AIMING FOR RESPONSIBLE AND PROFITABLE GROWTH



Insight from...

ÉRIC LOMBARD,
Chief Executive Officer of Caisse des Dépôts and member of the Board of Directors of La Poste

"As the majority shareholder of La Poste Groupe, Caisse des Dépôts shares its mission of serving all French residents. With this in mind, our first common strategic priority is to play an active role in combating climate change and biodiversity damage. La Poste plays a key role in this area, notably by developing greener logistics and more sustainable finance with La Banque Postale. With the creation of the major state-owned financial group, together we have unparalleled financial resources to make the massive investments needed to decarbonise the economy. Together with La Banque Postale and CNP Assurances, we will be mobilising €100 billion for this objective over the next five years.
The second strategic priority shared by Caisse des Dépôts and La Poste is that of addressing inequalities between regions and between people in France. Again, La Poste is on the front line more than ever before, providing extensive coverage through its network, its *Étape Numérique* spaces, and France Services post offices as well as new local services for seniors and new healthcare offerings.
Together, we are leading a joint transformation project as we adapt to a changing world. Caisse des Dépôts will continue to support La Poste, because our role as a shareholder is to stand by La Poste in both good and bad times. These strategic projects are driven by a vast community of people working together for our country, and they give me faith in our ability to pull together to serve our projects."

Listen to the interview on lapostegroupe.com



P. 32 - A strategy for profitable and responsible growth
P. 34 - A strategic plan designed to strengthen our positive impact
P. 36 - The strength of a multi-business group
P. 50 - Developing the group's international presence
P. 52 - An impact-oriented innovation ecosystem
P. 53 - Containing cyber risks: a major strategic challenge



A strategy for profitable and responsible growth

In 2023, La Poste Groupe updated its strategic plan, “La Poste 2030, committed for you”, with a view to achieving profitable and responsible growth. Yves Brassart, Executive Vice President, in charge of Finance and Development, and Nicolas Routier, Executive Vice President, in charge of Public Service and Regulatory Affairs, discuss the update.



NICOLAS ROUTIER
Executive Vice President, in charge of Public Service and Regulatory Affairs



YVES BRASSART
Executive Vice President, in charge of Finance and Development

La Poste Groupe has now set itself the target of “profitable and responsible” growth. Are profitability and responsibility of equal importance?

Yves Brassart: Not only are they of equal importance, they are becoming intrinsically linked. Since 2023, the Finance Department and the Social Commitment Department have been working in synergy to integrate this mindset into the heart of our strategy. Their aim is to define how our decarbonisation pathways are reflected concretely in the group’s budget forecasts, with precise annual sequencing.

Nicolas Routier: Yes, increased interplay between profitability and responsibility is an essential next step. Since 2013, ESG has become an increasingly important part of our strategy, with some major achievements and highly significant impacts. To take this even further, we now need to take a systemic approach, changing the way we invest, buy and make acquisitions. And to do so, we need disciplined financial control and we need to be profitable.

What’s behind this commitment to going further by linking financial and non-financial performance?

N. R.: Obvious there’s the climate emergency. Without a living planet, there is no humanity, no business and no profit. But we are also facing other crucial challenges, such as our stakeholders’ ever-increasing expectations in terms of ESG and more stringent framework requirements, with the upcoming CSRD[1] in our sights. And let’s not forget that ESG is also about business, it can often give you a competitive edge. We see it on the ground across all of our businesses. For example, the development of a network of urban logistics centres now represents both a commercial asset for the group and a way of making the air in cities more breathable (see opposite).



And, in practical terms, how is this objective reflected in the group’s strategic plan?

Y. B.: The four development dynamics of our strategic plan are driven purposefully by each of our business lines. In addition to financial targets, each business line has defined more precise business and non-financial indicators, enabling them to better monitor their strategic ambitions in line with the group’s challenges. Finally, our strategic plan places a strong emphasis on growth drivers and innovation, to enhance our customer service, develop our positive impact and find new solutions in a changing world.

(1) Corporate Sustainability Reporting Directive.

IMPACT STORY

Making cities more breathable

Air quality is a major health and environmental issue – and a significant concern for the general public[1]. In cities, it is directly linked to freight transport, which is responsible for 25% of greenhouse gas emissions and 35% to 45% of particulate matter emissions[2]. As the urban population continues to grow, La Poste Groupe is working with cities to accelerate the decarbonisation of deliveries and reduce congestion in city centres.

