

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

CAISSE  
D'ÉPARGNE  
HAUTS DE  
FRANCE



The Deux Caps site in Pas-de-Calais (62)

## WE ARE A **100% COOPERATIVE** BANK

Our cooperative model enables us to act in the general interest by taking **a long-term view.**

## WE ARE A **100%** REGIONAL BANK

We make **decisions locally**, in a short circuit. We reinvest your savings where you live.

## WE ARE A **100%** USEFUL BANK

- **To economic development**
- **To the environmental transition**
- **To social progress**

As a bank and insurer for families and businesses, we are committed to **«Useful Finance».**

We support the environmental and social transformation of our region.

We have been B Corp certified since 2022.

**The transformation of society is also taking place at local level.**



## A 100% cooperative bank

We are a bank that **belongs to its  
cooperative shareholders.**

# A 100% COOPERATIVE BANK WHICH BELONGS TO ITS COOPERATIVE SHAREHOLDERS.

**400,000 cooperative shareholders**  
brought together within  
**14 local savings companies**  
Across the Hauts-de-France region  
that make up the  
**Caisse d'Épargne Hauts de France**



## Dual governance:

- A Management Board
- A Steering and Supervisory Board whose members are appointed by the directors and members

## Groupe BPCE:

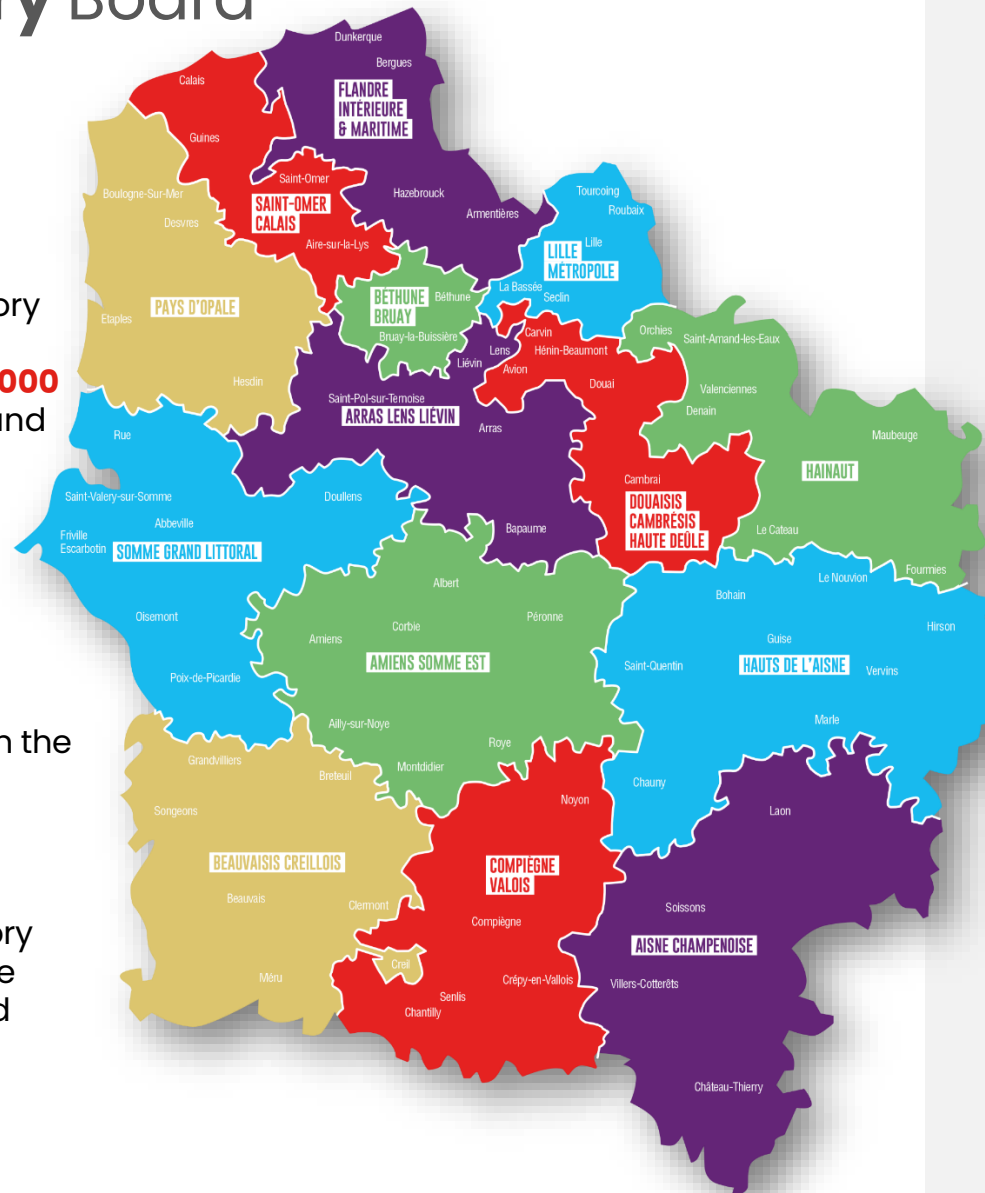
- 2nd non-listed European banking group
- finances 20% of the French economy

