



SUSTAINABLE DEVELOPMENT BOND PROGRAM

Green bond – Sustainable Agriculture

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1 SUSTAINABILITY AT THE CORE OF GROUPE BPCE'S DNA

2 SUSTAINABLE DEVELOPMENT BOND PROGRAM

3 GREEN BONDS / SUSTAINABLE AGRICULTURE

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



2024 Objectives	Areas Of Strategic Focus
<p>Alignment of the Group on a “Net Zero” emission trajectory</p> <ul style="list-style-type: none"> ✓ 2050 Target for corporate financing portfolios⁽¹⁾ ✓ 2030 target for the Natixis Insurance general fund⁽²⁾ 	<p>COMMITMENT TO ALIGN THE GROUP'S PORTFOLIOS WITH A "NET ZERO" 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</p>
<p>Loan outstanding for energy renovation, renewable energy, and green mobility: €+12bn</p>	<p>SUPPORT FOR ALL CUSTOMERS IN THEIR ENVIRONMENTAL TRANSITION</p> <p>Project financing, privileged advisory services and strategic dialogue about the transition, offer of dedicated ESG savings solutions</p>
<p>Asset Management: >€600bn, i.e. 50% of AuM in the sustainable or impact investing category</p>	<p>EXTENSION OF THE GREEN REFINANCING STRATEGY</p> <p>Expanded issuance policy (theme of energy transition alongside green & social bond issues), ESG savings and investment products for customers, O2D approach in financing new production of green & social assets</p>
<p>≥ 3 issues of green & social bonds / year</p>	
<p>Group's own carbon footprint : -15% vs. 2019</p>	<p>ACCELERATED REDUCTION OF THE GROUP'S OWN ENVIRONMENTAL FOOTPRINT</p> <p>4 priority areas – real estate, employee mobility, purchasing, digital practices</p>

(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



2024 Objectives

Areas Of Strategic Focus

MEASUREMENT OF CLIMATE IMPACTS AND DEFINITION OF AN ALIGNMENT TRAJECTORY FOR ALL THE GROUP'S PORTFOLIOS

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.

GRUPE 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)

Rollout of the
"Green Evaluation Models"
methodology on 100%
of the portfolios

(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



Level
« Advanced »



PRINCIPLES FOR RESPONSIBLE BANKING



Assessment of CSR risks and impacts in funded projects.

Natixis has been a member of the EP since 2010.



Glasgow Financial Alliance for Net Zero

Net-Zero Banking Alliance (NZBA)

charter signatory since July 2021



Incorporation of criteria for institutional investors in the investment decision-making process. Natixis has been a member of the PRI since 2008



A SOLID ETHICAL AND SOCIAL FOUNDATION

Group Code of Conduct and Ethics

<http://guide-ethique.groupebpce.fr/>



27 companies of the BPCE Group have received the AFNOR Professional equality label Women / Men



Signed by BPCE since 2010

Charter for Lifetime Balance (2017)
Cancer@work Charter

COMMITMENTS AND PROGRESS RECOGNIZED BY NON-FINANCIAL RATING AGENCIES



Performance judged “Advanced” by Vigeo Eiris
(62/100 in 2021, 60/100 in 2020)



BPCE is among the top 10% in the sector (“Prime”) (C+ in 2021, C in 2020)



“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)



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.

