



business report



PARIS 2024
Olympic rings



CAISSE D'ÉPARGNE
ILE-DE-FRANCE

PARTENAIRE PREMIUM



PARIS 2024
Olympic rings

editorial

As a regional cooperative insurance-bank, the Caisse d'Epargne Ile-de-France does its utmost to be useful to its clients, shareholders and the local community. This purpose sets our course to continue our development and modernise in a sustainable way. It is also the foundation of our PARI 2024 strategic project launched in 2022 through which we link our business ambitions to our human and societal commitments. Through this plan our action priorities (development, client satisfaction, modernity, CSR) are driven by the men and women who make up our bank: the Managers and their teams.

The geopolitical, energy and economic crises added up in 2022 making the context complex and uncertain. During this particular period, our cooperative model appeared more virtuous than ever. We were able to play a central role in supporting local players (hospitals, businesses, associations...) and in the financing of energy sobriety and renewable energies. Our banking offer has thus expanded thanks

to our adaptability, which also enables us to look towards 2023 with confidence while remaining aware of the challenges ahead. Our responsibility, solidity and expertise are the keys to act locally and sustainably, as close as possible to our territory, at the service of each and every person who lives, studies, works and invests here.

The Caisses d'Epargne are the driving force behind a national momentum and we bear these shared commitments and spread them throughout the Ile-de-France region. 100% cooperative, 100% regional, 100% useful. The Caisse d'Epargne Ile-de-France reinvests savings through a short circuit and thus helps the region develop. It acts in the interest of its shareholding clients, i.e. Ile-de-France clients, and has had the same goal for over 200 years: "be useful".

It is thanks to these commitments shared with all our teams and partners that we continue to contribute sustainably to the economic and societal development of the Ile-de-France region.



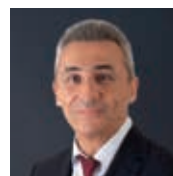
DIDIER DOUSSET
Chairman of the Steering and
Supervisory Board (COS)



DIDIER PATAULT
Chairman of the
Management Board

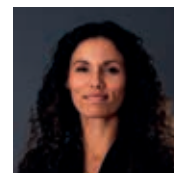
Governance

Management Board



DIDIER PATAULT

Chairman of the
Management Board



LEÏLA PHELOUZAT

Corporate Secretary



**PASCAL
CHABOT**

Management Board Member
Regional Development
Banking, Organisation
and IT Division



**FLORENCE
DUMORA**

Management Board Member
Finance Division



**FRANÇOIS
DE LAPORTALIÈRE**

Management Board Member
Resources and
Banking Services Division



**DAVID
NOWICKI**

Management Board Member
Retail Banking Division

Steering and Supervisory Board (COS)

DIDIER DOUSSET Chairman of the COS (LSC Val-de-Marne)
CAROLINE DEGAGNY Vice-Chairwoman of the COS (LSC Hauts-de-Seine)

LSC REPRESENTATIVES

DANIEL DE BEAUREPAIRE
CYRIL BAYVET
(LSC Paris Ouest)

MARIE-VÉRONIQUE LE FEVRE
SABINE SALVIA-PRATS
(LSC Paris Est)

THIERRY REGNAULT DE MONTGON
(LSC Seine-et-Marne)

LORENZA MALLEZ BARONE
ODILE VERNET
(LSC Yvelines)

JEAN-FRANÇOIS LEGARET
NAJLAA YASSINE
(LSC Essonne)

GUILLAUME DRANCY
(LSC Hauts-de-Seine)

PATRICK BECHET
(LSC Seine-Saint-Denis)

MONIQUE KIM GALLAS
(LSC Val-de-Marne)

LAURENT DE CHERISEY
(LSC Val d'Oise)

REPRESENTATIVE FOR LOCAL AUTHORITIES AND PUBLIC ESTABLISHMENTS FOR INTER-MUNICIPAL COOPERATION

LUDOVIC GUILCHER
Commune of Issy-les-Moulineaux

EMPLOYEE REPRESENTATIVES

LILIANE CALIXTE
PHILIPPE BINET

EMPLOYEE COOPERATIVE SHAREHOLDERS REPRESENTATIVE

LUCIEN VALVERDE

9 LOCAL SAVINGS COMPANIES (LSC)

As a cooperative bank, the Caisse d'Épargne Ile-de-France opens up 100% of its capital to its clients by subscribing to cooperative shares from LSCs. Each of the 9 LSCs is represented by a Board of Directors and a Chairperson:

1. LSC PARIS OUEST

3. LSC SEINE-ET-MARNE

5. LSC ESSONNE

7. LSC SEINE-SAINT-DENIS

9. LSC VAL D'OISE

2. LSC PARIS EST

4. LSC YVELINES

6. LSC HAUTS-DE-SEINE

8. LSC VAL-DE-MARNE



THOMAS LEVET

Delegate to the LSCs
Institutional Affairs Executive Director

highlights

In 2022, the Caisse d'Epargne Ile-de-France lived up to its vocation of being useful by actively contributing to the Ile-de-France economy.

Commit through the new PARI Strategic Plan 2024

The Caisse d'Epargne Ile-de-France closed out its previous plan with **a very strong development momentum** characterised by annual growth of over 25,000 new banking clients and growth in excess of 10% in the activity flows for the regional development bank. Driven by this momentum, this new Strategic Plan **sets the ambition to consolidate the bank's relational model offering the best of human and digital worlds.**

Support the growth of economic players

The Caisse d'Epargne Ile-de-France supports the clients in its territory in terms of debt and equity with a range of dedicated solutions and expertise.

In 2022, more **than 80 financing operations were put together for an amount of more than €800 million** in particular through LBO acquisition operations or financing of renewable energy projects.

Be a responsible, inclusive and attractive employer

In 2022, the Caisse d'Epargne Ile-de-France launched its new employer brand with the signature line **"Your talent inspires us!"** The goal was to strengthen its appeal and retain its talents. **With more than 450 positions to be filled in 2022**, the Caisse d'Epargne Ile-de-France was one of the most important recruiters in the Ile-de-France region that year.

Digitise the client relationship

As interactions with clients intensify as a result of increased use of digital technologies and the growing number of players involved, the Caisse d'Epargne Ile-de-France continues to adapt in order to address the expectations and enhance the experience of its clients, our core concern.

Relationship management is an example of this with 2 major innovations in 2022 that put digital technologies at the service of the account officer.

One concerns the multi-channel vision of client interactions with the **Contacts 360 tool** and the other concerns people who want to engage in a commercial relationship with the **digital relationship start-up path experiment.**

