



DIGITAL & DATA - 89C3



Partnerships & Digital Ecosystem

BPCE online presentation

February 2020 •

10⁷

GROUPE BPCE

2nd largest banking Group in France(1)

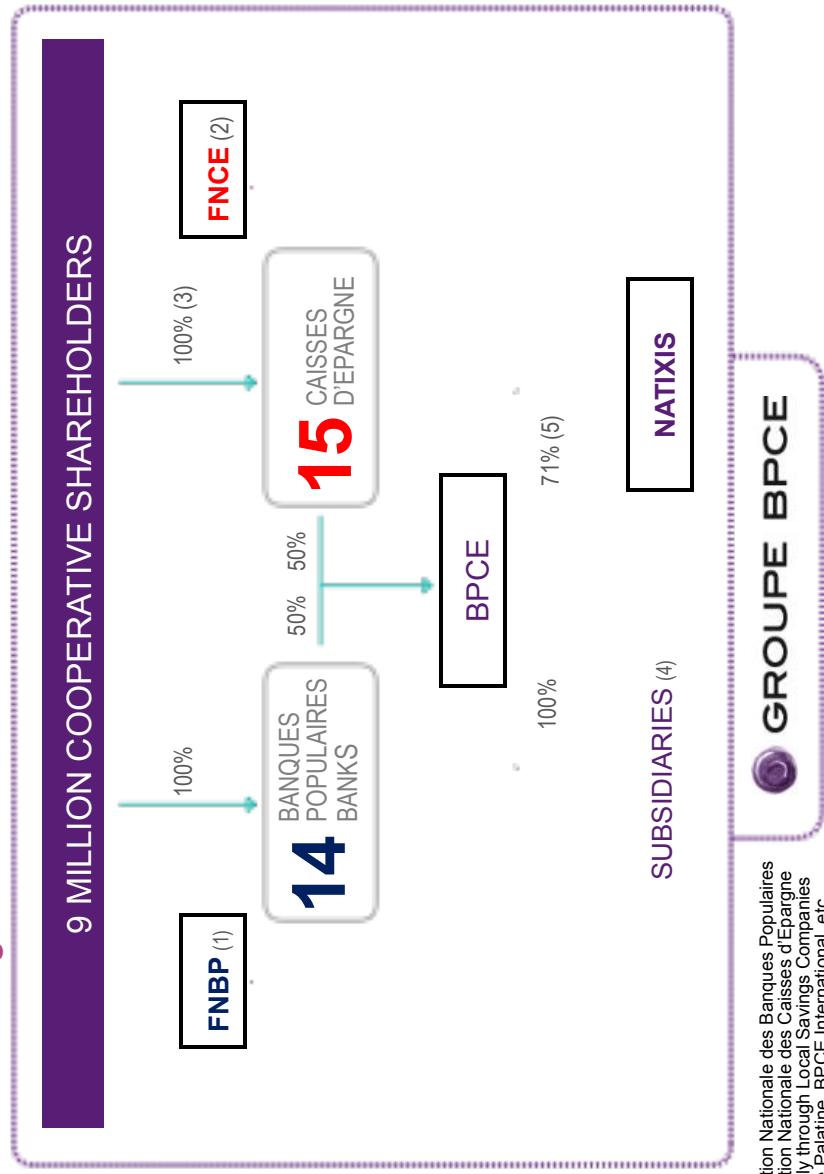
Strong brands



(1) Market share: 21.5% of customer deposits & savings and 21.1% of customer loans
(source: Banque de France Q3-2018 – all non-financial sector customers combined).

A cooperative banking and insurance group

At the service of its customers, cooperative shareholders, and the French economy



- TWO COOPERATIVE BANKING NETWORKS OWNED BY THEIR COOPERATIVE SHAREHOLDERS AND BPCE SHAREHOLDERS
- TWO FEDERATIONS

The *Fédération Nationale des Banques Populaires* and *Fédération Nationale des Caisses d'Epargne* are two national bodies providing deliberation, communication and representation for the two retail banking networks and their cooperative shareholders.
- BPCE AT THE SERVICE OF THE ENTIRE GROUP

To forge a strategic vision, prepare for the future, and act as a representative body for the Group's retail banking activities.
- SPECIALIZED SUBSIDIARIES

Natixis - Banque Palatine - ONEY- the companies in the Financial Solutions & Expertise division.

