

LA POSTE GROUPE UNVEILS ITS STRATEGIC PLAN “SUCCEED TOGETHER – AMBITIONS 2031”

Marie-Ange Debon, Chairwoman and Chief Executive Officer of La Poste Groupe, presented her strategic plan “Succeed Together – Ambitions 2031” to the Board of Directors on June 30. With this strategic plan, La Poste Groupe aims to strengthen its growth, competitiveness and societal value by leveraging its assets, its trusted brand and its responsible social model. With revenue of €34 billion in 2025 and a robust international multi-business model, the Group intends to combine commercial growth, performance, and impact, while placing the customer at the heart of its ambitions.

“La Poste Groupe has undergone significant transformation in recent years,” says Marie-Ange Debon, Chairwoman and Chief Executive Officer of La Poste Groupe, “and we can now rely on a solid and diversified business model. Today, geopolitical and economic tensions are rising, consumer behaviours are changing at an unprecedented pace, and competition is intensifying and becoming increasingly global. With ‘Succeed Together – Ambitions 2031,’ we want to take a new step forward: accelerate commercial growth by leveraging the trust our customers place in us, deliver meaningful performance, and turn our civic commitment into a competitive advantage. We will make service quality a priority and streamline the customer experience. We will succeed together, with and for our employees, as a caring, empowering and agile company. Together, we will demonstrate that La Poste Groupe is both a flagship of French industry, carrying out public service missions, and a leading European multi-business group with a strong commitment to society.”

Over the next five years, the Group aims to become a leading European multi-business group with a strong commitment to society, embedding its public service missions in a sustainable business model. By 2031, **it is targeting revenue of €40 billion** and intends to:

- ✓ Consolidate its position as **the leader in parcel delivery and sovereign logistics in France and Europe**, by becoming Europe’s No. 2 player in out-of-home delivery,
- ✓ **Strengthen its bancassurance** model by combining digital capabilities with human proximity, and by diversifying distribution channels for insurance products across Europe
- ✓ Develop a **trusted digital services business** focused on the public sector, the financial sector, and healthcare.

The Group will continue to pursue its decarbonization objectives, with a target of reducing CO₂ emissions by 24% by 2031¹.

The Group will continue to frame its actions within an employee-focused social model.

¹ Budgeted carbon footprint (Scopes 1 and 2, and Categories 3 and 4 of Scope 3, excluding bancassurance assets)



La Poste Groupe already has a different profile thanks to the dedication of its 227,000 employees. To keep pace with rapidly changing consumer habits and major shifts across its markets – mail, parcels, banking – the Group has developed a diversified business model. At the end of 2025, the parcel business accounts for 54% of its revenue, bancassurance for 22%, and digital and new services for 6%, while mail accounts for only 15%.

La Poste, a brand familiar to the French public, has successfully adapted its economic model, which is now predominantly “B2B”: 74% of its revenue is generated from businesses, serving their own customers, whether companies or individuals. The Group’s transformation and diversification have enabled it to build a model based on the coexistence of its public service missions and its competitive activities, a resilient and high-performing multi-business model despite an increasingly volatile market environment and heightened competition across all its markets.

4 priorities for the “Succeed Together – Ambitions 2031” Strategic Plan

The “Succeed Together – Ambitions 2031” plan sets out four priorities for the company over the next five years: **accelerate commercial growth** by leveraging its trusted brand, deliver **meaningful performance** to increase efficiency and competitiveness, turn its **social and environmental commitment** into a sustainable competitive advantage, and **successfully transform the company with and for its employees**. The plan builds on the strategic work carried out across all the Group’s business lines.

Priority 1: Revive a growth strategy based on trust, with the customer as our guiding principle

Building on its strong reputation, the Group will strengthen its business momentum, build loyalty among its existing customers by adapting to their evolving needs, and focus its efforts on attracting new customers (businesses, local authorities, and individuals).

The Group has a client and partner base that is unique in terms of both its diversity and size. It will leverage the strength of its multi-business model to continue growing. Service quality across all its business lines will be a priority, achieved by raising standards while developing differentiated services to offer reliable, seamless, and personalized customer experience. Data and AI will be key drivers for improving customer experience.

✓ **2031 Objective: Generate €40 billion in revenue (+€6 billion vs. 2025 on a like-for-like basis)**

In the **highly competitive parcel market, which has been disrupted by the arrival of new players**, La Poste Groupe aims to consolidate its leadership in France and assert its role as a sovereign, low-carbon player through its Colissimo, Chronopost, and DPD France brands. It will need to accelerate growth in the most profitable segments, such as cross-border shipments, enhance the home delivery experience with new services (e.g., same-day delivery), and expand its network of partner retailers and package lockers to 190,000 locations, in order to become the number two player in the out-of-home delivery sector in Europe. The Group will also expand its logistics business - particularly store replenishment - through its Log’issimo service.



