

EXTRA FINANCIAL RATING	Scope	Unit	2015	2016	2017
Robeco SAM	Group	out on 100	82	84	84
VIGEO	Group	out on 100	57	63	64
Sustainalytics	Group	out on 100	74	74	74
FTSE4GOOD	Group	out on 5	4	4	4
MSCI	Group	AAA to CCC	BBB	BBB	A
Carbone Disclosure Project	Group	A+ to C-	99B	B	A-
Ecovadis	Group	out on 100	68	68	70
Oekom	Group		C [Prime]	C [Prime]	C-
Number of employees whose remuneration components are impacted by the Robeco SAM rating	France	Number	-	43 432	43 487

  

GOVERNANCE & CLIENTS SATISFACTION	Scope	Unit	2015	2016	2017
Sectors covered by our cross-sector and sector-specific policies	Group	Number	12	11	12
Customer satisfaction survey: Indiv. customers surveyed	France	Number	120 000	120 000	150 000
Customer satisfaction survey: Pro. customers surveyed	France	Number	14 500	14 500	15 000
Customer satisfaction survey: SMEs surveyed	France	Number	5 000	5 000	4 000
Response time following a complaint	France	No. Days	-	10	10
Ombudsman response time in case of disagreement	France	No. Days	-	90	90
Boursorama's response time following a complaint	Boursorama	No. Days	-	15	15
Cases handled by the ombudsman, decision issued	France	Number	267	456	500
Number of mediation requests	France	Number	-	-	5 418
Number of mediation requests	CDN	Number	45 990	45 990	46 871
Customer satisfaction survey: Professional customers surveyed	CDN	Number	5 568	5 568	5 779
Customer satisfaction survey: Companies surveyed	CDN	Number	3 571	3 571	3 718
Frequency of satisfaction surveys	CDN	No. Months	12	12	12
Cases handled by the ombudsman	France	Number	267	456	500
Information system Investments expected by 2020	France	EUR bn	2	2	2
Percentage of information system investments dedicated to security	France	%	0	0	0

  

E&S COMMITMENTS AS PART OF OUR BUSINESSES	Scope	Unit	2015	2016	2017
Transactions that have undergone an E&S assessment	GBIS	Number	106	84	97
Of which projects financing fell within the scope of the Equator Principles	GBIS	Number	47	51	48
of which project loans	GBIS	Number	31	39	24
of which project-related corporate loans	GBIS	Number	5	8	6
of which bridging loans	GBIS	Number	1	-	-
of which advisory mandates relating to project financing	GBIS	Number	10	4	15
Commitments on transactions undergoing an E&S assessment	Group	EUR bn	7	5	5
of which within the scope of the EP	Group	EUR bn	2.9	3.3	3
of which outside the scope of the EP	Group	EUR bn	3,7	1,7	2
Private groups which are subject to an E&S review	Groupe	Number	1 500	2 800	-
of which, percentage of these Groups active in sensitive sectors with regard to E&S	Groupe	%	70%	4%	-
Customers of Investment banking that have undergone an E&S assessment	GBIS	Number	-	-	17 500

  

POSITIVE IMPACT FINANCE (PIF)	Scope	Unit	2015	2016	2017
Amounts of Positive Impact Financing	Group	EUR bn	2	2	3
Positive Impact Finance" structured products or those with an ESG underlying subscribed by customers	Group	EUR m	-	5	174
Green Positive Impact Bond	Group	EUR m	500	500	-
Green Positive Impact Bond duration	Group	Years	5	5	-

  