With more than 100 urban logistics sites in France, the group will be investing a further €200 million to deepen its regional presence in this area. One example of this is the floating urban logistics centre opened on a barge in Saint-Denis (93) in 2023 to provide 100% zero-carbon delivery. La Poste Groupe is also pursuing partnerships with 17 French towns and cities, to ensure it is meeting the specific needs of each region.

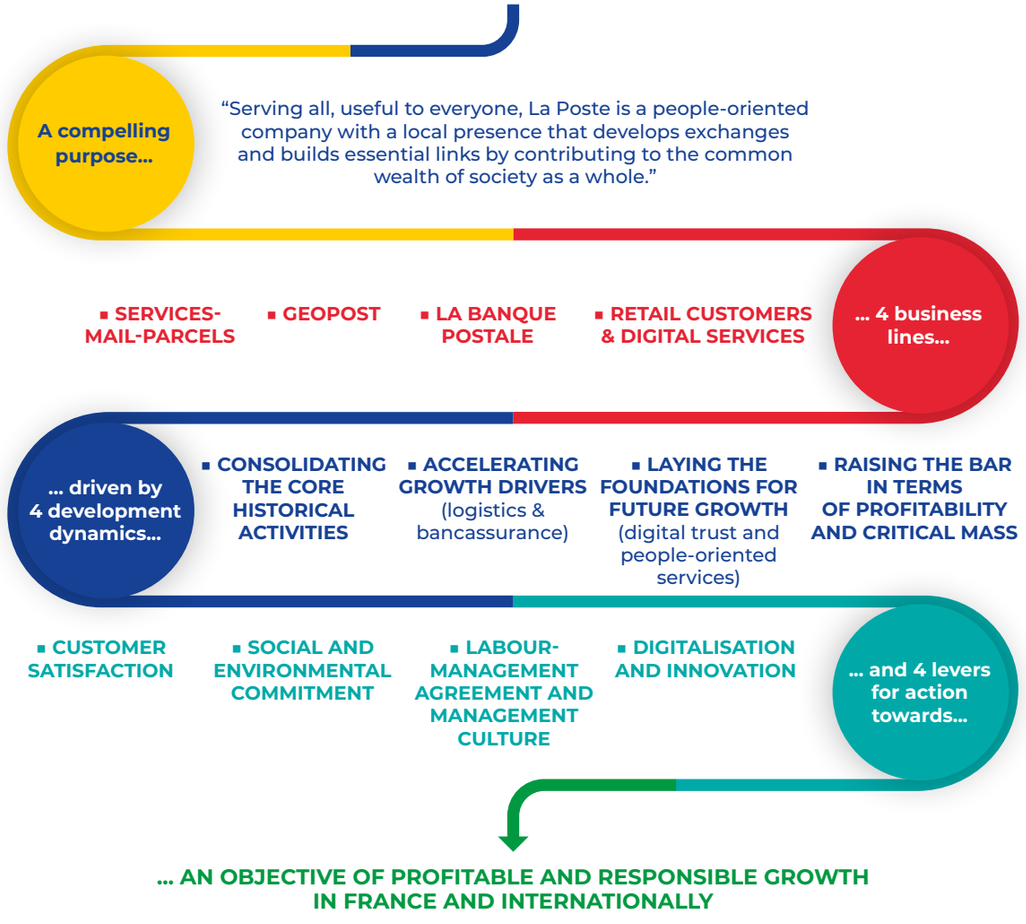
The group is therefore acting responsibly as it keeps pace with the growth in volumes of goods, linked in particular to the development of e-commerce. Its actions have a positive impact on the decarbonisation of deliveries, quality of life in cities and the attractiveness of urban areas.

100%
low- or ultra-low emission delivery solutions in 350 European cities, including 22 French cities by 2025.

(1) Ifop 2018 survey for Airparif.
(2) Fact-finding mission on sustainable urban logistics. Report by Senators Herzog and Filleul, 24 May 2022.

A strategic plan designed to strengthen our positive impact

Driven by the group's purpose, the "La Poste 2030, committed for you" strategic plan is based on a robust multi-business model supported by four business lines. Launched in 2021, it was updated in 2023 to take account of economic conditions and align its financial and non-financial pathways. It sets a course for profitable and responsible growth in France and internationally.





"During an eight-stop tour of France from September to December 2023, the group's senior executives met with more than 5,000 managers to report on and present the progress of our strategic plan "La Poste 2030, committed for you". It is thanks to the engagement of these managers, and of all postal workers, that our group has been able to transform itself. It is essential that, regardless of their individual role and area of expertise, they are able to measure the full impact of this and are aware of the coherence and strength of our collective efforts."