(1) Fédération Nationale des Banques Populaires
 (2) Fédération Nationale des Caisses d'Epargne
 (3) Indirectly through Local Savings Companies
 (4) Banque Palatine, BPCE International, etc.
 (5) Free Float: 29%

Key figures

The BPCE Group,
strong positions
in its various
markets

9 million
cooperative
shareholders

30 Million
customers

105
000

7
800

employees

Present in
more than
40 countries

00000

> 20 %
of the contribution to
financing the French
economy(1)

Reported
Net Banking
Income
€24bn

Reported
Net Income
Group Share
€3bn

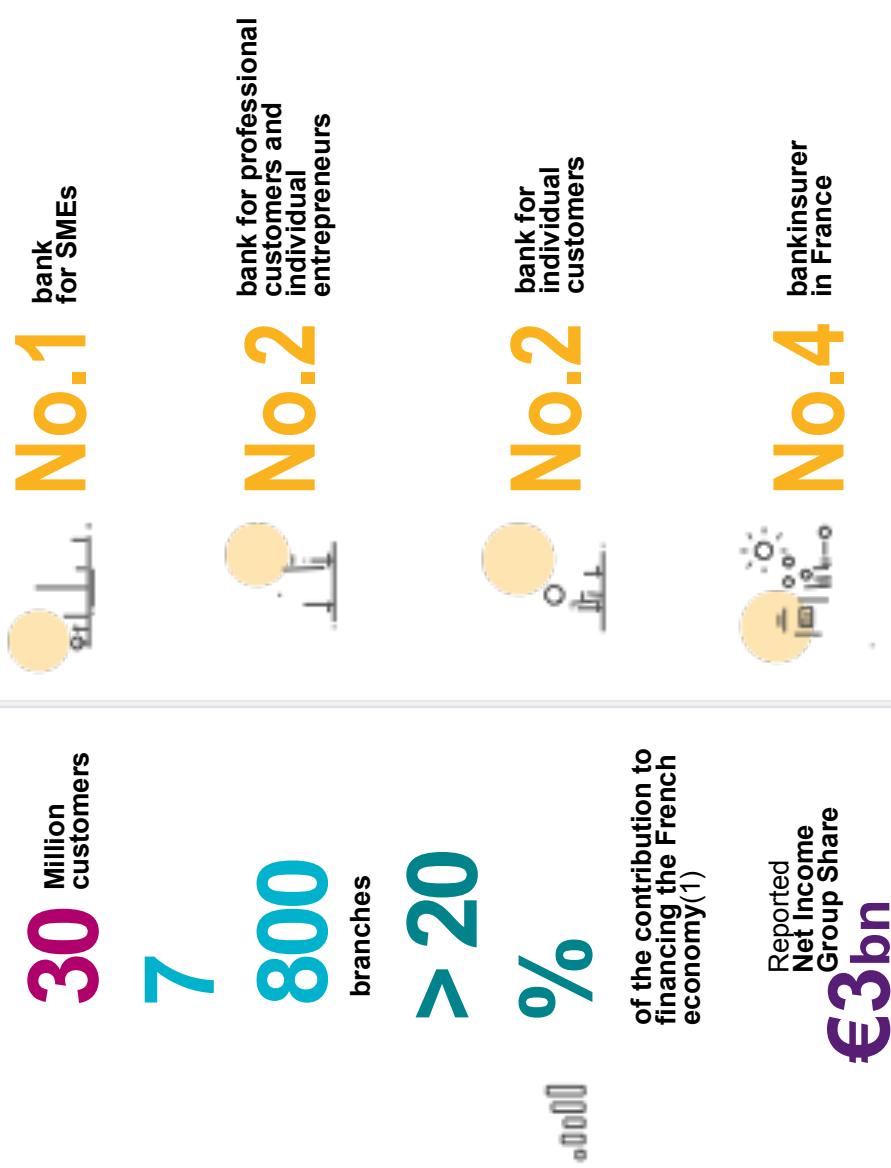
No.4 bankinsurer
in France

Figures as at Dec. 31, 2018.

