



BANQUE des  
**TERRITOIRES**



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## **The Water Program of Banque des territoires**

*6<sup>th</sup> Annual Conference on Water  
Finance and Investment*



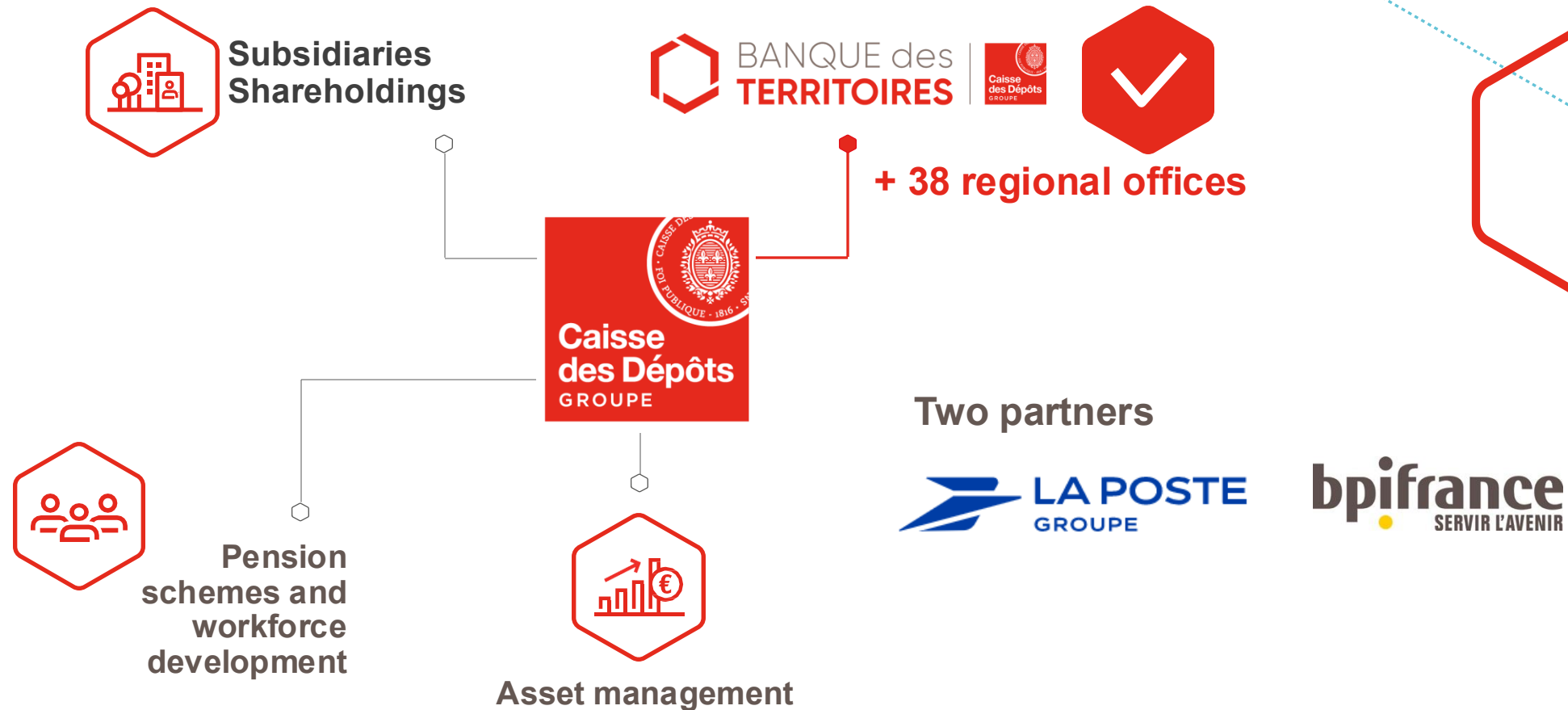
Taking action for water, standing with our regions