**9.8 million** cooperative shareholders  
**35 million** customers  
**100,000** employees



# The Guidance and Supervisory Board

- The Guidance and Supervisory Board represents the local savings companies, its **400,000 cooperative shareholders** and its **3,000 employees**.
- In particular, it approves the bank's general policies.
- Each of the 14 savings companies is represented on the Guidance and Supervisory Board.
- The Guidance and Supervisory Board is chaired by Stéphane Maillet, with Mathilde Roy and Stéphane Pottez as vice-chairmen.



## Members

- **Stéphane MAILLET, Chairman**, Chairman of the SLE Flandre Intérieure et Maritime
- **Stéphane POTTEZ, Vice-Chairman**, Chairman of the SLE Saint-Omer Calais
- **Mathilde ROY, Vice-Chairman**, Chairman of the SLE Amiens Somme Est
- **Ludovic CANON**, Vice-Chairman of the SLE Douaisis Cambrésis – Haute Deûle
- **Pascal DEGRELLE**, Chairman of the SLE du Hainaut
- **Aude GIRONDE**, Chairman of the SLE Hauts de l'Aisne
- **Philippe LAMBLIN**, Chairman of the SLE Lille Métropole
- **Laurence LEDOUX**, Chairman of the SLE Pays d'Opale
- **Jean-Louis LEROUX**, Chairman of the SLE Beauvaisis Creillois
- **Astrid MAUDUIT**, Chairman of the SLE Somme Grand Littoral
- **Rachel MONTEIRO VAILLANT**, Chairman of the SLE Arras-Lens-Liévin
- **Marie-Thérèse PIEKACZ**, Chairman of the SLE Aisne Champenoise
- **Nathalie PISCHEDDA**, Chairman of the SLE Compiègne Valois
- **Dominique RAMAN**, Vice-Chairman of the SLE Lille Métropole
- **Xavier VERACX**, Chairman of the SLE Béthune-Bruay
- **Sylvain ROBERT**, CT and EPCI representative
- **Sandrine VALEMBOSIS**, Employee member representative
- **Delphine POIX**, Employee representative
- **Patrice DUVAUCHELLE**, Employee representative
- **Christine BEUN**, Censor, SLE Lille Métropole
- **Marc DELASSUS**, Censor, SLE Compiègne Valois
- **Alain HERRENG**, Censor, SLE Amiens Somme Est
- **Karine IASONI**, Censor, SLE Douaisis Cambrésis – Haute Deûle
- **Stéphane LEDEZ**, Censor, SLE Flandre Intérieure et Maritime
- **Corinne WISNIEWSKI**, Censor, SLE du Hainaut
- **Nicolas DELCOURT**, CSE representative



# A 100% cooperative bank

CAISSE  
D'ÉPARGNE  
HAUTS DE  
FRANCE



Certified  
B  
Corporation

## The Management Board

From left to right:

**Michaël Kervran**

Finance & Operations Division

**Valérie Raynaud**

Retail Banking Division

**Laurent Roubin**

Chairman of the Management Board

**Peggy Brione**

Culture, Talent & Transformation  
Division

**Thierry Lhoste**

Business and Industry Transition,  
Territories & Real Estate





## A 100% regional bank

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**100% of our decisions are taken here, in  
Hauts-de-France** for the benefit of the  
region and its inhabitants.