3rd ranking most attractive
company in France (source: LinkedIn)

● PARTNERSHIPS & DIGITAL ECOSYSTEM – FEBRUARY 2020

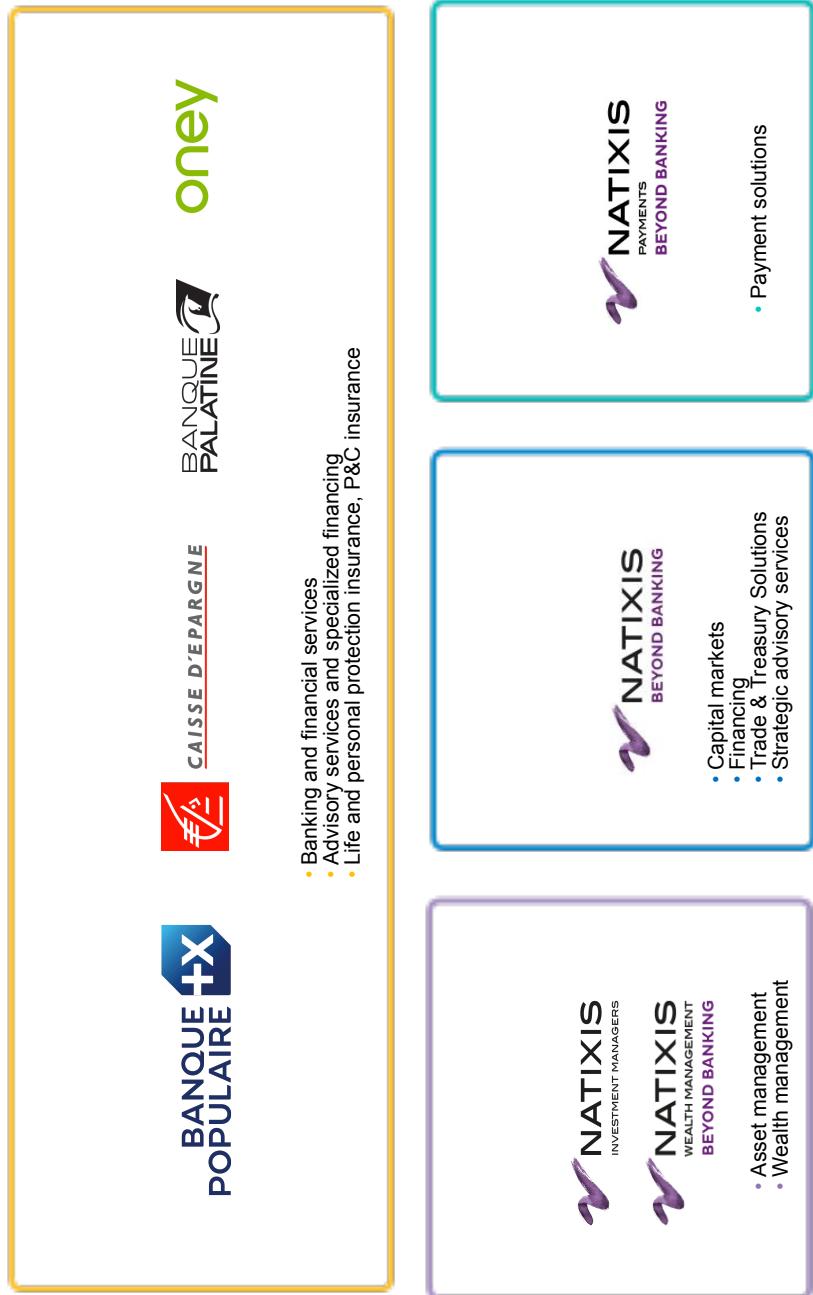
● GROUPE BPCE



(1) 21.1% market share on loan outstandings, all non-financial sector customers combined
(source: Banque de France – Q3-2018).

