

GREEN BOND ISSUANCES ALLOCATION REPORT 2024



GROUPE
BPCE

SOMMAIRE

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02 | Sustainable Agriculture

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01

LIST OF BOND ISSUANCES



LIST OF BOND ISSUANCES (1/3)

Outstanding green bonds of Groupe BPCE as of 30 June 2024

158 green issuances (€14.4bneq)

ISSUER	ISIN	ISSUANCE DATE	MATURITY DATE	CURRENCY	OUTSTANDING AMOUNT (m)	EQUIV. EURO (€m)
Green Buildings – Covered bonds						
BPCE SFH	FR0013514502	05/27/2020	05/27/2030	EUR	1,250.00	1,250.00
BPCE SFH	FR0014003RH7	06/03/2021	12/03/2030	EUR	1,500.00	1,500.00
BPCE SFH	FR001400AJW4	05/27/2022	05/27/2032	EUR	1,000.00	1,000.00
BPCE SFH	FR001400ITC9	06/27/2023	06/27/2033	EUR	750.00	750.00
Green Buildings – Securitisation						
BPCE Home Loans FCT 2021 GUOPHL21	FR0014005C60	10/25/2021	10/25/2026	EUR	1,620.00	1,620.00
Green Buildings – Structured private placement						
Natixis	FR0013521580	09/07/2020	08/30/2030	EUR	283.94	283.94
Natixis	FR0014000TV0	04/16/2021	01/03/2031	EUR	369.78	369.78
Natixis	FR0014002DQ0	08/20/2021	04/04/2031	EUR	361.71	361.71
Natixis	FR0014002LF6	08/20/2021	09/03/2027	EUR	9.82	9.82
Natixis	FR0014004NP7	08/25/2021	08/28/2031	EUR	291.12	291.12
Natixis	FR0014003LJ6	12/03/2021	11/30/2029	EUR	84.91	84.91
Natixis	FR0014003LK4	12/17/2021	01/04/2030	EUR	132.05	132.05
Natixis	FR0014004HW5	01/07/2022	02/24/2028	EUR	19.05	19.05
Natixis	FR0014006HN9	03/02/2022	01/05/2032	EUR	336.59	336.59
Natixis	FR0014008AO8	04/07/2022	04/05/2032	EUR	269.84	269.84
Natixis	FR00140066J3	04/14/2022	05/03/2030	EUR	91.37	91.37
Natixis	FR0014006D76	04/22/2022	05/09/2028	EUR	17.03	17.03
Natixis	FR00140066K1	07/15/2022	07/12/2030	EUR	204.03	204.03
Natixis	FR00140093X8	07/22/2022	08/04/2028	EUR	6.23	6.23
Natixis	FR00140066M7	07/29/2022	08/02/2030	EUR	61.64	61.64
Natixis	FR0014009Y78	12/02/2022	11/29/2030	EUR	71.33	71.33
Natixis	FR0014009Y86	12/16/2022	01/03/2031	EUR	70.78	70.78
Natixis	FR001400B5T1	12/16/2022	09/06/2032	EUR	201.90	201.90
Natixis	FR001400BDM6	01/06/2023	01/22/2029	EUR	5.17	5.17
Natixis	FR001400DEH0	03/16/2023	08/18/2031	EUR	57.72	57.72
Natixis	FR001400DBL8	04/14/2023	04/07/2031	EUR	73.03	73.03
Natixis	FR001400DVX1	04/21/2023	01/03/2033	EUR	277.34	277.34
Natixis	FR001400DWA7	04/21/2023	05/04/2029	EUR	15.98	15.98
Natixis	FR001400DBD5	07/21/2023	07/07/2031	EUR	172.35	172.35
Natixis	FR001400GWG7	07/28/2023	08/03/2029	EUR	6.18	6.18
Natixis	FR001400FXG7	08/18/2023	04/04/2033	EUR	183.16	183.16
Natixis	FR001400HT04	12/08/2023	12/15/2031	EUR	60.16	60.16
Natixis	FR001400HSZ3	12/22/2023	01/08/2032	EUR	136.89	136.89
Natixis	FR001400J3F7	12/22/2023	09/05/2033	EUR	138.79	138.79
Natixis	FR001400J507	01/08/2024	02/01/2030	EUR	0.73	0.73
Natixis	FR001400LPQ0	04/05/2024	04/19/2032	EUR	51.82	51.82
Natixis	XS2321040318	01/25/2022	01/25/2032	AUD	15.00	9.33
Natixis	XS2374498355	11/28/2023	11/28/2033	EUR	3.82	3.82
Natixis	FR001400ML96	12/28/2023	05/16/2034	EUR	4.37	4.37
Natixis	FR001400NAS4	01/29/2024	03/29/2034	EUR	2.03	2.03
Natixis	XS2374506801	02/21/2024	02/21/2034	EUR	3.46	3.46
Natixis	FR001400NZ81	02/21/2024	02/21/2036	EUR	6.25	6.25
Natixis	FR001400OW00	04/05/2024	07/05/2034	EUR	20.00	20.00
Natixis	FR001400PG66	04/23/2024	11/07/2034	EUR	20.00	20.00
Natixis	XS2308814727	04/25/2024	04/25/2034	EUR	25.00	25.00
Natixis	FR001400PQJ4	05/03/2024	07/05/2034	EUR	20.53	20.53
Natixis	FR001400PU68	05/07/2024	05/08/2034	USD	50.00	46.71
Natixis	XS2662085294	05/10/2024	05/10/2027	EUR	13.87	13.87
Natixis	FR001400PO66	05/16/2024	05/02/2034	EUR	4.60	4.60
Natixis	FR001400Q338	05/17/2024	05/17/2034	EUR	150.00	150.00

LIST OF BOND ISSUANCES (2/3)

