank specializing in payment solutions and financial services. This strategic deal represents a major step in the ongoing development of our European activities in financing, payment and digital identification solutions.
Thanks to our subsidiary Natixis Payments, we cover the entire payment value chain, ranging from issuance to acquisition, from online payments to e-wallets and prepaid cards. Constantly innovating, Natixis Payments, together with the Banque Populaire and Caisse d’Epargne retail banking networks, was the first in the market to offer Apple Pay, Samsung Pay and instant payment solutions in France. This Groupe BPCE subsidiary, at the very heart of the digital transformation process, enables merchants, business organizations, financial institutions, and public administrations to offer customized, fluid and secure interactions.
Helping our customers to achieve their investment objectives

With €934 billion in assets under management at the end of 2019, Natixis Investment Managers is one of the largest global asset management firms in the world. Present in more than twenty different countries, it helps investors to build their portfolios of financial and real estate assets. Powered by the expertise of more than twenty affiliated asset management companies pursuing multiple investment strategies, we help our clientele of institutional or individual investors to achieve their objectives by offering them a wide range of investment solutions.

We place all our expertise at the service of our private clientele of business creators and director-shareholders with Natixis Wealth Management, a Natixis subsidiary responsible for designing and implementing financial solutions tailor-made to optimize their wealth. Finally, with Natixis Interépargne, we are a front-ranking player in employee savings and retirement savings plans in France, with more than 75,000 client companies, nearly 3 million savers, and €33.5 billion in assets in custody as at December 31, 2019.

Creation of a specialist in insurance-related asset management

In 2019, Groupe BPCE and La Banque Postale launched plans to create a new player in asset management. The result of the combination of the fixed-income, chiefly insurance-related activities of Ostrum Asset Management – an affiliate of Natixis Investment Managers – and the activities of La Banque Postale Asset Management, this new entity will boast more than €400 billion in assets, making it the 9th largest European asset management player serving institutional investors.
Working through the Corporate & Investment Banking division of Natixis, we provide advice and support throughout the world to a clientele of corporate customers, financial institutions, institutional investors, financial sponsors, and public sector entities... along with the retail customers of the Banques Populaires and Caisses d’Epargne in France. We offer a diversified range of innovative, tailor-made solutions to support and optimize their development. To achieve this, we draw on a comprehensive range of expertise: M&A advisory services, investment banking, financing (structured and traditional), capital markets (fixed income, equity derivatives, commodities, research), treasury solutions, and trade finance.

Providing solutions to the needs of corporate customers and investors

Financing deals given +/- weightings for their climate impact

The Green Weighting Factor is a capital allocation mechanism – and the only one of its kind worldwide – designed to give a positive adjustment to any green financing deal granted by the Corporate & Investment Banking division, while any financing with a negative impact on the environment sees its profitability reduced. This management tool enables us to support our customers in their energy transition and aims, in the longer term, to ensure that our financing trajectory remains consistent with the goals of the Paris Climate Agreement. This innovation was introduced to coincide with the UN Climate Action Summit and the launch of the Principles for Responsible Banking in September 2019.

A benchmark player in green, sustainable finance

The Green & Sustainable Hub, the division’s dedicated center of expertise, supports customers in their energy transition.

No. 7 worldwide
Mandated Lead Arranger in project financing in 2019 [source: IJGlobal]
A group inspired by green and solidarity-based values

A group committed to eco-friendly growth

By channeling our customers’ savings towards a more responsible economy and financing the energy transition, we act as a responsible bancassurance specialist.

We support all our clients both in France and abroad. Our commitment finds expression in the financing of major green infrastructure projects as well as in the thermal renovation of single-family housing and the acquisition of clean vehicles. It also means speeding up the development of savings inflows and the management of more responsible investment products, as well as promoting dedicated refinancing tools such as the issuance of green or social bonds.

We are actively committed to society in general and to all our regions in particular. A total of €46.3 million was provided this year in cultural and solidarity-based patronage by the Banques Populaires and Caisses d’Epargne to public interest structures in all our different regions.

€46.3 m provided in cultural and solidarity-based patronage by the Banques Populaires and Caisses d’Epargne in all our different regions in 2019

€86.4 bn in solidarity-based savings
(at December 31, 2019)

€9.8 bn in outstanding loans granted for renewable energy projects
44% in solar power
35% in wind power (as at September 30, 2019)

FOUR PRIORITY SECTORS

Energy renovation
Renewable energy
Green mobility
Companies in transition

Moving towards a low carbon society

Starting in 2017, Natixis decided to discontinue dedicated project financing and the funding of companies active in the oil sand and heavy oil industries. On May 18, 2020, it made new commitments in its energy and climate transition policy by discontinuing its financing of dedicated projects and companies active in shale oil and gas exploration and production. It has adopted a timetable for its total withdrawal from the thermal coal industry with a deadline of 2030 for EU and OECD countries, and 2040 for the rest of the world.
In our capacity as a Premium Partner of the Paris 2024 Olympic and Paralympic Games, we actively promote all the different dimensions of this partnership: by financing the development of infrastructures, by supporting companies answering calls for tenders launched within the framework of Paris 2024 or by mobilizing action around our in-house initiative, IMAGINE 2024.

We are playing an active role in helping the sports sector to grow throughout France: by leading the New Financing for Sports Activities commission set up by the French Ministry of Sport, by contributing to the development of companies with the creation of the Sport & Performance Capital fund, by being a founding member of the GIE France Sport Expertise economic interest grouping, and by proposing innovative solutions such as open payment.

Finally, BPCE L’Observatoire is publishing original research that provides valuable insight into the importance of the sports sector in France and its economic impacts.

All these actions combine to drive our ambition: to become the leading banking partner of the sports economy.

More inspired by sport than ever

With our support of sailing, surfing, handball, basketball, skiing, and rugby, we have been committed to the world of sport for more than 30 years. We accompany the development of sports federations and associations and we finance – in association with local authorities – a number of high profile sports facilities.

€300m granted every year for the construction or renovation of sports venues

105 athletes supported under the aegis of the Performance Pact structure to enable them to shine both in their sports and professional careers

An exceptional venue at the National Institute of Sport, Expertise, and Performance (INSEP), a supercharged atmosphere and the presence of 1,200 Group employees: the IMAGINE 2024 sporting challenge organized in September 2019 inspired an unprecedented mobilization throughout the entire Groupe BPCE.