Four core business lines

A full-service cooperative banking model in France and overseas



l'02

Digital within Groupe BPCE

Innovation

Our digital ambition : Generating value

For our
CUSTOMERS

For our
EMPLOYEES

With and for our
PARTNERS

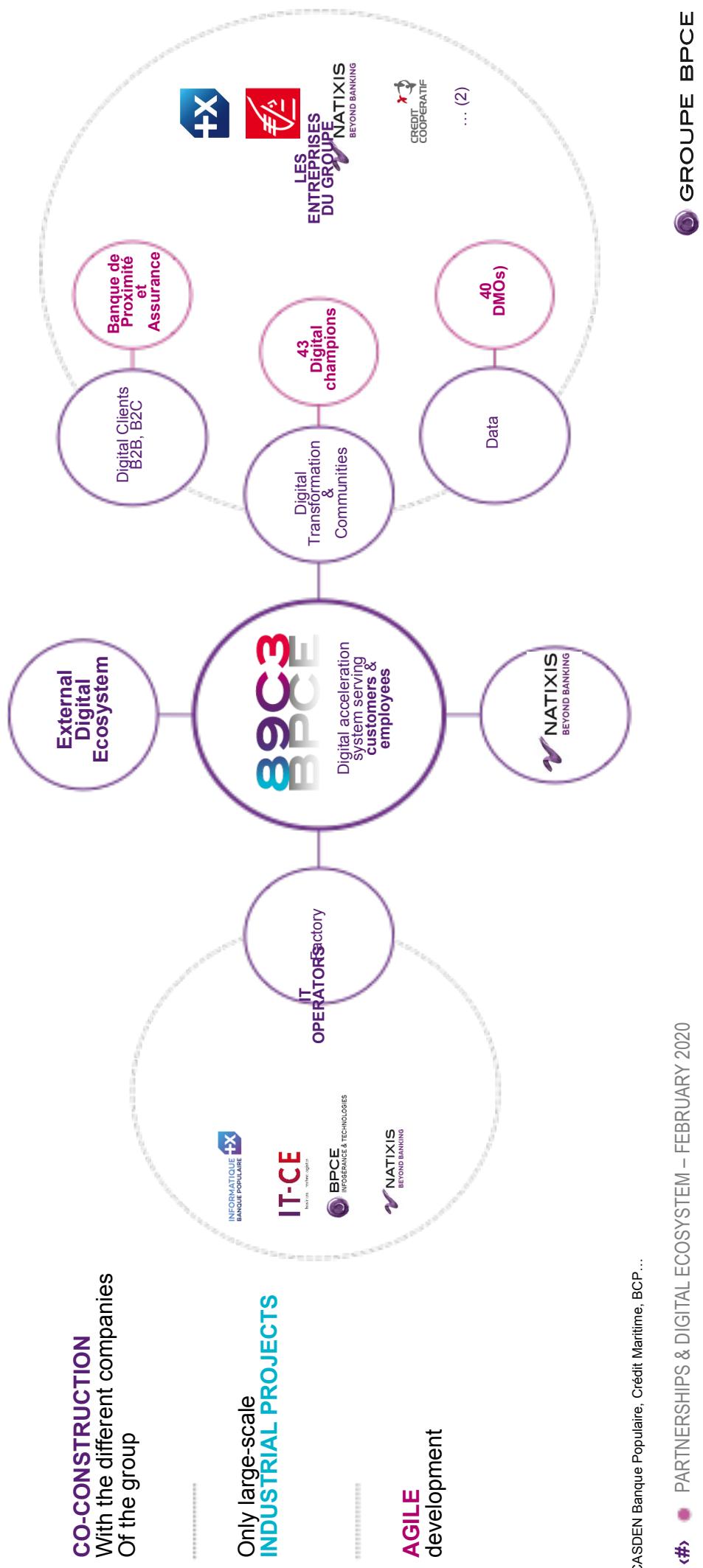
With our
technological
PLATFORMS

With
DATA
Quality & Use cases



Digital in the Group - A unified digital organization

An organization connected to the group and the external ecosystem



Digital in the Group

Our digital ambition : Generating value

Phase 1 Implementation of the digital organization and fi

Feb. 2017 - end 2018

Redesign of mobile applications: simplification of ergonomics

- > Self-care : authentication, appointments, card management and transfers
- > Savings