ISSUER	ISIN	ISSUANCE DATE	MATURITY DATE	CURRENCY	OUTSTANDING AMOUNT (m)	EQUIV. EURO (€m)
Sustainable Agriculture						
BPCE SA	FR0014007LL3	01/04/2022	01/04/2027	EUR	750.00	750.00
BPCE SA	JP525021DN74	07/07/2022	06/07/2028	JPY	14,900.00	104.78
Renewable Energies						
BPCE SA	FR0013464930	12/04/2019	12/04/2024	EUR	500.00	500.00
BPCE EOLIOS FCT	SR1311315001	12/20/2022	01/31/2028	EUR	400.00	400.00
NATIXIS	FR0013416633	05/03/2019	12/13/2029	EUR	8.71	8.71
NATIXIS	XS1818356211	06/28/2019	07/09/2029	EUR	5.16	5.16
NATIXIS	XS1818356302	06/28/2019	07/08/2025	USD	4.93	4.60
NATIXIS	XS1881333121	07/31/2019	08/08/2029	EUR	5.67	5.67
NATIXIS	XS1881333048	09/20/2019	10/01/2029	EUR	4.30	4.30
NATIXIS	FR0013454055	10/23/2019	10/19/2029	EUR	50.00	50.00
NATIXIS	FR0013466018	12/13/2019	09/27/2033	EUR	30.00	30.00
NATIXIS	FR0013505773	04/08/2020	04/08/2030	EUR	50.00	50.00
NATIXIS	FR0013509148	04/22/2020	12/29/2028	EUR	10.00	10.00
NATIXIS	XS1972462516	04/30/2020	05/14/2026	EUR	5.55	5.55
NATIXIS	FR0013515483	06/08/2020	06/20/2030	EUR	4.25	4.25
NATIXIS	FR0013518321	06/19/2020	06/19/2042	EUR	15.00	15.00
NATIXIS	XS2202980947	12/10/2020	12/10/2030	USD	114.00	106.49
NATIXIS	XS2237619841	03/12/2021	03/12/2031	USD	30.00	28.02
NATIXIS	FR00140033F1	05/03/2021	07/03/2040	EUR	40.00	40.00
NATIXIS	FR00140049T8	07/07/2021	07/07/2031	EUR	53.50	53.50
NATIXIS	FR0014004LY3	07/21/2021	07/21/2031	USD	65.00	60.72
NATIXIS	XS2280166831	07/22/2021	07/22/2051	USD	100.00	93.41
NATIXIS	XS2024034337	07/30/2021	07/30/2031	EUR	6.62	6.62
NATIXIS	FR0014004842	09/03/2021	02/11/2032	EUR	36.80	36.80
NATIXIS	XS2024035573	09/14/2021	09/15/2031	EUR	2.98	2.98
NATIXIS	XS2269746363	10/07/2021	09/08/2031	JPY	100.00	0.58
NATIXIS	XS2303548635	10/08/2021	10/08/2051	USD	180.00	168.15
NATIXIS	XS2269746447	10/12/2021	12/24/2031	JPY	700.00	4.07
NATIXIS	XS2269746520	10/12/2021	10/13/2027	USD	1.00	0.93
NATIXIS	XS2269740598	10/22/2021	10/22/2031	EUR	2.00	2.00
NATIXIS	XS2311780824	10/25/2021	10/25/2032	AUD	20.00	12.44
NATIXIS	SE0016786248	10/28/2021	10/28/2026	SEK	6.57	0.58
NATIXIS	FR00140066G9	11/03/2021	11/03/2036	EUR	10.00	10.00
NATIXIS	XS2269740325	11/05/2021	11/05/2031	EUR	10.42	10.42
NATIXIS	XS2316307243	11/12/2021	11/12/2041	AUD	50.00	31.10
NATIXIS	XS2269747171	11/15/2021	11/16/2026	USD	0.90	0.84
NATIXIS	XS2269747254	11/16/2021	11/17/2031	USD	1.00	0.93
NATIXIS	XS2316310460	11/16/2021	11/16/2041	AUD	50.00	31.10
NATIXIS	XS2269747411	12/08/2021	12/09/2024	JPY	60.00	0.35
NATIXIS	SE0017083686	01/13/2022	01/13/2027	SEK	5.55	0.49
NATIXIS	XS2321034188	01/19/2022	01/19/2033	AUD	35.00	21.77
NATIXIS	FR0014007Y47	02/02/2022	02/02/2032	EUR	1.00	1.00
NATIXIS	FR0014008WX3	03/10/2022	03/10/2025	EUR	15.00	15.00
NATIXIS	FR0014008X05	03/10/2022	03/10/2026	EUR	10.00	10.00
NATIXIS	XS2269745399	03/11/2022	03/10/2032	EUR	3.59	3.59
NATIXIS	FR0014008MV8	03/21/2022	03/08/2032	EUR	2.30	2.30
NATIXIS	FR0014009Q11	04/25/2022	08/09/2032	EUR	5.32	5.32
NATIXIS	FR001400AM40	05/25/2022	05/25/2032	EUR	15.00	15.00
NATIXIS	FR001400AJN3	05/26/2022	05/26/2027	EUR	11.95	11.95
NATIXIS	XS2353518546	05/27/2022	05/27/2032	USD	15.00	14.01
NATIXIS	FR001400B9L0	06/27/2022	06/27/2032	EUR	1.00	1.00
NATIXIS	FR001400B9I6	07/01/2022	07/01/2024	EUR	5.00	5.00

LIST OF BOND ISSUANCES (3/3)

