



**A B-Corp Bank**  
**100% COOPERATIVE**  
**100% REGIONAL**  
**100% USEFUL**

CAISSE  
D'ÉPARGNE  
HAUTS DE  
FRANCE



Lille,  
Sept 1, 2023





## 100% COOPERATIVE

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Our cooperative model allows us to act in the general interest by adopting a long-term vision.

And as a cooperative bank, we have no other interests to serve but yours.

**SOCIETAL  
TRANSFORMATION  
ALSO PROCEEDS AT  
LOCAL LEVEL**

## 100% REGIONAL

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We make decisions at local level that impact the heart of our region.

We reinvest your deposits in the place where you live: the money you entrust us benefits you in two ways. It's used to finance your projects, but also businesses, renewable energies, schools, hospitals, not-for-profit associations, culture, local government bodies and social housing right on your doorstep.

## 100% USEFUL FOR THE ECONOMIC, SOCIAL AND ENVIRONMENTAL DEVELOPMENT OF OUR REGION

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As banker and insurer to families and businesses, and partners in their projects and success, we are committed to **"Useful Finance"**.

We support environmental and societal transformations in our region.

We have been B Corp certified since 2022.

Place des Héros in Arras



## A **100% cooperative** bank

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We belong to our **cooperative-**  
**shareholder customers**

CAISSE  
D'ÉPARGNE  
HAUTS DE  
FRANCE



# A **100% coopérative bank** THAT BELONGS TO ITS COOPERATIVE-SHAREHOLDER CUSTOMERS.

**400,000** cooperative-shareholder customers  
**20** local cooperative-shareholder boards (SLEs)  
**350** cooperative-shareholder board members  
elect their representatives on the bank's  
Supervisory Board



## A DUAL GOVERNANCE :

- A management board
- A supervisor board

## GROUPE BPCE :

- Groupe BPCE finances over **20% of the French economy**
- One of the world's biggest global asset managers

**9bn** cooperative-shareholder customers  
**35bn** customers  
**100,000** staff



**GROUPE  
BPCE**





# A 100% cooperative bank



Front row, from left to right: Marc Delassus, SLE Valois Sud Oise; Ludovic Canon SLE Haute Deûle; Pascal Degrelle SLE Valenciennes Sambre Avesnois; Dominique Raman SLE Lille; **Mathilde Roy Vice-Chair of the Supervisory Board**, SLE Amiens Somme Est; Patrice Duvauchelle Staff representative; Nicolas Delcourt Employee council representative; Jean-Claude Josinski SLE Hauts de l'Aisne; Karine Iasoni, SLE Douaisis Cambrésis; **Stéphane Pottez Vice-Chair of the Supervisory Board**, SLE Saint-Omer Calais; Rachel Monteiro, SLE Arras Lens Liévin; Didier Pignat, SLE Pays du Beauvaisis; Stéphane Maillet, SLE Maritime; Nathalie Pischedda, SLE Compiègne les Deux Vallées; Xavier Veracx SLE Béthune Bruay.

Second row, from left to right: Stéphane Ledez, SLE Flandre; Christine Beun, SLE Flandre Métropoles; Delphine Poix, Employee representative; Laurence Ledoux, SLE Pays d'Opale; Sylvain Robert, Short term and inter-municipal structure representative; **Philippe Lamblin, Chairman of the Supervisory Board**, SLE Flandre Métropoles.

Missing from the photo: Alain Herreng, SLE Amiens Somme Est; Astrid Mauduit, SLE Somme Grand Littoral; Marie-Thérèse Piekacz, SLE Aisne Champenoise; Corinne Wisniewski, SLE Saint-Amand Denain; Laurent Leclercq, Cooperative-shareholder employee representative

## The Supervisory Board

- The Supervisory Board represents the local cooperative-shareholder boards, our **400,000 cooperative-shareholder customers** and our **3,000 staff**.
- It notably approves the bank's general policies.
- It is chaired by Philippe Lamblin, alongside the two vice-chairs Mathilde Roy and Stéphane Pottez.

## A 100% cooperative bank



## The Management Board

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From left to right

**Michaël Kervran**

Finance & Operations

**Valérie Raynaud**

Retail Banking

**Laurent Roubin**

Chairman of the Management Board

**Peggy Brione**

Culture, Talent & Transformation

**Thierry Lhoste**

Businesses, Territorial Transition & Property





Plage de Wissant (62)

## A 100% regional bank

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**100% of our decisions are made in the Hauts-de-France region**, for the benefit of our region and the people who live there.