**Banque des Territoires: a key player that has made water one of its top priorities**



# Banque des Territoires is one of the 4 key business lines of France's Caisse des Dépôts Group



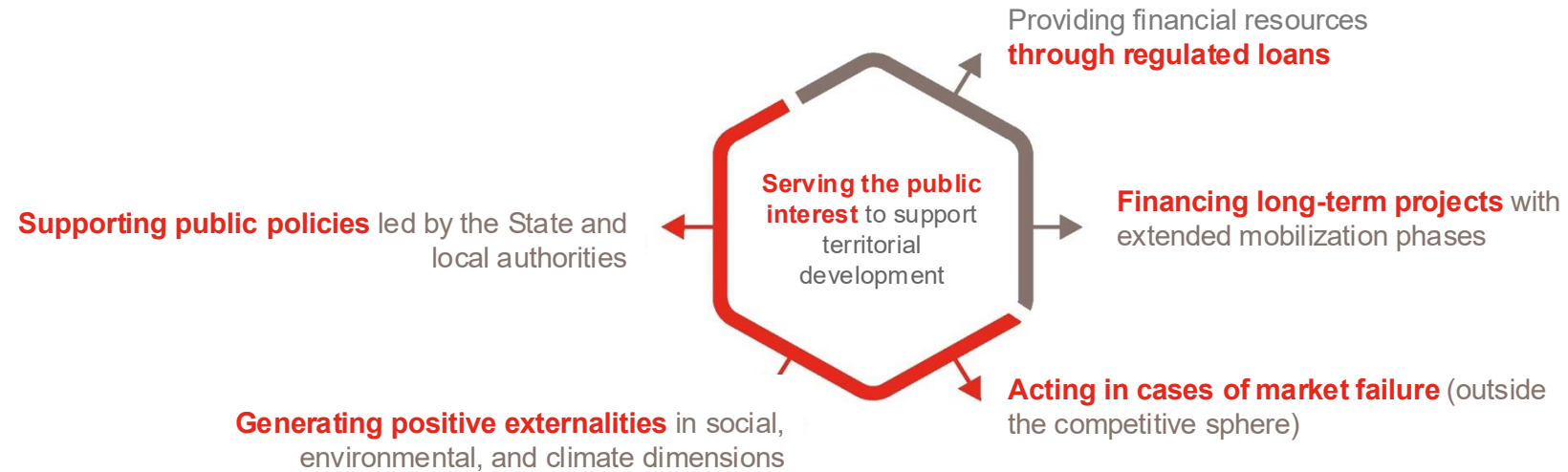
# Who are we at Banque des Territoires?



As the climate crisis impacts every region, **we believe that ecological transition and territorial cohesion are inseparable challenges.**

Banque des Territoires **supports regions and their stakeholders by offering solutions tailored to local challenges**, including advisory, loans and equity investments.

# A public-interest-oriented positioning



## **BORROWER**

Pricing does not vary based on the borrower



## **DURATION**

Pricing does not vary based on the loan term (except for fixed-rate loans and eco-loans)



## **GEOGRAPHY**

Pricing does not vary based on the project's location



## **VOLUME**

Pricing does not vary based on the amount borrowed.

# Water: one of the strategic pillar of the Banque des Territoires' 2028 plan

**Goal :** €4 billion by 2028 to fund 1,600 projects

**3 fields of engagement :**



**Managing water and sanitation infrastructure assets to tackle aging systems and ensure water quality compliance.**

**Protecting water resources and aquatic environments by tackling reduced availability, deteriorating ecosystems, declining water quality, and increasing demand conflicts..**



**Enhancing flood prevention by boosting the resilience of local areas against the intensification of extreme climate events.**



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## The State of Water Resources in France and the Government's Policy Response



# France, facing water issues



Map : French watersheds, *le guide de l'eau*

## Water management challenges are growing



## Massive Investment needs

### Today

- **Aging infrastructure and equipment** : An average water loss rate of 20% across distribution networks<sup>5</sup>
- **Growing pressure on water usage** : Water demand is projected to rise by 55% by 2050 relative to 2022 levels.<sup>3</sup>
- **Degraded drinking water quality** : 100 water catchments are closed or abandoned each year
- **€15.5 billion per year** in required investments (compared to €7.2 billion currently invested)<sup>6</sup>

### A growing issue exacerbated by climate change

- **By 2050** : 30% to 40% less water available<sup>1</sup>
- **By 2100** : A doubling in the frequency of major floods and droughts projected by 2100<sup>2</sup>
- **By 2050** : 88% of mainland France is expected to frequently experience water stress if current trends continue.<sup>7</sup>

# Aquagir : a program that builds on the State's Water Plan commitment

The **French Water Plan** is part of France's ecological planning strategy. It responds to increasing droughts, declining groundwater levels, and changing rainfall patterns that threaten agriculture, energy, and public health.

