



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 12 July 2018 :

Human Development Bonds issued on 12 July 2018 :

BONDS		
ISSUER	BPCE SA	BPCE SA
ISIN	JP525021DJ70	JP525021EJ79
CURRENCY	JPY	JPY
PROCEEDS (<i>billion</i>)	66	40
<i>EQ Euros (millions)</i>	514	311
ISSUANCE DATE	12/07/2018	12/07/2018
REPAYMENT DATE	12/07/2023	12/07/2028
TOTAL Euros (<i>millions</i>)	825	
TOTAL Foreign Currency	106	

Proceed allocation:

As described in the use of proceeds of the Issue (see "Amendment to Shelf Registration Statement", on 2018/07/02), the proceeds have been lent to 8 Banques Populaires and 13 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":

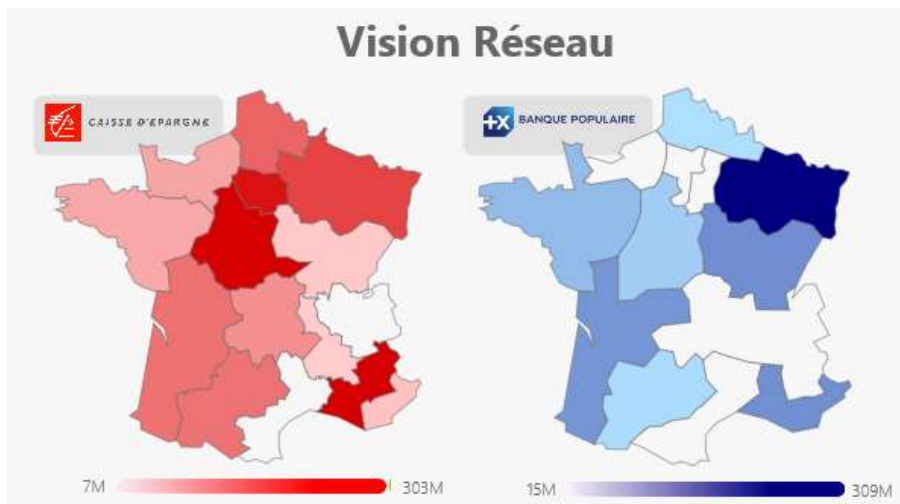
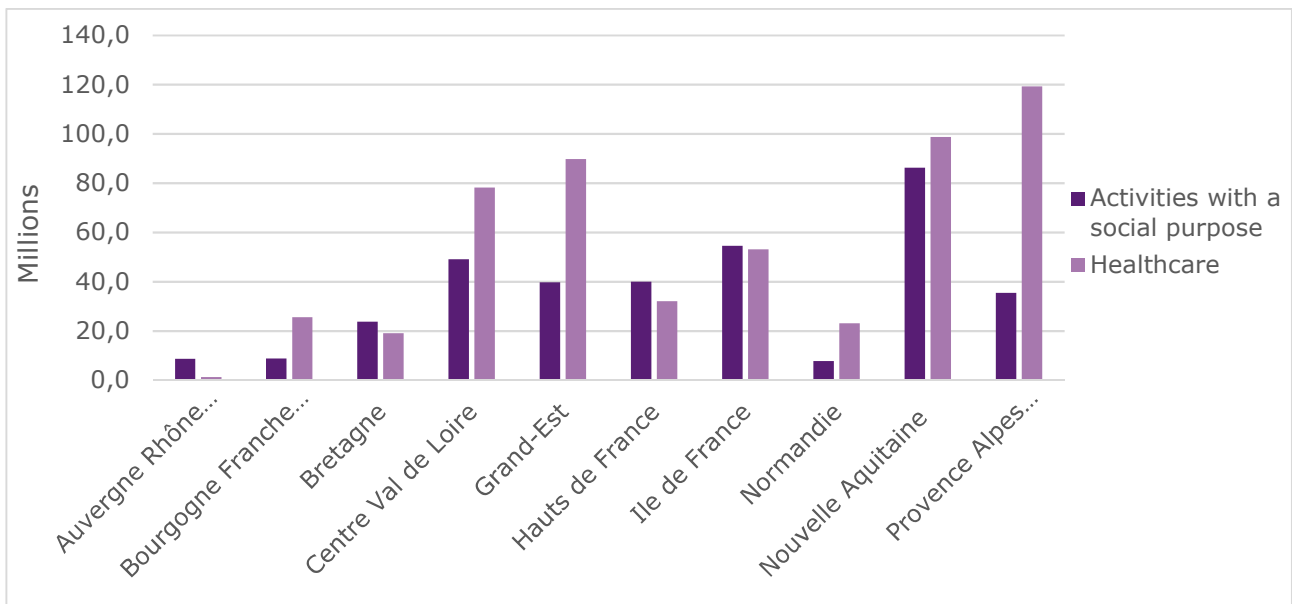
<https://www.groupebpce.fr/en/Investors/Funding/Social-bonds>.

PROCEED ALLOCATION	SAMOURAI BOND issued on 12, July 2018
Proceeds in euros	824,646,786
Proportion invested in euros	100%
Total of earmarked assets	893,955,864

Breakdown of earmarked assets by sector of activity

Type of clients	Earmarked assets (€ millions)	Number of loans
Activities with a social purpose	353,9	1 851
Healthcare	540,1	6 618

Earmarked assets by French Region



Breakdown of earmarked assets by type of activity

TYPE OF ACTIVITIES	Samurai Bond issued on 12, July 2018	
	Earmarked assets (€ millions)	Number of loans
Education (activities with a social purpose)	95,9	855
Healthcare and social related public administration (activities with a social purpose)	26,5	87
Human health activities (healthcare)	540,1	6 618
Medico-social housing (activities with a social purpose)	158,4	376
Social action excluding social housing (activities with a social purpose)	73,1	533
Total	894,0	8 469

Paris, 07 Janvier 2021

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