# A **100% regional** bank

Tourcoing Centre



Chantilly



Amiens Tour Perret



At the heart of our region

A **bank rooted** in our region

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- **300 branches and 9 business centers across the region.**
- The only bank covering **100% of the Hauts-de-France region.**
- A branch located within **10 minutes in urban areas and 20 minutes in rural areas.**
- Development in **Belgium, Luxembourg and the Netherlands**



# A **solid** bank for **useful** solutions

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## 2022 FIGURES

**€685m**

Net banking  
income

**€166m**

Net income

**€4.3bn**

Shareholders'  
equity

**€29bn**

Outstanding  
loans

**€44bn**

Deposits

A 100% regional  
bank supporting  
the vibrancy of  
the Hauts-de-  
France region

Born in Amiens, Erwan Konaté leaps to get to Paris 2024.  
Caisse d'Épargne Hauts de France is helping him on his way.





JUNGLE à Château-Thierry (02)

**A bank**  
**100% useful**

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1. FOR **ECONOMIC DEVELOPMENT**
2. FOR **ENVIRONMENTAL TRANSITION**
3. FOR **SOCIAL PROGRESS** AND SPORT-HEALTH





Our mission:  
“**Banker and insurer**  
to families and  
businesses, and  
partners in their  
projects and success”



A bank  
**100% useful**  
FOR ECONOMIC  
DEVELOPMENT

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**A bank**  
**100% useful**  
FOR ECONOMIC  
DEVELOPMENT

**ENGAGED** for employment

**A local company**  
**engaged in** the  
development and  
vibrancy of the region

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- **3,000** staff
- **N°7** private sector employer in the Hauts-de-France region
- **400** recruitments a year on permanent and work-study contracts



Induction day for work-study contract recruits



**A bank**  
**100% useful**  
FOR ECONOMIC  
DEVELOPMENT

**USEFUL** for families



Banker and insurer, **and**  
**partner for all life plans**

- **1.1 million** active individual customers
- **40,000** new individual customers in 2022
- **€3.5bn** of real estate loans (+17%)
- 20,000 real estate projects supported, **i.e. 1 in 4 projects in the region**
- **€840m** of consumer loans (+5%)
- **1 customer in 3** has a personal protection or other insurance policy

**A bank**  
**100% useful**  
FOR ECONOMIC  
DEVELOPMENT

**USEFUL** for businesses

UGEPA in Moreuil



Banker and insurer, **and**  
**partner in the projects**  
**and success of our**  
**business customers**

- **45,000** small-business professional and corporate **customers**
- Over **€4.5bn of loans** granted to companies and institutions in the Hauts-de-France region in 2022
- **Over €1.7bn of debt arranged** (for company acquisitions and transmissions, renewable energy and infrastructure projects, etc.) in 2022



**A bank**  
**100% useful**  
FOR ECONOMIC  
DEVELOPMENT



The Haut Terroir residence in Waziers

A bank useful for  
**not-for-profit**  
**associations,**  
**institutions and**  
**quality-of-life initiatives**

- Leader on the market for not-for-profit associations and local government bodies
- **2,500** local government body customers
- **€440m** of financing granted to the social economy and public sectors in 2022

**USEFUL** for not-for-profit  
associations and institutions

**A bank  
100% useful**  
FOR ECONOMIC  
DEVELOPMENT

**USEFUL** for business  
owners

## Our private bank supports **business owners in their life plans**

- Wealth management strategy
- Project structuring and finance
- Wealth optimization through a stand-out offering:
- Investment offering in the region
- Access to the best international products and solutions
- **32% growth in assets under management in 2022**

Private banker Natacha with her business-owner customer in Villeneuve d'Ascq

- Foncière Hauts de France
- Shares in funds based on regional forestry assets
- Urban recycling fund
- Impact and SRI funds
- International and regional private equity funds

**Votre histoire  
stimule le futur.**

CAISSE D'ÉPARGNE HAUTS DE FRANCE





A bank  
**100% useful**  
FOR ECONOMIC  
DEVELOPMENT



## Partnering HEALTH PROFESSIONALS

- Underpinned by our local branches, our team responds to the needs of all health and healthcare professionals, whether companies, institutions or medical-social establishments and service providers.
- **€1bn** of financing in 2022.



## Partnering **FARMERS** in France's foremost agricultural region

- Our specialist team supports various types of agricultural operations embracing field crops, polyculture and livestock in our region: **>200 customers.**
- We finance all needs from set-up to transmission, while supporting transitions and transformations in the farming industry.

Local **EXPERTISE**

**A bank**  
**100% useful**  
FOR ECONOMIC  
DEVELOPMENT

**USEFUL** for the real  
estate industry



**Notre habitat  
nous construit.**

CAISSE D'ÉPARGNE HAUTS DE FRANCE



PÔLE  
HABITAT

The banking partner for  
all the **real estate**  
**industry**

- We finance home-ownership for families, including in the social housing sector.
- Our real estate offering is diversified through the commercialization of real estate programs and real estate investment management companies (SCPIs), or via real estate club deals.
- We partner all industry actors: real estate developers, land developers, investors, real estate dealers, social housing landlords.
- **€1.6bn** of loans granted in 2022.