# A 100% regional bank ITS TERRITORY

- **3,000 employees** committed to the development and vitality of their region
- **300 branches and 8 multi-market business centers**
- **Bank branches at less than**  
10 minutes in urban areas  
20 minutes in rural areas
- The only bank covering **100% of the Hauts-de-France region.**

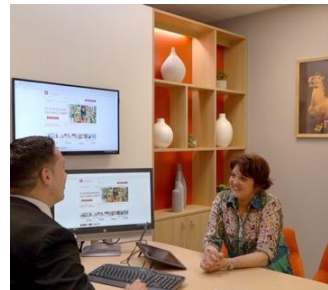
At the heart  
of the  
territories



Amiens Tour Perret (80)



Tourcoing Centre (59)



Chantilly (60)

## Our areas of expertise:

- Agricultural Business Centre
- Commercial property and social housing
- Impact & Innovations
- Protected persons
- Judicial Bank (Banque de l'Orme)

Santexpert  
van lys bank





# A **100% regional bank** SOLID TO BE USEFUL IN THE REGION

## Figures for 2024

**687,5 M€**

NBI

**160 M€**

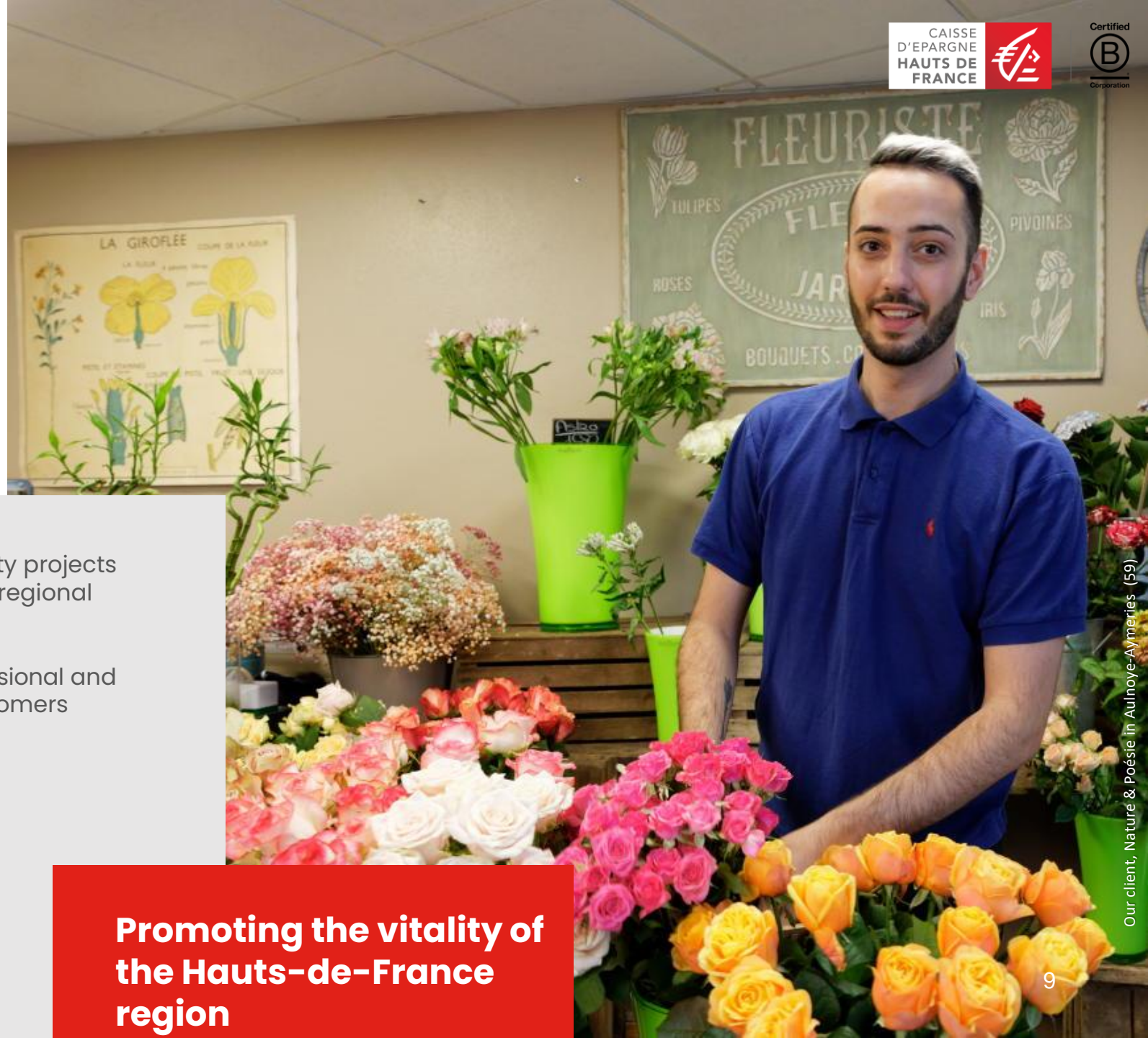
Net income

**4,5 billion**

Shareholders' equity

- **14,000** property projects supported - 1 regional project in 4
- **43,000** professional and business customers

**Promoting the vitality of the Hauts-de-France region**



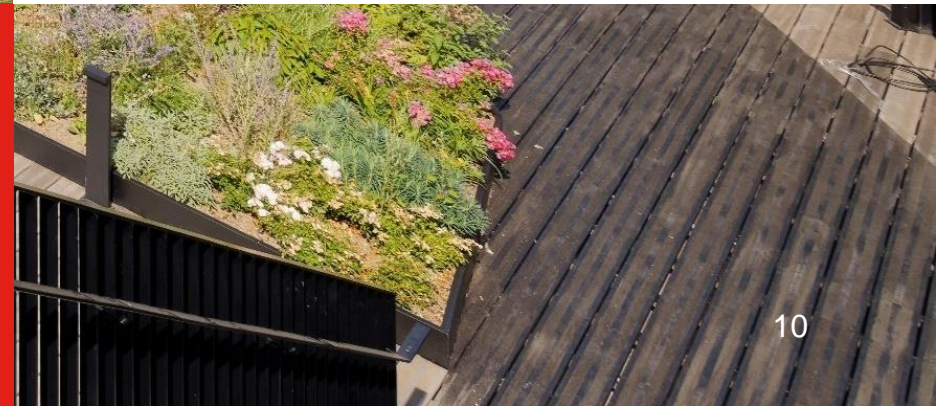




## A 100% USEFUL bank

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- To the **economic** development
- To the **environmental** transition
- To the **social** progress







# A 100% USEFUL bank Economic development

## Our mission:

« **Banker and insurer** for families and businesses, partners in their projects and their success. »





**A 100% useful  
bank**  
ECONOMIC  
DEVELOPMENT

CAISSE  
D'ÉPARGNE  
HAUTS DE  
FRANCE



Certified  
B  
Corporation

**COMMITTED** to employment

**A local company committed**  
to the development and vitality  
of its region

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**3,000** employees

**7<sup>th</sup>** private employer in Hauts-de-France

**600** new recruits in 2024 on permanent, fixed-term and sandwich contracts



Integration day for work-study students

**A 100% useful  
bank**  
ECONOMIC  
DEVELOPMENT

**USEFUL** for families

Banker and insurer, a **partner  
for all life's projects**

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**1.1 million** active individual customers

**1.7 billion €** in mortgage

**800 M€** in consumer credit

**1 in 3 customers** with a personal  
risk and insurance policy





**A 100% useful  
bank**  
ECONOMIC  
DEVELOPMENT

**USEFUL** for businesses

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

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**43,000** professional and business **customers**

