



Communiqué de presse

Banque Populaire wins the *Élu Service Client de l'Année 2010* prize in the Banking category for the second year in succession

Paris, October 23, 2009

Banque Populaire has once again been declared winner of the *Élu Service Client de l'Année 2010* prize ("Elected for Customer Satisfaction for the Year 2010"), in the Banking category. This prize was awarded on the basis of a survey conducted between May and July 2009 by BVA and Viséo Conseil.

The *Élu Service Client de l'Année* prize is designed to reward, or to sanction, companies for the quality of their customer relations. This election is based on several criteria used in the survey including, notably, an appraisal of response times, the quality of welcome reserved for customers, and the personalization of contacts. The survey is carried out on the basis of contacts from "mystery customers" using a methodology tried and tested by the BVA opinion institute divided chiefly between telephone calls and e-mail messages.

As for all the companies included in the survey, Banque Populaire was the subject of tests during an eight-week period between May and July 2008. Obtaining an average overall mark of 14.36 out of 20, the score achieved by Banque Populaire exceeds the general average obtained by all industrial categories as a whole (14.33) and took first place in the banking industry (average mark: 13.69). The bank has also improved on the aggregate score it obtained last year when it was awarded the prize with an overall mark of 13.5.

Contact by telephone: 94% accessibility

According to the 2010 edition of the Viséo Conseil survey, Banque Populaire obtained a score of 16.59 for telephone contacts. This result puts the bank 5% higher than its peers in the banking industry and 5% higher than the overall mark obtained for telephone contacts (all business sectors taken together).

Banque Populaire is distinguished by its outstanding availability with 100% of calls answered before five rings of the telephone. The possibility of speaking with an adviser or a call center operator was possible in 98% of the cases, and in less than one minute after customers made their choice. The interpersonal contact developed during the telephone conversation was felt to be very good as well as the quality of the answers given. The mark obtained for telephone contacts shows an improvement of almost 8% compared with 2009 thanks, in particular, to the availability of the service and the quality of the answers provided.

Contact by Internet: 97% of e-mails are dealt with within 2 days

Banque Populaire was given an overall score of 12.21 in the survey carried out by Viséo Conseil on contacts via the Internet.

Banque Populaire obtained 11.45 for contact requests via the Internet, putting the bank 8% above the average score for the industry and marginally lower than the average for all industrial sectors taken together. This score is the result of an extremely high rate of responses given to e-mails within a period of two days (97% of the cases). This mark remains virtually stable compared with 2009 with a decline of only 2%.



Regarding the online self-service system, which was tested this year for the very first time, Banque Populaire obtained the extremely good score of 18.91, more than 17% higher than the banking industry average and more than 10% better than the overall average. Very good accessibility and the quality of the written answers explain this excellent performance.

Banque Populaire is delighted with this prize, which pays tribute to the day-to-day work done by its commercial network to build long-term, sustainable relations with its customers irrespective of whether they are private individuals, self-employed professionals or companies. And furthermore, because it fully appreciates that its relationship with its customers is of major importance, Banque Populaire has for many years invested regularly and massively in training its advisers and managerial staff.

By winning, for the second year in succession, the *Élu Service Client de l'Année* prize awarded by Viséo Conseil, Banque Populaire demonstrates that the quality of its banking services is one of its core preoccupations. This result is also perfectly in line with the dual objective that the bank has always pursued: a good understanding and anticipation of its customers' needs.

About Banque Populaire:

The Banques Populaires network is comprised of 18 regional Banque Populaire banks, CASDEN Banque Populaire and Crédit Coopératif. These independent banking institutions pursue a full range of bancassurance activities, building on their close local relationship with their different clienteles. Banque Populaire, with its 9,400,000 customers (3,460,000 of whom are also cooperative shareholders) and a network of 3,391 branches, belongs to France's 2nd largest banking group: Groupe BPCE.

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