MARIE-AUDE DUBANCHET, Executive Vice President of La Poste Groupe, in charge of Communications

Four development dynamics

Each business line pursues a strategic ambition broken down into four development dynamics:

- **Defending the foundations:** consolidate and adapt the group's core historical businesses, the post office network, the teams of postal carriers, and the public service missions.
- **Accelerating growth drivers:** take full advantage of the boom in e-commerce in France and around the world and maintain the leadership position of the group's logistics operators; continue to be a major player in bancassurance, committed to sustainable finance for individuals and participants in the regional economy.
- **Laying the foundations for future growth:** develop the group's activities around digital trust and local people-oriented services.
- **Raising the bar in terms of profitability:** strengthen the monitoring of performance indicators and risk management in an unstable economic climate and an uncertain geopolitical environment.

Four levers for action

The growth of the business lines is supported by four cross-cutting levers for action to develop the group's positive impact:

- **Customer satisfaction:** serve customers with the highest level of quality, remain the preferred intermediary for existing customers while winning over new ones.
- **Commitment to employees and the environment:** as a mission-led company, put corporate citizenship at the heart of everything the group does, reaffirm its commitment to a just transition with a regional focus, and maintain its leadership in sustainable finance.
- **Labour-management agreement and management culture:** lead the group's transformation with postal workers, supporting and training them in their professional development and implementing a more agile organisation.
- **Digitalisation and innovation:** digitalisation and innovation are at the heart of the group's transformation and are drivers of efficiency and value creation.

An objective of profitable and responsible growth in France and internationally

Resolutely committed to a just transition in the public interest, La Poste Groupe has linked together its financial and non-financial performance. Successfully transforming the group means achieving an economically self-sustaining model.

The strength of a multi-business group

A multi-business model supported by four business lines, each with its own strategic ambition for 2023.

Find out more about the group's activities in the 2023 Universal Registration Document

P. 38



SERVICES-MAIL-PARCELS

ACTIVITIES

- Business and advertising mail, press.
- Colissimo and small international parcels for business customers.
- Logistics solutions for organisations (Log'issimo).
- People-oriented services.

2023 KEY FIGURES

€9,936m
in revenue.

60,000
postal carriers.

464 million
Colissimo parcels delivered worldwide.

2030 AMBITION

Become the number one operator of local people-oriented and e-commerce services focused on customer satisfaction and the customer experience:

- develop a more reliable, digital, green and cost-effective postal service;
- become the leader in people-oriented services close to home;
- reach the next level for services related to the ecological transition and regional development.

P. 41



GEOPOST

- Express delivery of parcels in France and internationally, BtoB and BtoC, at home and out of home.
- Global network, with a footprint spanning over 50 countries worldwide.
- Specialised delivery services and e-commerce services.

€15,679m
in revenue.

82.8%
of revenue generated internationally.

2.1 billion
parcels handled by Geopost worldwide.

Become an international reference for sustainable delivery and a driver for commerce through three pillars:

- strengthen the core business in Europe (BtoB and BtoC home delivery, cross-border flows);
- accelerate growth drivers (out-of-home delivery, food delivery and healthcare);
- develop its presence internationally and in e-commerce services.

P. 44



LA BANQUE POSTALE

- Bancassurance France.
- International Bancassurance.
- Corporate and Investment Banking.
- Wealth and Asset Management.

€7,256m
in net banking income.

17.7%
of net banking income generated internationally.

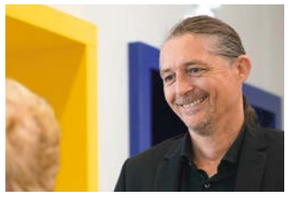
No. 1
bank worldwide for CSR[1].

(1) Source: Moody's ESG Solutions non-financial rating agency (formerly Vigeo Eiris), 2023.

Become France's preferred bancassurer and the leader in impact finance:

- bring all French people together by offering the best in bancassurance to all;
- develop growth and diversification drivers that create fair value;
- transform the model by embedding its purpose and mobilising human capital alongside ethical digital technologies.

P. 47



RETAIL CUSTOMERS & DIGITAL SERVICES

- Provide omni-channel distribution of the group's offerings to individuals, professionals and small communities of less than 10,000 inhabitants.
- Develop digital trust services through its subsidiary Docaposte and continue the group's digital transformation

€6,549m
in revenue.