ISSUER	ISIN	ISSUANCE DATE	MATURITY DATE	CURRENCY	OUTSTANDING AMOUNT (m)	EQUIV. EURO (€m)
Renewable Energies						
Natixis	FR001400BUW9	07/26/2022	07/26/2032	USD	65.00	60.72
Natixis	FR001400BVF2	07/26/2022	07/26/2026	EUR	1.00	1.00
Natixis	XS2393773192	07/26/2022	07/26/2032	USD	20.00	18.68
Natixis	FR001400BYD1	08/01/2022	08/01/2034	EUR	70.00	70.00
Natixis	FR001400BO62	08/17/2022	10/27/2032	EUR	0.28	0.28
Natixis	XS2269750555	08/25/2022	08/25/2025	SEK	3.05	0.27
Natixis	XS2269753492	09/14/2022	09/15/2027	USD	0.50	0.47
Natixis	SE0018220220	09/29/2022	09/29/2027	SEK	5.59	0.49
Natixis	FR001400CUJ4	10/07/2022	10/07/2032	EUR	15.00	15.00
Natixis	XS2426673286	10/14/2022	12/21/2029	USD	30.00	28.02
Natixis	XS2426674847	10/18/2022	10/18/2042	USD	80.00	74.73
Natixis	FR001400DC72	10/24/2022	12/15/2032	EUR	30.00	30.00
Natixis	XS2374484991	10/27/2022	10/28/2025	SEK	1.85	0.16
Natixis	FR001400DSP3	11/16/2022	11/16/2032	EUR	0.90	0.90
Natixis	FR001400DSR9	11/16/2022	11/16/2027	EUR	0.40	0.40
Natixis	FR001400DSY5	11/16/2022	11/16/2025	EUR	0.50	0.50
Natixis	FR001400DT08	11/16/2022	11/16/2026	EUR	0.50	0.50
Natixis	FR001400EE12	12/16/2022	12/16/2030	EUR	0.30	0.30
Natixis	FR001400EMK5	12/21/2022	12/23/2030	EUR	3.00	3.00
Natixis	FR001400EPG6	01/02/2023	01/02/2028	EUR	0.40	0.40
Natixis	FR001400FYG5	02/22/2023	05/05/2033	EUR	0.73	0.73
Natixis	FR001400G0M2	02/23/2023	12/20/2029	EUR	10.00	10.00
Natixis	FR001400G0V3	02/27/2023	02/27/2037	EUR	30.00	30.00
Natixis	FR001400FZB3	03/01/2023	03/01/2028	EUR	0.30	0.30
Natixis	FR001400GA89	03/09/2023	03/09/2035	EUR	50.00	50.00
Natixis	FR001400G9K7	03/16/2023	06/09/2033	EUR	46.29	46.29
Natixis	FR001400GI32	03/16/2023	03/16/2031	EUR	2.00	2.00
Natixis	FR001400GN19	03/23/2023	03/23/2035	EUR	25.00	25.00
Natixis	XS2374489016	03/24/2023	03/26/2029	GBP	2.00	2.36
Natixis	FR001400GOP5	04/03/2023	04/03/2031	EUR	0.50	0.50
Natixis	FR001400GFY5	04/17/2023	07/18/2033	EUR	65.82	65.82
Natixis	FR001400HLI4	05/02/2023	05/02/2035	EUR	20.00	20.00
Natixis	FR001400H8N2	05/05/2023	08/11/2033	EUR	24.22	24.22
Natixis	FR001400H964	05/05/2023	08/11/2033	EUR	1.37	1.37
Natixis	FR001400HRE0	05/16/2023	05/16/2033	EUR	1.00	1.00
Natixis	FR001400HUD6	05/16/2023	05/16/2038	EUR	0.60	0.60
Natixis	SE0019892142	05/17/2023	05/17/2028	SEK	19.21	1.69
Natixis	FR001400I701	05/30/2023	06/02/2031	EUR	7.00	7.00
Natixis	XS2518297648	06/28/2023	06/28/2027	USD	85.60	79.96
Natixis	XS2518297721	06/28/2023	06/28/2027	AUD	41.40	25.75
Natixis	XS2486897650	06/29/2023	06/20/2028	JPY	5,000.00	29.08
Natixis	XS2487466455	06/29/2023	06/29/2028	USD	100.00	93.41
Natixis	FR001400IXM9	07/03/2023	07/03/2030	EUR	6.00	6.00
Natixis	FR001400IZI2	07/07/2023	07/07/2035	EUR	25.00	25.00
Natixis	FR001400J9R9	07/20/2023	07/20/2035	EUR	50.00	50.00
Natixis	XS2374491269	07/21/2023	07/15/2030	GBP	0.15	0.18
Natixis	FR001400K331	08/21/2023	12/05/2033	EUR	0.07	0.07
Natixis	XS2568858836	09/05/2023	09/11/2028	AUD	35.50	22.08
Natixis	FR001400J135	09/18/2023	01/05/2034	EUR	79.63	79.63
Natixis	XS2374494446	09/22/2023	09/16/2030	GBP	0.10	0.12
Natixis	XS2374495336	10/13/2023	10/13/2033	EUR	6.18	6.18
Natixis	XS2374495419	10/13/2023	10/13/2033	EUR	0.65	0.65
Natixis	XS2697330392	01/29/2024	01/29/2044	USD	50.00	46.71
Natixis	FR001400O382	02/20/2024	02/20/2034	EUR	10.00	10.00
Natixis	XS2704249965	02/22/2024	02/22/2034	USD	10.00	9.34
Natixis	FR001400PBO6	04/04/2024	06/19/2042	EUR	5.00	5.00
Total Green						14,352.71

02

SUSTAINABLE AGRICULTURE

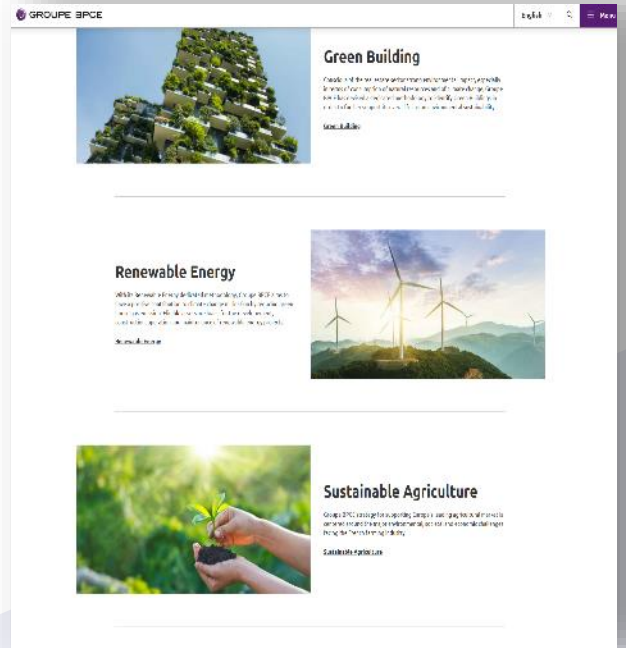




OVERVIEW OF EARMARKED ASSETS RELATED TO SUSTAINABLE AGRICULTURE GREEN BONDS

The proceeds have been dedicated to the refinancing of loans, granted no more than three years before the issue dates, by the Banques Populaires, to clients whose activities contribute to sustainable agriculture.