## Key Objectives

- ↓ • **Reduce water withdrawals by 10% by 2030** across all sectors
- ↑ • **Improve water quality** and protect ecosystems
- + • **Strengthen drought resilience** and crisis response mechanisms

## 5 main areas of intervention :

1. **Embed water-saving practices** across all uses and regions
2. **Modernize infrastructure** to reduce leaks and improve efficiency
3. **Invest in water reuse**: 1,000 reuse projects by 2027 (rainwater, greywater, treated wastewater)
4. **Plan water usage** and support transitions in high-consumption sectors (agriculture, industry)
5. **Introduce progressive pricing** to encourage responsible consumption



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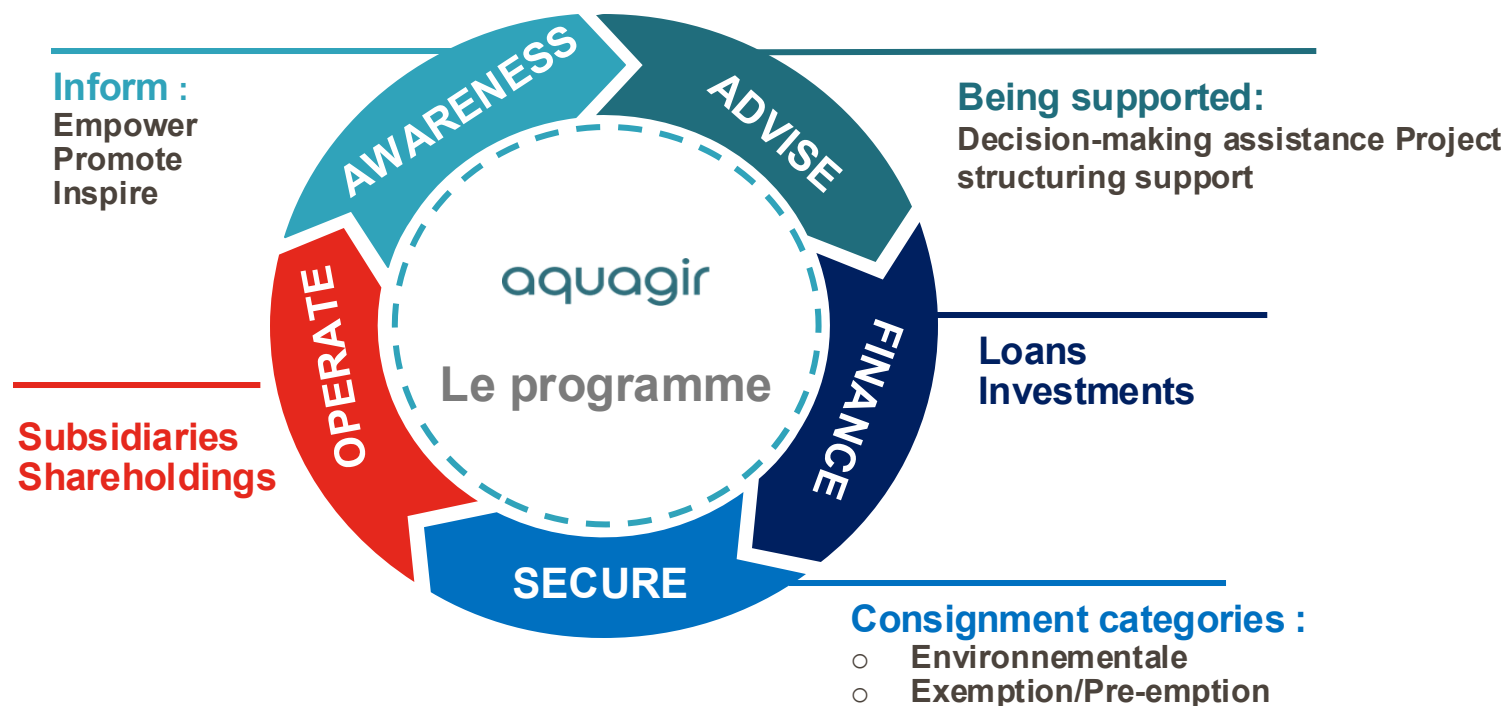
**Aquagir: end-to-end support  
for local authorities**



# Aquagir : tailored assistance from start to finish for local communities

A program designed to assist local actors as they build water-related skills and shape their projects

**AquaRepère**  
aquagir.fr



## Several founding partners bringing critical technical expertise





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So how does that translate  
into action?