- ✓ **2031 Objective:** consolidate the Group's leadership in parcel delivery in France, with 1 out of every 2 parcels delivered by its three operators and increase the number of parcels delivered worldwide from 2.7 billion to 3.6 billion.

The **financial division**, comprising La Banque Postale and CNP Assurances, aims to turn its uniqueness into a decisive competitive advantage: to assert its distinct identity as a socially responsible bancassurance provider and significantly enhance the customer experience, particularly the digital experience, to boost its appeal and performance.

2031 Objectives:

- ✓ Accelerate the value-added retail bancassurance model based on human connection by offering everyone the best of digital technology combined with personalized, human advice
- ✓ Offer a mobile app and customer journey that meet the highest market standards
- ✓ Remain the leader in bank financing for local authorities in France and accelerate the expansion of our offerings to businesses in France and Europe
- ✓ Expand CNP Assurances' commercial development by increasing and diversifying distribution channels in France and internationally

In digital services, Docaposte, a subsidiary of La Poste Groupe, will continue to accelerate its development in software publishing and integration, with a focus on the public, financial, and healthcare sectors. Docaposte will contribute to "Horizon Numérique", the digital roadmap of Caisse des Dépôts, France's public financial institution and one of La Poste Groupe's shareholders, as well as its "Health and Senior Care" plan.

- ✓ **2031 Objective:** Exceed €1 billion in revenue from trusted digital services

In 2026–2027, the Group will focus on executing its roadmap, organic growth, and service quality. Its external growth will remain highly selective.

Priority 2: Delivering Meaningful Performance

For La Poste Groupe, delivering meaningful performance means improving service quality, optimizing processes to meet customer expectations and adapt to changing consumer habits, strengthening the company's competitiveness, and controlling costs.

This requirement will apply equally to both competitive business activities and public service missions. These four missions (universal postal service, territorial development, accessible banking to banking services, and press distribution) which are fundamental to the Group's identity and set it apart, form a unique whole thanks to their ambition, diversity, and complementarity. However, the scarcity of public funding and customers' growing adoption of digital services will lead La Poste to shift from a **model of systematic but often underutilized presence to a model of postal service that is useful to the public**, while ensuring the financial viability of these missions.

2031 Objectives:

- ✓ Continue to optimize the management of mail and parcel delivery routes



- ✓ Continue to transform the network of post offices with a focus on resource sharing, prioritizing partnerships with public services and local businesses to improve accessibility for customers and support local commerce, in collaboration with regional authorities
- ✓ Optimize overhead costs and strengthen the Group's procurement policy

The Group will make a significant effort to modernise its industrial assets and digital infrastructure.

La Poste Groupe's industrial infrastructure is reliable and robust. It is a major asset that drives performance, and the Group has already made substantial investments to bring it up to the leading market standards. This initiative will continue through process of continuous improvement, with the aim of offering the highest quality of service to customers while increasing efficiency and competitiveness. Digital infrastructure will also continue to be upgraded, with quality, capacity and security playing an increasingly central role in the Group's performance.

2031 Objectives:

- ✓ Maintain a steady pace of investment, with €10 billion invested over the plan's duration, dedicated in particular to modernizing distribution centers, hubs, IT and industrial infrastructure, and bancassurance operations. In France, Colissimo will invest €80 million in its future Gondreville platform in the Grand Est region, which will begin operations in 2027. Chronopost will open a depot in Bobigny in 2027 and a hub in Arras in 2028. Outside France, a new hub will be inaugurated in Madrid in 2027, and new depots will open in Poland and the United Kingdom.
- ✓ Leveraging data and AI, notably through **La Banque Postale's partnership with Mistral AI**, which aims to deploy Mistral AI's language models on La Banque Postale's servers and data centers within a sovereign and secure environment, as well as in industrial operations by continuously improving the sorting, planning, and tracking of its logistics flows.

Priority 3: Turn sustainable development policy into a competitive advantage

La Poste is the largest company to have adopted the status of **mission-led company** in 2021, and the Group is **ranked among the world's leading companies by non-financial rating agencies**. The Group's sustainable development policy is fully aligned with that of Caisse des Dépôts, particularly in financing the ecological transition of local communities alongside local authorities. The actions taken by the Group in line with its commitments are already benefiting its customers: carbon-free delivery; financing by La Banque Postale of electric public transportation and numerous local governments' environmental projects; impact-based mortgage loans for individuals; and the collection and recycling of workwear.