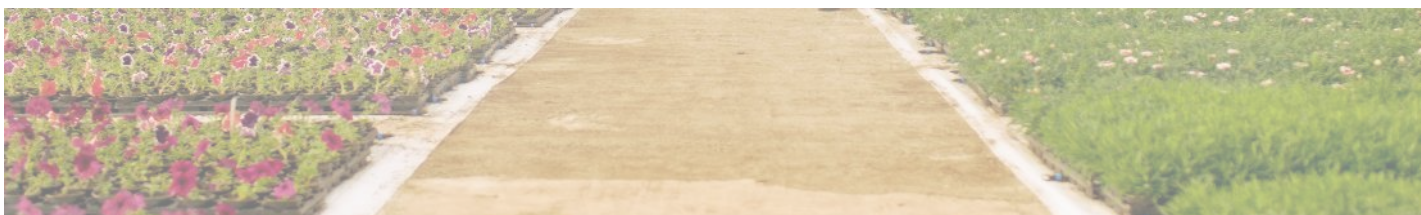
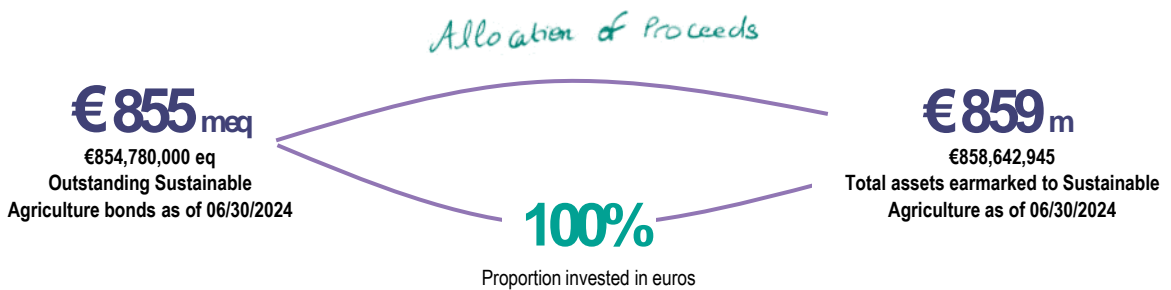
The Sustainable Agriculture methodological note published in July 2021 is available on Groupe BPCE website: [Sustainable Agriculture Methodology Note of Groupe BPCE](#).



Green bonds Sustainable Agriculture as of June 30, 2024

BPCE SA issued 2 green bonds Sustainable Agriculture.

ISSUER	ISIN	ISSUANCE DATE	MATURITY DATE	CURRENCY	OUTSTANDING AMOUNT (m)	EQUIV. EURO (€m)	BOND ALLOCATED TO 2 TYPES OF ASSETS	Asset type
								Sustainable Agriculture
BPCE SA	FR0014007LL3	01/04/2022	01/04/2027	EUR	750.00	750.00	No	☑
BPCE SA	JP525021DN74	07/07/2022	06/07/2028	JPY	14,900.00	104.78	No	☑
Total						854.78		





ANALYSIS OF EARMARKED ASSETS RELATED TO SUSTAINABLE AGRICULTURE GREEN BONDS

Breakdown of earmarked assets by sector of activity (€m)

Breakdown of allocated assets by **livestock** type



42%
Livestock

Breakdown of allocated assets by **crop** type



34%
Crop

Cattle and buffalo	€117m
Dairy cows	€147m
Sheep and Goats	€50m
Poultry	€46m

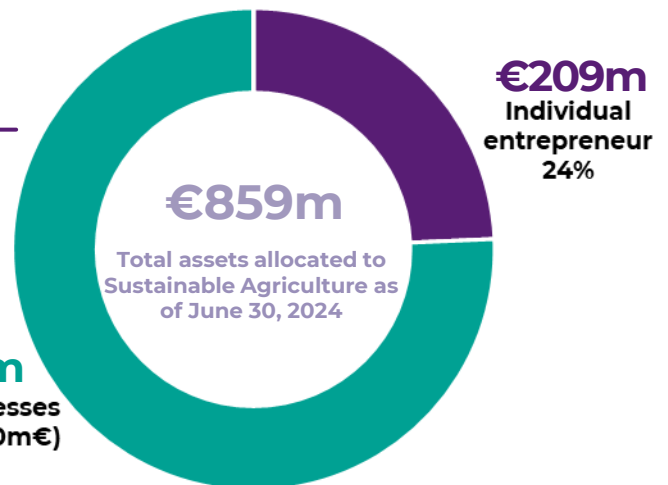
Cereals (excluding rice), legumes and oilseeds	€213m
Vegetables, melons, roots and tubers	€49m
Seed and pome fruits	€33m

Crop and **livestock** associated **20%** €174m

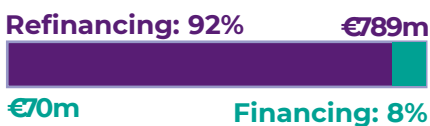
Others Forestry operations, seed treatment, silviculture, plant reproduction, primary crops processing

4% €30m

Breakdown of earmarked assets by client type (€m)