Nearly **4 billion € in loans** granted to economic  
players in the Hauts-de-France region by 2024

**More than 2 billion € of debt arranged**  
(acquisitions and transfers of companies,  
renewable energy and infrastructure projects, ...)  
in 2024





# A **100% useful** bank

ECONOMIC  
DEVELOPMENT

**USEFUL** for associations  
and institutions



A useful bank **for**  
**associations, institutions and**  
**development of the living**  
**environment**

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Leader in the non-profit and local authority  
markets

**3,660** local authority customers

**135 M€** of funding granted to players in the social  
economy and the public sector in 2024

# A 100% useful bank

ECONOMIC  
DEVELOPMENT



 **van lys bank**

## USEFUL for business leaders

Dedicated to business leaders, **Van Lys Bank** supports their strategic transformation by integrating a 360° approach to their professional and private needs.

With its strong local roots and the recognised expertise it has developed over many years, the Caisse d'Epargne Hauts de France provides you with a high level of expertise and a network to **advise you and support your strategic projects.**

### A multidisciplinary approach

Alongside our advisory bankers and specialist lawyers, our Van Lys Bank teams work across the board to offer you innovative, customised solutions.

### A global vision

And because today's business assets are also your assets, as the private bank of tomorrow, we combine **wealth management and entrepreneurial strategy.**

So we work with you to come up with tailor-made solutions that integrate your private and professional needs over the long term.



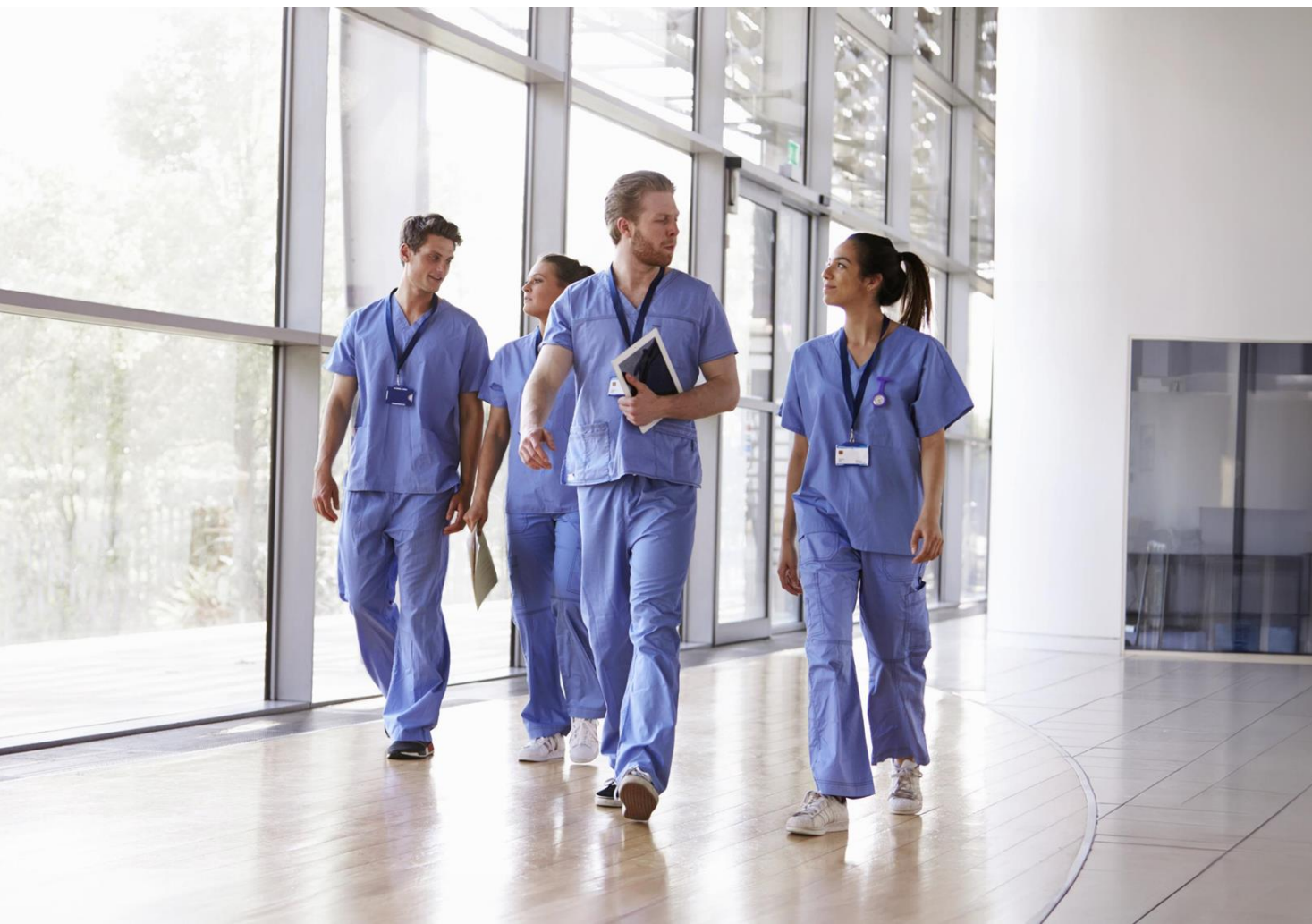
**A 100% useful  
bank**  
ECONOMIC  
DEVELOPMENT

