A SPIRIT OF CONQUEST

2014 business report
Make growth our top priority!

This is the call made by Le Groupe La Poste’s strategic plan for 2020. It has prompted a new organisation in five business units: Services-Mail-Parcels, La Banque Postale, GeoPost, Digital Services, and La Poste Retail Network. Each business unit has a specific priority and action plan, but all will cooperate to drive progress on five shared high-priority projects to boost growth. The Group will also base its development on its founding values: making it possible for everyone to access useful, more responsible services that will help each person develop. The Group’s financial business plan confirms its return to sound financial health. A Social Pact (Labor-Management Agreement) has made postal workers both active participants and beneficiaries in this far-reaching transformation. Le Groupe La Poste is ready to get to work.
START’INPOST
THE START-UP EFFECT
The new Start’inPost subsidiary – a business accelerator managed by the Digital Services business unit – was set up to help start-ups launch their products and services, get their business up and running, and boost the Group’s innovation drive. The key is a combination of life-size pilot tests, industrial and commercial support, and capital financing.

The first three Pickup Stores open in Île-de-France region
This is a new out of home delivery solution for online shoppers. The stores also offer everyday convenience services and products, such as dry-cleaning, shoe repairing, wine and flowers. One of them also offers the basic La Poste services in a PUDO (Relais Poste) area.

La Poste ranked number one for customer relations
For the second year in a row, La Poste has received first prize from Podium Customer Relations in the “Service companies” category. This ranking commends the digitalisation and simplification of the product and service ranges, and postal workers’ recognised service-oriented attitude.

YOUNG AND MOBILE
In three years, La Poste Mobile has acquired over one million customers. It decided to capture the youth market, and has launched three music + mobile plans with a partner of choice: Universal Music France.

La Banque Postale: a viable, sound bank
The Asset Quality Review (AQR) and stress tests imposed by the European Central Bank were of an unprecedented scale and stringency. La Banque Postale passed them all – a sign that its financial model is robust.

1914-1918, LA POSTE WAS THERE
A stamp featuring the French World War 1 commemorative cornflower, and an exhibition on postal services during the Great War, designed by L’Adresse Musée de La Poste (the Goup’s postal museum), are modern-day postal workers’ tribute to the 75,000 postal workers mobilised and all those who maintained the lifeline between the soldiers and their families.

76%
This is the percentage of postal workers who took part in the staff elections to appoint their representatives to the national technical committee, held by electronic vote from 1 to 4 December 2014.

THE ELECTRIC VEHICLE FLEET
AN AWARD-WINNER IN CHINA
The 12th edition of the Michelin Challenge Bibendum in November drew all of the planet’s sustainable mobility stakeholders to Chengdu, China, where it awarded La Poste with a trophy for its fleet of electric vehicles – the world’s first.

2014 – Le Groupe La Poste – A spirit of conquest 2014 – Le Groupe La Poste
A CAMPAIGN THAT CONVEYS A NEW IMAGE OF LA POSTE

La Poste has changed. Its post offices, its reception arrangements, its products, its services, its postal workers... everything has changed, day by day, year after year, but not everyone may have noticed. So La Poste decided to show people what it has become now. Modern and efficient. This is the new image of La Poste revealed by the advertising campaign launched in October 2014.

HIGHLIGHTS

Order a replacement teddy fast if it doesn’t wash well, or help a budding entrepreneur get their business off the ground: the campaign spotlights postal workers and their ability to provide effective solutions to the many and varied needs of both individual and business customers.

Whether it involves geolocating the nearest post office or tracking a parcel, creating custom stamps or recycling used office paper, the campaign surveys La Poste’s useful, innovative products and services, and bolsters its sales momentum.

Over 6,000 La Poste vehicles carry the campaign, which also features in all of the Group’s digital media, while the clips are screened in post offices and at Group head offices: decked in yellow, La Poste is out to conquer the future.
Le Groupe La Poste is gearing up to meet customers’ expectations and make tomorrow easier for them. This is a project that gives La Poste and postal workers a future.

STRATEGIC PLAN

THREE DEVELOPMENT FACTORS

1. Develop our existing business operations
2. Chart new territories
3. Make acquisitions

THE SOLE CONDITION: TOGETHER

“We have to build this development path together, it’s a condition for trust and for our successful transformation.”

Philippe Wahl
Chairman and Chief Executive Officer of Le Groupe La Poste

A SOCIAL PACT

To make each postal worker both an active participant and a beneficiary in Le Groupe La Poste’s far-reaching, fast-moving transformation.
2014-2015 ROADMAP

2014-2015 key stages

- END JANUARY: Kick off the strategic plan
- SPRING: New governance principles
- SUMMER: The business units’ action plans and financial business plan for 2020
- AUTUMN-WINTER: Tour de France and action plan dissemination
- FEBRUARY 2015: La Poste and the unions sign three majority agreements to make postal workers both active participants and beneficiaries in La Poste’s transformation

Clear priorities for each business unit

- NEW POSTMAN SERVICES: Services-Mail-Parcels
- DEVELOP THE BANK FOR PROFESSIONALS: La Banque Postale
- EXPAND A EUROPEAN-WIDE B-TO-B AND B-TO-C DELIVERY NETWORK: GeoPost
- BUILD THE BENCHMARK NETWORK: La Poste Network
- DIGITAL TRANSITION WITHIN THE GROUP: Digital Services

The financial business plan through to 2020

- REVENUE: €25 BILLION
- ORGANIC GROWTH: in revenue per year, on average, over the 2014-2020 period
- OPERATING PROFIT: on the rise (excluding external growth)
- INVESTMENT: to finance development (excluding external growth) over the 2014-2020 period

Objectives for 2020

- THE TOP-RANKING CONNECTED NETWORK: for local services, thanks to postmen and postwomen
- 7% increase in GeoPost express parcel volumes
- OVER 2 MILLION CUSTOMERS: for La Poste Mobile by 2017
- 1,000 DEDICATED ADVISERS: for professionals + 1,000 dedicated advisers for high net-worth customers
- THE BIGGEST DATABASE: of individual-customer knowledge in France
Our price rise is more moderate and it also varies widely, from 15% for priority mail to 3% for business mail. It’s up to us now to support customers through this upward trend and, in exchange, deliver an outstanding quality of service.

Is the digital revolution undermining La Poste’s close relationship with its customers?

P. W.: Our aim is to establish a postal presence that is at once face-to-face and online so that all of our customers, whatever their profile, can find the services they need at La Poste: for everyone, everywhere, and every day. Digital communication is an additional channel that is popular with every generation and has become fundamental in a business relationship. The success of La Banque Postale’s multi-channel system is proof of this. In addition to the choice of products and services, it offers a choice of communication methods, and customers use the channel they prefer.

Are postal workers ready to follow this transformation? What is the latest development in the Social Pact (Labor-Management Agreement)?

P. W.: On 5 February 2015, we signed three majority social agreements of major importance for the development and transformation of Le Groupe La Poste. The first agreement clearly states our commitment: “A future for all postal workers”. We are developing new business lines that call for new skills and redeployments. This agreement gives us the means to encourage postal workers and enlist them all in this transformation, to make them both active workers and enlist them all in this transformation, and allow us to continue providing service to a very high level of quality and over a very extensive scope. The decision was made by the regulator on the strength of the arguments and figures we presented. All of the postal operators in the world put their prices up before we did, and the increases were proportionally higher. Royal Mail, in the United Kindom, increased its prices by 31% eighteen months ago, for example.

