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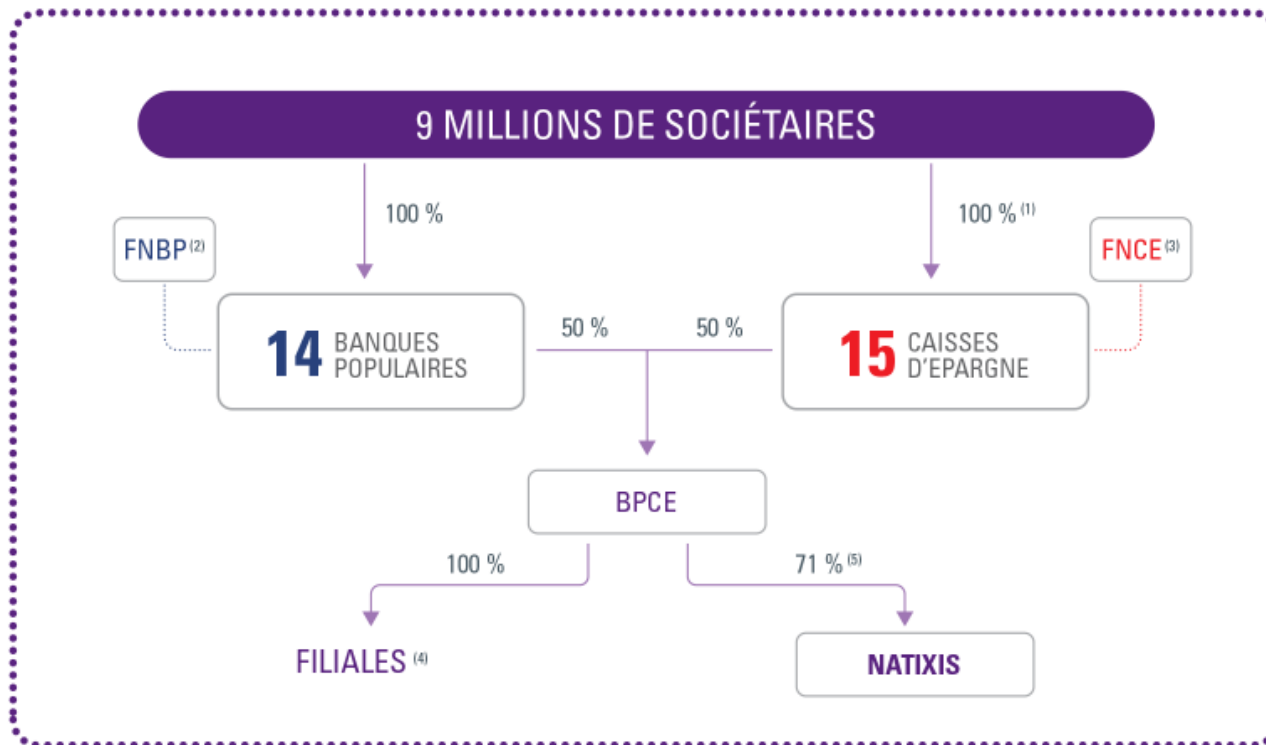
**BANQUE POPULAIRE  
FNBP & BPVF**

**SPARK CIBP**

**28 April 2020**



# BANQUE POPULAIRE NETWORK & GROUPE BPCE



<sup>(1)</sup> Via les sociétés locales d'épargne (SLE)  
<sup>(2)</sup> Fédération Nationale des Banques Populaires  
<sup>(3)</sup> Fédération Nationale des Caisses d'Épargne  
<sup>(4)</sup> Banque Palatine, BPCE International...  
<sup>(5)</sup> Flottant : 29 %





# BANQUE POPULAIRE NETWORK KEY FIGURES



**14**  
Banques Populaires



**30 807**  
employees



**About 2 900 actions**  
cooperative and societal



**9,2 million**  
clients



**3 263**  
branches



**6,4 Md€**  
net banking income



**4,4 million**  
cooperative  
shareholders



**1<sup>st</sup>**  
SME's bank



**209 Md€**  
loan outstandings



**225**  
Board members



**1<sup>st</sup>**  
ADIE refinancing  
partner



**266 Md€**  
customer deposits



# FÉDÉRATION NATIONALE DES BANQUES POPULAIRES

FNBP is a non-profit organization, created in July 2009, when the banking Groupe BPCE was established. This encompasses:



12 Banques Populaires  
regional



Casden Banque Populaire  
a public service bank



Crédit Coopératif, bank of the  
social and solidarity economy

FNBP is the **representation**, **expression** and **deliberation** place of the Banques Populaires network, their management and their shareholders:

- Supporting Banques Populaires' Managing Directors and Board Members on the **strategic thinking** and the **transformation of the banking sector** with a **dedicated training program**
- Animating **specific communities** (Governance, CSR policy, Communication) and deployment of **innovative projects** (application, co-creation tools, data observatory, solidarity engagement platform)



