

Press Release

Creation of Groupe BPCE

Paris, July 31, 2009

As announced on June 24, 2009 following the meetings of the Board of Directors of Banque Fédérale des Banques Populaires (BFBP) and the Supervisory Board of Caisse Nationale des Caisses d'Épargne (CNCE), the votes cast at the Extraordinary General Meetings of BFBP, CNCE and BPCE today enabled the last stage of the process of creating Groupe BPCE to take place.

As from today, the new Group's central body, BPCE, which was created by French law n° 2009-715 of June 18, 2009, replaces the two existing central bodies, Banque Fédérale des Banques Populaires (BFBP) and Caisse Nationale des Caisses d'Épargne (CNCE). The new central body has been set up via a partial business transfer subject to de-merger/spin-off regulations and undertaken by BFBP and CNCE.

The French state will subscribe today for €3 billion of preference shares issued by BPCE, in a transaction that completes its capital contribution.

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