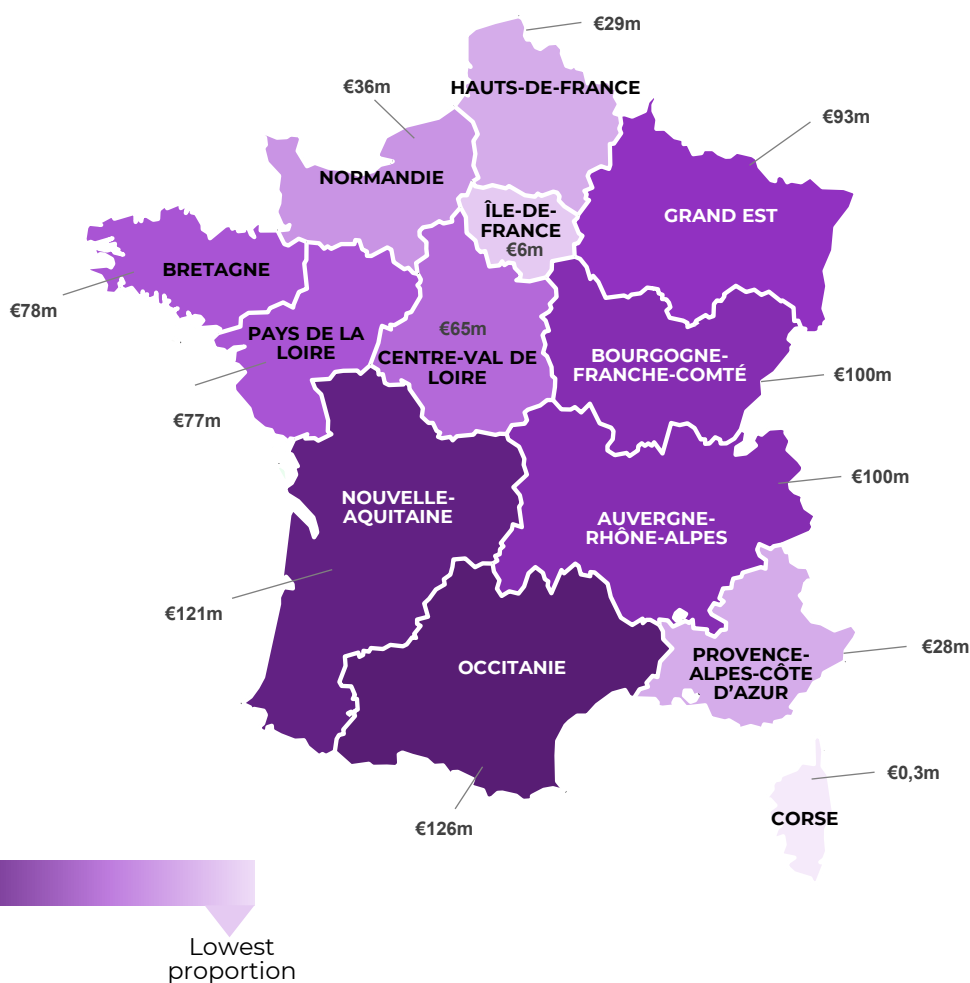


Distribution between financing and refinancing loans



OVERVIEW OF EARMARKED ASSETS RELATED TO SUSTAINABLE AGRICULTURE GREEN BONDS IN FRANCE

Distribution of earmarked assets by French region



The distribution of allocated assets covers the whole of mainland France. The highest proportions in the Sustainable Agriculture portfolio are in the regions of Occitanie (15%), Nouvelle-Aquitaine (14%) and Bourgogne-Franche-Comté (12%).



03 |

GREEN BUILDINGS

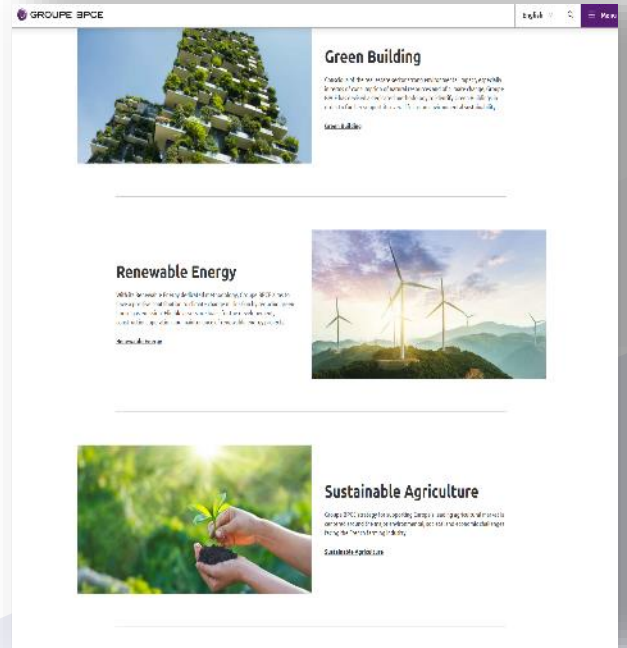


OVERVIEW OF EARMARKED ASSETS RELATED TO GREEN BUILDINGS GREEN BONDS

As described in the use of proceeds of the issuances, the proceeds have been lent to Banques Populaires and Caisses d'Epargne of the Groupe BPCE Network.

The Regional Banks allocated the amounts to refinance loans granted less than three years before the issuance and dedicated to finance constructions or acquisitions of owner-occupied residences belonging to the top 15% most energy efficient buildings.

The Green Buildings methodological note published in March 2020 is available on the Groupe BPCE website: [Green Building Methodology Note of Groupe BPCE](#).

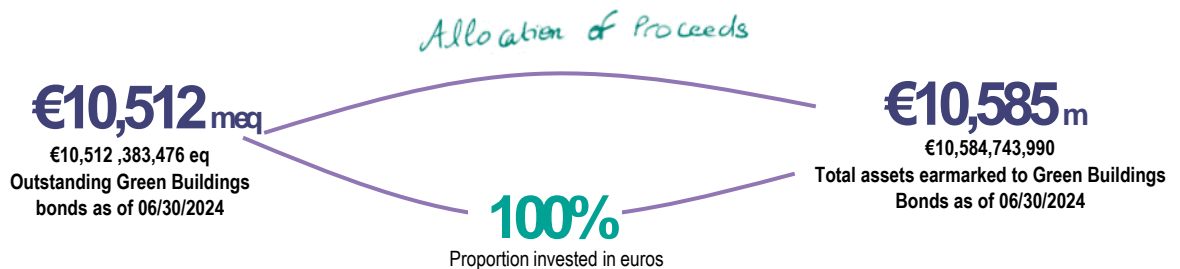


Green bonds Green Buildings as of June 30, 2024

The total number of Green Building issuances is 50. BPCE SFH issued 4 Green Building bonds in Covered format. Natixis issued 45 green structured private placements. One green securitisation was carried out through the BPCE Home Loans FCT 2021 vehicle.

Details of emissions can be found in section 1 "List of emissions" of this report.

ISSUER	NUMBER OF ISSUANCES	ISSUANCE TYPE	OUTSTANDING AMOUNT (m)	TOTAL EQUIV. EURO (€m)
BPCE SFH	4	Covered	4,500.00	4,500.00
BPCE Home Loans FCT 2021 GUOPHL21	1	Securitisation	1,620.00	1,620.00
Natixis	45	Structured private placement	4,446.52	4,392.38
Total	50			10,512.38



ANALYSIS OF EARMARKED ASSETS RELATED TO GREEN BUILDINGS GREEN BONDS



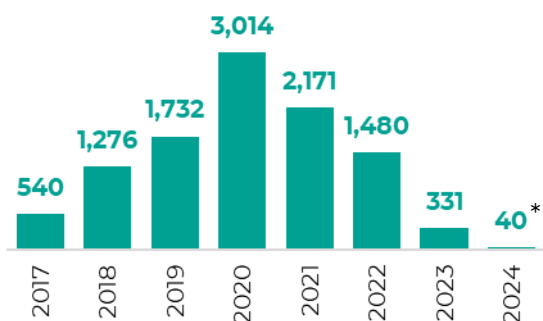
€10,585 m

Total assets earmarked to Green Building Bonds as of 06/30/2023



92,435

Number of credits granted to finance the acquisition or construction of green buildings



Type of client and occupancy type
Individual customers in main residence €10,255m (97%) & Corporates €330m (3%)

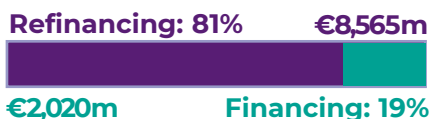
Breakdown of the portfolio by amount of year of credit issuance (€m)