CAISSE  
D'ÉPARGNE  
HAUTS DE  
FRANCE



Certified  
**(B)**  
Corporation

Local **EXPERTISE**



  **Santexpert**

Partner to all **HEALTH PROFESSIONALS**

A huge potential in Hauts-de-France: 3<sup>rd</sup> health cluster in France, 160 hospitals and clinics, 90,000 healthcare professionals, 4,000 researchers, 1,100 companies ...

Personalised support for healthcare professionals under the Santexpert banner, uniting us in our desire to bring the best of our expertise to our customers and prospects.

**1 in 5** self-employed professionals is a customer.



**A 100% useful  
bank**  
ECONOMIC  
DEVELOPMENT

## Local **EXPERTISE**

A partner for **FARMERS**  
France's 1st agricultural region

Our team of specialists supports diversified arable, mixed and livestock farms in our region:  
**400 customers** (+41% vs 2023)

We finance the full range of needs, from setting up a business to handing over the reins, while supporting the transition and transformation of the agricultural sector.





**A 100% useful  
bank**  
ECONOMIC  
DEVELOPMENT

CAISSE  
D'ÉPARGNE  
HAUTS DE  
FRANCE



Certified  
B  
Corporation

## Local **EXPERTISE**

We are **partners in innovation**

**More than a hundred** innovative **companies** in the region, in all sectors of activity.

**+50** innovation loans granted to our customers, with **65m€ outstanding**

Banking partner of **14 companies in the 2024 French Tech Next 40/120 class**



The Innovafeed research centre in Gouzeaucourt (59)



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

## **USEFUL** for real estate players

We are the partner bank for all  
**real estate** needs

We finance home ownership for families, including social home ownership.

We diversify our property offering by selling property lots and SCPIs, or via property club deals.

We are the partner of all players in the commercial property market: developers, investors, property agents and social landlords.

**660 M€** in loans granted to these players in 2024



On a subdivision site of one of our clients in the metropolis of Lille



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

## USEFUL for businesses

We **make equity investments** in  
property and regional SMEs

L'ÉTOILE DU NORD  
FONCIÈRE



L'ÉTOILE DU NORD  
PROMOTION



**225 M€** of direct and indirect equity investment in  
the region's SMEs and VSEs

**335 M€** invested in commercial, tourism and  
residential property through our property  
company « Étoile du Nord »

Through our subsidiary « Etoile du Nord  
promotion », we take part in financing rounds  
alongside property developers and real estate  
agents.