€1,479 million

Net banking
income

€320 million

net income

60 %

operating
coefficient

€74.4 Bn

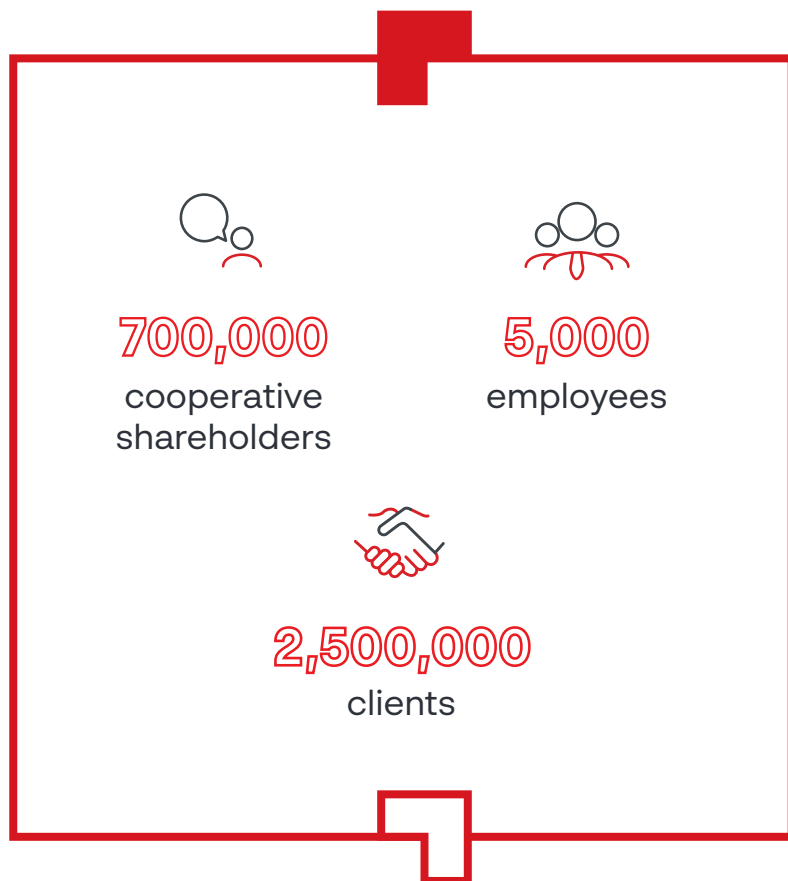
outstanding
loans

€6.5 Bn

equity
group share

€108 Bn

Balance sheet total



**key
figures**



retail banking

Innovation, simplicity and security
at the service of development
and client satisfaction



415

branches

5

Private
Banking centres

3

business centres
dedicated
to entrepreneurs

Secure operations

The Caisse d'Epargne Ile-de-France continued to roll out its Sécur'Pass security solution with a further 130,000 cardholder and non-cardholder clients signing up to this service. At the end of 2022, 78% of banking clients were equipped with Sécur'Pass and 90% of online payments were made with this enhanced authentication system. This not only addresses PSD2 regulatory requirements but has also improved the client experience by strengthening online and transaction security. This enhanced authentication has been extended to other services for eligible clients, such as mobile phone number updates or remote address changes.

New employees: a new training and onboarding path

In 2022, the Caisse d'Epargne Ile-de-France hired 484 account officers. Efficient onboarding and retention of these new employees are major challenges.

To take up these challenges, the Human Resources Department and Retail Banking have worked closely together to overhaul training paths. Thus, since September 2022, two major actions have been put in place. On the one hand, an extended immersion period enables newcomers to better discover the bank before being assigned to a branch. On the other hand, the training paths have been redesigned to better adapt to the diversity of the commercial profiles hired; some have banking experience and others do not.

Branch renovations

The Caisse d'Epargne Ile-de-France continues to invest in its branch network and fully overhauled 40 branches in 2022. Space permitting, a collaborative area is created in addition to the reception rooms in order to promote exchanges and the upskilling of employees. Four branches were relocated to improve client reception conditions.

At the same time, working tools are changing to adapt to new uses: the workstation has been redesigned to facilitate remote relations with clients and laptops have been deployed to enable mobility within or outside the branch.

New distribution model for the business channel

Now, branch managers working alongside the teams already dedicated to our professional clients, form with them a network of more than 500 dedicated contact agents. Another ambitious project for the Caisse d'Epargne Ile-de-France in 2022 was the establishment of two new areas of expertise dedicated to health professionals, as well as an e-branch to support the commercial network and a team dedicated to managing banking services for associations.

The Caisse d'Epargne Ile-de-France has thus become more fluid and efficient in processing its clients' requests, positioning itself as a key player in the professional market.

€7.5 Bn
real estate loans
granted*

€995 million
equipment loans to
professionals*

€1.4 Bn
consumer loans*

179,000
property and
casualty insurance
and disability
income insurance
contracts

€2 Bn
net inflows*

*Scope: CEIDF territories excluding subsidiaries

An aerial photograph of a city river, likely the Seine in Paris, showing several bridges, green banks with trees, and a dense urban landscape in the background.

regional development bank

For a green and societal
economic recovery

19

business centres

€4.7 Bn

loans granted

€2.8 Bn

deposit
surplus



14,000 business
clients, social economy,
social housing, public sector,
real estate professionals

Committed to the development of its territory alongside social and economic players, the Caisse d'Epargne Ile-de-France continued to support its clients in 2022 by financing their development and offering them services adapted to their needs as part of the recovery: an economic, green and social recovery.

Propose solutions to support the ESG transition

The traditional financier for players who fully contribute to the social development of the territory (social housing, social and solidarity economy, public sector), the Caisse d'Epargne Ile-de-France has also proposed highly targeted solutions to facilitate projects with a strong environmental dimension. With its responsible term account offer, the funds invested are directed towards borrowers who set performance targets in the social or environmental field. And, through the impact loan it continued to grant in 2022, the bank supports clients who have embarked on a proactive CSR approach in the Ile-de-France region.

In 2022, the Caisse d'Epargne Ile-de-France also set up a department dedicated to financing renewable energies.