Digital fundamentals

- > Acculturation of employees
- > Digital platforms



Creation of the 1st digital subscription paths

- > Credits
- > Account opening

Developing data for business uses and AI for commercial performance

Developing tools for the employee

Developing digital for professionals and businesses

Continuous improvement of products and services developed in phase 1

Phase 2 Acceleration and amplification

- > Customer knowledge
- > Analysis of customer spending on a comparative basis
- > Forecast cash management tools
- > Forecast analysis of the needs of mainstream and corporate customers



- > Digital workplace
- > front to back digitalization
- > Services for local authorities
- > Digital service hub for B2B
- > Scoring

Digital in the Group

Serving the collective intelligence

Driving the community of Digital Champions and are the link between 89C3 and Digital Champions

Leading the digital transformation plan of their establishment and developing the digital acculturation of employees by relying on their digital academy

Spreading digital culture among employees



Embedded by the digital acceleration of BPCE Group

Innovation

Digital inside



DIGITAL TRANSFORMATION

4.4/5

Customer satisfaction rate for the
Banque Populaire and Caisse
d'Epargne apps [App Store]

26.7 million

Number of cash transfers
carried out on mobile terminals
in Q1-19

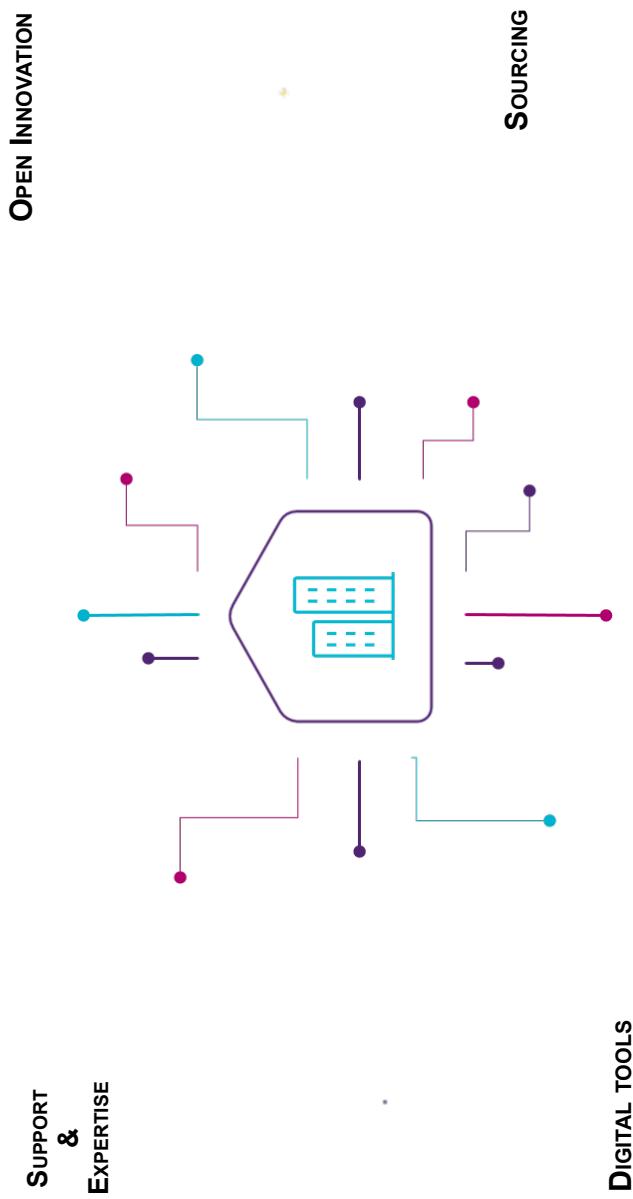
4.7 million

Number of people using
Banque Populaire and Caisse
d'Epargne apps in June 2019

l'Or3 Partnerships & Digital Ecosystem

Partnerships & Digital Ecosystem

Why working with the digital ecosystem ?