Can Le Groupe La Poste simultaneously defend its economic interests and the general interest?

P. W.: Our public service missions are efficient and recognised as such. Postal workers are proud of this. We have decided to innovate in this area and create three new public interest missions: digital trusted third party services, the energy transition, and the contribution to modernising public action. Thanks to its committed postal workers, most of whom are sworn in to their jobs, La Poste can play a pivotal role in regional development by making its local network available to other operators and institutions. For instance, we have offered to help organise the driver’s licence test and maintain equal access to public services for all French citizens by setting up public service centres.

You are a staunch believer in the unity of Le Groupe La Poste. Why is this?

P. W.: The postal workers tell us that they want to work better together. They have grasped what is at stake in the multi-business model. We think cooperation is the best way to seize all of the opportunities it offers. This is the purpose served by the five shared high-priority projects, which leverage everyone’s expertise to innovate more quickly and widen the gap between us and our competitors. The Digital Services and Retail Network business units are there to serve the other business units, and managerial and commercial synergies are increasingly frequent. More united and agile than ever, Le Groupe La Poste has set out confidently to conquer the future.

"More united, more successful and more committed than ever in the general interest."
Rémy Weber  
Executive Vice President,  
Chairman of the Management Board of La Banque Postale

Paul-Marie Chavanne  
Executive Vice President,  
Chairman of GeoPost

Marc-André Feffer  
Executive Vice President,  
Development Strategy, Legal and International Affairs, and Regulation

Nicolas Routier  
Executive Vice President, Services-Mail-Parcels business unit

Philippe Bajou  
Executive Vice President, La Poste Retail Network and Transformation, Chairman of Poste Immobilier

Sylvie François  
Executive Vice President, Human Resources and Employee Relations

Yves Brassart  
Executive Vice President, Finance

Georges Lefebvre  
Corporate Vice President, Cross-Functional Policy and Group Cohesion

Philippe Wahl  
Chairman and Chief Executive Officer

Nathalie Collin  
Executive Vice President, Digital Services business unit and Communications

Jacques Savatier  
Executive Vice President, Regional Development and Governance Bodies
"THE POSTAL WORKERS TELL US THAT THEY WANT TO WORK BETTER TOGETHER. THEY HAVE GRASPED WHAT IS AT STAKE IN THE MULTI-BUSINESS MODEL. CHANGE TAKES TEAM WORK."

Philippe Wahl

COOPERATING FOR SPEEDIER DEVELOPMENT

A LOOK BACK OVER SUCCESSFUL COOPERATIONS
TOGETHER

COOPERATING TO HARNESS ALL OF OUR TALENTS
MAIL AND PARCELS
CONNECTING THROUGH SERVICE

The merger of the Mail and Parcel units in France opens up prospects for new forms of cooperation and innovative services.

The big common challenge
The Mail and Parcels units are adept at handling complexity, excel in competitiveness, and both have demonstrated their ability to adapt. The Services-Mail-Parcels business unit unites them to develop synergies in product and service ranges, networks, and information systems, and together tackle the business unit’s biggest challenge: developing services to spearhead expansion.

The first visible results
The mail and parcels range has been simplified. As of 1 January 2015, the new range allows users to send either documents or objects less than 3 cm thick for the price of a letter. There have been three main changes. La Poste has introduced a tracked letter service (Lettre Suivie), available for all methods of franking; reworked its prepaid covers (préts-à-envoyer); and started selling packages (unfranked) in its post offices and Business Areas. For greater convenience, an area will be set aside in post offices with a Customer Service Area for customers to prepare their items for posting. This is already in place in 300 Customer Service Areas. And delivery is still carbon neutral!

Viapost, connected logistics
After Web marketing, means of payment, delivery and delegated e-commerce, Le Groupe La Poste has added yet another field of expertise to its range of services for e-tailers by launching Viapost. A specialist in online shopping logistics, Viapost offers a combination of supply chain consulting, logistics services, customer relationship management and innovative solutions to guide and support companies as they grow.

Sending postal items from your letterbox
The number of parcels exchanged with online retailers or between private individuals is rocketing. La Poste has brought in a game-changing innovation that lets customers send their parcels directly from their own private letterbox. All they have to do is frank their parcel on-line on colissimo.fr by 11 pm, then leave it in their letterbox by 8 am the next morning. The customer is then informed by e-mail as the parcel passes the key stages of shipping, from the moment it is picked up by the postman, the day after the e-mail was sent.

The creation of the new mail and parcel product range will be beneficial for customers but also for customer-facing postal workers. With a simpler product and service line-up, it will be easier for the sales force – counter clerks and postmen alike – to give customers helpful advice. This range caters effectively for La Poste customers’ new sending requirements, especially with the growing popularity of e-commerce.

With a simpler product and service line-up, it will be easier for counter clerks and postmen alike to give customers helpful advice.

NEW
Staby®, exclusive to La Poste
This electric three-wheeler is made by Ligier for La Poste. One hundred vehicles have already been supplied in 2014 and it will eventually replace some of La Poste’s scooters. It can carry nearly twice as much mail and goods, and is safer and more comfortable for postal workers to drive.

"I collect parcels from individuals’ letterboxes at the same time as I make my deliveries. The feedback from my customers, and especially all those who regularly sell over the Internet, is very positive. They are delighted not to have to go to their post office every time they send a parcel to a buyer. It really makes life easier for them. This part of my job is neither complicated nor demanding. It fits in well in with my daily rounds."

Valérie Vacher
Director of management and change projects (in the Key Account and Business Marketing Department)

"The creation of the new mail and parcel product range will be beneficial for customers but also for customer-facing postal workers. With a simpler product and service line-up, it will be easier for the sales force – counter clerks and postmen alike – to give customers helpful advice. This range caters effectively for La Poste customers’ new sending requirements, especially with the growing popularity of e-commerce."

Sébastien Rouyer
Parcel postman in Nancy-Seichamps (Lorraine region)
BANKING AND THE RETAIL NETWORK
UNITED FOR THE BENEFIT OF ALL OF OUR CUSTOMERS

Bringing closer together La Banque Postale’s and La Poste Network aims at providing better service for customers and speeding up business development.

A common managerial line
To build a multi-business, predominantly banking network within the Group, a new, single commercial organisation has been established between the Retail Network and La Banque Postale. By being more responsive and by more effectively addressing customers’ expectations, it is helping to boost business development. The organisation is supported by a single human resources department and a common banking/network innovation and digital transition department. The banking/network tandem has simplified the roles, established IT tools and a decision chain as close as possible to its customers, focused everyone’s efforts on banking as the top priority, mainly by giving post office managers specific guidance and support, and customer relations: in short, the banking/network tandem is ready to get to work.

Career opportunities for postal workers
Selling banking products (opening an account, savings, insurance) is becoming a major part of counter clerks’ activity. The authority to deal with banking matters, and especially lending, will gradually be delegated to the staff closest to the ground. To train its employees, La Poste is bringing in a large-scale training scheme known as the Banking and Retail Network School. The School is by no means a mere merger of the network and banking curricula. Instead, it aims to build new programmes in line with the strategic plan’s goals, and which will give trainees a qualification, certification or diploma. It will give 70,000 postal workers and banking staff the skills they need for new business sectors and new areas of expertise, in particular risk management. The School’s inaugural intake comprised the new business-customer managers assigned to post offices in January 2015.