On environmental issues, La Poste Groupe has played a pioneering role in mitigating greenhouse gas emissions, particularly through the electrification of its fleet.

The Group is now entering a new phase by working on climate change adaptation at the European level, continuing to finance the ecological transition and climate action in line with its SBTi commitments, and committing to reducing its material resource footprint.



- ✓ 2031 Objective: Continue decarbonizing the Group's operations and asset portfolios in its financial services businesses: a 24% reduction in CO₂ emissions across industrial and commercial operations²

In line with its purpose, "Serving all, useful to everyone" La Poste Groupe aims to maximize its **positive impact** on society and, together with its Mission Committee, will establish an impact governance framework. Already recognized as a long-standing contributor to social cohesion and a driver of inclusion in the most isolated regions, the Group will continue to implement a range of initiatives to combat social vulnerability, particularly digital exclusion. As a partner to local authorities on ageing related issues, the Group will continue its efforts to identify vulnerable people, support prevention and promote well-being at home.

Mindful of solidarity issues, the Group will continue to support major national programs such as the Telethon and the Red Cross's action plans during natural disasters, as well as the CNP Assurances Foundation's work to support youth health.

To support its commercial expansion the Group will build trust-based relationships with its stakeholders by developing responsible offerings and guiding its customers toward more responsible practices, as well as implementing responsible procurement to support and encourage its suppliers and partners toward sustainability.

Priority 4: "Succeed Together" with the Group's Employees

The implementation of the "Succeed Together – Ambitions 2031" strategic plan will be driven in collaboration with all employees and social partners. The plan will be shared with them through a transparent and constructive social dialogue.

The "Succeed Together – Ambitions 2031" roadmap will be based on a continuous and gradual transformation of the Group's traditional business lines. It will rely on a dense network of postal workers, who will continue to deliver 3 billion letters in France over the next five years, as well as a growing number of parcels and services. The post office network and its employees will strengthen their capacity to distribute the Group's products.

Since employees are at the heart of these transformations, La Poste Groupe intends to **consolidate its position as an caring, skills-enhancing and agile company**.

Caring company: La Poste plans to strengthen initiatives related to **quality of life at work, health, and safety**, with a constant focus on accident prevention. These initiatives will be carried out as part of the rollout of an occupational health and safety management system, with daily dedicated meetings at operational sites and among management teams. Occupational health and safety indicators are being more closely integrated into managers' objectives and compensation.

The company will continue to **innovate** to improve working conditions and reduce physical strain, relying in particular on automation and artificial intelligence to handle the most repetitive tasks and allow employees to focus on their core responsibilities.

The Group will remain unwavering in its efforts to tackle abusive behaviour and aggression towards employees, ensuring their protection and wellbeing.

² Budgeted carbon footprint (Scopes 1 and 2, and Categories 3 and 4 of Scope 3, excluding bancassurance assets)



Furthermore, the Group will continue to uphold its commitments to **gender parity, inclusion, and professional equality** by further strengthening its metrics, which already meet the highest industry standards.

Skills-enhancing company: The Group has a strong commitment to **skills development and career transition pathways** toward growing fields, relying in particular on an **internal career ladder** that promotes employee mobility and professional advancement, while valuing **talent**. To encourage mobility and career transitions, and to boost the internal job board, La Poste Groupe is rolling out a personalized assessment and support program in France called “Ma carrière.”

47,000 employees are already participating in this program.

The Group will launch a **major training initiative over the course of the plan**, with a training participation rate of over 95% within La Poste’s parent company and over 85% across the entire Group. The company will continue to train its employees in the proper use of **AI** in their roles.

Agile company: La Poste is supporting the transformation of organizations by relying on operational teams with greater autonomy, equipped with enhanced **capacity for initiative and decision-making at the front lines**.

“Succeed Together – Ambitions 2031”: Together with its employees and all its stakeholders, and with the support of its shareholders - Caisse des Dépôts and the French government - La Poste Groupe is embarking on a new phase in serving its customers: that of a more ambitious, higher-performing Group, capable of turning its international multi-business model, its regional roots, and its environmental and social commitments into genuine drivers of differentiation and sustainable growth.

