

Investment Landscape (France)

Financing: Services / Support



Finance and Investment Service Providers & Supporting Entities

e.g. Invest EU Fund and Advisory Hub, the Stock Exchange, Index Providers and Engagement Providers

Financing & Investment Entities

1

Government & Quasi Government
(National Governments, State owned utilities, Pooled municipal financing)

Banks and Financial services providers

2

Asset Owners
(Systematic Investment)
Pension Funds, Private Clients, Foundations, Insurance Corporations

Asset & Wealth Managers
(Thematic Funds)
Active Funds & Passive Funds
Consultants

Banks
Investment Banks
Commercial Banks
Consultants

3

Real Economy
(Listed/Unlisted Companies, Real Estate & Infrastructure providers, Cooperatives, Private Consumers/Residents, Pooled Municipal Financing, Philanthropic Organisations, Consultants, NGOs)

Supply & Demand Roles

Supply: National Government, Utilities, Quasi Govt Organisations
Demand: National Government, Utilities, Quasi Govt Organisations

Supply: Asset Manager, MDBs, Corporates
Demand: Institutional & Private

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Demand: Institutional & Private

Supply: Asset Managers, Investment Banks & Issuers (Corporates, Sovereigns)
Demand: Institutional & Private Investors and Asset Managers

Supply: Various
Demand: Various

Adaptation Funding & Financing Solutions (AFFS)

Grants & Concessional Loans
State and Municipal Financing
Municipal banks

Blended Finance

Bonds
Green Bonds
Sustainable Performance Bonds
Direct investment

Performance Contracting
Carbon & Resilience Market
Philanthropic support

ADAPTATION INVESTMENT LANDSCAPE / FRANCE

COMMERCIAL BANKS (SELECTION)



The Postal Bank
 Net income: €636 million for 2021



Local France Agency Municipal Bank
 Loans to local authorities : 1,4 billion € in 2022



Credit Agricole
 Net income: € 8,3 billion in 2023
 Type: Retail and corporate, Insurance
 Climate Action: Several engagements and instruments (Sustainable Loans, Green Bonds, Risk management service, Insurance products)
 Green social and sustainable bonds : € 26.3 billion by the end of 2022
 Green loans : € 16.2 billion by the end of 2022



BPCE Group
 Net Income: €22.2 billion in 2023
 Type: Retail and corporate, Insurance, Asset Management
 Climate Action: Sustainable Loans, Green Bonds, Green Investment Funds



Societe Generale
 Revenue: €2,5 billion in 2023
 Type: Retail Banking, Corporate and Investment Banking, Asset and Wealth Management, Insurance
 Climate Action: Sustainable Loans, Green Bonds, Green Investment Funds, Sustainable Insurance, Energy Transition Consulting Services, Sustainable Project Financing, Sustainable Structured Products



Credit Mutuel
 Revenue: €4,6 billion in 2023
 Type: Retail and corporate banking, Wealth Management, Insurance
 Climate Action: Green Loans, Green Bonds, Responsible Investment Funds, Sustainable Insurance, Energy Transition Consulting Services, Sustainable Project Financing, Sustainable Structured Products
 Green Bond portfolio total outstanding amount : €4,279 million at the end of 2022



Arkea corporate and institutional banking
 Net income: €80 million in 2022
 Type: Retail and corporate banking
 Climate Action: Corporate and Institutional banking, Sustainable Loans, Green Bonds, Responsible Investment Funds, Sustainable Insurance, Sustainable Project Financing, Sustainable Structured Products

INSURANCES (SELECTION)



AXA
 The company offers insurance products and solutions tailored to help individuals, businesses, and communities adapt to climate change impacts.
 Research and climate risk assessments ; Green/sustainable products in the Property and Casualty (P&C) and Life/Savings/Retirement ranges.