Energy-efficient old buildings



Breakdown of the portfolio by type of residence (€m)

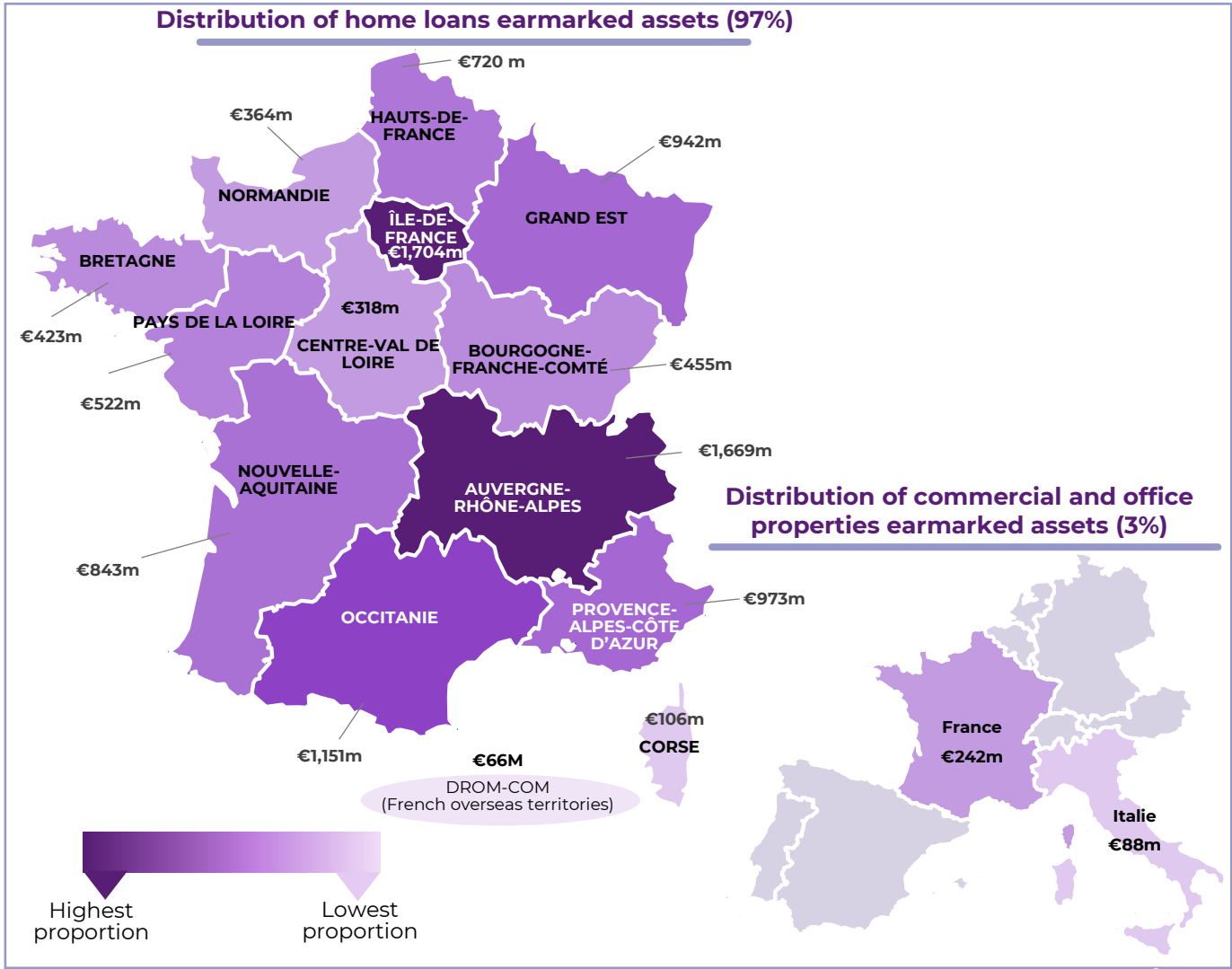
Distribution between financing and refinancing loans



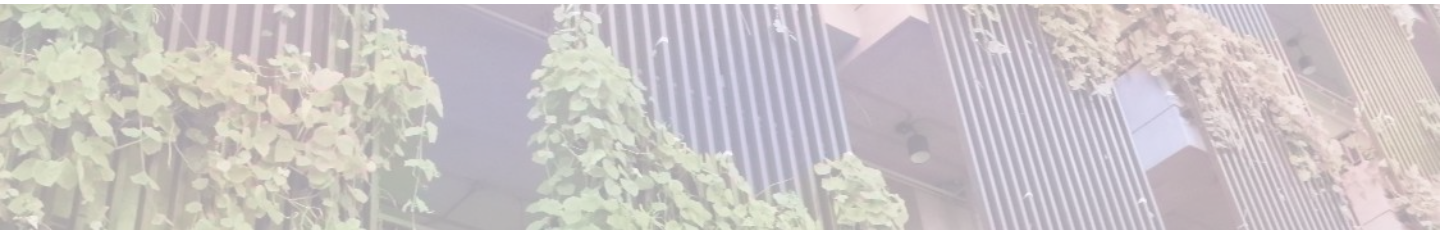
*23 loans of which, for a total of €3m out of the €40m, are pre-financing loans that will be fully granted between 2025 and 2027. Only the amounts that have been granted as of 30 June 2024 have been allocated.

OVERVIEW OF EARMARKED ASSETS RELATED TO GREEN BUILDINGS GREEN BONDS IN FRANCE AND EUROPE

Distribution of earmarked assets by French region for home loans and by country for commercial and office properties



The distribution of allocated assets covers the whole of France. The highest proportions in the Green Buildings portfolio are in the regions of Île-de-France (16%), en Auvergne-Rhône-Alpes (16%) and Occitanie (11%).