# Aquagir delivers compelling outreach resources to support water-related initiatives

Interactive wall-based learning tools :



Two digital platforms :

aquagir

*offering resources, guidance, and collaborative tools*

## Assainissement des eaux usées La compétence clé en quelques mots



Comme défini par l'article L.2224-8 du code général des collectivités territoriales, les communes sont compétentes en matière d'assainissement des eaux usées. Dans ce cadre, elles établissent un schéma d'assainissement collectif comprenant un descriptif détaillé des ouvrages de collecte et de transport des eaux usées. Elles sont chargées du :

- « contrôle des raccordements au réseau public de collecte, la collecte, le transport et l'épuration des eaux usées, ainsi que l'élimination des boues produites » concernant l'assainissement collectif ;
- « contrôle des installations d'assainissement non collectif à travers les services publics d'assainissement non collectif (SPANC) » concernant l'assainissement non collectif.

## Je finance mon projet

Découvrez tous les financements et toutes les aides pour réussir votre projet de gestion de l'eau

### Les offres Banque des Territoires



Financer jusqu'à 100% de mes projets d'eau potable, d'assainissement et d'eau pluviale avec cette offre conçue pour faciliter et accélérer la rénovation des réseaux d'eau et d'assainissement en France

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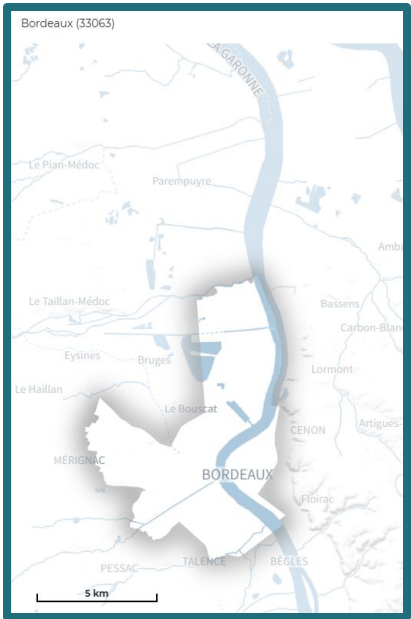
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AquaRepère

*access and interpret water-related data to guide strategic decisions and accelerate action*



# Aquagir: we finance water infrastructure and management through Aquaprêt

|  <div>TYPES OF INVESTMENTS</div>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |  <div>FINANCIAL CHARACTERISTICS</div>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> <li>•Drinking water and sanitation</li> <li>•Reuse of treated wastewater (REUSE)</li> <li>•Stormwater management</li> <li>•Management of aquatic environments and ecosystems (GEMA)</li> <li>•Restoration of rivers and hydrographic networks (GEMAPI)</li> <li>•Flood and submersion prevention (GEPI)</li> <li>•Agricultural irrigation</li> <li>•Soil de-impermeabilization and installation of permeable surfaces</li> <li>•Grants</li> </ul> <p><b>Land protection to prevent pollution of water resources</b> (only applies to land projects officially declared non-buildable)<br/> <b>Storage, REUSE, flood control structures, and desalination</b> (subject to clarification in the upcoming NI SPL guidelines)</p> | <div> <b>Interest rate:</b> Livret A + 0.50%         </div> <div> <ul style="list-style-type: none"> <li>○ <b>Loan term:</b> 25 to 60 years</li> <li>○ <b>Financing:</b> Up to 100% of the need</li> </ul> </div> <div> <b>European Investment Bank (EIB) fixed rate (based on current scale)</b> <ul style="list-style-type: none"> <li>•<b>Loan term:</b> 15, 20, or 25 years</li> <li>•<b>Loan amount:</b> <ul style="list-style-type: none"> <li>• Up to 50% of the total project cost</li> <li>• Maximum €12.5 million</li> </ul> </li> </ul> <p><b>Total investment cost per project must range between €40,000 and €25 million</b> Projects must contribute to a green objective under the Energy and Environmental Transition (TEE)</p> </div> |

The TLA, or Livret A Rate, is a regulated savings rate set by the French government. It serves as a benchmark for various public financing tools, especially loans offered by institutions like the Caisse des Dépôts.