Abeille Assurance
 The company takes a proactive approach to integrating sustainable development into all its areas of activity.
 "La Fabrique Abeille Assurances" competition: €6.85 million distributed



MAIF
 Société d'assurance mutuelle proposant des services aux salariés et aux entreprises
 Commitment: 15% green content in its financial assets by 2025 ; Maif Impact Fund: €40 million

ASSET MANAGERS (SELECTION)



BNPP AM: BNP Paribas Asset Management
 Integrates ESG criteria into its investment processes.
 Climate Impact Funds



LBP AM : La Banque Postale Asset Management
 Management of Socially Responsible Investment funds and Climate Transition funds



Amundi
 Develops climate and SRI funds

NGOs (SELECTION)

Mixed organisations



NGOs : Réseau Action Climat, France Nature Environnement, Reclaim Finance
 Implementation and Advocacy Organizations



Tree fund
 Developing collective sponsorship for environmental philanthropy committed to the hedge as part of the ecological transition
 This year 2022-23, 1,067,699.73 euros donated

PHILANTROPISTS (SELECTION)



The Credit Mutuel Revolution Fund
 Commitment to invest €363 million by 2023 in entrepreneurial projects with a significant environmental and societal impact.



MAIF Fund for Life
 Financing projects that protect or regenerate biodiversity to make territories more resilient to climate change.
 In 2023, the ecological dividend amounts to €8.2 million, of which €4.68 million is allocated to the MAIF Fund for Life.

REAL ECONOMY

PENSION FUNDS

DEVELOPERS (SELECTION)



CDC Biodiversité
 Develops and implements ecological compensation projects and biodiversity preservation initiatives requiring financing and investment
 Nature 2050 Program : € 12.3 million mobilized (2016-2022)

FINANCING SCHEMES (SELECTION)



Nature 2050 Fund
 € 5.2 million mobilized (2019-2022)



Payments for Environmental Services
 Under the 2018 National Biodiversity Plan, France will allocate 150 million euros for farmers to recognize and promote their environmental contributions.
 PSE in Strasbourg : €2 million (2023-2027)

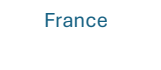


Low Carbon Label
 France's voluntary government climate certification framework that recognizes projects aimed at reducing emissions and sequestering carbon
 1,137 projects approved, 221 projects 100% financed (May 30, 2024)



OFB's Nature-Engaged Companies Initiative OFB is the facilitator and coordinator of this scheme, which encourages companies to take action to preserve biodiversity and develop specific projects.
 272 member companies

GOVERNMENT AND QUASI GOVERNMENT



PUBLIC BANKS (SELECTION)



La Caisse des Dépôts : The Deposits and Consignments Fund
 Net Income 3,8 billion €



Regional bank
 Investment of €114.6 million for regional projects in the Grand Est aimed at the transition in 2023

PUBLIC AGENCIES (SELECTION)



ADEME : French Environment and Energy Management Agency
 Budget : 2 billion € in 2022



French Office for Biodiversity



Regional agencies (Selection)
Rhin-Meuse Water Agency
 Budget 2019-2024 : 1 billion €, 40% des aides destinées à l'adaptation
 Water and climate territorial contract, in partnership with the City and Eurometropole of Strasbourg, finances actions to preserve water and its supply
 Total cost: €285 million euros (2021-2023)

GRACC : Regional adaptation resource group
 Meets regularly to develop and support adaptation projects in the region

EUROPEAN AUTHORITIES



European Investment Bank
 European Union's financing institution

NATIONAL AUTHORITIES



Bank of France
 National Bank



Directorate General of the Treasury Monitoring economic, financial and monetary developments



Ministry of Ecological Transition and Territorial Cohesion: Implementation of the national adaptation policy



ACPR: Prudential Supervision and resolution Authority



Financial Markets Authority

THINK TANK & ASSOCIATION (SELECTION)



L'Institut de la Finance Durable
 The aim of this association is to coordinate, unite and accelerate the Paris financial market's efforts to achieve the ecological transition and transform the economy towards a low-carbon and inclusive model, aligned with the goals of the Paris Agreement and the Sustainable Development Goals.



Institute for Climate Economics
 Think tank dedicated to climate economics, providing analysis and strategic recommendations to guide adaptation strategies.



IDDRI
 Independent policy research institute and multi-stakeholder dialogue platform



The 2nd Investing Initiative
 independent, non-profit think tank working to align financial markets and regulations with the Paris Agreement goals

Most commercial banks have insurance services and owns asset management companies

Most commercial banks' groups have asset management activities that include pension fund management