



GRUPE BPCE

in  
brief

JULY 2010

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## GROUP PROFILE

The

second largest banking group in France, Groupe BPCE has more than 8,200 branches, 37 million customers, 7.7 million cooperative shareholders and 127,000 employees.

With its two historic brands – Banque Populaire and Caisse d’Epargne – and its specialized subsidiaries boasting expert knowledge in their particular areas of activity, the group pursues all the different activities of a Commercial Banking and Insurance specialist and provides financial solutions through its Corporate and Investment Banking arm.

Its original business model as a full-service banking institution is based on a three-tier structure:

- the two cooperative networks comprised of the 20 Banque Populaire banks and the 17 Caisses d’Epargne;
- the central institution with BPCE;
- the subsidiaries, including Natixis (a publicly listed company that includes the Corporate and Investment Banking, Investment Solutions and Specialized Financial Services activities), Crédit Foncier, Banque Palatine, BPCE International et Outre-mer.

The group has adopted a guarantee and solidarity mechanism set up between all the credit institutions affiliated to it.

Driven by the same ambition, the companies within Groupe BPCE strive to promote the values of commitment, innovation and collaboration in order to help their customers to realize their projects, to satisfy new expectations and promote an entrepreneurial and mutually supportive society.

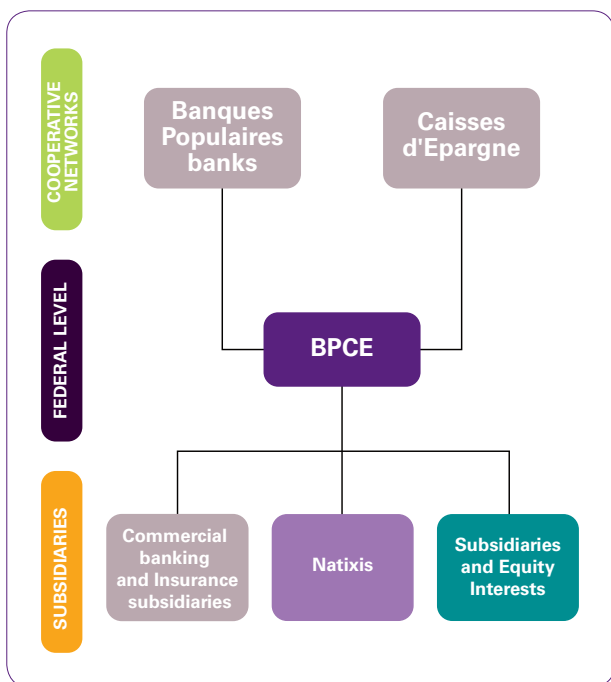
This collective dynamic is founded on an active human resources policy designed to promote the development of an attractive group enjoying a wealth of diversity and expertise, open to the outside world, and attentive to its employees’ needs.

Building on this shared momentum, Groupe BPCE is determined to become the banking partner that provides its customers with the best support and service over the long term in order to become, in the near future, the group of bank-ing institutions most preferred by the French people and their companies.

# SIMPLIFIED ORGANIZATION CHART



**GROUPE BPCE**



# THE GROUP'S CORE BUSINESS LINES AND PRINCIPAL BRANDS

## Commercial Banking and Insurance



## CIB, Investment Solutions and SFS



## Subsidiaries and Equity Interests



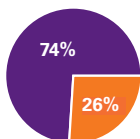
# 2009 KEY FIGURES

## RESULTS

(in millions of euros)

	2009
Net banking income (NBI)	21,227
Gross operating income	4,868
Operating income	723
Net income attributable to equity holders of the parent	537

## BREAKDOWN OF 2009 NBI PER CORE BUSINESS LINE



Commercial Banking and Insurance

CIB, Investment Solutions and SFS

## FINANCIAL STRUCTURE

(in billions of euros)

	Dec. 31, 2009
Equity attributable to the parent company	44.0
Tier-1 capital	37.6
Tier-1 ratio	9.1%
Capital-adequacy ratio	10.9%

## LONG-TERM RATINGS (February 2010)

**A+/Aa3/A+** (outlook stable)

## BUSINESS AT DECEMBER 31, 2009

(in billions of euros)

	Dec. 31, 2009
Total assets	1,029
Customer loans	528
<b>Banque Populaire and Caisse d'Épargne networks</b>	
Customer loans	277
Customer deposits	303
Financial savings	200

## 2009 KEY FIGURES

- # 37 MILLION CUSTOMERS
- # 7.7 MILLION COOPERATIVE SHAREHOLDERS
- # 127,000 EMPLOYEES
- # 8,200 BANK BRANCHES



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# STRATEGY



February 2010, Groupe BPCE presented its strategic plan for the next four years.