# Which entities qualify for borrowing?

A broad spectrum of actors engaged in water-related activities



## Eligible Public Counterparties

- Local authorities and their groupings
- Public administrative institutions (EPA), including Water Agencies
- Mixed syndicates



## Eligible Private Counterparties

- Local Public Enterprises (SPL), Public-Private Companies (SEM), and SEMOPs
- Foundations and associations recognized as being of public interest
- Private companies in which local public enterprises hold shares, and whose remaining ownership is 100% publicly held
- Private companies investing under a partnership contract (PPP) or providing services on behalf of a local authority or a government ministry

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## Examples of investments



## Aquagir : one of our greatest success

On July 17, 2025, SEDIF (the Greater Paris Water Authority, responsible for managing water services for nearly 4 million users) signed a €967 million loan agreement.

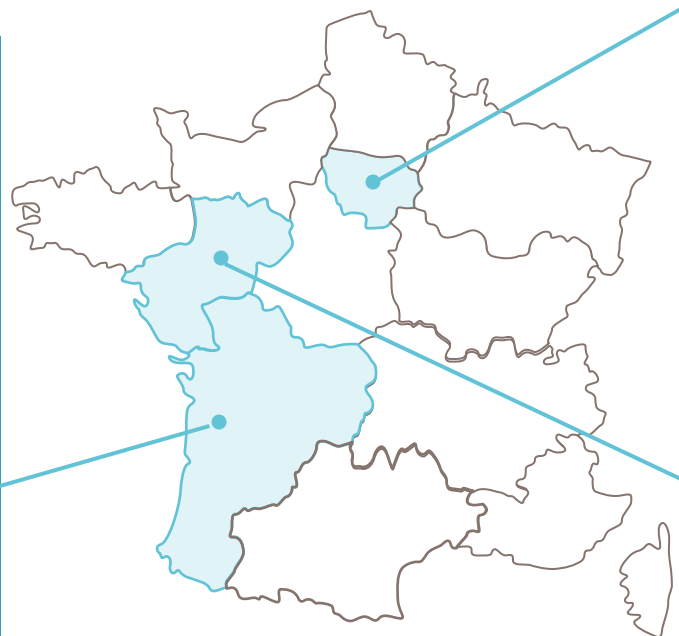


# Our Water Sector Financing

As of today, loans dedicated to the water sector total €1.365 billion since the beginning of 2025. Among these, four projects stand out:

## Project: Pipelines

- **Purpose:** Renewal and extension of the water pipelines in the Bordeaux metropolitan area
- **Borrower:** Bordeaux Metropolitan Water Authority
- **CAPEX:** €63.2 million
- **CDC Loan Amount:** €35 million
- **Rate:** Livret A + 0.40%
- **Term:** 60 years