37,300
service points throughout France, with the aim of reaching 40,000 by 2025.

20,000
customer service representatives.

Make La Poste the number one platform for in-person and digital services in France by meeting three challenges:

- presence, by leveraging the post office network and developing a more open physical and digital partnership model;
- simultaneous improvement of the customer experience and the employee experience;
- business development with digital and local services as growth drivers.



THE FUTURE OF LOCAL AND E-COMMERCE SERVICES

SERVICES-MAIL-PARCELS

“The solidity of the Services-Mail-Parcels business line’s multi-business model has once again been proven: the acceleration of the next-day and out-of-home delivery services has consolidated Colissimo’s position as market leader, without compromising on our environmental commitments. The opening of 22 Log’issimo branches and the boom in meal delivery services illustrate the excellent momentum we have maintained in diversifying our services. The successful launch of our new mail range is broadening the horizons for mail services.”



PHILIPPE DORGE, Executive Vice President, in charge of the Services-Mail-Parcels business line

The Services-Mail-Parcels business line is continuing to transform its strategic model in order to secure the future of its historical mail-related activities.

Protecting the core historical activities

Launched in 2023, the new mail range has been rapidly adopted by individuals: the three-day delivery service has become the benchmark for mail deliveries, and customer satisfaction is improving (Net Promoter Score up by 8 points for mail compared with 2022), thanks in particular to advanced services such as mail tracking. By succeeding in eliminating three air routes and 300 road routes, the group has avoided 14,000 tonnes of CO_2 emissions in one year.
Another historical business of La Poste is marketing solutions for businesses. By enhancing its Inside Home offer of at-home marketing solutions, the business line has maintained its position as one of France’s top five digital marketing service providers.

Accelerating growth drivers

In 2023, the business line strengthened its industrial and logistic tools to achieve its ambition of becoming the leading e-commerce services operator. It has opened new Colissimo platforms, such as Colissimo Aquitaine, which is capable of sorting and distributing 19,000 parcels per hour, as well as 16 multi-flow platforms (mail and parcels) throughout France.
It has also accelerated its parcel sorting and delivery flows to the next-day delivery standard (a third is now processed in one day) and developed new Colissimo offerings. After a one-year trial period, Colissimo and Pickme have extended their collaborative delivery service between neighbours all over France: more than 150,000 trusted neighbours can receive parcels on behalf of local residents, who can then pick them up when it suits them.
The Services-Mail-Parcels business line has also optimised its network to better meet the local transport and logistics needs of its corporate and local public sector customers.
In particular, it has opened a new urban •••



LA POSTE

AT A GLANCE

Distinctive feature: the leading network for people-oriented services in France.

Ambition: become the number one operator of local people-oriented and e-commerce services, focused on customer satisfaction and the customer experience.

Workforce: 102,369 employees.

••• logistics centre in the 15th *arrondissement* of Paris. Launched at the end of 2021, its range of Log'issimo logistics services is enjoying strong commercial growth, with 31 interconnected agencies throughout France and 100,000 corporate customers.

Laying the foundations for future growth

La Poste has been active in the healthcare sector for several years and at the end of 2023 created La Poste Health & Autonomy, bringing together its activities and expertise in this field. Its ambition is to become the benchmark partner for healthcare professionals, establishments and industries through two solutions: local people-oriented services for home healthcare and digital trust services for health data.
A number of significant achievements have already been made, such as our commitment to the HealthAge research platform(1) in Toulouse to accelerate the ICOPE programme to prevent dependency.
La Poste is also positioning itself as a key player in local knowledge, energy efficiency in housing and the circular economy.

(1) University Hospital Institute (IHU) dedicated to ageing.



KEY FIGURES

8-point
increase in the Net Promoter Score, which measures customer satisfaction with its mail services, from 37 to 45 points (out of a maximum score of 100) compared to 2022.

5 million
meals distributed by Log'issimo Fresh in 2023, an increase of 100% in one year.

3,200
new postal carriers recruited on permanent contracts in 2023.

37,000 tonnes
of CO_2 emitted by the business line in 2023. This reduction is linked to the elimination of mail air freight, the overhaul of the road transport network and the energy-efficiency plan for buildings.



EUROPEAN LEADER IN PARCEL DELIVERY AND TRADE SOLUTIONS

GEOPOST

"Driven by our 2040 net-zero emissions pathway, validated by the SBTi, we have placed sustainable development at the heart of our business. This is reflected in the ongoing transformation of our fleets towards low-emission solutions, and the successful launch of our Carbon Calculator for our customers. Despite challenging market conditions in 2023, our diversification strategy is an asset for exploring potential growth drivers, in particular the growing out-of-home delivery market. To meet consumer expectations, we now offer a network of over 100,000 Pickup points in Europe."