Partnerships & Digital Ecosystem

Dedicated offers for innovative companies



1. DEDICATED SUPPORT to the issues of start-ups and innovative companies



1. SUBSIDIZE LOAN OFFERS intended to facilitate the financing of companies and their "innovative" projects



Et bénéficiant de la garantie InnovFin à hauteur de 50 % du financement



1. SUPPORT FOR STARTUPS in their international implantation projects



1. VENTURE CAPITAL



Partnerships & Digital Ecosystem

Digital tools to create value



Building the Group's value proposition for start-ups and developers (addressing the Business to Developer)



- ⦿ We centralize all of the Group's external APIs in a single portal for developers

BPCE GROUP

Partnerships & Digital Ecosystem

Enabling collaboration and open innovation

To accelerate our
opening to the
ecosystem of
startups



In 2019

27 startups supported

45 studies, prototypes or experiments

60 events to present innovative solutions



Partnerships & Digital Ecosystem

Collaborating with startups: our doctrine

WE WORK WITH THEM



Startups with solutions

Startups with whom we work to support Groupe BPCE's strategic plan.



OpenData

8 9 C 3

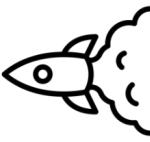


API

8 9 C 3

WE SUPPORT THEM

Customers Startups of Next Innov and Néo Business
offers are supported in their development and growth by specific teams and offers



Startups using our partner platforms (Open Data et 89C3 API / Open Banking).



