



PRESENTATION OF THE BPCE GROUP AND BANQUE POPULAIRE MÉDITERRANÉE

Sabine CALBA, CEO of Banque Populaire Méditerranée

5th June 2025

01

BPCE GROUP

02

BANQUE
POPULAIRE
MÉDITERRANÉE

03

STRATEGIC PLAN

01

BPCE GROUP

BPCE GROUP

We are a **cooperative group providing universal banking and insurance services** aligned with the needs of our customers, our cooperative shareholders, and the French economy.

We develop **two core business lines**:

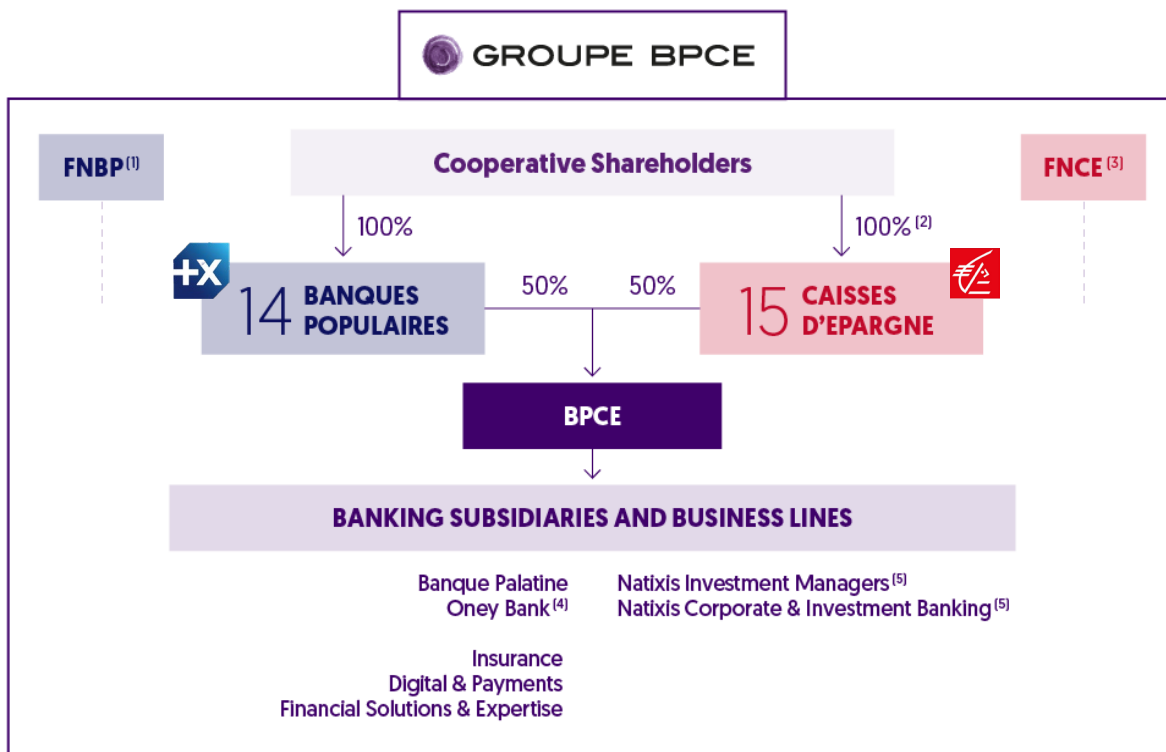
Retail Banking & Insurance

in France with our two major **Banque Populaire** and **Caisse d'Epargne** retail banking networks, along with Banque Palatine and Oney.

Global businesses

with an international presence thanks to our Corporate & Investment Banking business line with **Natixis Corporate & Investment Banking** and to our Asset & Wealth Management business line with **Natixis Investment Managers**.

A COOPERATIVE BANKING AND INSURANCE GROUP



⁽¹⁾ Fédération nationale des Banques Populaires.

⁽²⁾ Indirectly via local savings companies.

⁽³⁾ Fédération nationale des Caisses d'Épargne.

⁽⁴⁾ 50.1% owned.

⁽⁵⁾ Via Natixis SA.