YVES DELMAS, Executive Vice President of La Poste Groupe and Chief Executive Officer of Geopost

In a challenging market environment, Geopost continued to pursue the path outlined in its "Together & Beyond" strategy in 2023.

Strengthening and accelerating Geopost's core business

In 2023, Geopost rolled out its enhanced DPD Classic delivery service throughout its European network, enabling its customers to offer cross-border deliveries and boost their business in 30 markets, with reliable and precise lead times. This new version includes a lead time from origin to destination postcode, and a lead time calculator for anywhere in Europe. Accordingly, Geopost is consolidating its European leadership in the domestic and cross-border BtoC and BtoB road delivery markets.

Accelerating growth drivers

In November 2023, Geopost opened its 100,000th European Pickup point in Rome, Italy. This is a step forward in the rapid expansion of its out-of-home delivery network in recent years, in response to ever-increasing demand. Lockers now represent 23% of the delivery locations chosen by customers (up 3 percentage points on 2022), and retail outlets 24% of the usual delivery locations (up 4 percentage points in one year).
Another strategic market segment in which Geopost is strengthening its position is temperature-controlled deliveries for the health and food sectors, with an investment of €22 million in 2023 in four new hubs dedicated to health and food in France: two in Corbas and two in Chilly-Mazarin. As a result, Chronopost, a subsidiary of Geopost, has become the French carrier with the largest temperature-controlled network. Geopost has also extended its fresh produce delivery service to Italy, Portugal and Lithuania.

Laying the foundations for future growth

In 2023, and as a part of its international expansion, Geopost formed a joint venture called DPD Argentina with Tasa Logística, a family-owned company specialising in global logistics solutions for the consumer goods sector. Given the strong growth in e-commerce in Argentina (up 73% in the first half of 2022 compared to the first half of 2021), the aim is to become a major player in last-mile delivery in the country over the next five years. Geopost also plans to develop its service offerings, such as out-of-home delivery throughout the country.
To lay the foundations for future growth, Geopost intends to be an international reference for sustainable delivery. In 2023, it became the first global parcel delivery company to have its targets approved by the Science Based Targets initiative (SBTi), with the aim of achieving net-zero emissions by 2040. It also won the international "Reuters Responsible Business Award 2023"(1) for the concrete and coherent nature of its roadmap and commitments.

(1) The award comprised 15 categories, with Geopost standing out in the Net Zero Transition Award category.





GEOPOST

AT A GLANCE

Distinctive feature:
European leader and one of the world's leading networks for parcel delivery and e-commerce solutions, with a 2040 net-zero emissions pathway validated by the SBTi.

Ambition:
become an international reference for sustainable delivery and a driver for commerce.

Workforce:
56,875 employees.

KEY FIGURES

9,000
low-emission delivery vehicles deployed in Europe.

126
European cities served by low-emission vehicles.

108,000
pick-up points in retail outlets and lockers in 30 countries.

6
subsidiaries offering fresh produce delivery: Chronofresh (France), BRT (Italy), DPD Portugal, DPD Lithuania, SEUR (Spain), DPD Belux (Belgium and Luxembourg).

Over 50
host countries across the globe.

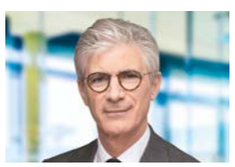
Find out more about Geopost



BECOME FRANCE'S FAVOURITE BANCASSURER FOR CUSTOMERS, CITIZENS AND EMPLOYEES

LA BANQUE POSTALE

**"People and profit go hand in hand!
A people-driven purpose requires profitability to commit to acting for the future. The first duty of a mission-led company is to ensure the conditions for its long-term viability. There is accordingly no just transition without just profitability. At La Banque Postale, we are not looking for profit at any price, we are looking for profit that enables us to finance our development and the just transition we believe in."**



STÉPHANE DEDEYAN, Executive Vice President of La Poste Groupe and Chairman of the Executive Board of La Banque Postale

As a mission-led company, La Banque Postale has chosen to make the just transition the cornerstone of its ambition to become France's favourite bancassurer. To achieve this, it has begun to pivot its business model.

