

In BRIEF

MAY 2011



Group PROFILE



Groupe BPCE is the second largest banking group in France with a total of 36 million customers, 8 million cooperative shareholders and 125,000 employees. Comprised of the networks of the Banque Populaire banks and Caisses d'Épargne in addition to specialized subsidiaries boasting expert knowledge in their business areas, the group pursues all the activities of a commercial banking and insurance specialist and provides financial solutions through its corporate banking, investment management and financial services arm.

Its 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'Épargne, key banking institutions operating in the heart of the regions;
- the BPCE central institution, responsible for the strategy, control and coordination of the group;
- the subsidiaries, including Natixis — a company listed on the Paris stock Exchange CAC 40 index —, Crédit Foncier, Banque Palatine, BPCE International et Outre-mer, etc.

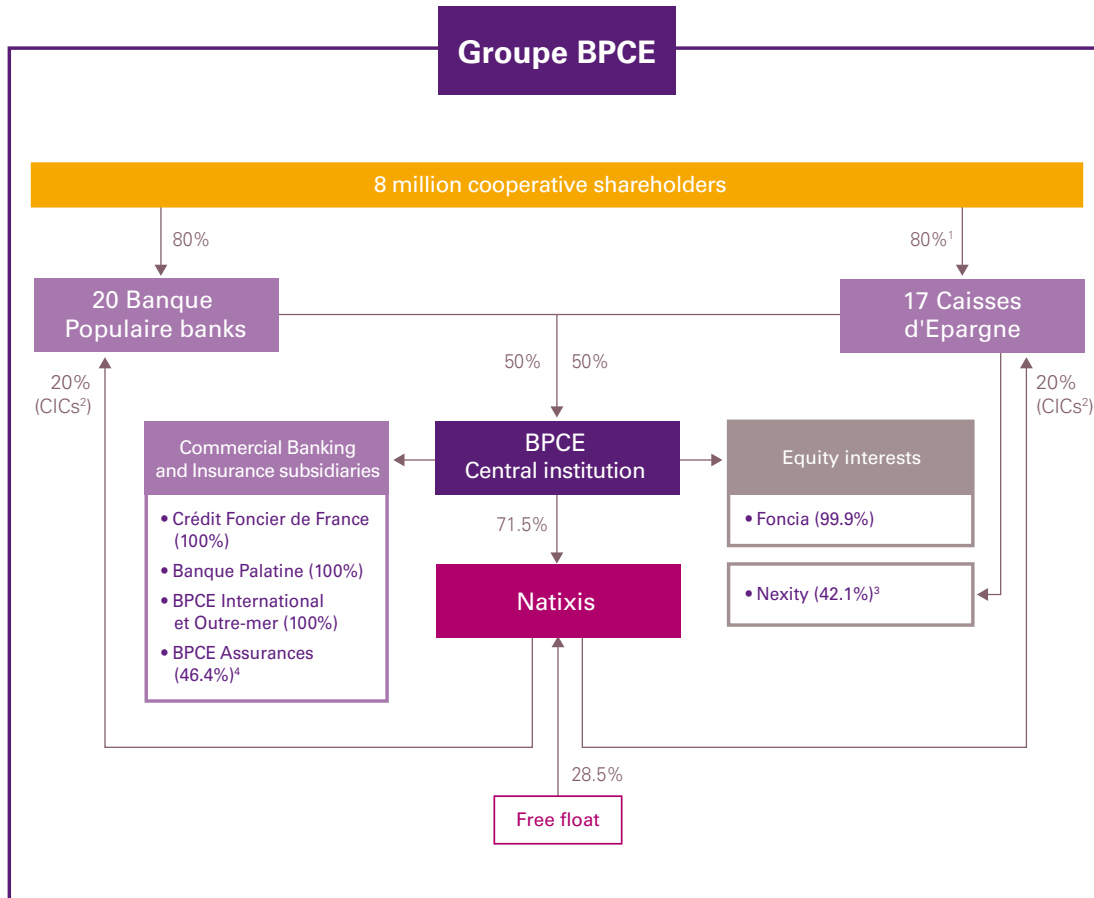
All the credit institutions affiliated to BPCE are covered by a guarantee and solidarity mechanism.

Inspired by the same ambition, the group's companies invest, innovate and work together to help their customers materialize their projects, to provide them with the best possible service over the long term, to meet new expectations and promote an entrepreneurial and socially committed society.

Groupe BPCE is building on the commitment of its teams and their collective dynamism to become the group of preferred banking institutions of the French and of their companies.

www.bpce.fr

ORGANIZATION chart



■ Commercial Banking and Insurance
 ■ CIB, Investment Solutions and Specialized Financial Services

¹ Indirectly through Local Savings Companies

² CICs: Cooperative Investment Certificates (economic interests, no voting rights)

³ Via CE Holding Promotion

⁴ With the equity interest held by the Caisses d'Epargne in BPCE Assurances, the group owns a 60% stake in the company

2010 Key FIGURES



EARNINGS

(in millions of euros)

	2010	2009
Net banking income	23,359	21,227
Gross operating income	7,302	4,868
Operating income	5,648	723
Net income attributable to equity olders of the parent	3,640	537

FINANCIAL STRUCTURE

(in billions of euros)

	2010 ⁽¹⁾	2009
Equity attributable to equity holders of the parent	45.2	44.0
Tier-1 capital	38.8	37.6
Tier-1 ratio	9.7%	9.1%
Capital adequacy ratio	11.2%	10.9%

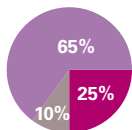
(1) Capital and capital ratios pro-forma of the full reimbursement of the French state, Tier 1 ratio, excluding floor effect.