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

TWO FEDERATIONS

two national bodies providing deliberation, communication and representation for the two retail banking networks and their cooperative shareholders.

BPCE A COLLECTIVE SERVING THE DEVELOPMENT AND PERFORMANCE OF GROUPE BPCE

BPCE is the collective bringing together: the central body and its departments; the retail and global businesses; and pooled resources.

BPCE GROUP - KEY FIGURES



35 million
customers



9.8 million
cooperative shareholders



>21%

of the contribution to
financing the French
economy



Close to

103,000
employees



Present in **56** countries

ANNUAL RESULTS (2024)

NET BANKING
INCOME

€23.3bn

+5% vs. 2023

REPORTING NET INCOME

€3.5bn

+26% vs. 2023

GROSS OPERATING INCOME

€6.9bn

+18% vs. 2023

CET I (COMMON EQUITY
TIER I) RATIO

15.6%

Financial ratings

Long-term rating senior preferred

A+

FITCH RATINGS

A1

MOODY'S

A+

R&I

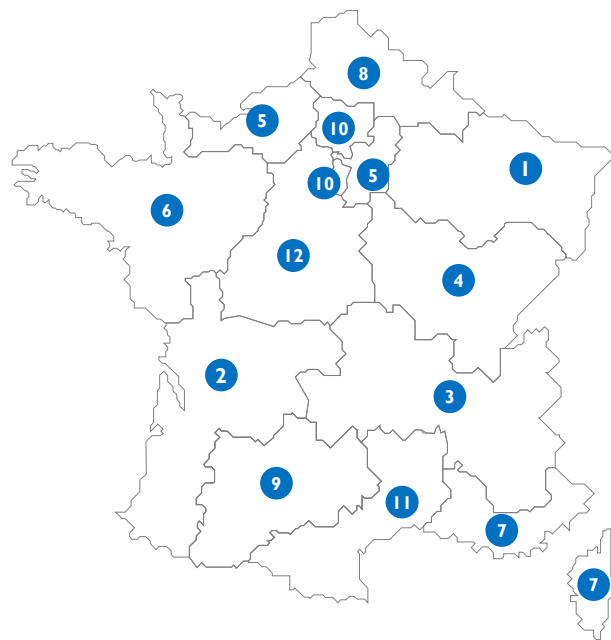
A+

STANDARD & POOR'S

02

BANQUE POPULAIRE MÉDITERRANÉE

RETAIL BANKING – BANQUE POPULAIRE



4 Banques Populaires including CASDEN and Crédit Coopératif

- 1 Alsace Lorraine Champagne
- 2 Aquitaine Centre Atlantique
- 3 Auvergne Rhône Alpes
- 4 Bourgogne Franche-Comté
- 5 BRED Banque Populaire ⁽¹⁾
- 6 Grand Ouest
- 7 Méditerranée
- 8 Nord
- 9 Occitane
- 10 Rives de Paris
- 11 Sud
- 12 Val de France

National presence:

- 13 CASDEN Banque Populaire
- 14 Crédit Coopératif



9.7 million customers

5.3 million cooperative shareholders

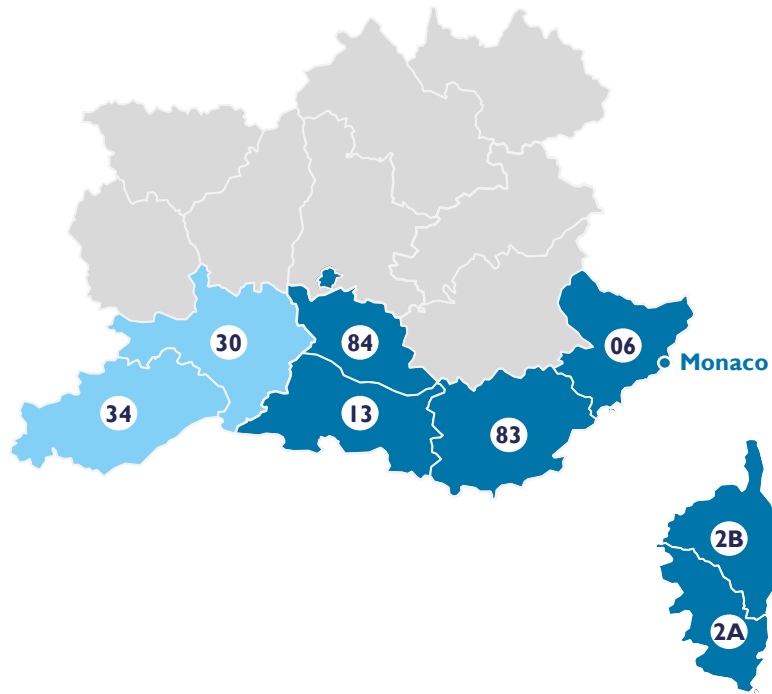
Net banking income
€6.10bn

Figures as of Dec. 31, 2024

(1) BRED Banque Populaire is present in Guadeloupe, Martinique, the Northern Islands, French Guiana, Reunion Island, Mayotte, New Caledonia, French Polynesia, Fiji and the Solomon Islands, Vanuatu, Djibouti, Ethiopia, Myanmar, Cambodia, Laos, and Switzerland. In metropolitan France, it is present in Île-de-France, Aisne, and Normandy.

BANQUE POPULAIRE MÉDITERRANÉE: A UNIVERSAL BANK, SERVING ITS TERRITORY

Banque Populaire Méditerranée is established in all the departments located **along the coast**, which are **the most promising in terms of activity...**



... through a **diverse network**, allowing us to **serve our clients** with **expertise and proximity**.

~2 000

Employees



~210 000

cooperative shareholders



171

Retail branches



1

Large Corporate branch



6

Corporate Business Centers



3

Private Banking Centers



3

Real Estate Centers (for Corporate)



2

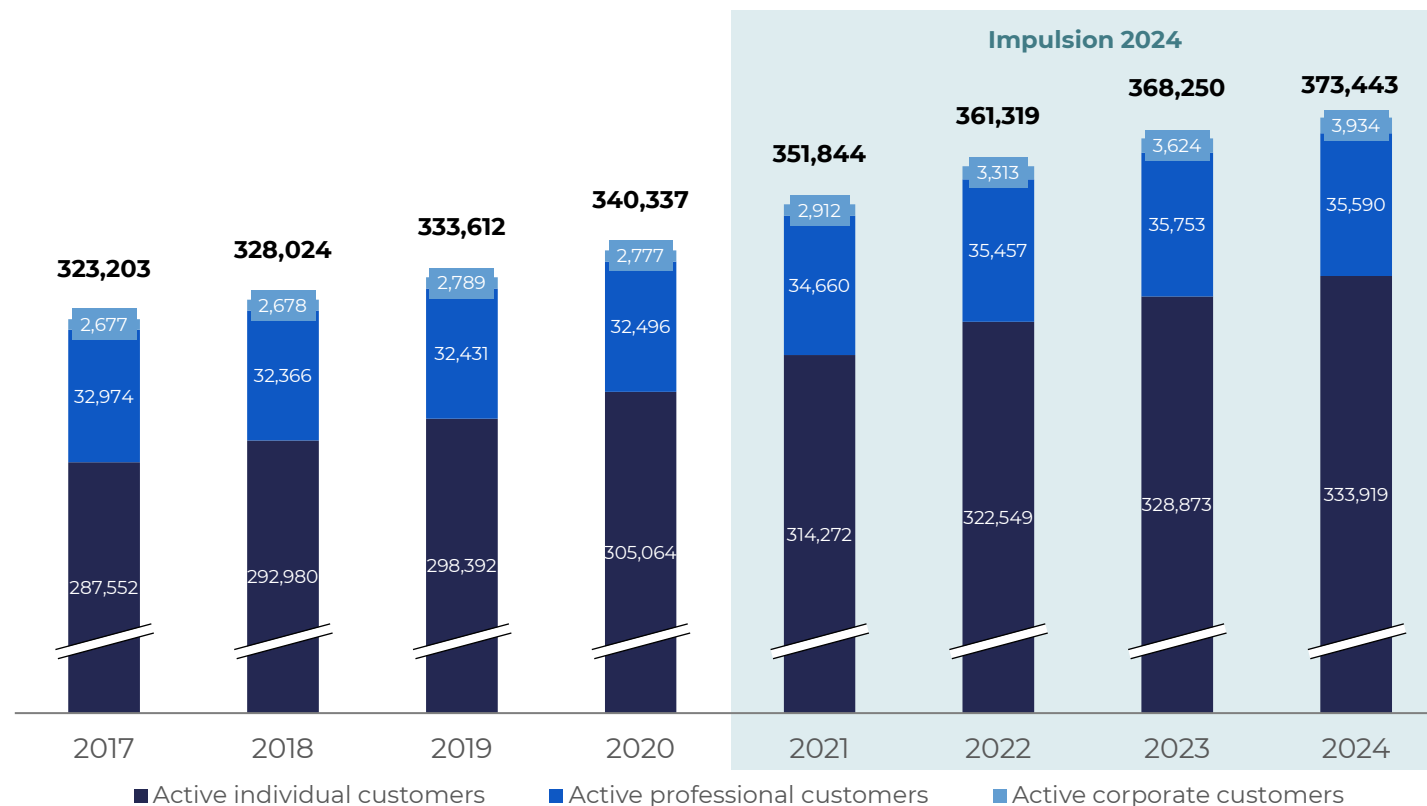
specialized branches (Restructuring, and Agriculture & Viticulture)