04 |

RENEWABLE ENERGIES



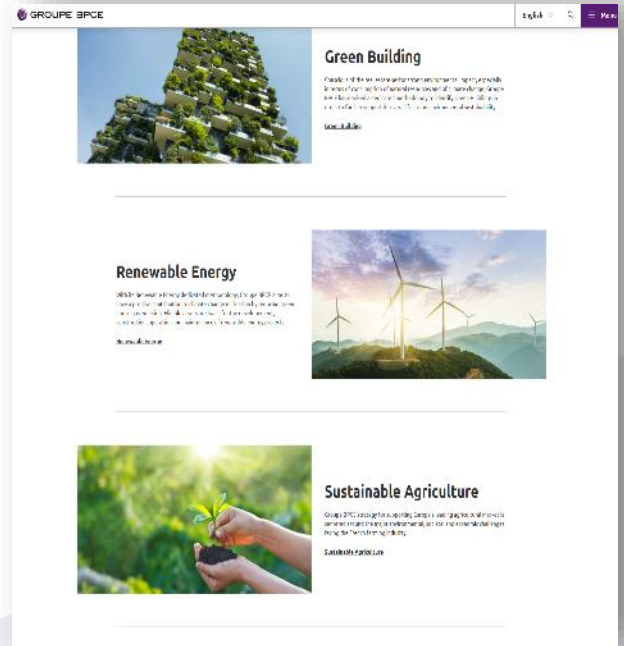


OVERVIEW OF EARMARKED ASSETS RELATED TO RENEWABLE ENERGIES GREEN BONDS

As described in the use of proceeds of the issuances, the proceeds have been lent to Banques Populaires and Caisses d'Epargne of the Groupe BPCE Network, Energeco and Natixis SA.

The Regional Banks and Natixis SA allocated the amounts to (re)finance loans granted less than three years, based on the issuance date, to clients whose activity is dedicated to Renewable Energies projects respecting the methodology note available on BPCE investors' website.

The methodology note for Renewable Energy assets was published in March 2019. It is available on the Groupe BPCE website dedicated to investors: [Renewable Energy Methodology Note of Groupe BPCE](#).

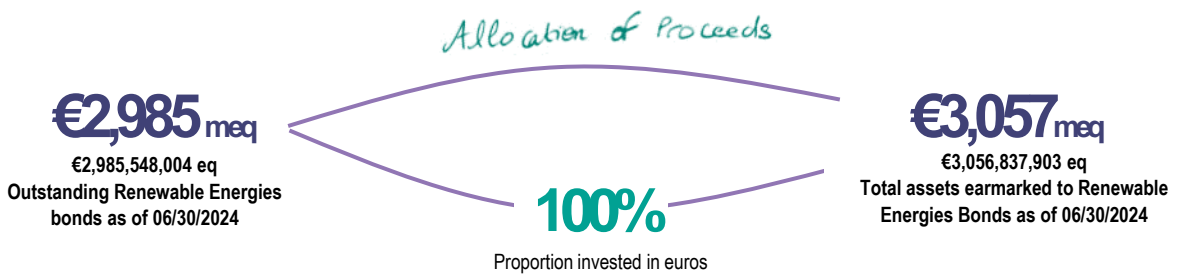


Green bonds Renewable Energies as of June 30, 2024

BPCE SA issued a €500m green bond refinancing Renewable Energy* assets and carried out collateralised refinancing via the EOLIOS FCT vehicle. Natixis issued 104 green structured private placements.

Details of emissions can be found in section 1 "List of emissions" of this report.

ISSUER	NUMBER OF ISSUANCES	OUTSTANDING AMOUNT (m)	TOTAL EQUIV. EURO (€m)
BPCE SA	1	500.00	500.00
EOLIOS	1	400.00	400.00
Natixis	104	8 099.63	2,085.55
Total	106		2,985.55



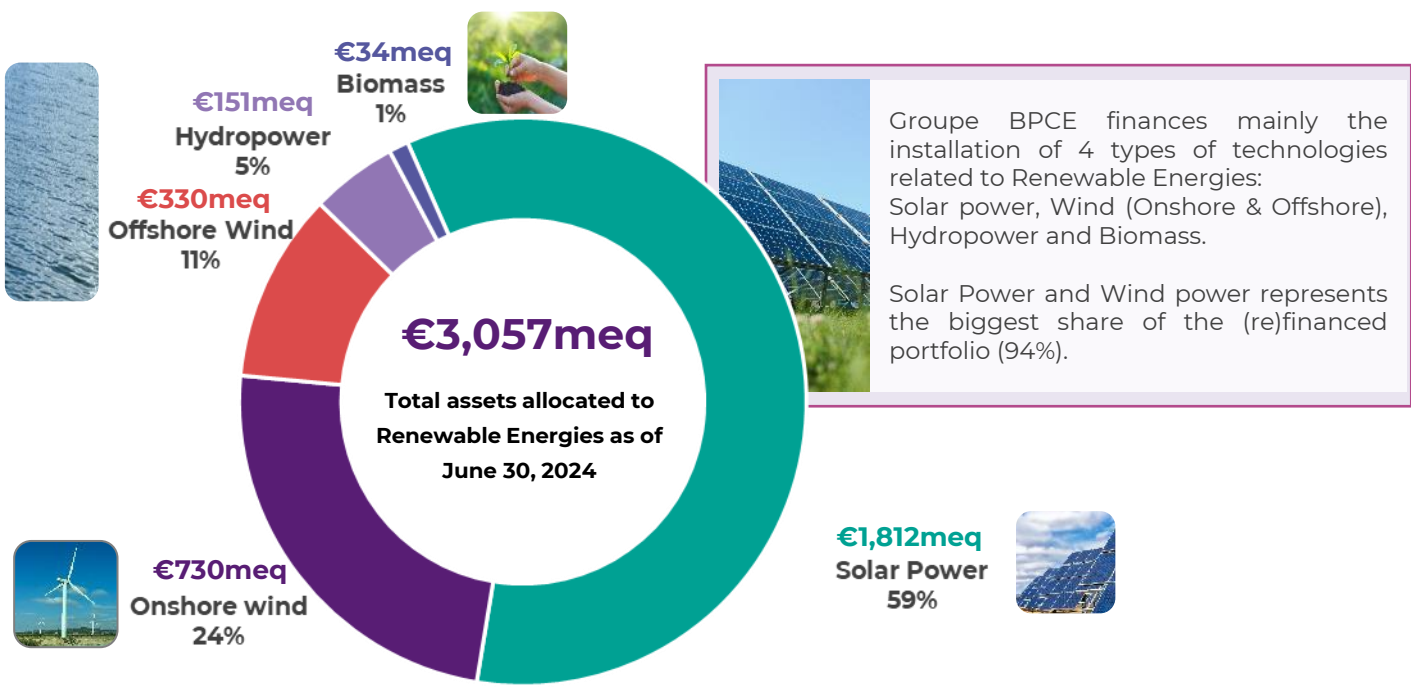
* Excluding Energeco green bond FR0013067170