PROVEN AND EVALUATED PROCESSES



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



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

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



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



Financing of oil/gas exploration-production activities

2024 target
-15%

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%**

Favoring the energy transition



2024 target

+€21bn

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

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**

Climate change / ESG: a long-term commitment and clear strategic priorities

Groupe BPCE's climate-change commitments: strong initial momentum

	End-2020	End-2021	2024 targets
ALIGNMENT OF OUR PORTFOLIOS WITH A "NET ZERO" EMISSIONS TRAJECTORY			
<ul style="list-style-type: none"> ✓ Assurances main fund Temperature induced by investments 	2.7°C	2.4°C	2°C 1.5°C in 2030
<ul style="list-style-type: none"> ✓ Corporate & Investment Banking financing portfolios 	3.2°C	3.2°C	2.5°C 2.2°C in 2030 1.5°C in 2050
<ul style="list-style-type: none"> ✓ Proportion of portfolios appraised using the <i>Green Evaluation Models</i> approach 	33%	43%	100%
SUPPORT FOR ALL OUR CUSTOMERS IN THEIR ENVIRONMENTAL TRANSITION			
<ul style="list-style-type: none"> ✓ Retail Banking: financing of energy renovation, renewable energies, green mobility (financing granted expressed in €bn) 	€0.2bn	€1.7bn	€12bn 2021 to 2024
<ul style="list-style-type: none"> ✓ Asset management: proportion of responsible, sustainable and impact investments 		33%	50%
EXTENSION OF THE GREEN REFINANCING STRATEGY			
<ul style="list-style-type: none"> ✓ Number of green & social issues / year 	2	4	≥ 3
REDUCTION IN THE GROUP'S OWN ENVIRONMENTAL FOOTPRINT			
<ul style="list-style-type: none"> ✓ Change in Groupe BPCE's carbon footprint vs. 2019 	-10%	-9%	-15%

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)



Innovation is at the heart of Groupe BPCE's funding policy

≈€11.3bn BPCE's outstanding ESG bonds as of end-March 2022

GREEN & TRANSITION

€7bn

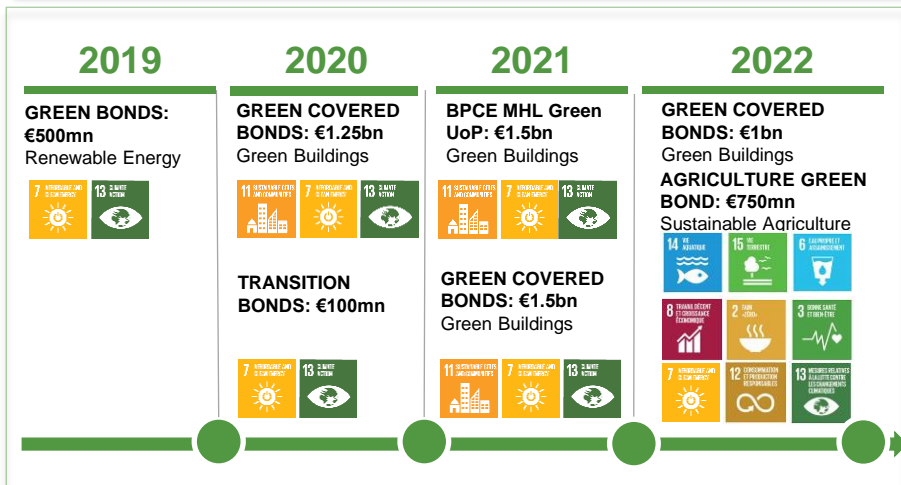
- Renewable Energy
- Green Building
- Sustainable agriculture

SOCIAL

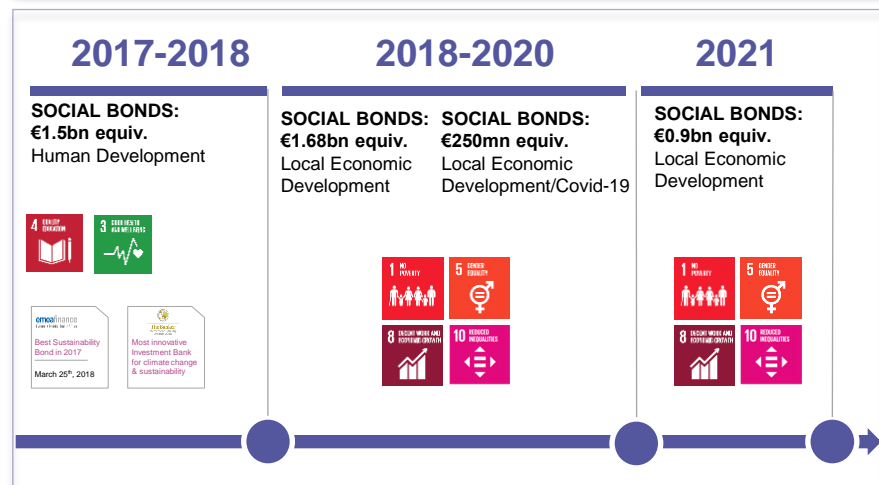
€4.3bn

- Human Development: Education, Healthcare and Social Services
- Local Economic Development

