

Certificat de notation ESG sollicitée pour BRED Banque Populaire

BRED Banque Populaire SA nous a sollicité pour conduire une évaluation indépendante de ses performances ESG.

À août 2022, BRED Banque Populaire SA obtient un Sustainability Rating de A1, basé sur un score global de 65/100. L'entreprise affiche une capacité et une volonté Avancées d'intégrer les facteurs ESG dans sa stratégie et ses opérations et semble travailler à l'intégration de ces facteurs dans sa gestion des risques, avec une capacité Avancée à sauvegarder et à renforcer la cohésion de son capital humain et sa sécurité juridique, à protéger sa réputation et à faire face aux risques opérationnels.

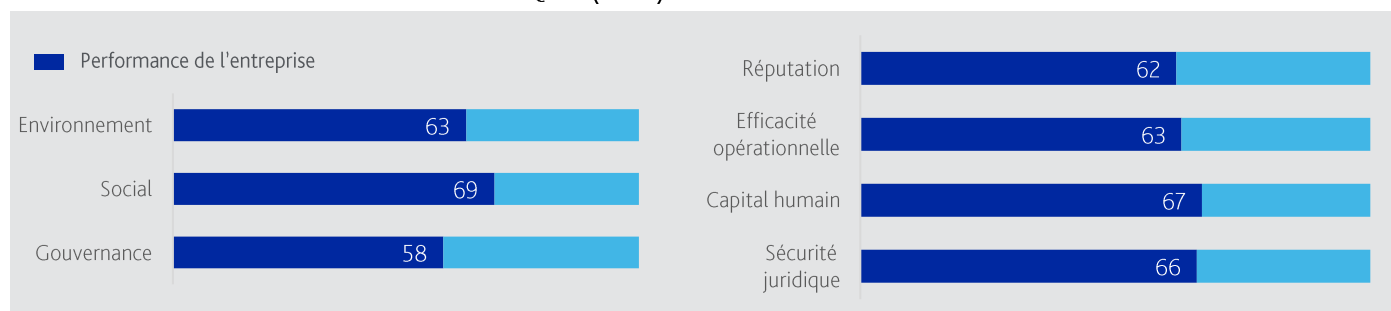


Notes préliminaires :

Nous avons évalué BRED Banque Populaire SA à sa demande, conformément à notre méthodologie de rating standard. Comme l'entreprise ne fait pas partie de notre univers d'émetteurs cotés, cette évaluation, qui bénéficie d'un dialogue actif avec l'entreprise, n'est pas représentée dans un classement par rapport à ces autres entreprises cotées, car elles peuvent ne pas avoir bénéficié d'un tel dialogue. Par conséquent, la note A1 relative n'a qu'une valeur indicative.

De plus, à la demande de la société, cette évaluation porte sur le périmètre de la BRED Social, c'est-à-dire les opérations françaises (France métropolitaine et outre-mer) sans inclure les filiales françaises. Ainsi, les activités de gestion d'actif et de gestion de patrimoine ne sont donc pas incluses dans cette évaluation.

PERFORMANCE ESG ET INDICE DE MAITRISE DES RISQUES (./100)



POINTS-CLÉS

Impacts : Les principaux indicateurs environnementaux (émissions de gaz à effets de serre (GES) liées à l'énergie et mix transport) et sociaux (part des femmes dans les postes de management, formation, rotation, absentéisme) de l'entreprise montrent des résultats mitigés. Nous estimons que la part des activités de la BRED contribuant aux objectifs de développement durable est Limitée (selon notre nomenclature).

Risques : Les systèmes de gestion des risques et de contrôle interne de la BRED couvrent la majorité de ses responsabilités en matière d'ESG (Environnement, Social et Gouvernance). L'entreprise affiche une capacité Avancée à faire face aux risques de capital humain, opérationnels, réputationnels et légaux.

Management : L'entreprise déploie des mesures pour adresser la plupart des enjeux RSE. Elle n'a toutefois établi d'objectifs quantifiés avec des échéances claires que pour les enjeux environnementaux. Des axes d'amélioration existent quant à l'intégration de la RSE au sein de la gouvernance. La BRED fait face à une controverse de sévérité Haute sur laquelle elle se montre Proactive.

Cette évaluation ESG sollicitée a été effectuée sur la base d'informations écrites fournies par l'entreprise, d'études de presse concernant l'opinion de parties prenantes externes sur l'entreprise ainsi que d'entretiens réalisés auprès de dix directeurs, directrices et responsables de l'entreprise et d'un représentant du personnel, conduits entre le 29 juin et le 1^{er} juillet 2022.

Notre rapport de Sustainability Rating de 19 pages a été délivré le 4 août 2022. Il couvre 6 domaines et 19 critères de durabilité. Il est structuré autour de trois piliers :

1. Les impacts sociaux et environnementaux des produits et services proposés par BRED Banque Populaire, ainsi que sa capacité à investir pour créer de la valeur durable ;
2. La capacité de BRED Banque Populaire à identifier et maîtriser ses risques ESG, comme à préserver la valeur de ses actifs stratégiques (tels que sa réputation, son efficacité opérationnelle, son capital humain et sa sécurité juridique) ;
3. L'inclusion d'enjeux de responsabilité sociale et environnementale à la gestion stratégique et opérationnelle de BRED Banque Populaire, ainsi qu'à sa gouvernance. Cette analyse prend en compte les efforts engagés par l'entreprise pour assurer des relations positives avec ses parties prenantes.

Notre analyse vise à informer les investisseurs, les gestionnaires d'actifs ou toute autre partie prenante concernée du niveau d'intégration des facteurs ESG par BRED Banque Populaire, ainsi que de sa capacité à identifier et à atténuer les risques associés.

BRED Banque Populaire SA (« la BRED ») est une banque coopérative, et l'une des 14 Banques Populaires affiliées au sein du Groupe BPCE. Elle propose notamment des services bancaires, d'assurance, de gestion d'actifs, ou de financement de projets à une clientèle de particuliers, de professionnels (grandes entreprises, entreprises de taille intermédiaire et PME, commerçants, institutionnels, professions libérales et artisans).

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