ANALYSIS OF EARMARKED ASSETS RELATED TO RENEWABLE ENERGIES GREEN BONDS

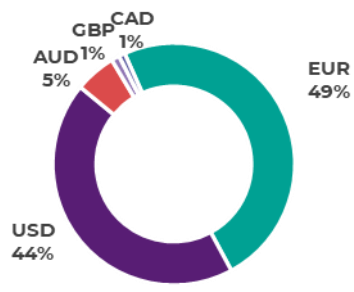
Earmarked assets by type of technology (€meq)



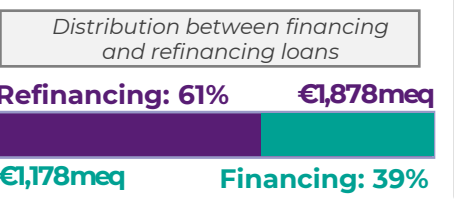
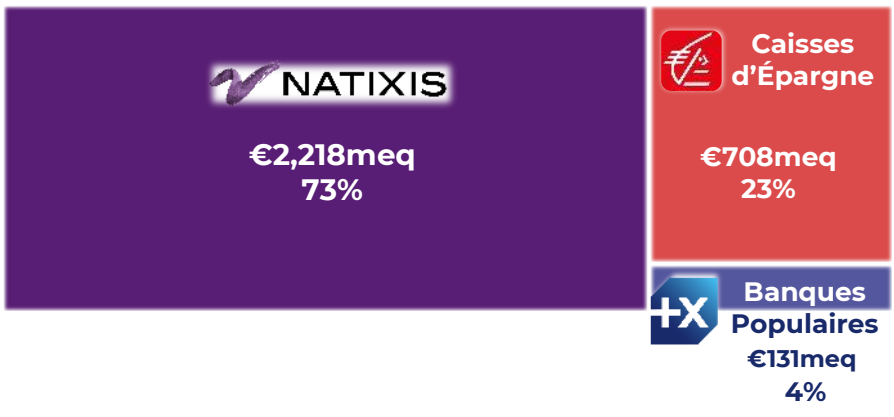
Groupe BPCE finances mainly the installation of 4 types of technologies related to Renewable Energies: Solar power, Wind (Onshore & Offshore), Hydropower and Biomass.

Solar Power and Wind power represents the biggest share of the (re)financed portfolio (94%).

Earmarked assets by currency (€eq)

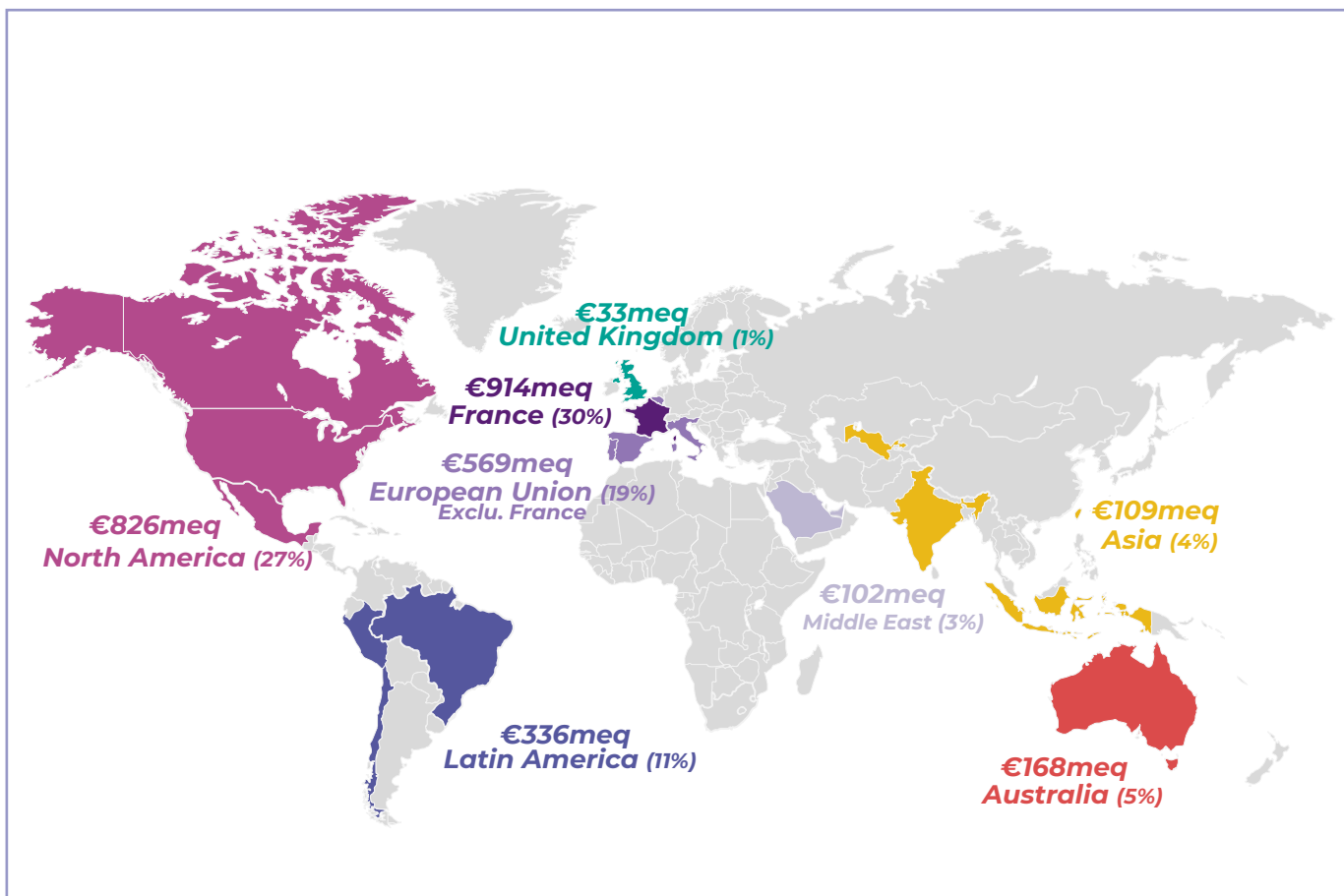


Breakdown of assets allocated within Groupe BPCE (€meq)



OVERVIEW OF EARMARKED ASSETS RELATED TO RENEWABLE ENERGIES GREEN BONDS IN THE WORLD

Distribution of earmarked assets by geographic area



The highest proportions in the Renewable Energies portfolio are in France (30%), in North America (27%) and in the European Union France excluded (19%).



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