SOCIALLY RESPONSIBLE INVESTMENT (SRI)	Scope	Unit	2015	2016	2017
Current assets managed under ESG criteria	Group	EUR m	273	134	190
Deposits in SRI-certified employee savings plan	Groupe	EUR m	407	452	542
SRI assets generated by Global Markets	Groupe	EUR bn	1	2	2
Dedicated SRI assets under management	Private Banking	EUR m	315	495	-
SRI assets managed by life insurance	Sogecap	EUR m	40	60	99
Offering of SRI financial supports	Sogecap	Number	41	54	56
SRI assets under Lyxor management	Lyxor	EUR bn	0	13	18
Assets involving exclusion lists	Lyxor	EUR bn	-	1	1
Assets involving environmental issues	Lyxor	EUR m	-	493	722
Assets involving ESG intergating approach	Lyxor	EUR m	23	-	-
Assets involving ESG selection approach	Lyxor	EUR m	-	6	27
Outstanding of Sustainable development fund to Etoile Gestion	CDN Group	EUR m	10	-	-
of which outstanding on Crédit du Nord	CDN Group	EUR m	4,7	-	-

  

E&S COMMITMENTS AS PART OF OUR SOURCING	Scope	Unit	2018 Targets	2015	2016	2017
Amount of Group overheads in 2017	Group	EUR bn	N/A	6,50	6,50	6,63
% of invoices paid in 30 days in France over the year <sup>1</sup>	France	%	75% at end-2017 postponed to 2018	55%	60%	61%
Average payment time in days for invoices in France over the year (weighted by value) <sup>2</sup>	Group	No. Days	N/A	40	41	43
Share of expenditure among French SMEs/mid-caps	France	%	≥ 60 %	62%	61%	65%
Share of expenditure among French SMEs	France	%	+20%/2015	32%	32%	35%
Rating in the SME Pact supplier relations survey	France	%	≥ à n-1	76%	83%	77%
Share of purchasers trained in CSR	Group	%	100%	-	80%	85%
Number of KYS alerts (E&S controversies) handled	Group	Number	N/A	-	4	0
% of "targeted" suppliers under contract evaluated for CSR	Group	%	1	-	-	59%
% of calls for tenders (competitive tendering only) incorporating CSR criteria (on eligible categories)	Group	%	1	-	-	86%
Average weighting of CSR criteria in calls for tenders	Group	%	N/A	-	-	6%
Number of cases referred to mediation	Group	Number	N/A	0	0	0
Number of on-site supplier audits	Group	Number	10/year	4	7	1
Number of supplier progress plans	Group	Number	10/year	9	3	1