GREEN AND TRANSITION BOND ISSUES



SOCIAL BOND ISSUES



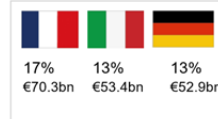
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GREEN BONDS /
SUSTAINABLE AGRICULTURE

SUSTAINABLE AGRICULTURE: Rationale for issuance

Banques Populaires strategy for supporting Europe's leading agricultural market is centered around the major environmental, societal & economic challenges facing the French farming industry

Agricultural producer in Europe



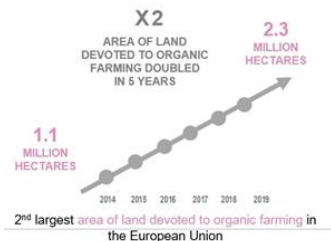
BANQUE POPULAIRE

No.3

Player nationwide



Support the ongoing transformation process towards sustainable agriculture, help adapt to climate change, support healthy food production, and work to preserve resources and the environment



Production of energy x2
Within 5 years, this production will be doubled

Contribute to the development of the local & regional economy, help to ensure that France regains high-quality food sovereignty, and participate in the preservation of resources.

Direct sales

22%

Within 5 years, it will represent 22% of agricultural activities



Support agricultural entrepreneurship, strengthen the financial resilience of individual farms, support the change of scale towards SMEs, ensure the diversity of actors at a local and regional level, and enhance the momentum driving the renewal of generations

50%

of farmers are over 50 years of age, and the question of transmission and retirement is a major concern..

In 2019, the number of young farm managers (under the age of 40) declined by 4.4%

SUSTAINABLE AGRICULTURE: Main principles and definition



BPCE's definition of sustainable agriculture is based on FAO key concepts, including all sustainable development dimensions

BPCE's financial services addresses both green and social objectives, with a contribution to the UN Sustainable Development Goals

Principles	Objectives & Benefits	UN Sustainable Development Goals
Resources management	<ul style="list-style-type: none"> Optimized natural resources management, including water Vegetal & animal waste recycling and use for land quality and fertilization Waste-to-energy conversion from agricultural biomass Forest preservation with sustainable land management practices 	
Biodiversity and natural areas protection	<ul style="list-style-type: none"> Pollution prevention and control by limiting the use of herbicides and pesticides and maximizing the use of natural predators and pollinators Preservation of natural ecosystems, biodiversity and the genetic diversity of livestock and crops Sustainable landscape planning and fight against desertification 	
Territoriality and social well-being	<ul style="list-style-type: none"> Local production and development of rural territories Transparency and product traceability to ensure food safety Equity: affordability and fair trade, integrity and animal welfare Healthcare and nutrition: health-improvement for humans, animals, plants, lands or any living system; limitations on toxic and polluting substances and promotion of natural treatments; maximization of the nutritive quality content 	
Climate change mitigation and adaptation	<ul style="list-style-type: none"> Reduction of chemical fertilizers and chemical treatments Energy efficiency and renewable agro-energy development Promotion of responsible consumption, such as short channels, packaging reduction, protein-based food production, limitation of agro-processing Agricultural practices reducing carbon dioxide release (carbon sinks) Sustainable forest management and fight against deforestation 	

SUSTAINABLE AGRICULTURE: Main Principles and definition



Each BPCE eligible project category contributes to at least one of the four principles of BPCE Sustainable Agriculture definition

Organic agriculture

Biodiversity and natural areas protection

Territoriality and social well-being

Objectives: Reduction of agricultural inputs and use of environmentally friendly agro-processing modes

Eligibility criteria:

- Loans granted to farms certified in compliance with the EU & national organic farming regulation, such as the "Agriculture biologique" "BioCohérence" and "Demeter" labels
- Investments dedicated to specific equipment and/or R&D to support the development of organic agriculture and related inputs
- Loans granted to pure player corporates* in organic agribusiness activities

Environmental protection in farms

Resources management

Biodiversity and natural areas protection

Territoriality and social well-being

Climate change mitigation and adaptation

Objectives: Development and/or adoption of sustainable production practices

Eligibility criteria:

- Loans granted to farms certified with the 'High Environmental Value' national label
- Loans granted to farms receiving specific premiums from the European CAP, with Good Agricultural and Environmental Conditions (GAEC) as statutory management requirements
- Loans granted to farms certified with the Agriconfiance label

Forest & Protected areas

Resources management

Biodiversity and natural areas protection

Climate change mitigation and adaptation

Objectives: Development and/or adoption of sustainable production practices

Eligibility criteria:

- Sustainable forestry - included afforestation or reforestation – FSC or PEFC certified or equivalent
- Loans granted to protected areas operators (such as natural parks' operators)
- Loans or investments to preserve or restore of natural landscapes, soil remediation and coastal, marine and water environment

Renewable energy

Climate change mitigation and adaptation

Objectives: Reduction / Avoidance of GHG emissions via renewable energy production

Eligibility criteria:

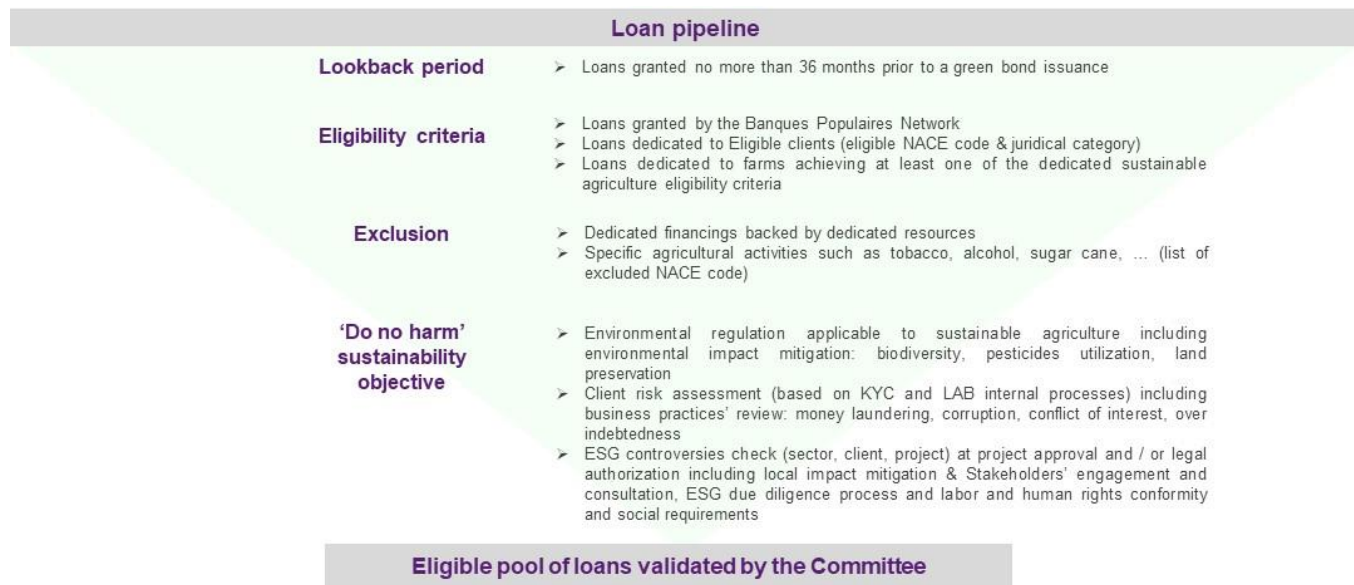
- Loans or investments to promote use of renewable technology in the agriculture sector, such as solar panels, biomass (methanization) – selected in compliance with the renewable energy methodology note

Eligible assets are Banques Populaires loans dedicated to the financing of one of the eligible category project. All loans must be aligned with at least one of the eligibility criteria

SUSTAINABLE AGRICULTURE: Process for selection & evaluation



Loans eligible for refinancing via Sustainable Agriculture Bond proceeds will be selected thanks to a specific methodology and selection workflow