A plethora of customer benefits
The banking/network merger simplifies processes, speeds up decision making and cultivates quality of service. The “Bank for professionals” programme is a flagship project in Le Groupe La Poste’s strategic plan and the new tandem’s main challenge. The merger also encourages product innovations and cross-marketing initiatives, such as when La Poste Mobile launched its music + mobile plans, designed to appeal to the youth market. The main thing we have in common, though, is our ultimate objective: satisfying our customers, day after day.

The Banking and Retail Network School
At the Banking and Retail Network School, the year 2014 marked the beginning of training for customer managers. The first intake finished training at the end of December and is now working in post offices. The training programme is gathering pace, and will train the 70,000 employees of La Poste Retail Network, La Banque Postale and financial services in banking expertise.
GEOPOST AND PARTNERS
WINNING COMBOS

External acquisitions and partnerships are bolstering Le Groupe La Poste’s positions in France and abroad.

The world according to GeoPost
GeoPost has been expanding its scope ever since its inception, primarily through acquisitions, and maintained this strategy in 2014. The purchase of the courier company Siódemka brings a very complementary customer base into DPD Poland’s asset base, making it the second-ranking express parcel operator in Poland. GeoPost’s acquisition of a 63.5% stake in wnDirect, which supplies logistics solutions to retailers, will enable it to expand its international e-commerce products and services. In Asia, Japan Post has acquired a stake in Lenton Group Limited, a global logistics service provider based in Hong Kong (and in which GeoPost also holds a stake).

La Poste exports its expertise
Since 2013, the Group has been helping the Vietnamese postal service set up a post bank. In 2014, it helped the Argentinian postal service, Correo Argentino, draw up its strategic plan to 2019, and signed a cooperation agreement with the Moldavian postal service, Poșta Moldovei, to deploy an innovative contactless payment solution. Joint issues of stamps celebrating the 50th anniversary of diplomatic relations between France and China in 2014, and fifty years of cooperation in space between India and France in 2015 mark our postal relations with these two countries. In addition, the Group’s wholly-owned subsidiary Sofrepost was chosen in 2014 to guide and support Cameroon’s postal service for another two years with its management, and to provide executive management.

PARTNERSHIP
Press delivery has a bright future
Le Groupe La Poste and the Amaury group have combined their skills and networks in a new company called “Proximy”. The latter offers a wide range of press home delivery services, a sector in which it is taking the lead in the Île-de-France region, with over 130 million copies delivered per year. It is also developing new non-press local service offers, such as Neopress in Lyon.

DEVELOPMENT
La Banque Postale consolidates its expertise
The acquisition of a 66% stake in SOFIAP, which manages the home loans granted to SNCF employees, is accelerating the bank’s development on the consumer market and bolstering its subsidised home-ownership operations. The industrial partnerships entered into in 2014 with Aegon Asset Management and with Fédéris Gestion d’Actifs, a Malakoff Médéric subsidiary, are building La Banque Postale Asset Management’s expertise in this area.
DIGITAL VERSION
LA POSTE MOVING WITH THE TIMES

In a bid to be one of the leading figures in “connected life”, Le Groupe La Poste is rethinking the way it connects with its customers and making a resolute switch to digital.

La Poste online: simpler and closer
La Poste launched a major project to transform its online presence in 2014. The aim is to make the customer experience quick, easy and personalised, no matter how customers choose to get in touch with La Poste (through the website, mobile and tablet applications or social media). The laposte.fr website has been completely redesigned and now includes the laposte.net e-mail service, the Digiposte secure area and a bigger and better store. New mobile and tablet applications have also been launched. In 2015, Colissimo services will be added to laposte.net, and customers will be able to manage the whole multi-channel experience from a single account.

The 100% multi-channel bank
With nearly 45 million visits per month in 2014, the labanquepostale.fr website is a major channel for communication with the bank. The latest version’s content is centred on users’ requirements, and its uncluttered design is popular with visitors.

OVER 11 MILLION
unique visitors to laposte.fr

€132 MILLION
online revenue in 2014

4.2 MILLION
visitors to La Poste’s mobile app

After the mobile application, now used by 1.8 million customers, a special tablet app has been added to La Banque Postale’s range of communication channels. It had been downloaded 45,000 times by the end of 2014.

#SAVine in the age of communities
On 1 July 2014, La Banque Postale created a buzz on the social networks by launching the first banking after-sales service in France. This Twitter application inserts short video clips in tweets to answer the questions most frequently asked by customers. The bank is making every effort to connect with its growing social network community of 247,000 Facebook fans and 8,500 Twitter followers.

The Digital Services business unit gets things moving
A sign of the new direction its strategy is taking, the Group has created a business unit specifically for digital services, just as it has done for its traditional core businesses. The unit has a twofold strategic mission: lead the digital transition within the Group and develop new product and service ranges. The Docapost and Mediapost Communication subsidiaries have joined the business unit for this purpose. Docapost, an expert in corporate digital transitions, is helping more specifically with the Facteo solution – the smartphone for postmen and postwomen – by enabling real-time management of the 80,000 mobile lines. Mediapost Communication, the leading relationship media group, optimises advertisers’ commercial effectiveness and customer satisfaction, using interaction media and data processing.

The Employer Brand
In addition to its careers area (www.laposte.fr/recrute), the Group rolls out its Employer Brand in the social networks: Twitter@laposterecrute, the careers Facebook page, and the LinkedIn and Viadeo company pages. The Group posts its job news on Pinterest and its openings for sandwich courses and training placements on Yupeek. The 2014 Potentialpark survey conducted on the top 104 French corporate career sites ranks Le Groupe La Poste in the top 10: it is ranked 6th for its employer branding communication in the social media and for its online communication as a whole.
Postal workers co-constructed the Group’s strategic plan, today, they are being called to co-produce it. Everyone is an “intrapreneur” and an innovator.

“20 projects for 2020”
A competition being run for the entire duration of the strategic plan asks postal workers to suggest new ideas for developing the Group and then put them into practice themselves. A new business line, product or service, or an improvement in the customer experience: “20 projects for 2020” will select three to five projects per year. The 2014 edition attracted 655 submissions, involving nearly 2,000 participants. Thirty teams and their projects were shortlisted, 10 received guidance and support to develop their project and pitch it to the final jury, which selected the top three award-winners.

IN PARTICIPATORY MODE
CONQUERING THE MARKET IS EVERYONE’S BUSINESS

Participatory innovation in 2014
The Mail business unit is on the look-out for good ideas and practices, the GeoPost Quality & Management Awards reward flagship initiatives, La Banque Postale has an idea bank, and the Retail Network has a dedicated intranet portal. La Poste has a long history of participatory innovation born of the spirit of service. Now adopted throughout the Group, it is a means of driving progress and recognition for postal workers. The “irritants” approach has proved particularly effective and emblematic here. Centred on the customer experience, it collects reports of recurring glitches (from overly-complicated procedures to computer bugs or friction between departments) and encourages postal workers to put forward solutions. In 2014, 160 award-winners, some of them from the Group’s European subsidiaries, were rewarded for their innovations.