Be faithful to its social commitments

In order to support value creation and maintain jobs in a changing economic context, the Caisse d'Epargne Ile-de-France supports companies through Revitalization loans. Through this solution, it reaffirms its support for Ile-de-France companies throughout the crisis and its mobilisation in favour of the development of SMEs. In 2022, the Caisse d'Epargne Ile-de-France granted Revitalization loans based on 5 funds from the departments of Paris, Seine-Saint-Denis, Seine-et-Marne, Essonne and Val-de-Marne, aimed at creating a thousand lasting jobs.

Promote the development of the Ile-de-France territory

The Caisse d'Epargne Ile-de-France is a regional bank with sales teams specialized in each market and having excellent knowledge of these markets. It has again demonstrated its usefulness in the region through its support to key players. It has granted 4.7 billion in loans to support the economic development of businesses, social housing financing projects, social and solidarity economy actors and local authorities that play a major role in terms of land use planning. At the heart of the Ile-de-France ecosystem, our bank is committed to facilitating business development. In 2022, it continued to mobilize in favour of VSEs, SMEs and players in the social and solidarity economy. Indeed, the bank facilitates their access to the fallout from the Paris 2024 Olympic Games and Paralympic Games by including them in current calls for tenders.

responsible and committed

€206 million
in favour of the
environmental transition

€2 billion
in patronage
50,000
beneficiaries

94/100
professional gender
equality index

The Caisse d'Épargne Ile-de-France has always kept in step with changes in society, the very bedrock of its identity. As a committed bank on its territory, it reinvests the deposits collected in Ile-de-France to finance local projects and invest the money in short circuits. The Caisse has developed the "Territorial Anchor" programme that meets the needs of the real economy and local stakeholders while supporting social players. The Caisse d'Epargne model has proven its relevance and strength for more than two centuries.

Cooperative bodies renewed reflecting the changing society

As a cooperative bank, the capital of the Caisse d'Epargne Ile-de-France belongs to its clients when they subscribe to cooperative shares from the 9 Local Savings Companies (LSC); the price of one share being 20 euros. The 9 LSCs hold 100% of the capital i.e. €2.375 billion. Each year, cooperative shareholders exercise their right to vote during the General Meeting held in June. Each shareholder has one vote, regardless of the number of shares they hold. The Caisse d'Epargne Ile-de-France has a special relationship with its shareholders maintained through the dedicated website, the

Shareholders Club (Club Sociétaires), the Sociétariat Magazine and theme-based conferences. A dedicated "Club des Sociétaires" app was developed to enable Club members to rapidly access offers.

The LSC directors represent the 700,000 cooperative shareholders. All of these elected representatives come from a very broad spectrum of rich and diverse professional backgrounds. Craftsmen, traders, the self-employed, entrepreneurs, employees, pensioners... all the professions in the economic and social activity in the Ile-de-France region are represented. The diversity of the sectors from which they come (ecology, culture, gastronomy...) is the promise of greater human wealth for the boards of directors in the different LSCs.

People at the heart of the company

In 2022, the Caisse d'Epargne Ile-de-France remained committed to gender diversity and professional equality, as evidenced by the AFNOR Women-Men Equality label renewed in 2020. One concrete result of its commitment is the score of 94 out of 100 on the Professional Equality Index awarded by the State, placing it among the Group's most advanced in this area.



It continued to support all clients in difficulty and granted over €628,000 in 177 micro-loans. It also remains committed to financial training through the Finances & Pédagogie association, with more than 160 interventions in 2022 impacting 1,600 people.

The Caisse d'Epargne Ile-de-France develops the employability of its employees by promoting their skills development and by supporting them in advancing their professional career. This is one of the priorities in its human resources policy. All employees are thus trained in a full range of key skills.

Always there for the health and culture sectors

The Caisse d'Epargne Ile-de-France was named Leading Patron of Culture by the Ministry of Culture for the 2nd time in 2021. Thanks to its long-term sponsorship policy, it has been able to forge links of trust with the cultural and solidarity actors on its territory and participate in the development of structuring projects. Its historic partnership with the Comédie-Française for 15 years has enabled 100,000 young people to benefit from free tickets to shows and educational activities.

In addition, the Caisse d'Epargne Ile-de-France supports medical research by being a patron of Vaincre le Cancer, Odyssey (solidarity race for the benefit of research against breast cancer), and CAMI Sport & Cancer, an association whose mission is to develop therapeutic physical

activity programmes. In all, the Caisse d'Epargne Ile-de-France donates more than 2 million euros in patronage for projects of general interest.

