

Caisse d'Epargne Hauts de France brings together its entities and activities under a single institutional brand: CENORBANK

Caisse d'Epargne Hauts de France takes a new step forward with the creation of CENORBANK Group, a new institutional brand bringing together all entities and activities in France and the Benelux: CENORBANK Belgium, CENORBANK Nederland, Nagelmackers, Van Lys Bank, as well as its real estate and investment activities such as L'Etoile du Nord Foncière or CENORBANK Capital.



This development marks a key step in the strategy pursued in recent years and enhances the clarity of a group connecting the strengths of its regions, expertise and teams.

We have undertaken a transformation characterised by growth, the diversification of our expertise and the gradual expansion of our presence in Northern Europe.

The creation of CENORBANK Group represents a milestone in this process. It affirms a more readable and coherent organisation, in line with our development, while remaining true to our cooperative identity.

CENORBANK unites our entities and activities, strengthens our capacity for action and supports a clear trajectory combining local roots, business expertise, proximity and a long-term vision.

An organisation aligned with the Group's development

Historically rooted in Hauts-de-France, Caisse d'Epargne Hauts de France has embarked over the years on a growth trajectory characterised by expansion into the Benelux, as well as the diversification of business lines serving individuals, companies, real estate players and the real economy.

These developments have led the group to adopt a single institutional brand and to structure its activities within three complementary business divisions, organised around a public-interest contract that guides all its actions.

This organisation enhances the group's clarity and enables a pooling of expertise while preserving individual identities.

A bank insurance division, the group's historic core and main growth driver

The leading business division of CENORBANK Group, bank insurance lies at the core of its model. Serving individuals, professionals, businesses, and institutional clients in France and the Benelux, the group supports the life projects and economic development of more than one million clients. This momentum, combined with controlled diversification, strengthens the robustness of the model over the long term.



An integrated real estate division, serving regions

CENORBANK Group draws on a real estate operators division, covering investment and operations, through its property investment companies and social housing providers. By operating across all property asset classes, the group contributes to access to housing, the transformation of uses and sustainable regional development, in close synergy with its other areas of expertise.

Private Equity, the division for equity investment in the economy

Via its risk capital activities, CENORBANK Group supports the growth, innovation and transfer of companies. Through this division, the group invests alongside entrepreneurs and strengthens the strategic guidance and long-term development of regional economic fabric.

A societal value pact at the heart of the Group's businesses

True to its cooperative roots, CENORBANK Group's public-interest pledge forms the guiding principle of its strategy. This contract expresses the Group's mission statement "to serve you here, every day", by combining economic performance and social impact for the benefit of regions. Entrusted savings finance local projects that enhance everyday life. We have granted €6.4 billion in new loans to fund projects for families and businesses. Corporate patronage, philanthropy, financial inclusion, and social and environmental commitment thus reflect a corporate purpose that is expressed across all the group's activities and guides its actions on a daily basis.

CENORBANK, a unifying brand

The name CENORBANK embodies this commitment to unity and continuity. "CE", for Caisse d'Epargne, evokes the group's cooperative background and values. "NOR" refers to its roots in the Hauts-de-France region and its natural development in Northern Europe. "BANK" affirms its core business and commitment to excellence in customer relations.

CENORBANK represents an institutional brand designed to bring together entities and activities with complementary areas of expertise, strengthen their strategic coherence, and clarify the organisation's structure. It is also the lasting expression of a group uniting the strengths of its regions, its expertise and teams to create more opportunities, greater utility and stronger impact.

ABOUT CENORBANK Group

CENORBANK Group is the institutional brand of the Northern European banking group embodied by Caisse d'Epargne Hauts de France and all its subsidiaries and branches. It brings together complementary areas of expertise through its flagship brands: Caisse d'Epargne Hauts de France, Nagelmackers (Belgium), Van Lys Bank, as well as its subsidiaries specialised in property and investment. As a partner in its customers' success, the group offers a comprehensive range of banking and insurance services. It draws on the strength of its 4,500 employees throughout a network of 300 branches and business centres to support 1 million retail customers and 44,000 professional and corporate clients. Deeply attached to its regions, the group, through Caisse d'Epargne Hauts de France, is a cooperative bank with 400,000 members. It is a committed partner to local authorities, players in the social and solidarity economy, real estate professionals, and social housing organisations, particularly through its three social landlords (SIA Habitat, SIGH, SA HLM de l'Oise). Internationally, the group is increasingly asserting its presence in Belgium and the Netherlands, notably through Nagelmackers – the Belgian bank specialising in personal and private banking since 1747 – and its CENORBANK Belgium and CENORBANK Nederland branches. It offers a broad range of expertise, including investment bank services, structured finance, growth capital, M&A, private banking, and specialisations in the agriculture, healthcare and impact sectors. Its real estate investment company, L'Etoile du Nord Foncière, carries out strategic investments in long-term real income (NBI) of €865 million.⁵

⁵ The consolidated financial results of CENORBANK Group include all controlled and consolidated entities by Caisse d'Epargne Hauts de France.

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