A collaborative platform in 2015
The idea behind the future enterprise social network, dubbed “Tredunion”, is to pool the Group’s tremendous skills potential and use them in combination to work on projects. Tested in 2014 by 3,000 employees, in 2015 it will enable 25,000 postal workers from all business units to work on the same technology platform without any organisational boundaries. Also planned for Group-wide deployment is a new, unified workstation containing e-mail, instant messaging, electronic document management, the social network and a smart search engine scheduled for early 2016. It is expected to speed up the digital transition within the Group, make postal workers more efficient and enhance their working conditions.

655 submissions from nearly 2,000 participants

160 award-winners rewarded for their innovations

3,000 employees have tested the future enterprise social network

The three award-winning postal worker teams in 2014 are: Post’Lib, KissKeys and Animaleo.

Postal workers know best what they can offer tomorrow in this trust-based relationship with society. We’re looking for projects that really make a difference, and truly new ideas that we would not have thought of on our own.”

Natalie Rastor, Jury Chairwoman “20 projects for 2020”, CEO of Ogilvy & Mather Paris

Every year up until 2020, a fresh season of the programme will support teams of postal workers and their new development projects for La Poste, postal workers and their customers.
ACTION

COOPERATING TO HARNESS ALL OF OUR STRENGTHS
DEVELOPING EXISTING BUSINESS OPERATIONS

LE GROUPE LA POSTE BUILDS ON ITS ACQUIRED EXPERIENCE

Boosting the business units’ expertise to take them to market benchmark status.

Postman-delivered enhanced services (“services plus”)

More than 42,000 Factice smartphones are now in service and all postmen and postwomen will have one by autumn 2015. The device is gradually being fine-tuned as postmen and postwomen use it and suggest enhancements. A number of applications are being tested and some are already in use, such as the delivery of tracked items, powers of attorney, parcel shipments from the user’s letterbox, the management of mail forwarding, etc.

New postman services are also being phased in as part of five service line-ups: Porteo (home delivery of cultural products and medicines), Cohesio (check-up home visits for senior citizens), Relèveo (energy meter readings), Équipeo (simple installation of connected objects), Facileo (deliveries with a specific message, collection and checking of important documents, and taking photos).

1,000 parcels sent from letterboxes every day, even before the service was officially launched.

The exact science of parcel delivery

Customers can pick their delivery window and change it up until the last minute with the Predict service, which is deployed by DPD in 18 countries and available in France through Chronopost and Exapaq. Delivery windows are getting shorter and shorter, down to 60 minutes in 2015 and as little as 30 minutes at DPD Germany. UK online shoppers can even track their parcel in real time on a map of their local area. The network of Pickup points is growing in step with e-commerce. In France, it handles more than 100,000 parcels per day in its 3 formats: over 7,000 Pickup points, 100 automated lockers and the 3 Pickup Stores inaugurated in the Erment-Eaubonne, Évre-Courcouronnnes and Saint-Lazare train stations, which are among the busiest in the Île-de-France region. These wholly-owned stores offer the full range of parcel pick-up, exchange and drop-off solutions, as well as setting aside a corner for everyday convenience services provided by top brands. Outside France, the growing Pickup network comprised nearly 8,000 pickup points at the end of 2014.

100,000 parcels per day are handled by the network of Pickup points in France.

A bank for everyone

La Banque Postale offers a comprehensive range of banking and insurance products, and is the principle bank for 10.8 million private individuals. It is the bank that caters for customers in a precarious financial situation, and it received an award for accessibility in 2014. It is also chosen by high net-worth customers, with whom its new Cachemire life insurance solution is very popular. After becoming the bank for regional development in 2011, La Banque Postale took another new initiative in 2014 when it launched its business banking programme (“Banque des pros”) for professionals and very small businesses. Its support for the local public sector, with loans to the value of nearly €6.8 billion granted in 2014, and its new civil liability cover for elected representatives confirm La Banque Postale’s key role in serving the real economy. In 2014, La Banque Postale committed €300 million with the European Investment Bank to support local authorities’ initiatives in healthcare, training and ultra-fast broadband.

La Poste Mobile attracts customers and builds loyalty

Since late 2014, La Poste Mobile has stepped up its targeted customer-acquisition campaign by launching music + mobile package for the youth market and international prepaid pass for customers with ties abroad. Fixed/mobile convergence has seen sales of ADSL boxes rocket and churn rates fall. The launch of 4G services has further reduced the temptation for customers to go elsewhere. This success is reflected in the figures: revenue has increased by 23% and subscribers numbers are also up, with 1.15 million customers at the end of 2014.

Joining forces to satisfy the business market

Professionals represent a potential of over 4 million customers and prospects throughout France. The Services-Mail-Parcels and Retail Network business units have a common commercial management, and have created 500 market zones to streamline the customer journey by leveraging synergies between the channels. This system, which was brought into general use in 2014, facilitated joint action down to the level closest to customers and is starting to bear fruit in the business results. For 2015, the zones have been given a common commercial objective, and the main players are sharing the coordination and management.

Asendra hot on the heels of DHL

The La Poste-Swiss Post joint venture merged the best of both networks into a clear, attractive line-up in the international mail segment, structured around four product ranges – goods, business mail, direct mail and press. Asendia has confirmed its ambition to become the number one provider of international B-to-C mail solutions by end-2015, and is making it known with a campaign aimed at retailers keen to develop their online business.

Exapaq

has scored points on the export market by obtaining opérateur économique agréé (approved business operator) certification, which validates its security management and speeds up customs clearance for goods entering or leaving the European Union.
DISCOVERING NEW TERRITORIES
LE GROUPE LA POSTE PAVES THE WAY

To acquire new territories, the Group is adventuring into the crossroads between offline and online to address new customer requirements.

Becoming an expert in combined freight solutions
For mail, small parcels and press, it all hinges on transport. The Group is establishing a network that combines rail, road and air transport (for urgent shipments that cannot travel by road), and eventually river transport. It will invest €100 million over three years to construct two platforms, including the Bonneuil-sur-Marne hub (in the Val-de-Marne département), due to open at the end of 2015, and gradually ramp up operations to reach optimal service and proficiency in a new area of expertise in 2017.

Tapping into the C-to-C market
Through social networks, swaps and second-hand sales, transactions between private individuals are booming. To tap into this market, Pickup is launching a solution for sending parcels from one pickup point to another. The Pickup shuttle service can be arranged over the Internet in a few clicks. Prices vary with the distance (no need to weigh parcels), from €2.90 to €6.90 for 48-hour delivery.

The silver economy
One out of every four French people is dependent in later life, incurring an average expenditure of €105,000. La Banque Postale, which is the most popular bank with retired people, is launching an innovative, civic-minded dependency range. It is accessible to everyone and adjusted to each person’s financial capacity. The standard offer helps elderly people remain in their own home by topping up the government subsidies. Its services, which are available to the insured from the moment the cover is taken out, and its carer-assistance component, make it unquestionably useful and unique on the market.

Currently being tested with Nespresso
To cater for its corporate customers’ needs, Nespresso has picked La Poste to create the first ever used-capule collection service from company premises. After successful tests with 200 volunteer companies based in two Paris arrondissements, the service has been extended to the whole of the Paris inner-city area. In all, 2,300 Paris-based companies that use at least 500 of the Nespresso Grand Cru capsules a month will be able to use the collection service.

