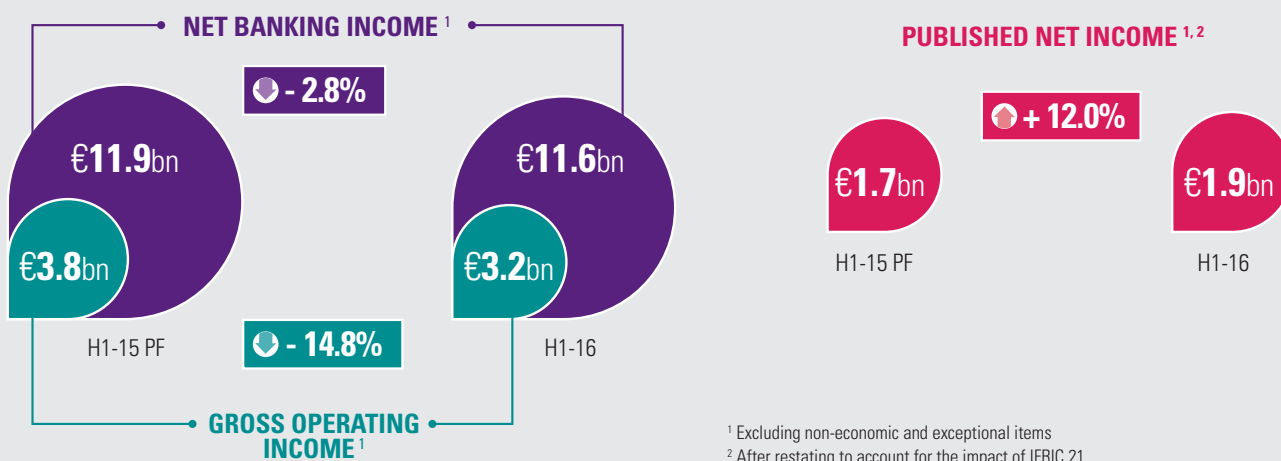




RESULTS OF GROUPE BPCE FOR THE 2nd QUARTER AND 1st HALF OF 2016

RESILIENT RESULTS AGAINST A BACKGROUND OF PERSISTENTLY LOWS INTEREST RATES



¹ Excluding non-economic and exceptional items
² After restating to account for the impact of IFRIC 21



DECLINE IN THE COST OF RISK¹
20.2% VS H1-15

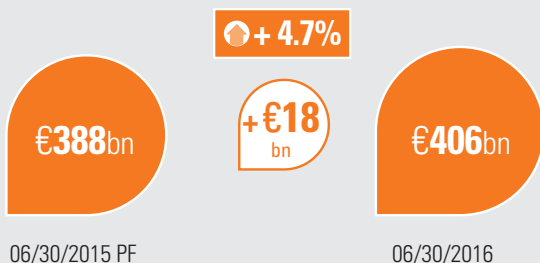


02-16 // MAJOR EXCEPTIONAL ITEM

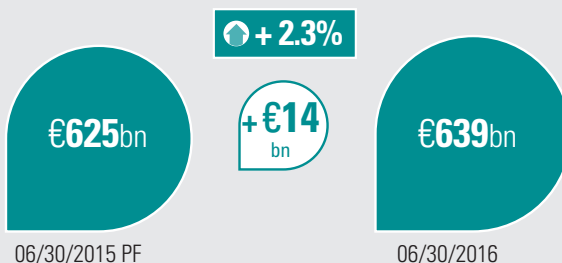
DISPOSAL OF VISA EUROPE SECURITIES
+ €797bn IN ATTRIBUTABLE NET INCOME

BUOYANT COMMERCIAL ACTIVITY

LOAN OUTSTANDINGS BANQUE POPULAIRE AND CAISSE D'EPARGNE RETAIL BANKING NETWORKS



DEPOSITS & SAVING BANQUE POPULAIRE AND CAISSE D'EPARGNE RETAIL BANKING NETWORKS



LOANS GRANTED TO CORPORATE CUSTOMERS PRODUCTION **+29%**



ON-BALANCE SHEET DEPOSITS & SAVINGS **+3.0%**

ACCELERATION OF THE DIGITAL STRATEGY



APPOINTMENT OF **YVES TYRODE**, CHIEF DIGITAL OFFICER



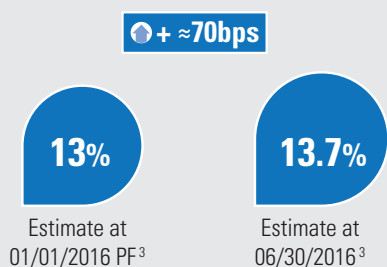
1st BANKING GROUP IN THE EURO ZONE TO OFFER THE **APPLE PAY** SOLUTION TO ITS CUSTOMERS



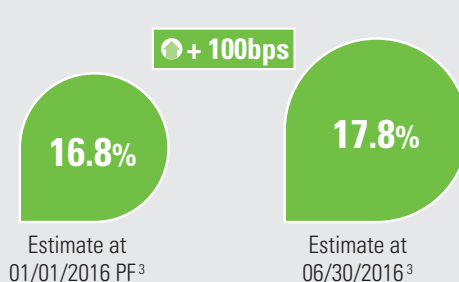
ACQUISITION OF **FIDOR BANK**, A 100% MOBILE AND DIGITAL BANK

CONTINUED STRENGTHENING OF THE FINANCIAL STRUCTURE

COMMON EQUITY TIER 1 RATIO



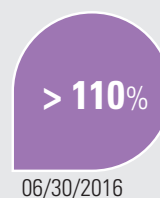
TOTAL CAPITAL RATIO



LIQUIDITY RESERVES



LCR (LIQUIDITY COVERAGE RATIO)



³ CRR/CRD4 without transitional measures (except for deferred tax assets on tax loss carryforwards and pro forma of the additional phase-in of the stock of DTA in accordance with regulation 2016/445); additional Tier-1 capital takes account of subordinated debt issues that have become ineligible and capped at the phase-out rate in force