



BANQUE des
TERRITOIRES



The general interest has chosen its bank

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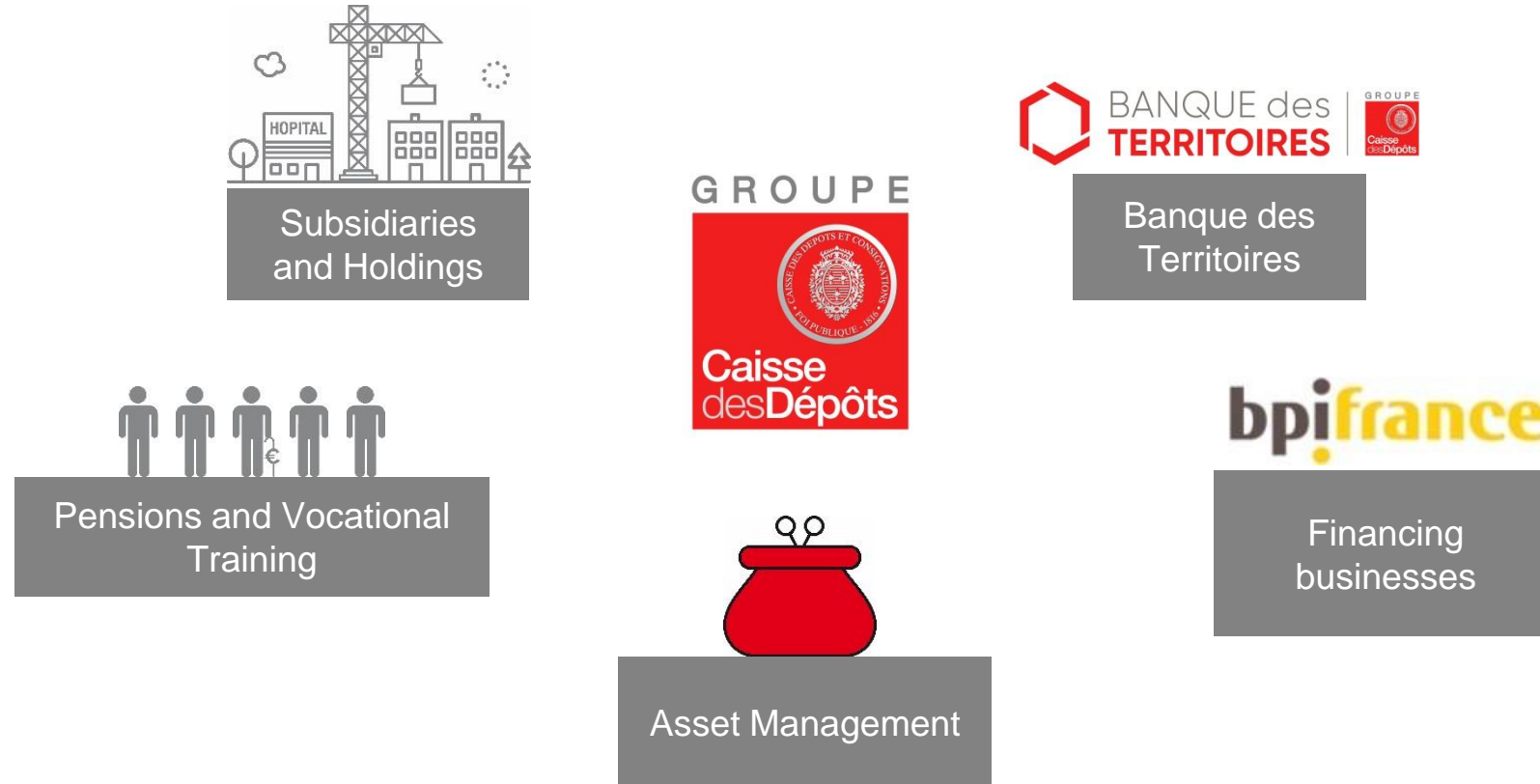
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01

**What is the Banque des
Territoires?**



Banque des Territoires: one of the Group's 5 métiers



Why a Banque des Territoires ?