03

STRATEGIC PLAN

“IMPULSION” STRATEGIC PLAN (2021-2024): DEVELOPING BUSINESS

Growth of active customers (individuals, professionals, corporates)
2017 – 2024



CAGR
2017 - 2020

CAGR
2021 - 2024

+1,7%

+1,2%

-0,5%

+2,0%

Impulsion 2024

➔ + 2,0%

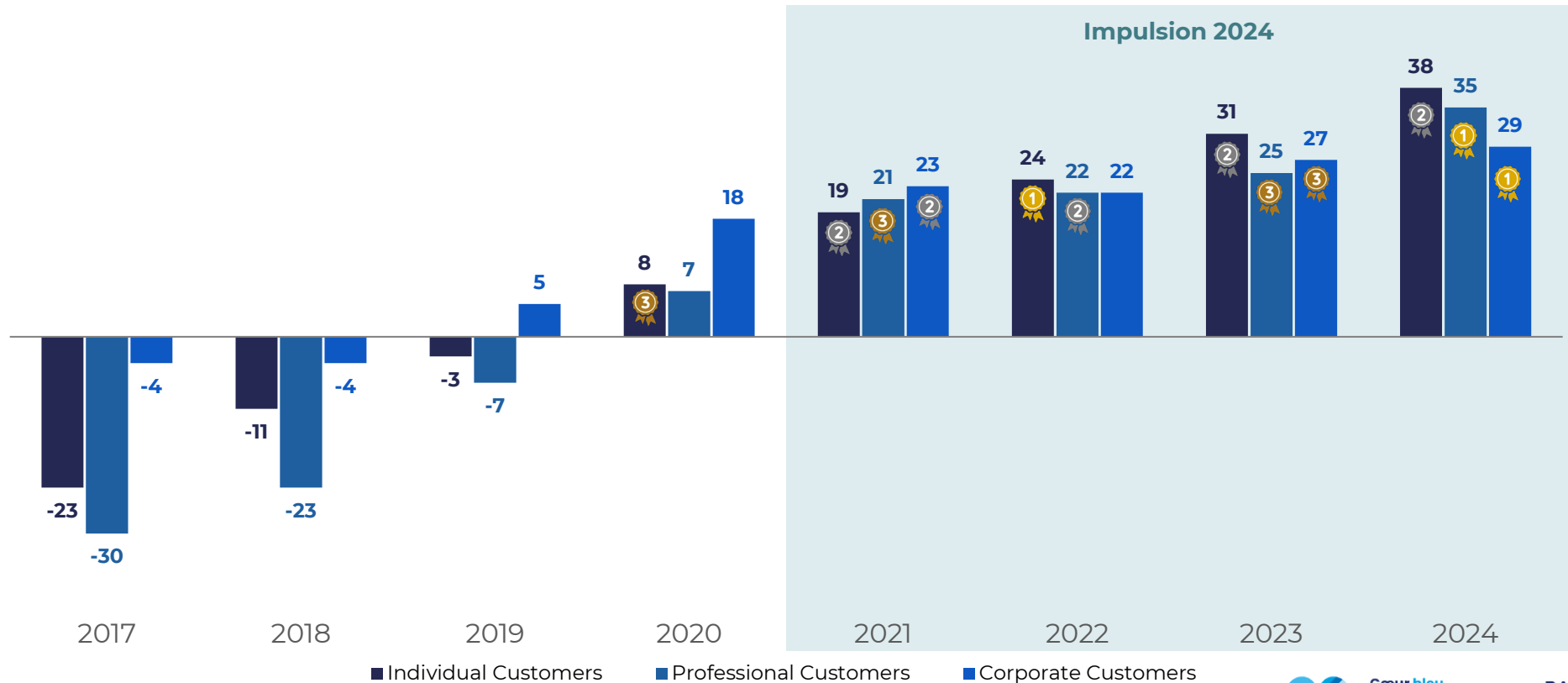
➔➔ + 10,6%

➔ + 0,9%

➔ + 2,1%

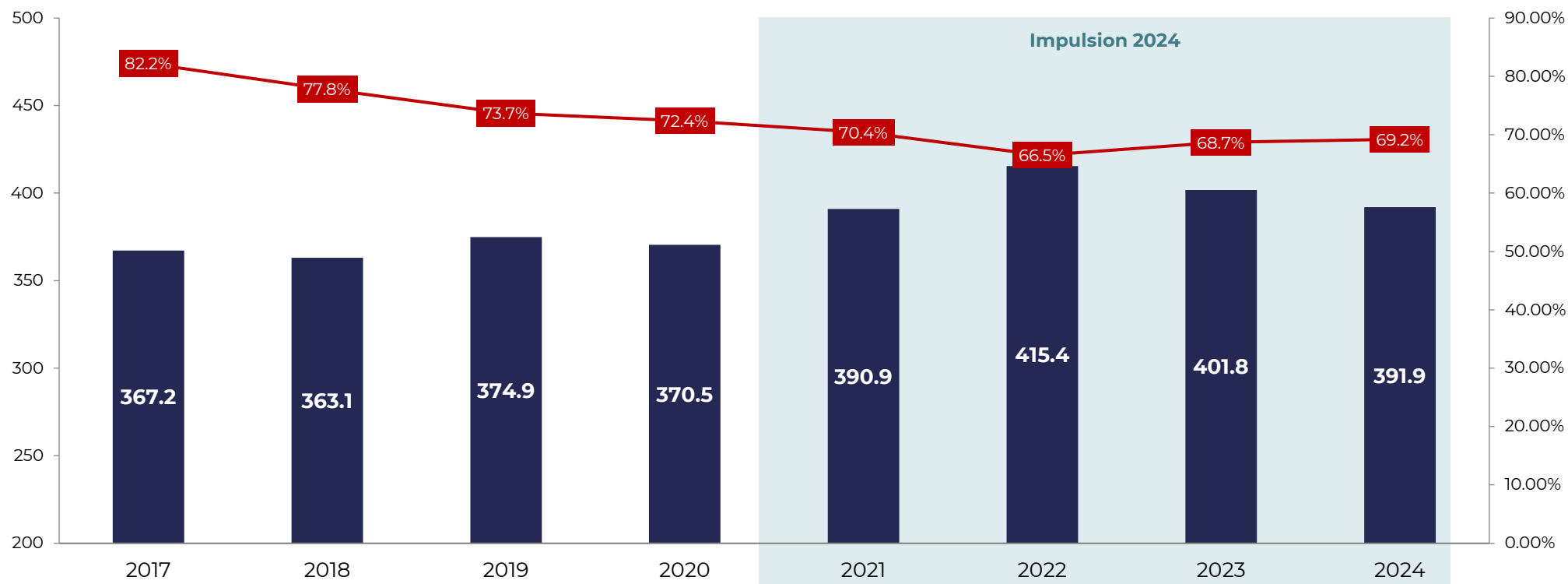
“IMPULSION” STRATEGIC PLAN (2021-2024): CUSTOMER FIRST