The digital era
In 1,000 local postal agencies, tablets will be available for customers to use to access online services operated by La Poste and certain public services. Nearly 250 PUDO (Relais Poste) outlets are equipped with a smartphone connected to a printer, bringing the customer experience up to speed with the latest technology. In post offices, the counter clerks hold digital innovation in their hands. A total of 59 post offices are equipped with touch pads that modernise customer relations: 500 post offices will be equipped by end-2015. 3D printing is featured in a dedicated area in four post offices that are inaugurating the creation of made-to-measure packaging. Twenty post offices have digital screens presenting the latest news: they will be 2,500 in 2016. Digital technology is giving the Retail Network a make-over and the communication campaign sweeping across Twitter (#atoutdesuitealaposte) is shaking up any preconceived ideas about La Poste.

Digital trust is up and running!
La Poste’s new document wallet application guarantees users that they will always have their documents and personal data in a readily-available digital format to streamline administrative formalities (e.g. obtaining a current proof of address to replace an ID card). Available on iOS and Android, it will simplify administrative paperwork and life online.

Big data by Mediapost Communication
The Media Data Live solutions help advertisers target their customers and prospects at the right time and in the right place, and adjust their contact plan in real time. The product of synergy between Mediapost Communication’s different fields of expertise, it draws on a powerful asset: 40 million addresses, 26 million e-mail addresses, 26 million landline phone numbers, 8 million mobile phone numbers and 25 million unique visitors.
CO-CREATING TOMORROW’S SERVICES
LE GROUPE LA POSTE ADOPTS OPEN INNOVATION

Ten years ago, Le Groupe La Poste embarked on an open innovation strategy with all of the stakeholders from tomorrow’s world.

With the start-ups
With Lab Postal and the innovation capital investment subsidiary X-Ange, the Group is setting up its own industrial start-up accelerator: Start’inPost. The budding entrepreneurs it helps should be doing business on the Group’s current and future markets, i.e. digital trust, retailing and e-tailing, local services and connected objects. The one-year programme takes place in two phases: three months of business tests with pilot customers, then nine months of acceleration to develop their product or service with the accelerator’s commercial or financial support. Launched in 2014, Start’inPost can support up to 24 start-ups per year, and has already discovered five budding entrepreneurs: Heuritech, specialised in big data; the SmartPanda intercompany social network; the Oxilia network of home-help personnel qualified to work with elderly and disabled people; the Yes Profile platform for connecting online users and advertisers; and Koolicar, a car-sharing solution that works without having to exchange keys.

An open Lab Postal
Le Groupe La Poste’s open innovation event, Lab Postal brings together innovative SMEs and start-ups, the Group’s innovation teams and the key actors in the innovation ecosystem. The 2014 event hosted 1,200 visitors for 30 sessions and workshops, presented 10 prototypes and 10 innovative solutions, including a Docapost invention: the Doceye augmented reality glasses. These glasses use the technologies used to sort mail to recognise information shown in the documents and automatically process the data.

Provéance, the contingency business ecosystem
The rise of digital technology is having an impact on the personal insurance sector. Provéance, a Docapost subsidiary, offers a comprehensive and innovative solution for outsourcing global social protection. A growth driver for Le Groupe La Poste and for insurers, insurance brokers and reinsurers.

€12 million
This is the sum allocated to Start’inPost for three years.

With all the movers and shakers
In 2014, Crédit Mutuel Arkéa and Crédit Agricole joined Paylib, the secure mobile payment solution launched by La Banque Postale and two other major banks. As a social business stakeholder, La Banque Postale chose to support the Social Cup, the aim of which is to discover tomorrow’s social start-ups in partnership with the MakeSense network of entrepreneurs and the crowdfunding leader, KissKissBankBank.

A service to help elderly people enjoy living in their own home
Today there are 15 million seniors in France; in 2030, there will be 20 million, and they will spend 64% of the country’s healthcare expenditure. Le Groupe La Poste has joined forces with experts in the field and is already thinking of ways to meet their needs. Cohesio Digital is one such solution, which was selected during the first phase of the French government-organised world innovation competition in 2014 (Concours mondial d’innovation). It combines the postman’s human contact, digital technologies in the form of a service platform open to home-help service providers, and robotics to provide the interface between the platform and the elderly person, so the person never feels isolated.

Doceye, Docapost’s document-processing solution
These augmented-reality glasses recognise the information shown in the documents and process it automatically. The secret lies in the software embedded in the glasses’ side-pieces, and which has already been used to read envelopes during sorting.
E-COMMERCE

As a prime sphere for transactions and exchanges, e-commerce is a business sector for which Le Groupe La Poste is ideally suited, backed by the proven expertise of its business units and subsidiaries. It is a lastingly buoyant sector and a flagship growth driver for Le Groupe La Poste.

• Tap into cross-border and international e-commerce.
• Enter the emerging market for online food shopping.

The tremendous stakes involved in online shopping worldwide

| 2013-2025 | Market for goods bought online |
| 2013-2025 | Market for B-to-B and B-to-C express parcel deliveries |
| 2013-2025 | Share of online sales |

$500 BILLION
$150 BILLION
$2,000 BILLION
$325 BILLION
4.5%
15% TO 20%

FRESH PRODUCE DELIVERIES
From local shops to the home, offered by the Services-Mail-Parcels business unit.

FOR E-TAILERS AROUND THE WORLD
Competitive solutions and associated services (customs clearance, port and airport logistics, etc.) are projects under study.

IT’S HIGH PRIORITY
Use the new types of consumption as a springboard.

TARGET NEW CUSTOMERS TO CAPTURE MAXIMUM VALUE.
• Strengthen Viapost’s position on the e-logistics market.
• Roll out secure payment solutions.
• Consider creating specialised marketplaces.
• Explore the market for same-day deliveries.
• Test e-tailers’ financing solutions.

CLOSE-UP
How can we embody e-commerce?
Created by Le Groupe La Poste and run in partnership with the Saint-Étienne International Design Biennial, the Prize for Service Design uses design as an innovation driver. The 2015 edition invites young designers to think about the question of how we can embody e-commerce. How can we associate online shopping with a concrete experience? To guide candidates, the Group has given them a few ideas that reflect its concerns: the deliveries of the future, support for very small businesses, seniors’ autonomy, and ethical big data.
Poste Immo, the Group’s Real Estate Department, has made urban logistics a core issue in its 2018 strategic plan. The Services-Mail-Parcels business unit has developed the world’s first fleet of electric vehicles. Last-mile logistics is one of Le Groupe La Poste’s areas of expertise, and the Group is determined to turn it into a range of convenient, high-performance services.

The three spheres of action

**IT’S HIGH PRIORITY**
Support cities’ new environmental management.

**TOGETHER**
Pool the business units’ and subsidiaries’ logistics processes.

The three challenges facing local authorities

- **Clear away pollution and traffic congestion**
- **Densify towns and cities**
- **Keep city centres attractive and maintain neighbourhood shops**

500 MILLION parcels delivered per year in France[^1].

69% of people living in France shop off-site[^1].

58% of shoppers have already chosen delivery to a pickup point or an automated locker[^2].

[^1]: Source: FEVAD barometer survey, June 2014.
[^2]: Source: CSA survey for SNCF.

Le Groupe La Poste uses the locker network of its subsidiary Pickup, which has over 7,000 PUDO points in France, 100 automated lockers in high-traffic locations, and the first three Pickup Stores in train stations. At the same time, Poste Immo is testing the installation of lockers in post offices and the Carrés Pro business areas in Paris, Lyon and Bordeaux.