APPENDIX - KEY FIGURES

La Poste, a diversified group and a major player in the French economy, whose true nature is sometimes misunderstood

- La Poste Groupe generates **45% of its revenue internationally**
- **¾ of its revenue comes from “B2B”** business (companies and local authorities)
- **1 in 4 French people (26%) is a customer of La Banque Postale** (18 million individual customers)
- CNP Assurances is the **third-largest life insurance provider in France**
- With Colissimo, Chronopost, and DPD France, the Group is the **No. 1 parcel delivery provider in France**. At the European level, La Poste Groupe is the No. 2 parcel delivery provider across all channels
- The company is a key player in trusted digital services, with **18 million Pronote users, 13.8 million Digiposte digital safes, and 8.2 million digital identities**

Consumer habits are evolving

- **E-commerce** continues to grow in France and internationally:
 - o La Poste Groupe will deliver **3.6 billion parcels** worldwide in 2031 (vs. 2.7 billion in 2025, an increase of 33%)
 - o **Out-of-home** delivery is accelerating: the Group plans to have a network of **190,000** retail partners and pickup lockers in Europe (vs. 150,000 in 2025, a 27% increase)
- **Banking transactions** are going digital:
 - o In France, 39% of new accounts are opened with an online bank or a neobank ³
 - o **Over 80%** of customers prefer to use the web to make transfers⁴
- The **use of mail** continues to decline:
 - o Mail volume continues its structural decline: volumes have fallen from 18 billion pieces in 2008 to 5 billion in 2025 and are expected to decrease further to reach **3 billion in 2031**.
 - o **12,600 street mailboxes** receive no letters in a week
- The **press** continues its shift to digital:
 - o La Poste delivers only 25% of newspaper copies
 - o 31% of newspapers are digital, growing by 16% per year⁵

³ Cap Gemini Study - The French and Their Banks in 2023 – Usage and Expectations

⁴ IN BANQUE / Tessi 2025 Study: Banking Practices & Consumption of Financial Services

⁵ Sources: ACPM / DGMIC / La Poste

- Foot traffic at **post offices** is declining and varies widely across France:
 - o **Counter transactions and foot traffic at post offices have decreased by a factor of 3** between 2008 and 2024 (from 2 million to 741,000 customers per day)
 - o Visits are unevenly distributed across the country: 52% of service points account for only 11% of the network's activity
 - o 30% of municipal post offices serve **fewer than 3 customers per day**

La Poste Groupe, a socially responsible company

- La Banque Postale has been **the leading lender to local authorities** since 2015. In 2025, La Banque Postale lent €6.48 billion to local authorities (compared to €5 billion in 2024), **including €2.18 billion in green and social loans** (compared to €2.03 billion in 2024).
- **La Banque Postale and CNP Assurances' outstanding ESG investments: €389 billion** in 2025, including €33 billion in outstanding green investments by CNP Assurances (up €3.6 billion from 2024)
- Postal workers delivered **12 million meals** to the homes of seniors in 2025
- The group hires **more than 10,000 people** each year
- The company invests **320 million euros in employee training** in France each year
- The La Poste Groupe has one of the largest electric vehicle fleets in Europe, with **more than 42,000 electric vehicles**



About La Poste Groupe:

La Poste Groupe is an international multi-business group operating in more than 60 countries across five continents, with its capital held by Caisse des Dépôts and the French State. In 2025, it generated turnover of €34.4 billion, over 45% of which came from international operations. The group employs more than 227,000 people (including more than 170,000 in France). It is structured around two main business lines, logistics and mail and parcel delivery, and bancassurance, and is expanding into diversified activities, particularly in digital and local services. La Poste also fulfils four public service missions: universal postal service, regional development, banking accessibility, and press transport and delivery. The parcel business, operated by the group's subsidiaries in France and internationally (Colissimo, Chronopost, DPD, SEUR, BRT, etc.), accounts for nearly 54% of turnover. In 2025, the group delivered 2.7 billion parcels worldwide. La Banque Postale and its subsidiary CNP Assurances are the 12th-largest bancassurance provider in the eurozone. With 18 million customers and as the leading lender to local authorities and hospitals since 2015, La Banque Postale aims to build a European leader in bancassurance and to consolidate its pioneering role in socially responsible finance. In France, La Poste Groupe relies on the largest local network comprising more than 43,400 service points, including over 17,000 contact points (post offices, local postal agencies, and retail postal outlets). As a key player in national digital sovereignty, La Poste, together with its subsidiary Docompost, is one of the leaders in digital trust services. As a mission-driven company since 2021, committed to the ecological transition, La Poste is pursuing its goal of achieving 'net zero emissions' by 2050, in line with the Paris Agreement. Drawing on its multi-business model, La Poste Groupe aims to be a sustainably profitable and responsible company.

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