# BANQUE POPULAIRE VAL DE FRANCE (BPVF)

Key figures:

c. 564,000 customers

160,000 sociétaires

186 branches

ci. 2,000 employees



2 HQ:



Saint-Quentin-en-Yvelines



Tours



# THE COVID-19 CRISIS IN FRANCE

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## Impact of the COVID-19

- First case identified in **January** – c. **23.000** deaths until now
- **Health emergency state** started 17th March until 11th May – very limited and monitored **movement**
- Low visibility on what's happen after (press conference on going)
- **Impact for GDP** : 1 month eq. - 3% GDP (70 bn€)

## 10 Measures taken by the Government for Entrepreneurs

- **Payment deadlines** extended for social and / or tax
- **Delay of payment** for rents, water, gas and electricity bills for the smallest businesses in difficulty
- Aid of 1,500 euros for the **smallest enterprises**, the **self-employed** and **micro-enterprises** in the most affected sectors thanks to the solidarity fund financed by the State and the Regions
- Mobilization by the State of a **300 bn€ guarantee line** to bank loans that companies may need (**80%** of the risk is kept by the French State)
- Maintaining employment in companies through the simplified and reinforced **partial unemployment scheme**



# IMPACT FOR THE BANKING SECTOR

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## First impact on banking activities:

- Decrease of **80%** for **payments**
- Decrease of **80%** for **consumer loans**
- No more mortgage loans granted
- **Increase of cost of risks**

## Actions taken by ECB:

- **750 bn€ emergency program** – provide liquidity to the banking system
- **Temporary decrease in CET1 requirements** and more flexibility in operational constraints due to coronavirus reaction
- **Postponement of dividends payments** if the companies are benefiting from support

## Actions taken by the banks:

- Maintaining the **branch network open** (85% for BP network)
- **Rescheduling of bank loans** for a 3 to 6 months period (no penalties)
- **Implementation of bank loans guaranteed** by the French State: 38bn€ and 269.000 SMES as of Friday 24th – BP network represents more than 20% of the total granted

# OVERVIEW OF BP'S CSR INITIATIVES

€ 125,000 **donation** for micro-entrepreneurs in the bank's territory who are not eligible for the State guarantee scheme

Support for the first 10 M€ **bond raising** for APHP (Paris hospital organisation)

**Donation** of € 60,000 to local solidarity actions linked to Covid-19

**Donation** of 180,000 FFP2 masks to the Regional Health Agency

**Donation** of € 90,000 to 15 structures in the territory (hospitals, firefighters, etc.) involved in the fight against the Covid-19 (equipment: masks, gowns, respirators)

**Support** for the French Tech network by participating in the "La Ville d'Apres" **e-hackathon**: collaborative program based on innovative technological solutions to improve the quality of life during and after the Covid-19 confinement.

Dividing by 2 the **payment terms** of its suppliers, reducing them to 16 days

**Donation** of 32,000 masks to the Regional Health Agency

**Donation** of € 100,000 to the Fondation des Hôpitaux de Paris and € 50,000 to the CNRS Foundation

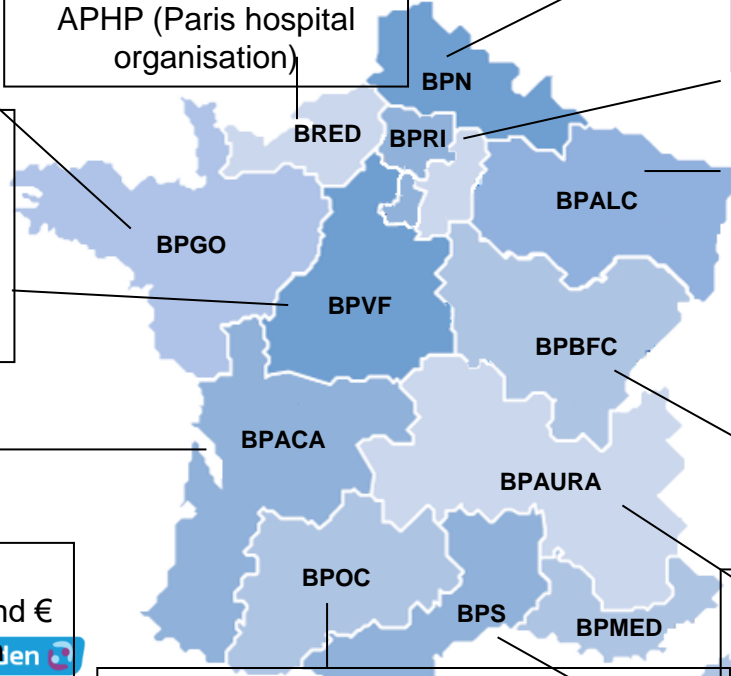
Exclusive partnership with local authorities for a **zero-rate loan** granted to self-entrepreneurs to support local economy

**Donation** in favor of UNAPEI and APF (Handicap) for the purchase of masks for personnel working in medico-social establishments.