Our territories and their stakeholders are seeing radical change taking place.

In May 2018, Caisse des Dépôts launched the “Banque des Territoires” brand to meet the new challenges posed by such change and **reduce territorial inequalities**:



By lending support to local actors in development and deploying innovative, audacious and ambitious projects for the future



By providing its clients with tailor-made solutions:

- Local authorities
- Local public companies
- Social housing bodies
- Notaries

Meeting territorial challenges

Banque des Territoires incorporates all the services provided by Caisse des Dépôts and its subsidiaries (SCET and CDC Habitat) **at the service of our territories.**

Advising

Advice, engineering and support to territories,
to accompany their development strategies

Financing

A comprehensive financing offer
Loans, investment in equity capital,
funding the Investment for the Future Programme, banking services

Operating

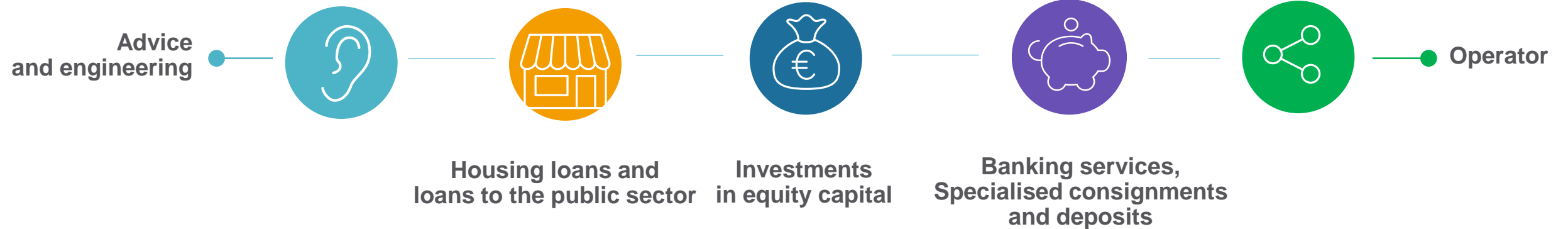
Direct and indirect management on clients' behalf
In particular with regard to housing

Our modular offer enables us to accompany our clients on an ad hoc basis or throughout a project's value chain