<b>SUPPORTING EMERGING COUNTRIES DEVELOPMENT &amp; NEW ECONOMIC ACTORS</b>					
	Scope	Unit	2015	2016	2017
Share of the Group's workforce outside France	Group	%	60%	60%	60%
<i>of which located in low-income or lower-middle-income countries</i>	Group	%	10,5%	11,6%	12%
<i>of which located in upper-middle-income countries</i>	Group	%	11,6%	24,7%	25%
Presence in Africa, number of countries	Africa	Number	18	18	19
Number of customers in Africa	Africa	Millions	3,5	3,4	4,0
<i>of which number of companies</i>	Africa	Number	120 000	150 000	150 000
Number of large and medium-sized corporate customers of the Group	France	Number	80 000	85 000	92 000
Number of large and medium-sized corporate customers of the Group	Europe/Russia	Number	-	-	195 683
Number of large and medium-sized corporate customers of the Group	Franfinance	Number	-	-	20 645
Number of VSB customers of the Group in France	France	Number	260 000	240 000	245 000
Number of SME customers of the Group in Europe (excluding France)	Europe/Russia	Number	-	-	183 844
Number of very small businesses which are Group's customers	Franfinance	Number	-	-	23 163
Number of new businesses entered into relationships	Franfinance	Number	-	-	11 151
Share of new Professional customers	Franfinance	%	-	-	21%
Number of loans granted to these new customers	Franfinance	Number	-	-	13 118
Total amounts of the loans granted to these new customers	Franfinance	EUR m	-	-	220
Number of partnership agreements signed with IIFs (Institutes of International Finance)	Europe/Russia	Number	-	-	9
Amounts of the partnership agreements signed with IIFs of Europe and Russia areas	Europe/Russia	EUR bn	-	-	1,6
Lines funded by IIFs for SMEs (78,5%)	Europe/Russia	EUR bn	-	-	1,26
Lines funded by IIFs for Environment (5%)	Europe/Russia	EUR m	-	-	80,50
Number of signed contracts with the EIB	Europe/Russia	Number	-	-	4
Amount of signed contracts with the EIB	Europe/Russia	EUR m	-	-	240
<b>FINANCING REAL ECONOMY</b>					
	Scope	Unit	2015	2016	2017
Amount of financing granted to SMEs	Franfinance	EUR m	-	-	266
Number of new corporate relationships	France	Number	24 088	19 341	19 664
Amount of outstanding loans for territorial communities	Group	EUR bn	16,0	16,5	15,7
Amount of outstanding loans for territorial communities	Franfinance	EUR m	-	-	65
Number of customer associations	France	Number	100 000	100 000	100 000
Number of customer associations	Franfinance	Number	-	-	2 629
Group's solidarity partner associations	France	Number	50	49	49
<b>ACTIVITES DE BANQUE SOLIDAIRE</b>					
	Scope	Unit	2015	2016	2017
Amount of donations to solidarity associations	France	EUR m	1,9	1,8	9,6
Beneficiary associations of the solidarity savings service	France	Number	40	38	37
<i>Contribution from Charity Bank Cards to partner associations since 2008</i>	France	EUR m	4,0	4,8	5,9
Solidarity Savings Services	France	Number	44 267	47 639	30 612
Amount of interest donated as Solidarity Savings Services	France	EUR k	273,0	282,6	354,1
<i>Amount of interest donated by the clients as Solidarity Savings Services</i>	France	EUR k	238,1	234,1	303,2
<i>Amount of Group's matching contributions as Solidarity Savings Services</i>	France	EUR k	23,8	23,4	50,9
<i>Partner associations of the charity bank card programme</i>	France	Number	28	29	29
Contribution to Charity Bank Cards partner associations	France	EUR k	844,3	882,8	1 056,9
Filigrane programme partner associations	France	Number	2	2	2
Contribution from Filigrane Programme to partner associations	France	EUR k	544,8	475,5	375,3
Amount contributed to Secours Populaire Français for the mentoring operation	France	EUR k	145,6	-	190,8
Microfinance abroad: Amount financed	Europe	EUR m	-	-	38,1
Amount of authorisations granted by the Group to MFIs	France	EUR m	96	109	110,6
Beneficiary MFIs of amounts granted by the Group	France	Number	35	37	35
MFIs in which the Group holds a stake	France	Number	5	5	5
Amount of credit lines granted to ADIE	France	EUR m	9,2	9,6	11,5
Loans financed by ADIE with the bank's help	France	EUR m	7,4	9	9,7
Microcredits financed by the Group through ADIE	France	Number	2 139	2 326	2 459
Average amount of microcredits granted	France	EUR k	3,0	3,2	3,9
Jobs created or maintained thanks to professional microcredits	France	Number	1 600	2 405	1 525
Jobs created or maintained thanks to personal microcredits for employment	France	Number	500	-	837
<b>FIGHTING INSECURITY &amp; PROTECTING VULNERABLE POPULATIONS</b>					
	Scope	Unit	2015	2016	2017
Customers receiving basic banking services	France	Number	8 906	10 672	11 687
Customers receiving basic banking services at Cr�dit du Nord	CDN	Number	-	840	1 007
Customers with the G�n�ris service or equivalent (including CDN)	France	Number	38 527	46 033	51 112
Manko customers	Africa	Number	5 000	8 500	10 000
Number of loans granted	Africa	Number	-	5 500	5 725
Amount of loans granted by Manko to its customers	Africa	EUR m	8	16	27
Support by amicable negotiation platforms	France	Number	33 000	28 000	31 000
Customers who returned to a sound financial footing after receiving support from the platforms	France	%	67%	70%	70%

(1) Annual performance vision for 2015, 2016 and 2017 compared with monthly vision communicated in previous years.

(2) Ibid.