Groupe BPCE has made the strategic choice to focus its development on business activities that contribute directly to its original mission of facilitating savings deposits and providing financing solutions. Consequently, its core business lines are, firstly, Commercial Banking and Insurance and, secondly, Corporate and Investment Banking, Investment Solutions and Specialized Financial Services grouped together within Natixis.

The group's other business activities are considered as equity interests which, thanks to their earnings capacity, will help to finance the group's ongoing development.

With clearly defined core business lines, the group's different entities are determined to take full advantage of the Group's new structure and potential it enjoys to generate new synergies. The group's new strategic plan *Ensemble* ("Together") aims further and higher than the ambition of its various component parts. It is mobilizing all the Group's employees around a sustainable approach to banking for the greater benefit of its customers and cooperative shareholders, the French economy and regional markets.

The other objectives of this ambitious plan adopted by Groupe BPCE are to become an attractive employer enjoying benchmark status in the banking industry as well as to restore the earning capacity it needs to reinforce its solvency ratios and pursue its plans for future growth while simultaneously reimbursing the French State.

**More accessible, more entrepreneurial and more competitive:** these are the guiding principles for all the group's different entities.



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# BANQUE POPULAIRE

# The

Banque Populaire banks – financial institutions created by and for entrepreneurs – currently form the 4<sup>th</sup> largest banking network in France. They are comprised of 18 regional Banque Populaire banks and 2 banks operating at a national level: Crédit Coopératif and CASDEN Banque Populaire.

Playing a key role in the local regional economy, the Banque Populaire banks support and encourage entrepreneurship in all its forms. The No. 1 banking partner of SMEs, craftspeople, franchisees and franchisers, they are the leading providers of new business creation loans.

Commitment to the professional and solidarity-based projects of its cooperative shareholders is the hallmark of the “Banque Populaire spirit.” Pioneers in financing eco-friendly projects, the first partner of the world of sailing, the Banque Populaire banks also play a major role in the solidarity-based economy as the leader for solidarity-based savings and microcredit solutions.

In actions taken at a local level, the Banque Populaire banks give tangible expression to their values rooted in humanism and social solidarity. They pursue an active patronage and sponsorship policy in favor of the arts, the environment and society in general through the Banque Populaire Foundation.

**At December 31, 2009**

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**20**

Banques Populaires banks

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**3,430**

bank branches

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**7.5 million**

customers

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**3.6 million**

cooperative shareholders

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**€175.8 bn**

customer savings and deposits

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**€139.8 bn**

loan outstandings

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*Banque et populaire à la fois.*

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# CAISSE D'EPARGNE

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17 Caisses d'Epargne, at the service of individuals and the local economy, rank among the principal banking institutions in their respective regions.

With a comprehensive range of products and services covering *banc-assurance* (collection and management of savings, loans, payment methods, asset management, insurance, etc.), the French savings banks support all economic agents – whether individual customers, professionals, companies, associations, local authorities, etc. – in the realization of their different projects.

Since 1818, the Caisses d'Epargne have been in the vanguard of social solidarity in their capacity as banking institutions but also as social housing operators, as driving forces in local development, promoters of sustainable development and militants engaged in the combat against all types of exclusion. More than 4 million customers share this commitment at a regional level and have become cooperative shareholders of their local savings banks.

The Caisses d'Epargne finance local initiatives of a philanthropic nature in addition to actions designed to promote financial inclusion and, more generally, to develop social and environmental innovations.

At December 31, 2009

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17

Caisses d'Epargne

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4,323

bank branches

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27 million

customers

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4.1 million

cooperative shareholders

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€327.1 bn

customer savings and deposits

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€137.3 bn

loan outstandings

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CAISSE D'EPARGNE

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# NATIXIS



tixis is Groupe BPCE's corporate banking, asset management and financial services subsidiary.

With almost 22,000 employees, Natixis specializes in three business lines for which it enjoys a high degree of professional expertise:

- Corporate and Investment Banking;
- Investment Solutions (asset management, private banking, insurance);
- Specialized Financial Services.

It provides its long-term support, all over the world, to its own clientele of corporate customers, financial institutions and institutional investors as well as to the individual, professional and small- to medium-sized business customers of the two networks of Groupe BPCE.

Listed on the Euronext Paris stock market, Natixis boasts a robust financial structure with Tier-1 capital of €12.7 billion, a Tier-1 ratio of 9.1% and high quality long-term ratings (A+/Aa3/A+).

**At December 31, 2009**

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**22,000**

employees in 68 countries

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**€20.9 bn**

Equity attributable to the parent company

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**€12.7 bn**

Tier-1 capital

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**9.1%**

Tier-1 ratio (pro forma)

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**NATIXIS**