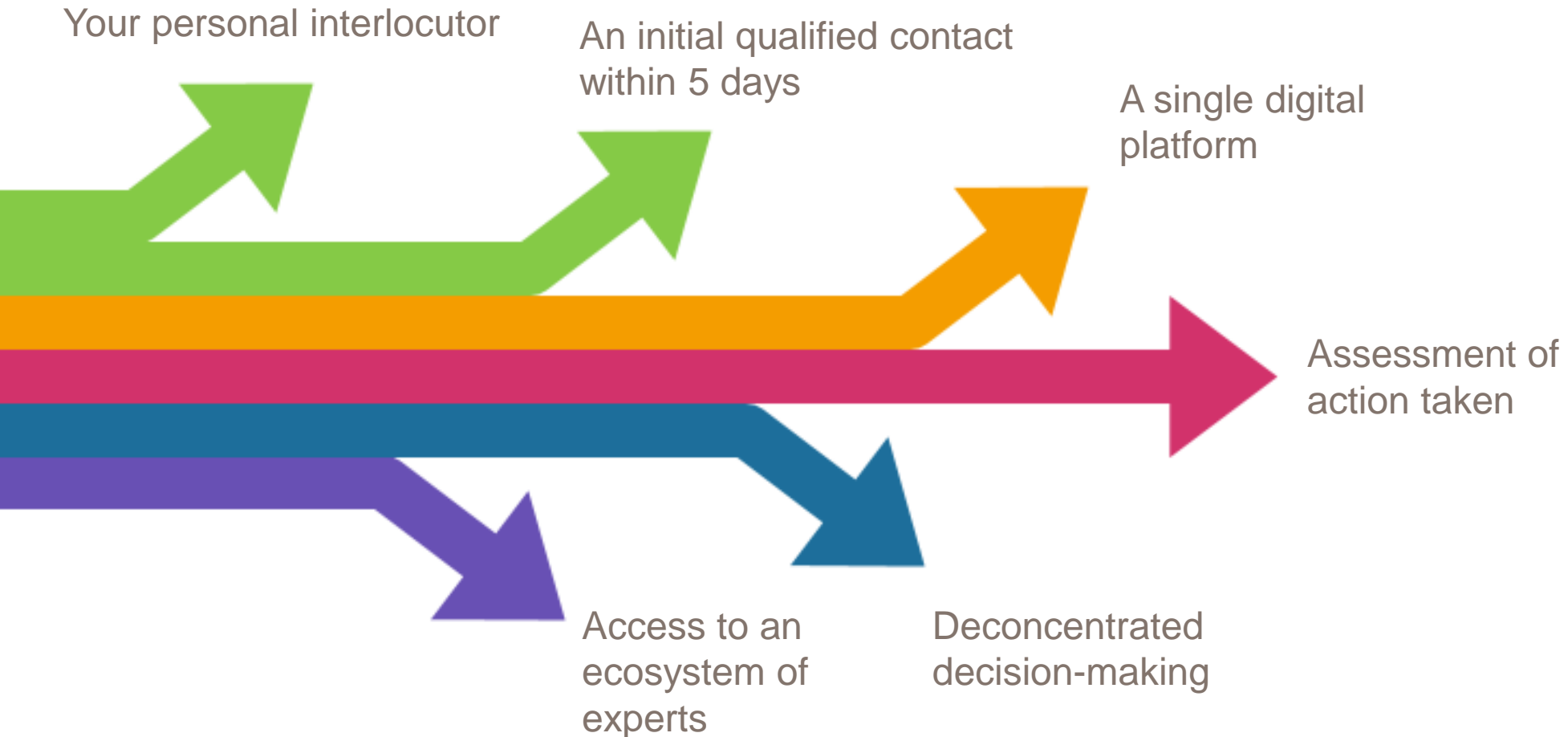
A personalised offer

On an extended value chain for each client and each project



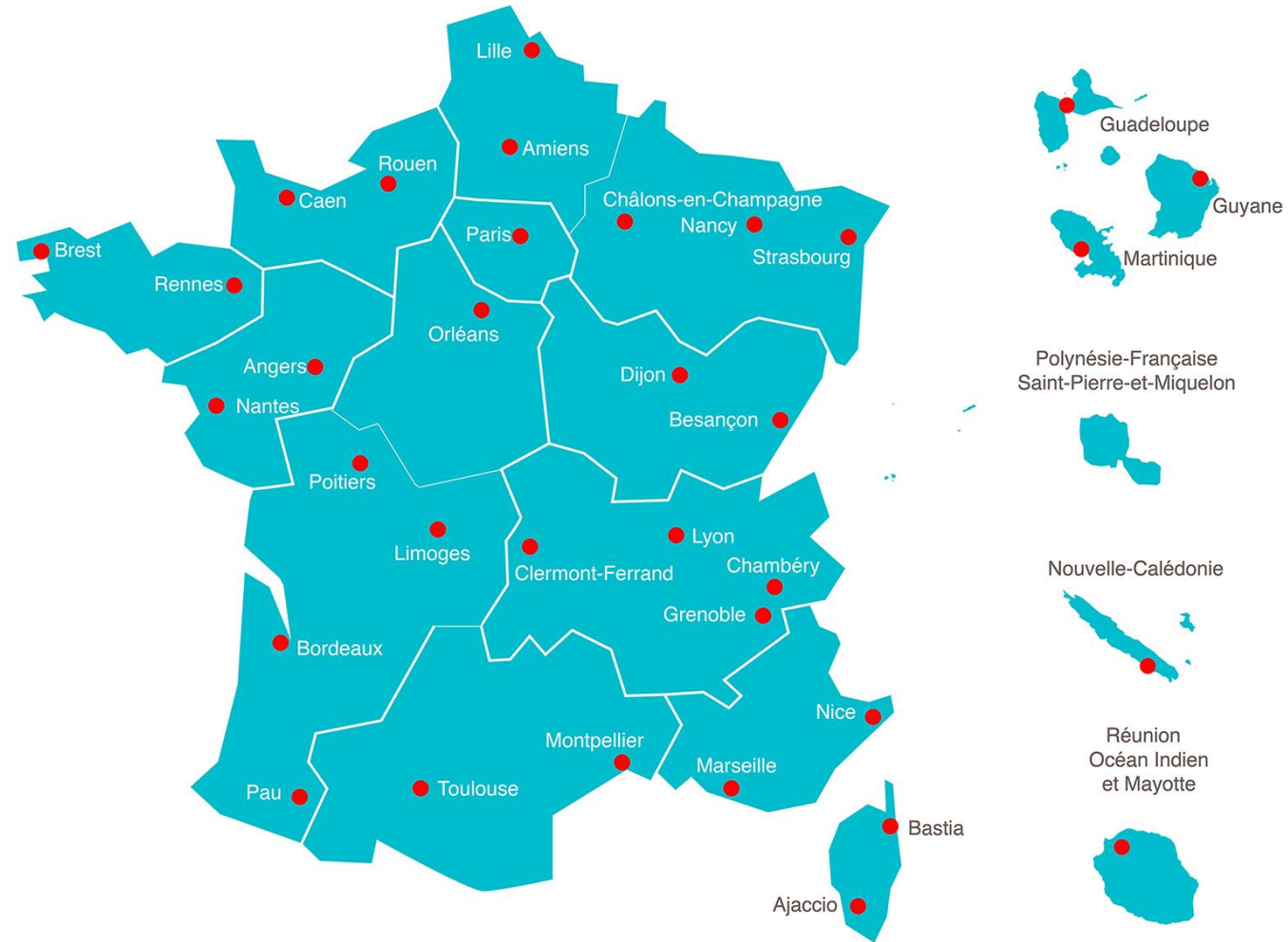
Our promise

More clarity, simplicity, proximity, rapidity and transparency



A Bank for all our territories

35 territorial locations



02

**Reinforced means of intervention
at the service of our territories**



Modernising territories and combating inequalities

Targeting all territories

We operate at all levels, working with small and medium-sized communities, regions, metropolises and archipelago territories alike.

We develop our action around 4 founding principles:

Innovative DNA, renewing the mixed (public/private) economy's mode of action at the service of the general interest,

Stronger client orientation, focusing on simplicity, proximity and coconstruction,

Opening up and structuring of the territorial ecosystem, to provide a comprehensive range of offers,

High visibility and a commitment to transparency of our actions vis-à-vis citizens and our partners.

Advising, financing, operating

At the service of territorial development

We put a comprehensive project engineering and development offer at the service of projects of general interest.

Our goal is to promote and construct more sustainable, attractive, inclusive and connected territories, to the benefit of all their inhabitants.

TERRITOIRES
+ CONNECTÉS

TERRITOIRES
+ ATTRACTIFS

TERRITOIRES
+ DURABLES

TERRITOIRES
+ INCLUSIFS

Banque des Territoires illustrates its ambitions by its achievements

Banque des Territoires puts a comprehensive project engineering and development offer at the service of projects of general interest.

Its core activities: advising, financing and operating...a few examples

TERRITOIRES + DURABLES

Testing out the **Rouen Normandy Autonomous Lab** 100% electric shared autonomous mobility service.

Public/private partnership between Rouen Normandy Metropolis, the Transdev Group, the Renault Group and the Matmut Group, with the support of the Normandy Region and Banque des Territoires' expertise.

TERRITOIRES + INCLUSIFS

Banque des Territoires' support to renewal of the **Hauts-de-France mining basin**

In June 2018, CDC Habitat bought into the capital of Maisons & Cités, Hauts-de-France's leading social housing provider (63,000 housing units) with the aim of doubling the present pace of renovating housing units in mining towns (20,000 housing units in 10 years).