**A 100% useful  
bank**  
ECONOMIC  
DEVELOPMENT

## USEFUL in the Benelux

We are **a corporate and real estate bank in Belgium**

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**10 years of** presence in Belgium

**10** employees

**1 bn€** in outstanding loans

Banker to **1 in 5 large companies**, as well as major Belgian property operators



The Grand' Place in Brussels



# A 100% useful bank

## ECONOMIC DEVELOPMENT

CAISSE D'EPARGNE  
NEDERLAND



## USEFUL in the Benelux

### A new chapter begins in the Netherlands

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In 2024, we took a decisive step forward with the launch of Caisse d'Epargne Nederland, located in the heart of Amsterdam's business district.

Focused on financing large Dutch companies and providing cross-border support for its customers, it is consolidating the first steps in its commercial development.

This development marks much more than geographical expansion: it embodies our desire to be of service to Dutch companies by playing our role as corporate banker in the country, and to extend our capacity to provide cross-border support for companies between Belgium, France, the Netherlands and Luxembourg.



**A 100% useful  
bank**  
ECONOMIC  
DEVELOPMENT

**USEFUL** in the Benelux

A Belgian banking institution dedicated to managing its clients' wealth.

Nagelmackers specializes in Personal and Private banking for wealthy individuals, entrepreneurs and institutional clients.

**3.8 billion €** in deposits

**4.9 billion €** in assets under management

**2.8 billion €** in loans

**124 M€** Net Banking Income



The headquarters of Nagelmackers in Brussels.





The Hortillonnages of Amiens (80)