Banque Populaire loans granted to Eligible clients

€3.6bn*

Of which loans granted during the last three years

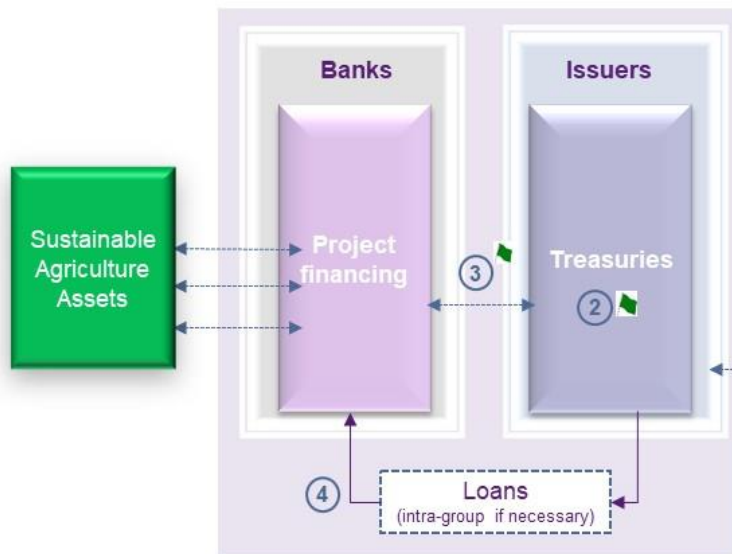
€2.2bn*

Of which loans dedicated to farms achieving at least one of the eligibility criteria

€1.2bn*

SUSTAINABLE AGRICULTURE: Management of proceeds

Groupe BPCE will implement dedicated processes to ensure tracking and transparency



The Committee (via the Portfolio Management & Financial Engineering function) ensures the adequate monitoring of the evolution of the Green Portfolio on a quarterly basis and verifies that the issued amount remains significantly lower than the nominal of the green portfolio

- ① Sustainable bond investors
- ① • Sustainable bond issuance done by BPCE, Natixis, Special Purpose Vehicles, BPCE SFH or Compagnie de Financement Foncier, ISIN tagged as sustainable
- ② • Treasury collects net proceeds in order to finance or refinance sustainable assets
- ② • Introduction of a sustainable flag in treasury systems for eligible facilities and matched with the ISINs of sustainable issuances
- ③ • Net proceeds are allocated to existing, ongoing or future eligible sustainable assets
- ③ • Sustainable proceeds audit trail
- ④ • The treasury department* will proceed to intra-group loans equal to the issued amount from the main body to originating entities on a pro-rata basis of the eligible assets provided.

*Specific arrangements are set up case the issuer consists of a Special Purpose Vehicle or a Covered Bond

SUSTAINABLE AGRICULTURE: Reporting



Groupe BPCE will publish an annual Allocation and Impact Report presented on a portfolio basis

Eligible Pool of Loans

Allocation Reporting	<ul style="list-style-type: none"> ▪ Number and amount of loans granted ▪ Allocation by geography (%) ▪ Share of proceeds allocated to financing vs refinancing (%) 											
Output & impact Reporting	<p>During the life of the bond, completion of a study among our farmer customers who benefited from Banques Populaires financing in order to communicate on the contribution of these financings to the improvement of the practices in favor of sustainable agriculture:</p> <table border="1" data-bbox="363 587 1605 882"> <thead> <tr> <th data-bbox="363 587 645 648">Activities</th> <th data-bbox="645 587 927 648">Output</th> <th data-bbox="927 587 1228 648">Outcome</th> <th data-bbox="1228 587 1605 648">Impact</th> </tr> </thead> <tbody> <tr> <td data-bbox="363 648 645 882"> Description of the customer portfolio Notably: Type of crop Size of the farm Profile of the farmer Labels, CAP premiums </td> <td data-bbox="645 648 927 882"> What were the funds used for? For example: Acquisition of equipment Expansion of the farm Development work Planting of hedges </td> <td data-bbox="927 648 1228 882"> What are the direct impacts of the investments made? For example: Reduction in the use of pesticides / herbicides Reduction in water consumption Reduction of GHG emissions </td> <td data-bbox="1228 648 1605 882"> What are the global impacts in the medium to long term? For example: <ul style="list-style-type: none"> ▪ Increase in the number of pollinating insects ▪ Improved health of farmers ▪ Replenishment of water tables ▪ Mitigation of climate change </td> </tr> </tbody> </table> <p><i>Impact Indicators will be provided on a case-by-case basis depending on the availability data and statistical (where sufficient reliable data exists)</i></p>				Activities	Output	Outcome	Impact	Description of the customer portfolio Notably: Type of crop Size of the farm Profile of the farmer Labels, CAP premiums	What were the funds used for? For example: Acquisition of equipment Expansion of the farm Development work Planting of hedges	What are the direct impacts of the investments made? For example: Reduction in the use of pesticides / herbicides Reduction in water consumption Reduction of GHG emissions	What are the global impacts in the medium to long term? For example: <ul style="list-style-type: none"> ▪ Increase in the number of pollinating insects ▪ Improved health of farmers ▪ Replenishment of water tables ▪ Mitigation of climate change
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SUSTAINABLE AGRICULTURE: External reviews