This initiative is part of a more extensive action programme implemented by Banque des Territoires, which aims to mobilise all its intervention tools with a view to fostering economic development and implementing structuring projects across the region.

TERRITOIRES + CONNECTÉS

Securing funding of the **Haute-Garonne optical fibre** Public Initiative Network.

Creation of Fibre 31 by Banque des Territoires, Altitude Infrastructure and the Marguerite Fund. The company will be investing €516 M over 25 years of PSD of design, construction, marketing, exploitation and maintenance of Haute-Garonne's UFB network, to which almost 280,000 households, public institutions and companies will be connected by 2022.

TERRITOIRES + ATTRACTIFS

Laying the foundation stone of the **Metacam Campus** in Montceau-les-Mines.

Creation of a training centre for railway maintenance staff, bringing together industrial concerns, BPW companies and authorities on a single site.

Banque des Territoires is providing advice (SCET), financial engineering and funding in equity capital under its Investment for the Future Programme (PIA) mandate, in support of this project, which aims to train 5,000 staff over the next 10 years.



Banque des Territoires

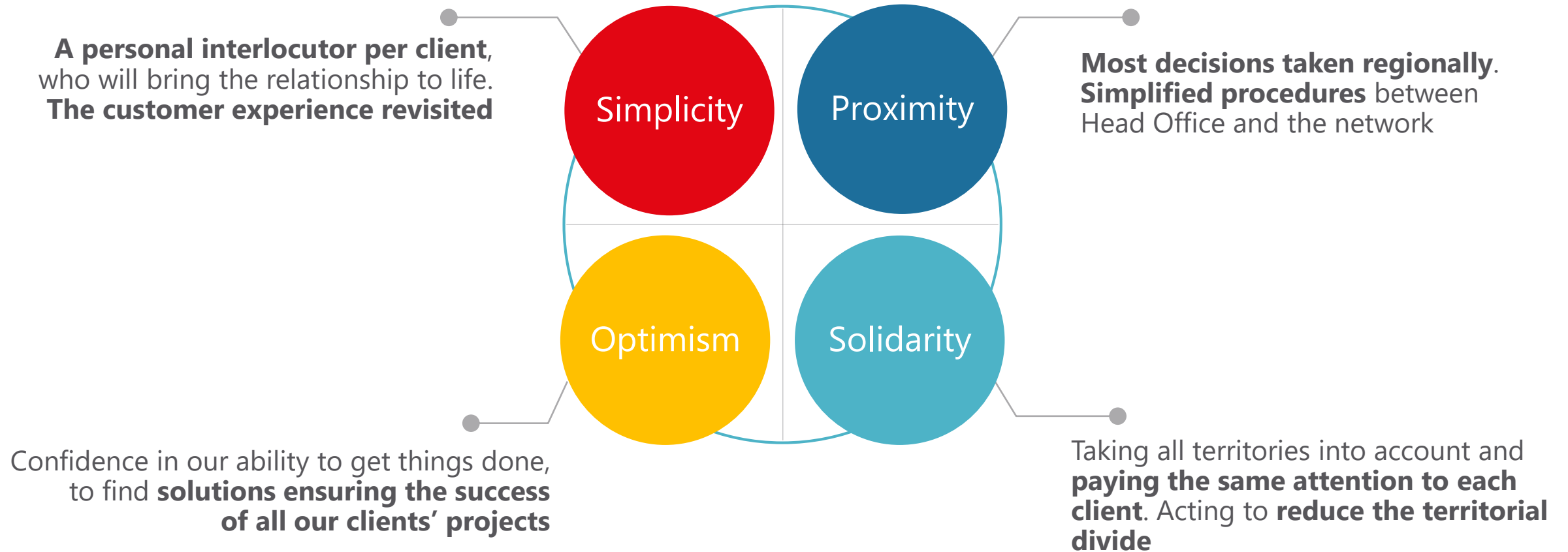
Simpler,
with your own personal interlocutor

Closer,
in our regional directorates
or direct on the Internet

More inclusive,
to accompany each and every one of you

Resolutely optimistic,
to bring your projects to life

Our values



banquedesterritoires.fr



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