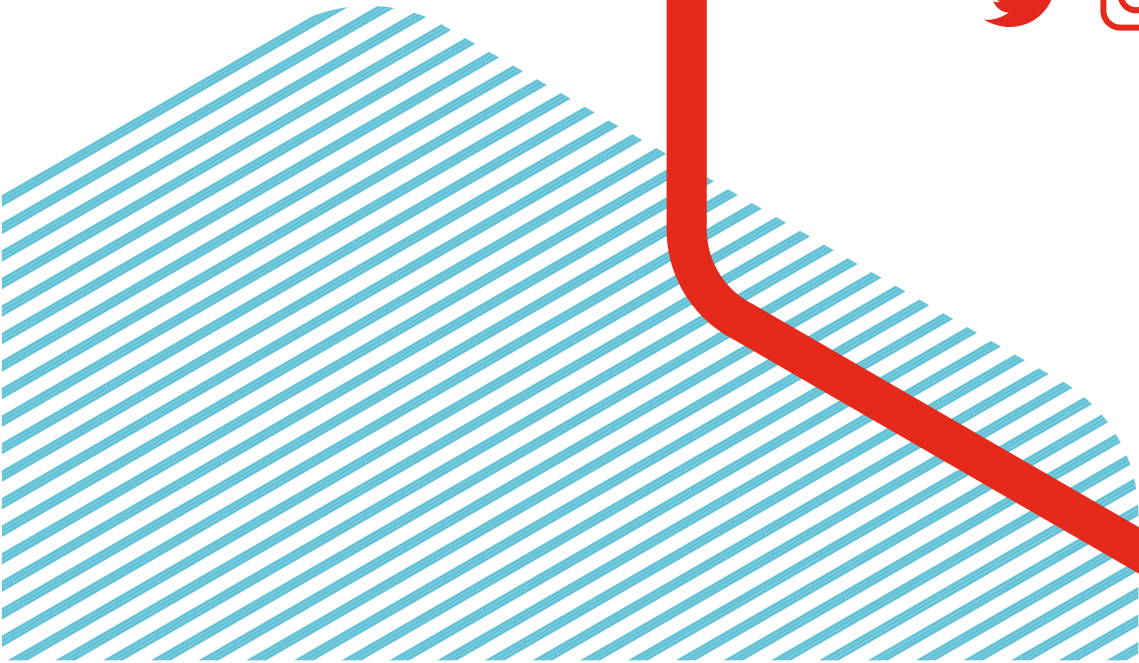
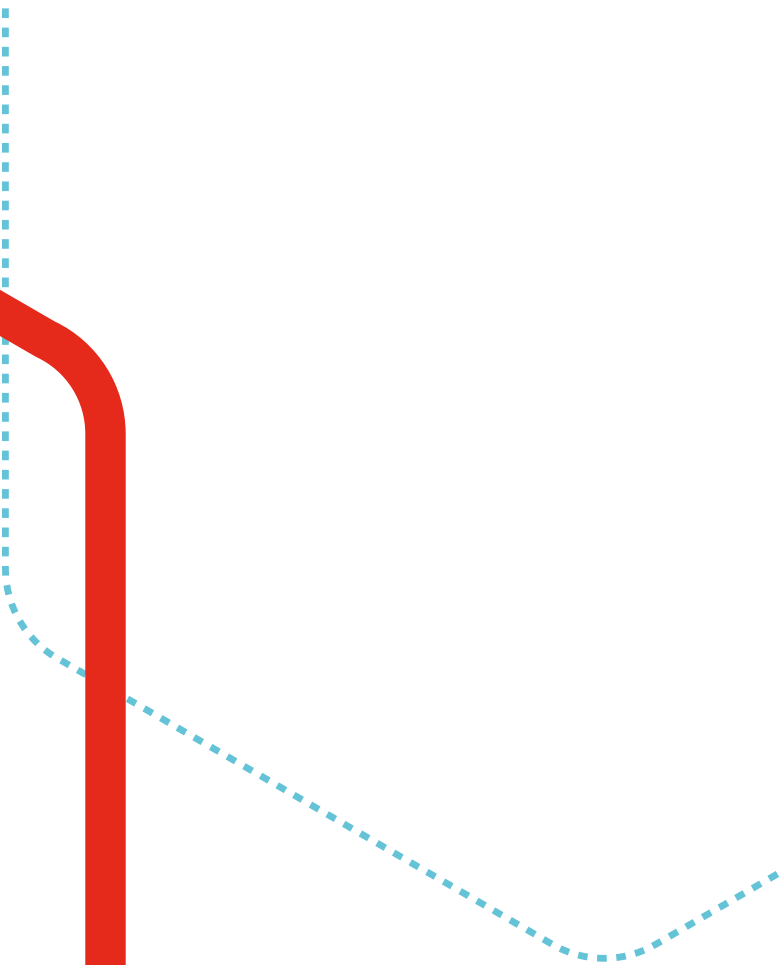


## Project: Pumping Station

- **Purpose:** Acquisition of a drinking water pumping station
- **Borrower:** Aquavesc Joint Syndicate
- **CAPEX:** €6.5 million
- **CDC Loan Amount:** €6.5 million
- **Rate:** Livret A + 0.40%
- **Term:** 25 years

## Project: Flood Reduction

- **Purpose:** Renovation of the spillway and construction of an overflow structure for wastewater
- **Borrower:** Oudon Basin Syndicate
- **CAPEX:** €142,000
- **CDC Loan Amount:** €55,000
- **Rate:** Livret A + 0.40%
- **Term:** 25 years



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