8 9 C 3

Lab

8 9 C 3



Business Builders

8 9 C 3



8 9 C 3

PayPlug

8 9 C 3



S money

8 9 C 3



HUB 612

NOVAPULS

1KUBATOR



Seventure

Structures de capital-développement BP & CE



Truffle Capital

Business Builders



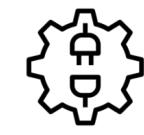
PayPlug

daleny's



S money

8 9 C 3



Novapuls

1KUBATOR



Seventure

Structures de capital-développement BP & CE



Truffle Capital

Business Builders



PayPlug

daleny's



S money

8 9 C 3



Novapuls

1KUBATOR



Seventure

Structures de capital-développement BP & CE



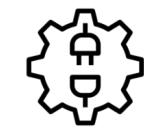
Truffle Capital

Business Builders



PayPlug

daleny's



S money

8 9 C 3



Novapuls

1KUBATOR



Seventure

Structures de capital-développement BP & CE



Truffle Capital

Business Builders



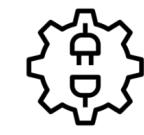
PayPlug

daleny's



S money

8 9 C 3



Novapuls

1KUBATOR



Seventure

Structures de capital-développement BP & CE



Truffle Capital

Business Builders



PayPlug

daleny's



S money

8 9 C 3



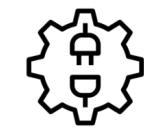
Novapuls

1KUBATOR



Seventure

Structures de capital-développement BP & CE



Truffle Capital

Business Builders



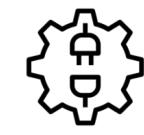
PayPlug

daleny's



S money

8 9 C 3



Novapuls

1KUBATOR



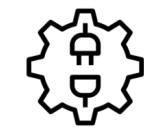
Seventure

Structures de capital-développement BP & CE



Truffle Capital

Business Builders



PayPlug

daleny's



S money

8 9 C 3



Novapuls

1KUBATOR



Seventure

Structures de capital-développement BP & CE



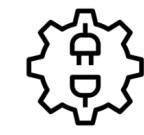
Truffle Capital

Business Builders



PayPlug

daleny's



S money

8 9 C 3



Novapuls

1KUBATOR



Seventure

Structures de capital-développement BP & CE



Truffle Capital

Business Builders



PayPlug

daleny's



S money

8 9 C 3



Novapuls

1KUBATOR



Seventure

Structures de capital-développement BP & CE



Truffle Capital

Business Builders



PayPlug

daleny's



S money

8 9 C 3



Novapuls

1KUBATOR



Seventure

Structures de capital-développement BP & CE



Truffle Capital

Business Builders



PayPlug

daleny's



S money

8 9 C 3



Novapuls

1KUBATOR



Seventure

Structures de capital-développement BP & CE



Truffle Capital

Business Builders



PayPlug

daleny's



S money

8 9 C 3



Novapuls

1KUBATOR



Seventure

Structures de capital-développement BP & CE



Truffle Capital

Business Builders



PayPlug

daleny's



S money

8 9 C 3



Novapuls

1KUBATOR



Seventure

Structures de capital-développement BP & CE



Truffle Capital

Business Builders



PayPlug

daleny's



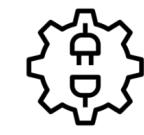
S money

8 9 C 3



Novapuls

1KUBATOR



Seventure

Structures de capital-développement BP & CE



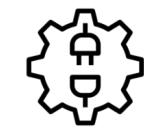
Truffle Capital

Business Builders



PayPlug

daleny's



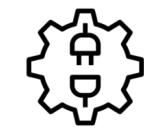
S money

8 9 C 3



Novapuls

1KUBATOR



Seventure

Structures de capital-développement BP & CE



Truffle Capital

Business Builders



PayPlug

daleny's



S money

8 9 C 3



Novapuls

1KUBATOR



Seventure

Structures de capital-développement BP & CE



Truffle Capital

Business Builders



PayPlug

daleny's



S money

</div

INTERNAL & EXTERNAL ECOSYSTEMS AND THEIR INTERACTIONS



ÉCOSSYSTÈMES RÉGIONAUX, NATIONAUX
ET
INTERNATIONAUX

Start-up
Écosystèmes

CANAUX

EVÉNEMENTS

NOVAPULS
Start-up accompagnées / financées

ENTRÉES EN RELATION

NETWORKING

EVÉNEMENTS

INTERNES

EXTERNES

ACADEMICS

START-UP ACCOMPAGNÉES / FINANCIÉES

SEVENTURE

HUB 612

TRUFFLE CAPITAL

START-UP CLIENTES

NEXTIINNOV

NOBØ BUSINESS

Sensibiliser les métiers et accueillir à la collaboration grands groupes / start-up

Établissements du groupe



+X



€

BPCE

ACHATS

NATIXIS

PAYMENTS BEYOND BANKING

NATIXIS

ASSURANCES BEYOND BANKING

BANQUE PALATINE

IT-CE

casden

INFORMATIQUE

BANQUE POPULAIRE

(Rédaction de notes, réalisation d'études, organisation de LX...)

CENTRE DE SERVICES

Sollicitations

Propositions opportunités
Réponses aux sollicitations
Remontées des besoins

Club
Inno

Propositions opportunistes
Réponses aux besoins
Propositions opportunistes

89C3R

R & D

LAB

New

1) Comprendre les problématiques
2) Identifier les meilleures solutions
3) Mettre en relation et en assurer le suivi

89C3.com

Candidature spontanée
Sollicitation directe
Préscription, partenage
.....

Partenaires

OpenData API UX

dalenyS

PayPlug

Smoney

Autres services à venir

Mise en avant

PROPOSITIONS DE VALEURS
DES START-UP
Au service de nos métiers
Au service de nos clients

OFFRE DE SERVICES
Génération de la valeur

89C3.com >

Start-up Management (SURM)

Evénements internes et externes
Start-up Camps
Meetups, ...

Communication interne & externe
Animation des communautés
Dispositifs d'accompagnement : La Fabrique, ...

Partnerships & Digital Ecosystem

Ecosystem animation

Paris Fintech Forum
by Altéir



We partner with
national and
regional digital
ecosystems
and with key
events



French Tech

CORPORATES

Think thank

Incubators &
accelerators

ACADEMICS



FUNDS

COMPETITIVENESS
CLUSTERS



EVENTS



+



© Direct ion de la Co m mu nic ati on gr ou pe — illu str ati on s Mit ch Ph oto s ist oc k NB P D R Wil lia m Be au car det JM Art hot Ea sy Ri de / BP CE FF HB /S. nii



GROUPE
BPCE



PREMIUM PARTNER

groupebpce.com