Lockers

Urban logistics areas

Soft transport modes areas

Le Groupe La Poste has identified strategic sites in Paris, including the emblematic Louvre post office currently being renovated, and in Bordeaux and Lyon.

[^2]: Source: CSA survey for SNCF.

1,000 automated lockers in high-traffic locations in 2016, including 450 in post offices.

24,000 electric vehicles at end-2014 (cars, quad bikes, three-wheelers, bicycles).

A pioneer of innovative vehicles and initiator of the French electric vehicle segment, Le Groupe La Poste continues its quest for increasingly “clean” deliveries with Quadéo – half quad bike, half car – and the electric three-wheeler Staby®.

[^1]: Source: FEVAD barometer survey, June 2014.
[^2]: Source: CSA survey for SNCF.
MODERNISING PUBLIC ACTION

The French government has launched an initiative to modernise public action in an effort to make public policy and public services more efficient and help control spending. The ultimate purpose of this move is to make public action “fairer, more efficient and simpler”, as well as more contemporary, by bringing it into line with the far-reaching changes under way in the regions.

Le Groupe La Poste makes its skills available to meet the needs of the public sphere

Guy-Pierre Sachot, Director of the Public Action Modernisation programme, reporting to Jacques Savatier, member of the Executive Committee.

1,000 public service centres

CLOSE-UP

The retail network fosters social ties

To help pool services and strengthen its local involvement, the Group proposes to use its Retail Network of post offices to house 1,000 public service centres, which will also be open to other operators. In doing so, the Group is keen to help maintain services in the most vulnerable zones, strengthen its role in social cohesion and its people skills, and reduce the digital divide by making connected devices available for the public to use.

LOCAL PRESENCE AND SERVICES FOR THE POPULATION

For example, to cut down the waiting time to obtain a driver’s licence, and as soon as the legislation allows it, La Poste, as a trusted stakeholder with extensive experience, will apply for accreditation to organise the general theory test on the highway code. La Poste is present throughout France, so will offer to provide readily-accessible venues with Internet access to hold the tests and make sure they run smoothly, in locations close to candidates. Its employees, who are sworn into their jobs, will be able to guarantee that the principles of neutrality and equality essential for such a task are upheld.

GENERAL ADMINISTRATION

To support public operators keen to optimise their resources and reduce their running expenses, La Poste has devised a range of solutions based on its specific skills. It proposes to co-construct the general administrative services of tomorrow (manage and optimise procurement; oversee public buildings’ risks and safety; take charge of document management and archiving, etc.).

PUBLIC POLICY

To give its role as intermediary its full breadth and scope, La Poste proposes new services that are close to the population and economical. These include economic development (co-working, digital platform, etc.), cultural development (networked libraries and services in subscribers’ homes, etc.), and new solutions to cater to ageing and economically vulnerable population groups.

OUR OBJECTIVE

CREATE VALUE BY HELPING MODERNISE PUBLIC ACTION.

IT’S HIGH PRIORITY

ACTION

16 service projects and 3 support projects.

TOGETHER

Project leaders from the business units, the subsidiaries and the Group.
**ENERGY TRANSITION**

From more energy-efficient buildings to more economical Mail platforms, and from eco-driving to Green IT, Le Groupe La Poste is leading its own energy transition with determination and concrete results, such as the carbon neutrality of its Mail-Parcels and digital products and services. A whole range of expertise that it intends to market.

**The four challenges of France’s energy transition**

1. **Reduce emissions of greenhouse gases and pollutants**
2. **Become more competitive and create new jobs**
3. **Control the price of energy**
4. **Reduce France’s energy dependency**

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**Four development areas and ideas for services**

- **HOME ENERGY RENOVATION AND FINANCING OF THE REFURBISHMENT**
  - From awareness-raising and information to the preliminary home energy-efficiency diagnosis performed by postmen or postwomen, and a range of energy renovation offers at La Banque Postale (including an energy efficiency micro-credit loan).

- **ENERGY MANAGEMENT**
  - Optimisation of the energy consumption of the Group’s buildings and IT systems, and B-to-B and B-to-C offers being prepared for our customers.

- **RECYCLING AND REUSE**
  - The recycling/recycling of Group waste and systematic eco-design of our products and services. The Recy’go used-paper collection and recycling offer and its extension to other recyclables (cardboard, mobiles, textiles and plastics) for our customers.

- **ECO-MOBILITY**
  - Development of the electric vehicle fleet, eco-driving and company travel plans for the Group, and new eco-mobility offers and electric bicycle hire being prepared for our customers.

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**SHARED HIGH-PRIORITY PROJECTS**

**The four challenges of France’s energy transition**

1. **Reduce emissions of greenhouse gases and pollutants**
2. **Become more competitive and create new jobs**
3. **Control the price of energy**
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**OUR OBJECTIVE**

Contribute to the energy transition in France and find new growth drivers for the Group.

**SHARE**

Sophie-Noëlle Nemo, Director of the Energy Transition programme, reporting to Nicolas Routier, member of the Executive Committee.

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**IT’S HIGH PRIORITY**

**ACTION**

Market the Group’s expertise on a large scale.

**TOGETHER**

Contribute to one of the country’s flagship issues: green growth.

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(1) On 18 December 2014, La Poste signed the charter of voluntary commitments to reduce road haulage CO₂ emissions.
IT'S HIGH PRIORITY

Make a redirection request at the post office and make an appointment with your postman or postwoman.

Confirmation e-mail
Log onto your La Poste customer account from your mobile
Appointment reminder text message (D–1)
Appointment with your new postman or postwoman
Le Groupe La Poste satisfaction survey

Confirmation e-mail
Appointment with your new postman or postwoman
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INDIVIDUAL CUSTOMER KNOWLEDGE

The new digital uses call for us to place the customer at the centre of our organisation. Sharing our customer knowledge is one of the keys that will lead to this transformation. Pooling this data will enable us to develop shared customer insights so that we can more effectively meet customers’ needs and adapt to their lifestyle.

Daphné Sulikowski-Vautherin, Director of the Individual Customer Knowledge programme, reporting to Nathalie Collin, member of the Executive Committee.

OUR OBJECTIVE
GET TO BETTER KNOW OUR CUSTOMERS SO THAT WE CAN BETTER SERVE THEM.

A customer known and recognised everywhere and by everyone: postmen or postwomen, counter clerks, postage machines, the Internet, customer service operators

A personalised relationship in every retail outlet
Streamlined, efficient journeys combining offline and online resources
Tailored products and services make life easier for customers
The Group anticipates customers’ requirements and offers new, convenient products and services
Ever-greater customer satisfaction and loyalty

A streamlined customer journey: how to have your mail redirected when you move house

PRIVACY
Bank details do not lie within the scope of the project. Customers can find the history of their dealings with all of Le Groupe La Poste’s business units in their strictly personal online customer area.

ACTION
Offer the right products and services to the right customer, at the right time, using the right channel.

TOGETHER
Capitalise on the collection of customer data to share a common, 360° vision of our customers in every retail outlet.

A spirit of conquest 2014 – Le Groupe La Poste

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A spirit of conquest 2014 – Le Groupe La Poste
Society’s needs are changing in the digital age, but the role of Le Groupe La Poste remains: bring society the human factors of closeness and trust. La Poste is committed to maintaining its public service missions and public utility by bringing in new general-interest services.
AN INTEMPORAL VALUE
Sustainable development, responsible performance and the general interest: since 2003, Le Groupe La Poste has placed its corporate social responsibility at the centre of its strategic plans and projects. The latest plan, “La Poste 2020: conquering the future”, takes it to the next step.