CREDIT COOPERATIF

**Logistical support**, via the association Hôpital Sourire (created by the bank) for donated materials and free meals for the benefit of the staff of the Toulouse University Hospital

**Donation** of € 60,000 to local solidarity actions linked to Covid-19 and recommended by the network







# BPVF RESPONSE TO COVID-19 SITUATION

A single goal: going ahead servicing our customers while preserving our employees health

Two mains topics have been addressed very quickly:

- ❖ Modulate our branches network to welcome our customers in a safe environment



- ❖ Allow most of our employees to work from home





# BPVF RESPONSE TO COVID-19 SITUATION

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To adapt our branches network, three different schedules have been set up. Among our 186 branches:

- 8 small branches are now closed
- 122 medium branches remain open 3 days a week
  - either Tuesday-Thursday-Saturday
  - or Wednesday-Friday-Saturday (depending on local activity)
- 56 main branches remain open as previously
  - but with only 50% of the employees
  - the other half of employees work from home with a rotation





# BPVF RESPONSE TO COVID-19 SITUATION

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Existing and new IT solutions have been set up in a short notice:

- Many employees already had a laptop + VPN connexion
- They now have the possibility to use their personal computer at home: 'Remote PC' enables employees to take remote control on their professional desktop (either at HQ or in a branch)
  - Citrix Receiver
  - ILEX 'Sign&go Authenticator' app (multifactor authentication - MFA) either on professional or personal smartphone

<https://www.ilex-international.com/fr/plateforme-iam/sign-and-go-authenticator>



As of today, circa **85%** of our employees can work from home!



# BPVF RESPONSE TO COVID-19 SITUATION

Existing and new IT solutions have been set up in a short notice:

-Softphone and Cisco Jabber enable phone calls from laptop/PC/Mac (USB plug) avoiding people to use their landline



-In addition to Cisco WebEx and Teams Conferencing, a French video-conference solution is currently tested: JITSI



-Electronic signature of loans for professional customers

with a dedicated solution over the internet "SIGN'IT" and an authentication code by text message

**SIGN'IT**  
Solution de signature électronique à distance

BANQUE POPULAIRE VAL DE FRANCE

SIMPLE D'UTILISATION   ENVOI HANDÉ ET SÉCURISÉ   GAIN DE TEMPS   SIGNATURE AUTHENTIFIÉE

**Comment signer vos contrats à distance ?**

- 1** VOUS RECEVEZ UN EMAIL POUR ACCÉDER À LA SIGNATURE DE VOS DOCUMENTS.  
L'adresse de cet email est « [votre@email.com](#) ». En cas de non-réception, pensez à vérifier dans vos spams / journaux.  
CLIQUEZ SUR LE BOUTON L'ESPACE DE SIGNATURE EN LIGNE S'OUVRE DANS VOTRE NAVIGATEUR INTERNET.
- 2** APRES AVOIR CLIQUE SUR « DÉMARRER », VOUS RECEVEZ UN CODE SMS POUR VOUS CONNECTER.  
Le code SMS a une durée de validité de 20 minutes. Pour récupérer un nouveau code SMS, cliquez dans le menu contextuel situé en haut sur l'option de signature.
- 3** CONSULTEZ PUIS ACCEPTÉZ LES DOCUMENTS.
- 4** CONFIRMATION DE LA SIGNATURE DES DOCUMENTS.  
VOUS RECEVEZ UN EMAIL DE CONFIRMATION DE SIGNATURE AVEC, EN PIÈCES JOINTES, VOTRE (VOS) CONTRAT(S) SIGNÉ(S).



# BPVF RESPONSE TO COVID-19 SITUATION

Thank you for your attention

*Press release of the bank in the regional newspapers to thank its employees for their involvement during Covid-19 crisis*

**MERCI**  
À NOS 2000 SALARIÉS MOBILISÉS  
POUR QUE NOTRE RÉGION NE S'IMMOBILISE PAS

Grâce à l'engagement formidable de nos équipes et de nos conseillers, nos clients artisans, commerçants, agriculteurs, TPE, PME, savent qu'ils peuvent compter sur nous pour les soutenir.

Parce que nous les connaissons bien, nous étudions avec eux toutes les solutions personnalisées pour les aider à faire face aux conséquences de cette crise sans précédent.

Ainsi, plus de 12 000 entrepreneurs ont déjà bénéficié, sans avoir à en formuler la demande, d'un report systématique des 6 prochaines échéances mensuelles de leurs prêts, soit l'équivalent de près de 120 millions d'euros de trésorerie supplémentaire pour eux.

Nos clients entrepreneurs ont aussi pu accéder, dès le lendemain de son annonce par le Ministre de l'Économie, au Prêt Garanti par l'État, 100% à distance grâce à la signature électronique.

**BANQUE POPULAIRE VAL DE FRANCE, TOUJOURS À VOS CÔTÉS**

[www.bpvf.banquepopulaire.fr](http://www.bpvf.banquepopulaire.fr)

**BANQUE POPULAIRE VAL DE FRANCE**