Preserve the environment

Caisse d'Epargne Ile-de-France supports its clients in their environmental transition by making them offers adapted to climate challenges. It has been structured to meet the needs of clients as regards financing of projects related to the energy transition. In 2022, it participated in the financing package for 10 renewable energy projects to the tune of €126 million (+ 46% over 2021) for a total capacity of 344 MW.

In addition, the Caisse d'Epargne Ile-de-France is the only bank to offer a complete offer of financing for condominiums, with group loans, EcoPTZ Copropriété loans and grant advances. In 2022, it distributed €77 million in Eco PTZ Copropriété loans and Ma Prime Rénov' financing for the energy renovation of condominiums. On the supplier side, it holds the Supplier Relations and Responsible Procurement, responsible supplier relations label and selects mostly local suppliers. On the clients side, the Caisse d'Epargne Ile-de-France recycled 30,000 bank cards in 2022.

The Caisse d'Epargne Ile-de-France has set itself the goal of reducing its carbon footprint by 15% by 2024. The most significant item in its carbon footprint is procurement, which accounts for 42% of its total greenhouse gas emissions. CEIDF's carbon footprint (excluding financing) is down 10% in 2022 compared to 2019.

three subsidi- diaries

For influence
beyond
Ile-de-France



**Banque
de Tahiti**

The Banque de Tahiti actively contributes to the economic dynamics of French Polynesia by serving Polynesians and their projects, with a 37.3% market share in loans and 34.3% market share in deposits.

It ended 2022 with nearly XPF 27 billion in loans granted to individuals and nearly XPF 20 billion in equipment loans for professionals and businesses.

With the aim of becoming the reference bank of Fenua, the Banque de Tahiti has undertaken a large business project, named Avei'a 2.1. This project aims to meet the challenges of tomorrow, with as the main focus points: modernisation of distribution, business transformation, quality of service, client satisfaction and digitisation.

The Banque de Tahiti is also concerned about its environment and, starting in October 2022, was the first bank in the territory and in the BPCE group to offer bank cards 75% made from recycled plastic from the oceans. With this new range, the Banque de Tahiti has successfully achieved its target: combine innovation and environmental protection!

FRÉDÉRIC PANIGOT

Managing Director

320

employees

47,000

clients

17

branches

1

business centre

1

private bank



The Caisse d'Épargne Ile-de-France has 80.2 % of the capital of the Banque BCP.

The Banque BCP is an affinity bank located throughout France, serving private clients and entrepreneurs having links with Portugal.

It supports their projects and places its expertise at their disposal, in particular in such areas as real estate and international asset management and succession planning. The bank's latest digital innovations make life easier for clients, while fostering very close relations. At the Banque BCP, each client has a named account officer in one of the 52 branches.

The Banque BCP is a socially committed company and supports numerous associations in France and Portugal. The Banque BCP is thus a partner of the Fondation Pour la Recherche Médicale in France. In Portugal, it supports centres for minors and takes part in reforestation programmes.

JEAN-PHILIPPE DIEHL

Chairman of the Management Board

470
employees

52
branches

136,000
clients



Banque de Nouvelle Calédonie

The Banque de Nouvelle-Calédonie came about from the merger of the Caisse d'Épargne de Nouvelle-Calédonie and the Banque de Nouvelle-Calédonie 12 years ago. It has a strong local presence with 15 branches providing financing services to individuals, professionals, 2 corporate business centres, 1 branch for the self-employed, 1 real estate division, 1 international service and 1 Private Banking branch.

The Banque de Nouvelle-Calédonie is the 2nd biggest financial institution on the territory with market shares of 29.8% for loans and 24.2% for deposits. It is committed to sustainable development alongside local companies and participates in the financing of green energy: wind power, solar farms. Internally, the Banque de Nouvelle Calédonie raises awareness and mobilizes its employees around CSR-related actions: awareness of waste reduction and energy savings, support for associations working for the preservation of the environment, etc.

CÉDRIC GLORIEUX

Managing Director

350
employees

16
branches

51,000
clients

2
business centres

www.caisse-epargne-ile-de-france.fr



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Institutional Affairs Department