A COLLECTIVE ENDEAVOUR
The co-construction approach has made it possible to factor in the expectations and wishes of all those involved. By giving the strategic plan a unique, collective aspect – a reflection of the needs and hopes of a society – La Poste’s endeavour to conquer the future leaves no one out and gives everyone a springboard. For Le Groupe La Poste, meeting the challenges of tomorrow means depending on sharing and collective intelligence, a positive, open vision, innovations that benefit everyone because everyone has had a hand in building them. The fact that today’s economic, social and environmental issues have been understood and taken into consideration gives the strategic plan a profoundly useful aspect. Its actions are aimed at building solutions to the needs of individuals, the challenges facing companies and regions, and the problems facing society. By endeavouring to protect its economic interest, Le Groupe La Poste remains true to one of its long-standing values: serving the general interest.

For Le Groupe La Poste, tackling the challenges of tomorrow means changing the way we think and act today.
It means placing our hopes in sharing and collective intelligence, and opting for a positive, open vision of innovation. It means guiding and supporting initiatives that benefit everyone.

Changing what we do
This means promoting economic initiatives for sustainable regional development, and aiming for a locally-based economy that is more inventive, more responsible, by backing micro-businesses, supporting the emergence of new industry segments or fostering the development of innovative start-ups.

Sharing innovation
This means easing access to useful, simpler, often innovative goods and services, in towns and rural areas alike: truly universal banking services for people in precarious financial situations, carbon-neutral mail and parcel products and services, and eco-friendly logistics solutions.

Broadening our vision
This means creating innovative forms of solidarity and synergies with benchmark non-profit partners, joining in the boom in the social and solidarity economy, giving preference to companies in the sheltered/subsidised employment sector, or making it possible for employees to get involved in the voluntary sector.

Giving everyone the opportunity to participate helps us move forward together.
Postal workers’ well-being

The quality of service delivered to customers depends mainly on postal workers’ quality of life at work. Consideration for this aspect, and the attention given to each postal worker’s well-being and health are cornerstones of the social pact. This translates to appropriate change management, initiatives to promote a sound work/life balance, such as developing teleworking, preventing accident hazards and reducing the physical or mental strain entailed in work activities.

FIRST ADVANCES

- Over 1,000 postal workers had opted for teleworking at end-2014(1).
- A toll-free number available on a 24/7 basis for all postal workers to seek external, confidential psychological support.
- A social whistleblowing system to identify and correct any breach of Group principles in change management.

THE SOCIAL PACT

Postal workers all active participants, all beneficiaries

An unprecedented training plan

New markets call for new skills: at least 80% of postal workers will receive training each year and 20% of the training plan will be devoted to individual skills development.

FIRST ADVANCES

- A qualification training programme to fill the 1,000 positions for business customer managers in La Banque Postale.
- A fifty-day training programme for the hundreds of postmen and postwomen who, every year, move into counter clerk jobs.
- 2,000 managers were trained for the HR role by the Institut du Management in 2014.

Changes ahead for all postal workers

The development prospects are wide open because they are constructed at Group level and include new activities and new professions. To help postal workers build their career in the future La Poste, the Group invests in every aspect of support for their project.

FIRST ADVANCES

- A reference guide to jobs and professions throughout the Group maps out cross-entity career paths.
- A dedicated website – Mon avenir avec La Poste (My future with La Poste) – provides streamlined access to career opportunities.

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(1) Following the teleworking agreement signed in June 2013 with the trade unions CGT, FO, CFDT, CFTC and CGC-UNSA.

IN PRACTICE

50,000 postal workers will take qualifying training courses between 2015 and 2020.

1,100 local HR officers are available throughout France to support postal workers in their professional or personal life.

84% of postal workers think that ethics improves the company’s bottom line.

18,000 postal workers took part in the second edition of the Career Development Week in 2014.

50 – A spirit of conquest 2014 – Le Groupe La Poste
THE CIRCULAR ECONOMY
RESPONSIBLE AND VIABLE

Recy’go approved and in use
Two years after its launch, the new office-paper collection and recycling business line is a success. In terms of ecological utility: 16,000 tonnes of paper have already been collected and recycled by paper-makers based in France. In social terms: Recy’go supported 34 employees under a job scheme run through the Nouvelle Attitude subsidiary, 27 of whom subsequently found a permanent job or undertook a diploma course.

A real growth driver
There are around 900,000 tonnes of used office paper in France, of which only 300,000 tonnes are recycled. Le Groupe La Poste has ambitious plans for 2018: 50,000 tonnes of paper collected and 50,000 customers, a broader range and the extension to other resources, such as companies’ cartons and the collection of the general public’s used mobile phones. The Group sees Recy’go as a strategic growth driver for the Services-Mail-Parcels business unit, in line with its values of responsibility, solidarity and local involvement.

Recy’go for Banque de France
Traceability, the oath that postal workers take, and the paper’s conversion into pulp convinced Banque de France of the absolute confidentiality guaranteed by this service. After six months of testing, Recy’go will be rolled out at 13 regional sites with 777 employees.

Recy’go for Banque de France

Developing local partnerships
Le Groupe La Poste and the Les Genêts d’Or association in Brittany have signed a partnership agreement for the professional, solidarity-based recycling of used office-paper collected from SMEs, micro-companies and local authorities in the Finistère département. Recy’go helps to keep disabled people in jobs and supplies local paper-makers with the material they need to make recycled paper.

Recy’go for Banque de France

Another French industrial segment spurred on by Le Groupe La Poste: electric vehicles

| 100 | Staby® |
| 1,000 | Quadéo |
| 1,000 | trolleys |
| 18,000 | bicycles |
| 4,000 | cars |

IN PRACTICE
INNOVATIVE FORMS OF SOLIDARITY
LE GROUPE LA POSTE
MAKES A COMMITMENT

To combat exclusion from the banking system
As a civic-minded bank tasked with ensuring access to banking services, La Banque Postale is particularly attentive to customers in financial hardship.
*L’Appui* (support for you), its telephone platform for advice and guidance in banking and budgeting matters, celebrated its first anniversary in 2014 and its first review: 30 advisers, a presence in financial centres, post offices, the bank’s consumer credit subsidiary and partner associations, and 4,000 customers given guidance and support. This one-of-a-kind platform is one of the 15 remarkable solidarity-based initiatives selected by the French government under its “La France s’engage” scheme.

With volunteer postal workers
Over 150 associations employ sociocultural mediators and interpreters, and organise operations in post offices designed to improve access to postal and banking services for the most vulnerable customers. An expert-level training module on teaching people about budgeting and banking has been created for partner associations, with the support of the Retail Network’s University and La Banque Postale. It helps social mediators already trained in the use of postal services to upgrade their skills so that they can help the people concerned use banking services, manage their budget and choose suitable means of payment. In 2014, 80 mediators from our partner associations took this training course.