Net Promoter Score (individuals, professionals and corporates)
2017 – 2024

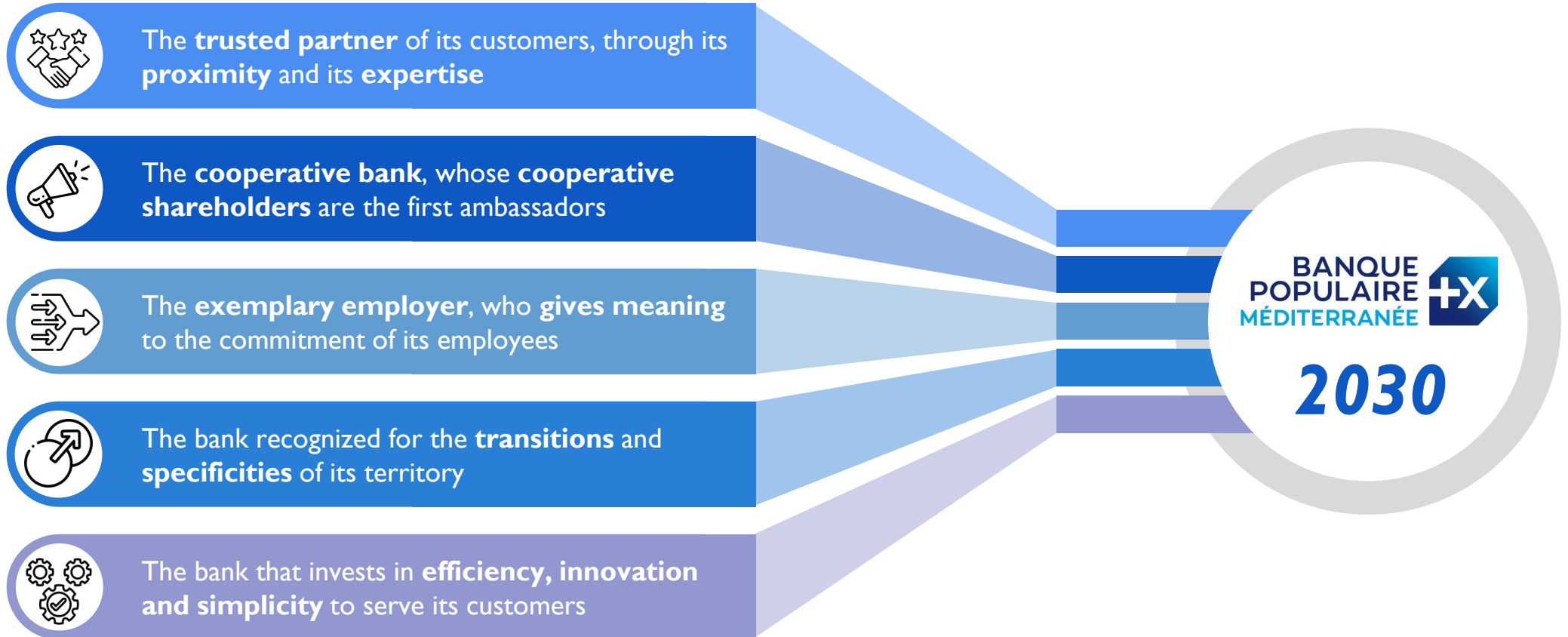


“IMPULSION” STRATEGIC PLAN (2021-2024): FINANCIAL RESULTS

Evolution of NBI (€M, left scale) and cost-to-income ratio (% , right scale)
2017 – 2024



2030 STRATEGIC PLAN : 5 KEY STRATEGIC PRIORITIES, TO MOVE FROM TRANSACTIONAL BANKING TO RELATIONSHIP BANKING



2030 STRATEGIC PLAN : 4 MAJOR KPI



600,000

customers, including 150,000 young people



€500 M

Net Banking Income, 15% of which is provided by international activities



250,000

cooperative shareholders



<66%

Cost-to-income Ratio