**A bank**  
**100% useful**  
FOR ECONOMIC  
DEVELOPMENT



**USEFUL** for businesses

## Equity investors in real estate and SMEs in the region

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- **€190m** of direct and indirect equity investments in SMEs across the region.
- **€320m** invested in tertiary, tourism or residential real estate assets via our Étoile du Nord Foncière real estate investment firm.
- We take equity interests in projects alongside our real estate developer and real estate dealer customers, via our Étoile du Nord Promotion subsidiary.

Foncière Etoile du Nord purchased a  
building in the heart of Brussels in  
2022

A bank  
**100% useful**  
FOR ECONOMIC  
DEVELOPMENT

**USEFUL** in Belgium

## Bankers to **corporates** and **real estate actors** in Belgium

- **€830m** of outstanding loans
- We work with **1 large corporation in 5** as well as with the major real estate actors in Belgium
- Development in Luxembourg in 2023 and in the Netherlands in 2024.



Caisse d'Epargne Belgium helped the Wood & Energy SA Group finance the construction of a second pelletizing unit by its IBV & Cie SA subsidiary and the construction of a cogeneration unit by its Bertemes SA subsidiary.



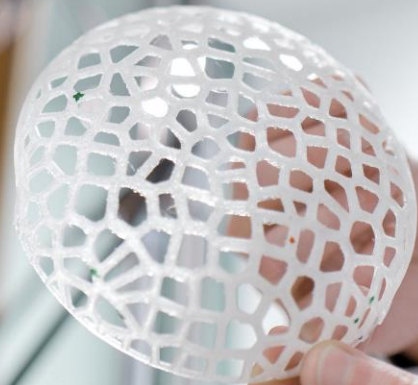
**A bank**  
**100% useful**  
FOR ECONOMIC  
DEVELOPMENT

**USEFUL** for innovation

## Partnering innovation

- Supporting **over 100 innovative companies** in the region, embracing all sectors of activity.
- Banking partner to 7 start-ups in the French Tech Next 40/120 class of 2023.

Lattice medical - Loos



LATTICE M  
Soft Tissue Rec

Boulogne sur mer

More  
than  
a bank

## A bank 100% USEFUL

- FOR **ENVIRONMENTAL TRANSITION**
- FOR **SOCIAL PROGRESS** AND SPORT-HEALTH

CAISSE  
D'ÉPARGNE  
HAUTS DE  
FRANCE





## A bank **100% USEFUL** FOR ENVIRONMENTAL TRANSITION

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- Our customers have access to a range of **responsible investment solutions**
  - **€15bn** invested in responsible and sustainable investment solutions
- We **partner all our customers in their** energy and environmental **transition**
  - Creation of a **€1.5bn debt fund for renewable energy projects**
- We are **committed to reducing our own environmental footprint**
  - Our target: **15% reduction** by 2024



**€20m  
reinvested in  
branch  
modernization**

Farm in Léchelle

## A bank **100% USEFUL** FOR SOCIAL PROGRESS AND SPORT-HEALTH

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- We enable the greatest number of people to **find housing in our region**
  - **230,000 people housed** by our social housing companies
- We **facilitate access to culture, sport-health and promote social insertion**
  - **€5m devoted to social-solidarity** patronage and partnership **initiatives** throughout the region
  - **Supporting the OPUS** social orchestra program run by the Lille National Orchestra (ONL)
  - Improving the banking knowledge of youngsters and vulnerable people through the **Finances & Pédagogie** financial education program
  - We are a longstanding partner of clubs and events in our region and we support **9 nine high-level regional athletes** through the Athletes Performance Pact program



Kimie and Marlone Alvarez share a dream : both want to dance in  
Place de la concorde during the Paris 2024 Olympic Games.







CAISSE D'ÉPARGNE  
HAUTS DE FRANCE



Fiers d'être B Corp



Second B Corp-certified bank  
in France and the only one  
in the **Hauts-de-France** region

**Vous être  
utile, ici  
tous les jours.**

Justine, accompanied by Christophe, Premium Customer Relationship Manager, and Fabrice, Coulogne branch, in Cap Blanc-Nez

## B CORP CERTIFIED

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- The B Corp label confirms **the positive impact of our day-to-day action** on the society and environment of our region.
- Certified on **five categories**: environment, community, customers, workers and governance.

**Vous être utile  
ici, tous les jours.**

CAISSE  
D'ÉPARGNE  
HAUTS DE  
FRANCE



Entreprise



Certifiée