Two types of external reviews publicly available on Groupe BPCE website

SECOND PARTY OPINION

ISS ESG provided a **Second-Party Opinion** on Groupe BPCE's Green Bond – Sustainable Agriculture Methodology Note.

ISS ESG assessed three core elements to determine the sustainability quality of the instrument:



ISS ESG ASSESSMENT SUMMARY

SPO SECTION	SUMMARY	EVALUATION
Part 1: Methodology Note link to issuer's sustainability strategy	<p>According to the ISS ESG Corporate Rating published on 26.02.2021, the issuer shows a high sustainability performance against the industry peer group on key ESG issues faced by the Commercial Banks & Capital Markets sector. The issuer is rated 12th out of 287 companies within its sector.</p> <p>The Use of Proceeds categories described in this Methodology Note are consistent with the issuer's sustainability strategy and material ESG topics for the issuer's industry. The rationale for issuing Green Bonds to finance Sustainable Agriculture projects is clearly described by the issuer.</p>	Consistent with issuer's sustainability strategy
Part 2: Alignment with GBPs	<p>The group has defined a formal concept for its Sustainable Development Bond Programme regarding Use of Proceeds, processes for project evaluation and selection, management of proceeds and reporting. For each eligible category included in the Sustainable Development Bond Programme, the issuer provided a methodology note defining specific eligibility criteria. This methodology note assessed by ISS ESG aims at providing a detailed definition of Sustainable Agriculture eligible category. The content of this methodology note is in line with the GBPs.</p>	Aligned
Part 3: Sustainability quality of the eligible category	<p>The overall sustainability quality of the Sustainable Agriculture eligible category in terms of sustainability benefits, risk avoidance and minimisation is good based upon the ISS ESG assessment. The Green Bonds will (re-)finance eligible asset categories which include: Organic agriculture, Environmental protection in farms and Forest and protected areas.</p> <p>Overall, most of the Use of Proceeds categories positively contribute to SDGs 2 'zero hunger', 14 'Life below water' and 15 'Life on land'. The environmental and social risks associated with those Use of Proceeds categories have been well managed.</p>	Positive

EXTERNAL REVIEW

A **recognized auditor** will be appointed as External Auditor to annually (and in case of any material changes) verify:

- (i) the allocation of funds,
- (ii) the compliance in all material aspects, of **eligible loans (re)financed with the eligibility criteria**, and
- (iii) the pending **cash allocation**, under the Sustainable Agriculture Methodology Note

APPENDIX

GROUPE BPCE's ENTITIES participating in the sustainable DEVELOPMENT BOND program

ORIGINATING ENTITIES		ISSUING ENTITIES		ELIGIBLE ASSETS	
Regional Banks	Banques Populaires Caisses d'Epargne	MLT Programs	BPCE SA	Format	General Obligation Loans Project Finance loans
Subsidiaries	Natixis Palatine Lease Factor CFF	Private Placement	Natixis SA, SI, Purple (Note, Neu MTN, EMTN) BPCE SA	Types of clients	Corporates Retail Local Authority
		Covered Bonds	BPCE SFH CIEFF Natixis Pfandbriefbank	Lookback period	Financings granted less than three years ago
		Securitization	BPCE Natixis CFF		

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