We are  
**More than a  
bank**

**A 100%**  
**USEFUL bank**

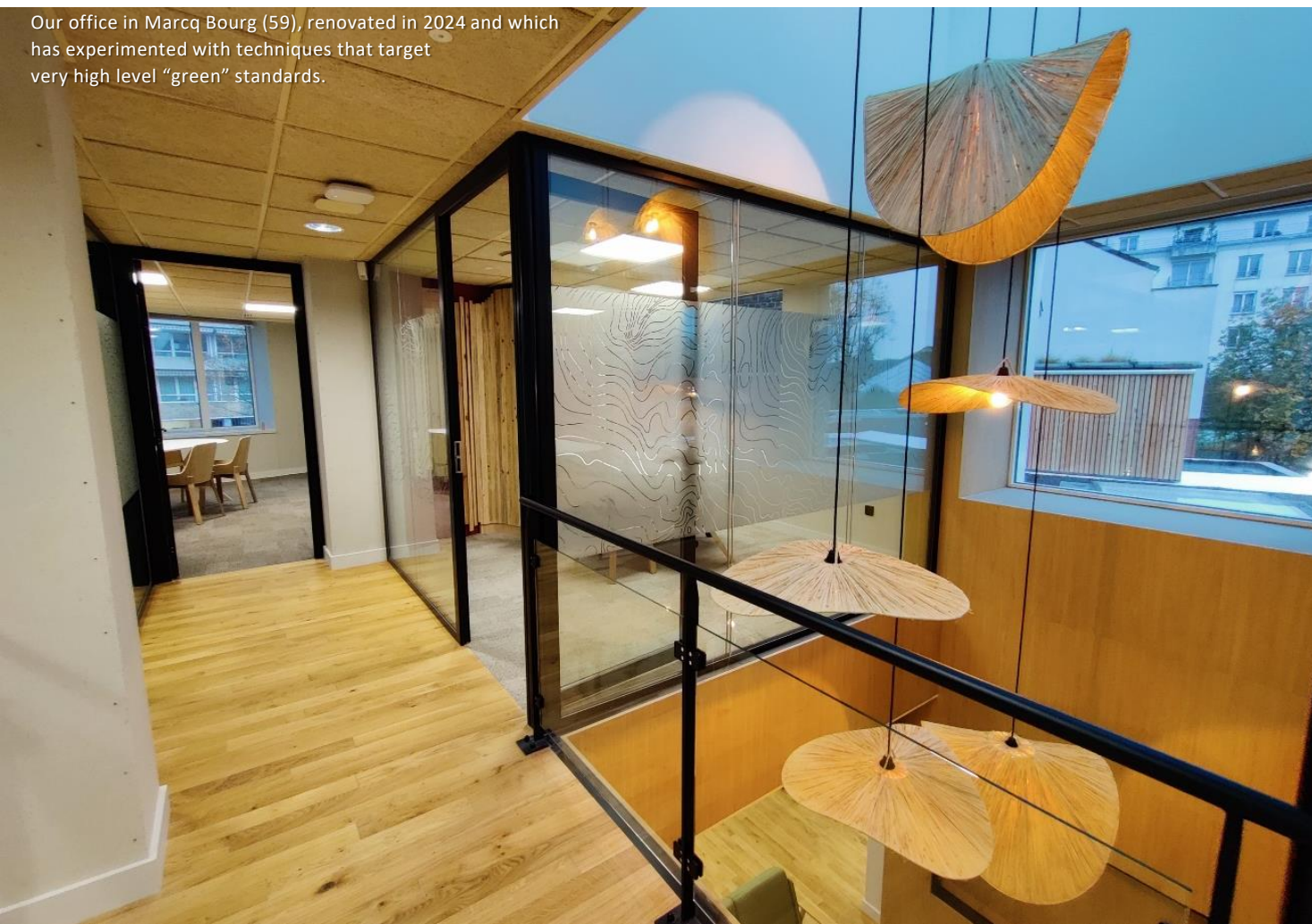
TO THE **ENVIRONMENTAL** TRANSITION  
TO **SOCIAL** PROGRESS



# A **100% useful** bank TO THE ENVIRONMENTAL TRANSITION

**22 million € reinvested in  
renovating our retail banking  
network**

Our office in Marcq Bourg (59), renovated in 2024 and which has experimented with techniques that target very high level “green” standards.



**We enable our customers to finance their  
energy renovation work**

**20 million eco-PTZ** distributed in the region,  
benefiting 1,669 households

We are a B Corp bank, involved in the Businesses for Climate Convention in the Hauts-de-France region.

We are committed to reducing our own environmental footprint.

We have reached our target of a **15% reduction** by the end of 2024.



# A **100% useful** bank TO SOCIAL PROGRESS

We help as many people as possible to find housing in our region



We promote **access to housing** for as many people as possible.

**230,000 people** are housed through our social housing companies (SIA Habitat, SIGH, and SA HLM de l'Oise).

We manage **over 82,000 housing units** across the region.

We have **invested 430M€ in the construction and renovation of our housing stock.**

These investments have **generated 6,700 jobs.**



## A 100% useful bank TO SOCIAL PROGRESS



## Hosmia : a regional response to the housing crisis

We are joining forces with five regional partners (Sia Habitat, SIGH, Habitat Hauts-de-France, SIP, and S.A. HLM de l'Oise) to launch **Hosmia: a real estate company dedicated to Intermediate Rental Housing.**

**Affordable, sustainable, and well-located housing**

**200 new units** delivered each year

Target: **2,700 homes over 20 years**

**€900 million** in total investment

**Strong, locally rooted governance**

Built to the **latest environmental standards**

# A **100% useful** bank TO SOCIAL PROGRESS

## We promote access to culture, health-oriented sports, and social inclusion

**5M€ dedicated to solidarity initiatives, sponsorships, and partnerships** across the region.

Sponsor of the **Belem Foundation**

**Supporter of the OPUS program** (Socially Useful Educational Orchestra) led by the Orchestre National de Lille

Contributor to financial literacy for young people and vulnerable audiences through the **“Finances & Pédagogie” initiative**

**Long-standing partner of the Hauts-de-France Athletics League, regional sports clubs, and major sporting events** to benefit as many people as possible

**Supporter of 11 regional athletes** through the “Pacte de Performance” program





The « Baie de Somme » (80)

France's second-largest certified bank and **the only bank in the Hauts-de-France region**

WE ARE **B CORP**  
**CERTIFIED.**

Obtaining the B Corp label in 2022, which confirms **the positive impact of our daily actions** on society and the environment in our region.

Certified on **5 dimensions**: environment, social involvement, customers, employees & governance.

## Being helpful

CAISSE  
D'EPARGNE  
HAUTS DE  
FRANCE