Consolidating the core historical activities
In 2023, La Banque Postale expanded its socially responsible offering by placing the notion of impact at the core of its solutions and practices, and has created the Global Impact Index in partnership with WWF France. This groundbreaking proprietary indicator measures the impact of its activities on the environment, society and local communities. In practice, it will be taken into account in all the Bank's lending and investment decisions. La Banque Postale has also enhanced its digital services to make everyday life easier for its customers, especially by rolling out the Argent au Quotidien and Épargne ranges on its mobile application. It has also continued its extensive programme of end-to-end digitalisation of its processes, with, for example, the widespread •••

LA BANQUE POSTALE

AT A GLANCE

Distinctive feature:
a mission-led company, born out of a community-oriented commitment, serving the just transition.

Ambition:
to become France's favourite bancassurer and the leader in impact finance.

Workforce:
21,588 employees.



••• use of electronic signatures for home loans and the roll-out of an online customer redress form.

Diversifying growth drivers
La Banque Postale finalised its merger with CNP Assurances to strengthen its international bancassurance model. CNP Assurances saw its strategic model evolve in 2023 with the incorporation of La Banque Postale's non-life businesses. CNP Assurances Holding, wholly-owned by La Banque Postale, now brings together all property and personal insurance activities in France and 18 other countries.
Another major advance was the acquisition by La Banque Postale Asset Management (LBP AM) of one of the main entrepreneurial asset management companies in France, La Financière de l'Échiquier (LFDE). With a considerably expanded offering, LBP AM has become a leading European player in conviction management and multi-specialist solutions.
La Banque Postale, LBP AM and CNP Assurances stepped up their commitment to the energy transition with the launch of a €1 billion impact infrastructure debt fund. In practical terms, the fund will facilitate the financing of various European projects on renewable energies, circular economy, clean transport, green hydrogen, etc., all designed to limit global warming to below 2°C.

Laying the foundations for future growth
As part of its strategic plan, La Banque Postale is developing its international activities, in particular by accelerating the development of CNP Assurances' multi-partner model. In 2023, it launched its CNP Seguradora brand in Brazil, marketing the products of four entities wholly acquired in recent months: Previsul, Odonto Empresas, CNP Capitalização and CNP Consórcio.



KEY FIGURES

No. 1
lender to local authorities and no. 2 to public hospitals (partnering 8 out of 10 social housing providers and almost 4,000 management organisations).

18
host countries outside France.

1.3 million
people excluded from the banking system have free access to La Banque Postale's essential banking services as of end-2023[1].
(1) Source: *Observatoire de l'inclusion bancaire.*

€1bn
impact infrastructure debt fund launched by La Banque Postale, LBP AM and CNP Assurances to support the energy transition.

Find out more about La Banque Postale



THE NUMBER 1 LOCAL, PEOPLE AND DIGITAL SERVICES NETWORK

RETAIL CUSTOMERS & DIGITAL SERVICES

"Having a presence in every region is a priority. The new regional postal coverage agreement consolidates La Poste's position as the leading local people-oriented and digital services provider for all citizens. We are leaders in digital trust, data and AI. Together with the Docaposte, Openvalue and Probayes teams, La Poste is helping to strengthen digital sovereignty, thanks in particular to trusted generative AI solutions, French open source technologies and our sovereign data centres."



NATHALIE COLLIN, Executive Vice President, in charge of the Retail Customers & Digital Services business line

The Retail Customers & Digital Services business line is responding to three strategic challenges: consolidating its regional coverage, improving the customer and employee experience and accelerating its development.

Protecting the core historical activities

In 2023, La Poste, the French State and the Association of French Mayors signed a new three-year regional postal coverage agreement. It illustrates the powerful commitments made by the stakeholders to guarantee a high standard of public service to all French people, particularly in terms of service quality, offering and accessibility. For example, La Poste has undertaken to open La Poste local postal agencies and all other forms of postal service points for a minimum of twelve hours a week. The Retail Customers & Digital Services business line has also made customer satisfaction a priority. By the end of 2023, it will have deployed 1,632 postal carrier-counter clerks. It has also recruited 1,400 customer service representatives and 800 banking advisors, while equipping all its sales forces with Smarteo, a smartphone that facilitates the customer journey. In addition, it has rolled out new digital services, such as the ability to sign documents electronically in post offices.

