

## Press Release

### Groupe BPCE's capital position is well above the specific capital requirements set by the ECB

Paris, December 22<sup>nd</sup>, 2015

Following the results of the Supervisory Review and Evaluation Process (SREP) performed by the European Central Bank (ECB), Groupe BPCE is required to maintain on a consolidated basis a Common Equity Tier 1 (CET1) ratio of 9.5% as of January 1<sup>st</sup>, 2016.

The Global Systemically Important Bank (G-SIB) buffer required by the Financial Stability Board (FSB) to be applied on top of the SREP ratio is equal to 0.25% on a phased-in basis from January 1<sup>st</sup>, 2016 and will be increased by 0.25% per annum thereafter until reaching 1% on a fully loaded basis in 2019.

The combined buffer requirement (CRD IV) applying to Groupe BPCE is therefore 9.75% as of January 1<sup>st</sup>, 2016.

On September 30<sup>th</sup>, 2015, Groupe BPCE's phased-in CET1 ratio on a consolidated basis was equal to 12.7%.

#### About Groupe BPCE

*Groupe BPCE, the 2<sup>nd</sup>-largest banking group in France, includes two independent and complementary cooperative commercial banking networks: the network of 18 Banque Populaire banks and the network of 17 Caisses d'Épargne. It also works through Crédit Foncier in the area of real estate financing. It is a major player in Wholesale Banking, asset management and financial services with Natixis. Groupe BPCE serves more than 36 million customers and enjoys a strong presence in France with 8,000 branches, 108,000 employees and more than 8.9 million cooperative shareholders.*

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