OUTSTANDINGS

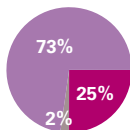
(in billions of euros)

	2010	2009
Total assets	1,048.4	1,028.8
Banque Populaire and Caisse d'Epargne networks		
Customer loan outstandings	301	277
Guaranteed-capital savings	315	303
Financial savings	204	200

BREAKDOWN OF NET BANKING INCOME AND NET INCOME PER CORE BUSINESS



Net banking income



Net income

- Commercial Banking and Insurance
- Corporate & Investment Banking (CIB), Investment Solutions and Specialized Financial Services
- Equity interests

36
MILLION
CUSTOMERS

8
MILLION
COOPERATIVE
SHAREHOLDERS

8,000
BANK
BRANCHES

125,000
EMPLOYEES

No.1
BANK FOR SMEs
IN FRANCE

No.2
BANK FOR
SELF-EMPLOYED
PROFESSIONALS AND
ENTREPRENEURS
IN FRANCE

No.2
BANK FOR INDIVIDUAL
CUSTOMERS
IN FRANCE

14th
LARGEST
ASSET MANAGER
IN THE WORLD

NATIXIS
"BANK OF
THE YEAR 2010"
FOR PROJECT FINANCE
IN EUROPE

LONG-TERM RATINGS
(March 31, 2011)

A+/Aa3/A+ (outlook stable)

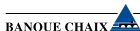


PARTENAIRE OFFICIEL

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Groupe BPCE's PRINCIPAL brands

Commercial Banking and Insurance



CIB, Investment Solutions and Specialized Financial Services



Equity interests



Banque POPULAIRE



The Banques Populaires are banks created by and for entrepreneurs. Forming the 4th largest banking network in France, they are comprised of 18 regional Banque Populaire banks and two banks operating nationwide: Crédit Coopératif and CASDEN Banque Populaire.

At 12/31/2010

20
BANQUE
POPULAIRE
BANKS

Banque Populaire plays a key role in the regional economy, supporting and encouraging entrepreneurial audacity. The no.1 banking partner of SMEs and tradespeople, it is the leading provider of new business creation loans.

7.8
MILLION
CUSTOMERS

Resolute commitment to the personal and professional goals of their customers and cooperative shareholders, active promotion of entrepreneurship, and the provision of long-term support are characteristic of the "Banque Populaire spirit."

3,301
BANK
BRANCHES

3.8
MILLION
COOPERATIVE
SHAREHOLDERS

Pioneers in financing eco-friendly projects and the no.1 partner of the world of sailing, they also play a major role in the solidarity-based economy and savings sector, and in providing microcredit solutions.

In their everyday grassroots activities, the Banque Populaire banks give tangible expression to their humanist values and their determination to make the customer the core focus of their activities. They also pursue an active artistic, environmental and social patronage and sponsorship policy with the Banque Populaire Foundation.



Banque et populaire à la fois.

Caisse D'EPARGNE



The 17 Caisses d'Épargne – key driving forces in, and at the service of, the local economy – rank among the principal banking institutions in their respective regions. Offering a comprehensive range of products and services covering bancassurance (collection and management

of savings, loans, means of payment, asset management, insurance, etc.), they support all economic agents – whether private individuals, professionals, companies, associations, local authorities, etc. – in the realization of their different projects.

At 12/31/2010

17
CAISSES
D'EPARGNE

27
MILLION
CUSTOMERS

In order to provide solutions tailored to the needs of each customer, Caisse d'Épargne draws on the personalized advice of its network of experts. It also offers their customers access to banking services tailored to their individual profiles through their network of 4,242 branches, 17 online branches, the Internet, text messaging, the telephone, etc.

4,242
BANK
BRANCHES

4.3
MILLION
COOPERATIVE
SHAREHOLDERS

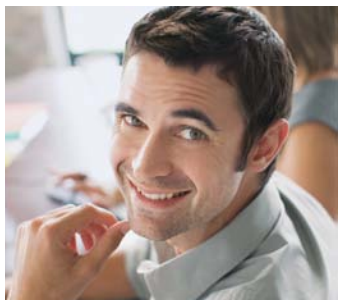
Since 1818, the French savings banks have been in the vanguard of social solidarity and local service, and have constantly reinvented and renewed their style of customer relations. This is why 4 million customers have decided to share this social commitment by becoming cooperative shareholders of the Caisses d'Épargne.

CAISSE D'EPARGNE
LA BANQUE. NOUVELLE DÉFINITION.



NATIXIS

Natixis is the corporate, investment management and financial services arm of Groupe BPCE.



With more than 22,000 employees working in 68 different countries, Natixis focuses on three core business areas where it boasts extensive and recognized professional expertise:

At 12/31/2010

22,000
EMPLOYEES
IN 68 COUNTRIES

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

€1.732 BILLION
NET BANKING INCOME
(GROUP SHARE)

It provides long-term support around the world to its own clientele of business organizations, financial institutions, and institutional investors in addition to the individual, corporate and small-business customers of the two retail networks of Groupe BPCE.

€16.8 BILLION
TIER-1 CAPITAL

11.4%
TIER-1 RATIO

Listed on the Paris stock exchange CAC 40 index, Natixis boasts a robust financial structure with total Tier-1 capital of €16.8 billion, a Tier-1 ratio of 11.4% and high-quality long-term ratings (A+/Aa3/A+).