150 local partnerships to help the customers of 300 post offices in sensitive areas, for a cost of €3.1 MILLION

Enlisting customers’ support
The Solidarity Interest service pays the interest earned on a saving account to a member association of the “Initiative against banking exclusion”. La Banque Postale is a founding member of this think tank. It tops up donations with an additional 10%. The new EthicEuro range of funds was developed for customers keen to boost their assets and at the same time encourage responsible finance.
POSTAL COVERAGE
RE-ENGINEERING ACCESSIBILITY

A new local postal coverage contract for the 2014-2016 period
Previous contracts supported the adaptation of postal coverage, which has been set at 17,000 retail outlets. Under these contracts, the Group consolidated 7,200 partnerships, renovated over 2,700 post offices and maintained La Poste in rural areas and sensitive urban areas. The new contract is along the same lines, with a budget of €170 million per year. It also contains new features: it allocates coverage to more high-priority areas, encourages innovative partnerships (pooled public services, etc.), and factors in the need for connected services.

A focus on pooled services and digital technology
To provide postal services to everyone, everywhere, at any time, and meet their needs, the contract lays down two priorities: develop pooled services and boost digital solutions, since they provide guaranteed access to local services. La Poste is opening up its retail outlets to provide access to other operators’ services, and new forms of partnership will be tested. Digital technology has made a big entry, from websites to tablets and other digital devices. The aim is of course to make postal services accessible anywhere and anytime, but also to keep postal workers and customers – especially vulnerable customers – safer.

Rural areas: the multi-channel option
La Poste is building comprehensive, multi-channel accessibility: physical accessibility through its retail outlets, digital accessibility through its websites and connected devices, and a more personalised contact through postmen and postwomen. The new services, such as shipment from a letterbox, and new organisations, such as postmen-counter clerks who combine a morning delivery round with operating the post office in the afternoon, reinforce postal coverage in all of the contract’s high-priority areas.

In towns and cities: tailored services
Changes in city lifestyles have prompted La Poste to rethink its Retail Network of urban services. Thanks to a new service coverage, the Network will offer a range of expertise tailored to suit the needs of the local customer base (e.g. wealth management, business customers, vulnerable customers). A network of outlets (Relais Poste) installed in shops and high-traffic areas such as train stations will make it possible to meet city-dwellers’ service needs with long opening hours. What doesn’t change is that all of these outlets will provide access to digital services, making the physical retail network all the more powerful and efficient.

€170 MILLION
per year for the national postal territorial compensation fund

€70 MILLION
Partnerships: allowances and compensation

€50 MILLION
Rural areas: post office operations and upgrades

€50 MILLION
Access to postal services, including

€45 MILLION
Overseas France: expand postal facilities

€15 MILLION
for digital services
La Poste, a prime partner for digital services
Digital technology is changing people’s everyday life and companies’ organisation. Pure players are anticipating the time when digital will be the norm. Le Groupe La Poste has decided to embrace digital technology and become a major player in the economy and society’s transition to digital, after its own fashion, i.e. starting out from its local roots. To encourage the switch to digital throughout France, the Group is trying to ensure that no region is left behind.

Supporting cities’ digital ambitions
The “Metropole FrenchTech” label is awarded to the most promising digital ecosystems. To be eligible, the city has to have a critical mass of start-ups and growth companies. The nine French metropolises awarded the label in 2014 could count on support from Le Groupe La Poste, which joined the ecosystems in Bordeaux, Lyon, Lille, Marseille, Nantes, Montpellier, Toulouse, Strasbourg and Besançon.

Fostering equal opportunity in digital technology
Le Groupe La Poste is a member of the Educnum collective formed by the CNIL, which is lobbying for education in digital technology to become a priority in France. It also partners the Calysto association, which is specialised in the issues and risks involved in using the Internet, and it actively supports information and awareness-raising initiatives in schools, where children and parents learn best practices for using digital tools. In the 2013-2014 school year, 502,000 children and 135,000 adults received this basic training.

Making digital technology accessible to everyone
The touch tablets and devices made available in postal agencies allow people who do not have Internet at home to use online postal services, access other public services (town hall, family allowances, job centre, etc.) and learn how to use this essential medium.

A digital toolkit for every person living in France
La Poste already offers the public trusted services with which it can protect its data and digital transactions, and keep them confidential: the Digiposte digital safe, the laposte.net webmail service, certified digital identity (IDN) and the digital wallet. These complementary tools make up the “digital toolkit”, designed to simplify and protect people’s identity and digital life.

502,000 children learned the basics of using digital tools, thanks to Educnum

Digital Territories
A public-interest initiative

In Practice
La Poste is also the Telethon’s mail partner.

13th NATIONAL REFEREE DAYS
Once again, La Poste has rallied round to promote the referees to viewers watching live or televised professional matches, and help people get to know more about this essential sporting function and its values.

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SOLIDARITY
POSTAL WORKERS’ HEART BEATS FOR EVERYONE, EVERYWHERE, EVERY DAY

Writing for everybody
Forty-four solidarity projects were supported in 2014 and new forms of innovative writing – digital among them – were explored by the company foundation, the ambassador of La Poste’s identity and the foundation for all postal workers.

L’envol (Young Fledged) campus scheme for young people
180 pupils from modest backgrounds throughout France are now receiving individual coaching from their first year in upper high school through to their admission into a high-level programme, under “L’Envol, La Banque Postale’s campus” scheme. This programme, which involves over 320 bank and Group employees who volunteer their skills, will eventually cater to between 350 and 400 pupils. Through its various other partnerships (Nos quartiers ont des talents – Our Neighbourhood has Talent –, Les Écoles de la deuxième chance – Second Chance Schools –, etc.), Le Groupe La Poste supports over 15,000 pupils.

Social and business
The VoisinMalin (Clever Neighbour) association set up a project in which a network of designated contact people help neighbours who are isolated and cut off. It won the “Last Mile” prize in the competition organised by Ashoka with the backing of DPD (Switzerland and Belgium), a GeoPost subsidiary and expert in last-mile deliveries.

Partners and stakeholders
In 2014, La Poste celebrated hundred years of partnership with the French Red Cross. It collected nearly €1,320 million, renewed the partnership begun thirty-three years ago with UNICEF France to sell greeting cards in 3,000 post offices, and rallied all of the postal workers to process the one million pledges received during the 28th edition of Telethon.

Culture and solidarity
In 2014, the two core concerns of L’Adresse Musée de La Poste (the Group’s Postal Museum) led it to actively support programmes to fight illiteracy, and humanitarian and cultural projects. Alongside La Poste Foundation and the Committee for the History at La Poste, the museum was also involved in the World War I commemorations through touring exhibitions and lectures.

solidarity projects were supported by La Poste Foundation in 2014
What if La Poste helped establish equal access to public services for all people living in France?

1,000 public service centres will be installed in post offices in rural and mountain areas by the end of 2016.

What if La Poste became a leading digital brand and the one people prefer?

A dedicated business unit to guide the Group, its customers and all people living in France in general through the digital transition.
What if La Poste became the employer people dream about?

50,000 postal workers will take qualifying courses by 2020 – a flagship initiative of the “A future for all postal workers” agreement.

Many thanks to everyone who participated in the photo shoot illustrating our 2014 annual report.

Read the 2014 business report in full on our website: legroupe.laposte.fr/Profil/Les-publications-institutionnelles/2014

The digital version of this document complies with Web content accessibility guidelines (WCAG 2.0) and is certified ISO 14289-1. It is designed to allow physically disabled persons to navigate the PDF using the keyboard. To ensure accessibility for the visually impaired, the entire text is fully compatible with all screen readers. In addition, it contains an integrated speech function for easier reading. Lastly, it has been thoroughly tested to meet the needs of the blind.