Accelerating growth drivers

In 2023, the business line enhanced its services to better meet the expectations of its customers, particularly its priority customer groups such as micro-enterprises and SMEs, with the launch of the new-generation digitalised Carte Pro. This card provides a host of benefits, including dedicated service channels at post offices by scanning their QR code, a loyalty programme, and an online customer area to help them manage their business.
The same efforts are being made to encourage mobility in the regions, with 1,000 postal test centres across France hosting driving theory tests (car, motorcycle or boat) sat by some 1 million candidates in the course of 2023.

Laying the foundations for future growth

In ten years, Docaposte has built a portfolio of technological assets that position the group as a benchmark in digital trust in France and in Europe. With growth of 14%, twice that of the market, the subsidiary continued its development in 2023 by launching the first “made in France” secure and industrial generative AI solution for public and private players handling sensitive data.
After creating its trusted European Numspot cloud offering with Banque des Territoires, Dassault Systèmes and Bouygues Telecom, Docaposte was able to support its first customers, including France Services and CNP Assurances.

LA POSTE

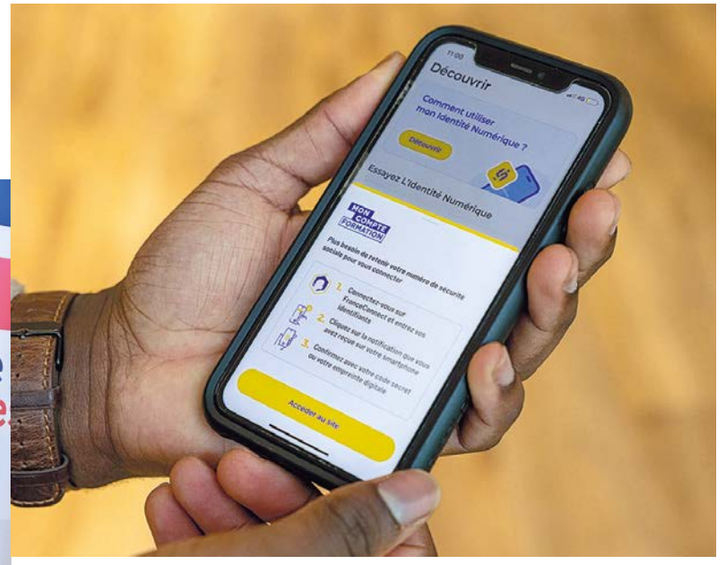
AT A GLANCE

Distinctive feature:
combining the power of digital technology with the local presence of the post office network.

Ambition:
make La Poste the number one platform for people-oriented and digital services in France.

Workforce:
44,474 employees.





KEY FIGURES

4.2/5
Google customer rating of post offices (up from 2.2/5 in early 2022).

413
post offices bearing the France Services label to support citizens with their online administrative procedures.

10.2 million
Digiposte digital safes and more than 4.2 million La Poste Digital Identities.

2.3 million
La Poste Mobile customers.

120 million
electronic signatures generated per year, making Docaposte the leading operator in this market.

Find out more about Docaposte



Developing the group's international presence

La Poste Groupe already has a strong international presence in 63 countries on five continents. With revenue outside France almost tripling in the space of five years, it will be further expanding its global presence in line with its objective of profitable and responsible growth in France and abroad.

As Europe's leading express parcel delivery network, Geopost operates more than 1,400 hubs and depots on every continent. The subsidiary aims to capture growth in the parcels market, which will be particularly strong in the Middle East, South-East Asia and South America over the coming years.

In 2023, together with Tasa Logística, it created DPD Argentina, in a country where e-commerce has grown by 73% in one year.

La Poste Groupe and transport solutions group CMA CGM signed an international cooperation agreement in 2023. Under the terms of the agreement, La Poste Groupe will use CMA CGM's heavy logistics services while CMA CGM will in turn use La Poste's last-mile logistics services.

The CNP Assurances group operates in 16 countries in Europe (excluding France) and two in Latin America. The group has nearly 2,500 employees outside of France. CNP Assurances intends to continue developing in Brazil and Italy in particular, based on its two distribution models (open and long-term exclusive partnerships).

Docaposte is present on three continents with 113 sites, 18 of which are outside France. With its international reach, it is positioned alongside the major players in the market. Docaposte has joined forces with the French State and industrial partners to contribute to the European Commission's digital identity portfolio project.

44%
of La Poste Groupe's revenue generated internationally.

No. 5
in the world in terms of revenue (2022 figures).

No. 2
in the world as regards share of revenue generated internationally (2022 figures).



LA POSTE: AN ACTIVE MEMBER OF THE INTERNATIONAL POSTAL COMMUNITY

Alongside its counterparts, La Poste is an active member of the institutions involved in regulating postal activities. In 2023, it therefore celebrated the 30th anniversary of its representative office at the European institutions in Brussels. It is also a member of the Universal Postal Union (UPU), a specialised agency of the United Nations with 192 member countries, PostEurop, the International Post Corporation (IPC), the Union des Postes pour la Méditerranée and the Kahala Posts Group (KPG), a worldwide grouping of postal operators.

IMPACT STORY

Boosting the circular economy in Spain

A smartphone emits around 56kg of CO_2 during its life cycle, 80% of which is linked to its manufacture(1). Reuse is a key factor in limiting the impact of digital technology on the environment. Especially as there is a huge stock of unused equipment: according to a study by Kantar and Recommerce, 57% of Spanish consumers say they keep their old equipment in case of need.
To promote the circular economy, SEUR, Geopost's subsidiary in Spain, is working with French company Recommerce as part of the Buy Back initiative. First launched in France by Chronopost, this pilot service in Spain reconditions and resells electronic devices (smartphones, computers, etc.) to encourage their reuse. This service allows Spaniards to estimate the value of and sell devices they no longer use in just a few clicks on the seur.com website. The process is simple and intuitive: after registering the request to collect the device, the customer drops it off at a SEUR collection point. The device is then transported to Recommerce's premises for verification in order to validate the customer's payment.

Through its collaboration with Recommerce, SEUR is positioning itself to become a key player in the collection of electronic devices, which is one of the major challenges of the circular economy, helping to conserve resources and reduce the environmental impact of digital technology.

15,000
people have had the value of their device estimated on the Recommerce-SEUR website.

(1) Recommence-Ademe study 2022.



Since 2021, La Poste Groupe has had an intrapreneurship programme “Impulser 2030”, which has already enabled a number of projects to come to fruition, such as **Cart’Eco, a solution for recycling obsolete chip cards collected from post offices.**

An impact-oriented innovation ecosystem

For La Poste Groupe, innovation is one of the levers for action defined in its strategic plan and a key driver of its transformation. With a wide range of diversified internal systems and numerous start-up partners, the group cultivates innovation in all areas, from its offers and services to its organisational methods, in order to strengthen its positive impact.

350
start-ups have been supported by the group through its various programmes since 2016.

Driving innovation within teams
Thanks to the various participative innovation schemes rolled out within the business lines, more than 1,000 ideas were submitted by employees in 2023 to optimise processes or improve the customer experience, some of which have been put into practice, such as Cart’Eco (see above).

Stimulating the ecosystem of partner start-ups
In addition to its internal systems, the group supports the development of start-ups that create value for its customers and society as a whole. Its La Poste Ventures investment fund, for example, is backing Bigblue, a personalised logistics solution enabling brands to offer their customers a unique delivery experience. The same is true of French IoT Impact x Technologie, the group’s accelerator for digital start-ups with a positive impact, and Platform58, La Banque Postale’s incubator. Thanks to the financing by 115K[1], Platform58 was able to develop Carbo, an application designed to help citizens and businesses reduce their carbon footprint. Carbo has been integrated into La Banque Postale’s mobile application since 2023. 115K also participated in the €14 million fund-raiser by the Swedish start-up, ClimateView. This climate technology company is helping more than 30 municipalities around the world to finance their climate action.

(1) La Banque Postale’s venture capital fund.



Over 300
cyber security experts within the group.

400%
increase in the number of cyberattacks in France since 2020.

Containing cyber risks: a major strategic challenge

Because of its size, the diversity of its activities and its strong international presence, La Poste Groupe is exposed to a wide range of risks. To secure its development and contribute to its sustainable growth, it relies on a solid risk management approach, with an annually updated risk map and associated management plans. With cyberattacks on the rise aroundthe world, cyber risks take centre stage.

Online services, digital identity, generative artificial intelligence (AI), trusted cloud services etc. As the group steps up the pace of digitalisation, it is increasingly exposed to cyber risks, with potentially major impacts on its business development, reputation and regulatory compliance.

In response, it has drawn up a detailed cyber risk map, which is regularly updated. It has also adopted a demanding cybersecurity roadmap for 2025, aiming to bring all its entities and subsidiaries to maturity in this area. It also has more than 300 cybersecurity experts and regularly raises awareness of potential threats among all employees.

It is also working alongside other organisations to combat cyber risks, notably through its presence at the Campus Cyber facility in La Défense, which brings together national and international cyber security players in Paris. It also works with the other global postal services within the Universal Postal Union.