



One group, one company, three business lines

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Profile

The corporate, investment management and financial services bank of BPCE, France's 2nd-largest banking group

Business lines that are leaders and tailored solutions in 3 sectors of activity:

- **Corporate and Investment Banking**
- **Investment Solutions**
- **Specialized Financial Services**

Technical expertise serving the economy: corporates, institutional investors, central, public sector, businesses and individuals

Robust commercial performances based on:

- **a dedicated sales force**
- **BPCE's two retail banking networks (Banque Populaire and Caisse d'Epargne)**

Key figures

- **A worldwide presence**
 - 22,000 employees in 68 countries
- **A solid financial base**
 - Tier 1 ratio: 9.1%*
 - Tier 1 core ratio: 8.1%*
 - Tier 1 capital: €12.7 billion
- **Excellent long-term ratings**
 - Standard & Poor's:
A+ (stable outlook)
 - Moody's:
Aa3 (stable outlook)
 - Fitch Ratings:
A+ (stable outlook)
- **Earning power regained**
 - NBI 2009** : €5.504 billion
 - Net income (Group share) in Q3-2009: +€268 million
 - Net income (Group share) in Q4-2009: €748 million
 - ➔ Net income (Group share) in H2-2009: +€1 billion
- **Listing on the Paris stock exchange**
 - Isin code : FR0000120685
 - Trading :
Eurolist Paris, eligible for the deferred settlement service (SRD)
 - Indices : SBF 120, SBF 250, CAC MID 100 and CAC next 20

* Pro-forma restated as at 12/31/2009 after reimbursement of the shareholder advance (€1.5 billion)

** Excluding the GAPC, net income from discontinued operations and net restructuring charges

Sustainable development: a firm commitment

Control over the direct impact on the environment

- ISO 9001 and 14001 certification by Bureau Veritas for the operation and technical maintenance of 16 buildings:
 - Energy consumption
 - Waste management
- Change in travel methods

Committed business lines

- Leader in the financing of renewable energies
- Pioneer in SRI and solidarity management in France (€4.5 billion of SRI assets under management – Natixis Asset Management) – Nord Sud Développement fund celebrated its 25th anniversary in 2009

Long-term partnerships with civil society

- Involvement in the prevention of malaria for the last 5 years alongside NGOs and research institutes

Natixis: a bank integrated into Groupe BPCE



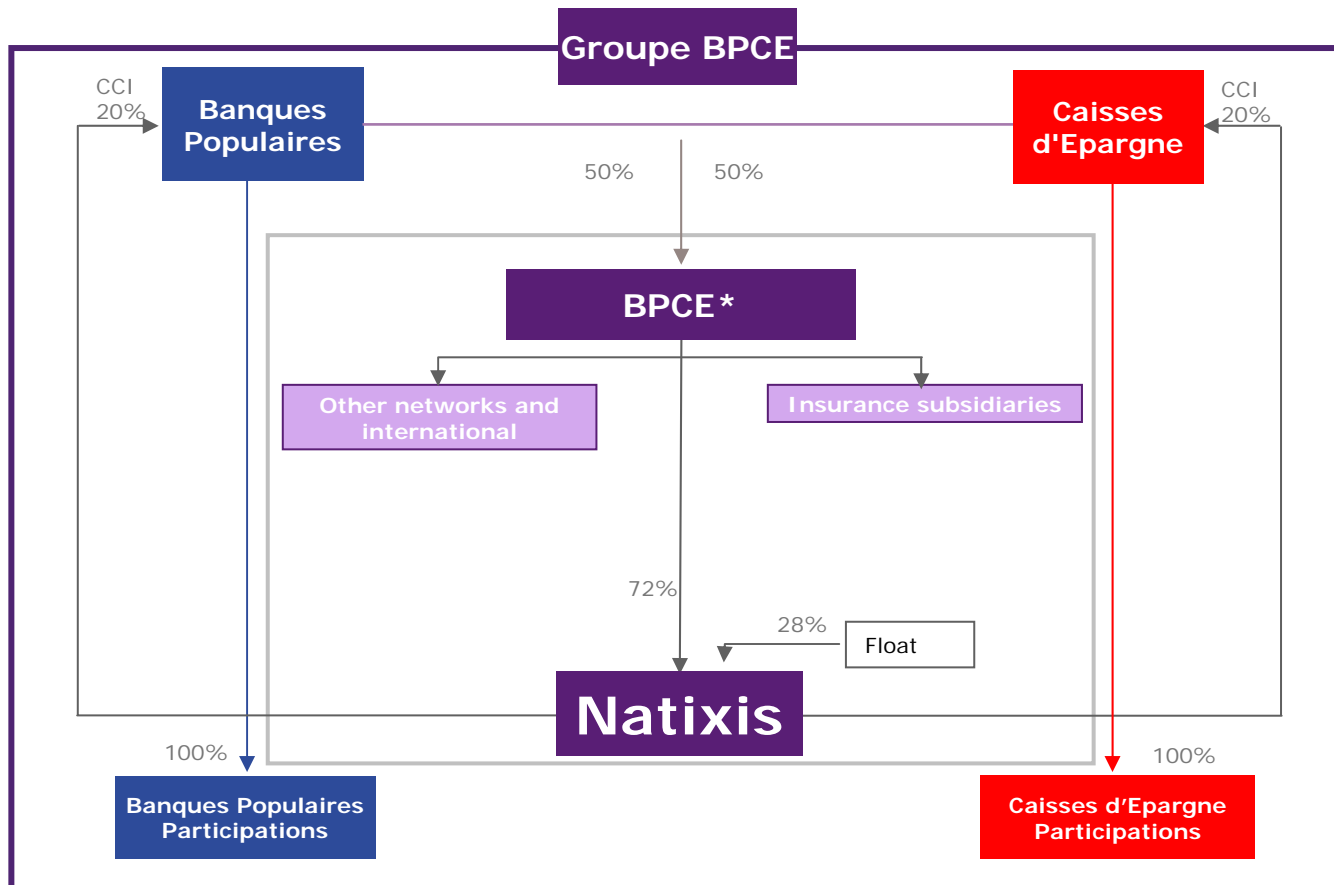
2 large and complementary commercial banking networks

20 Banque Populaire banks – 17 Caisse d'Epargne banks

- 
- 2nd-largest French banking player
 - 37 million clients
 - 7 million cooperative shareholders
 - 8,200 branches
 - 127,000 employees
 - Tier One capital: €37.6 billion
 - NBI: €21.227 billion
 - Net income (group share): €537 million
 - 22% of total French bank deposits

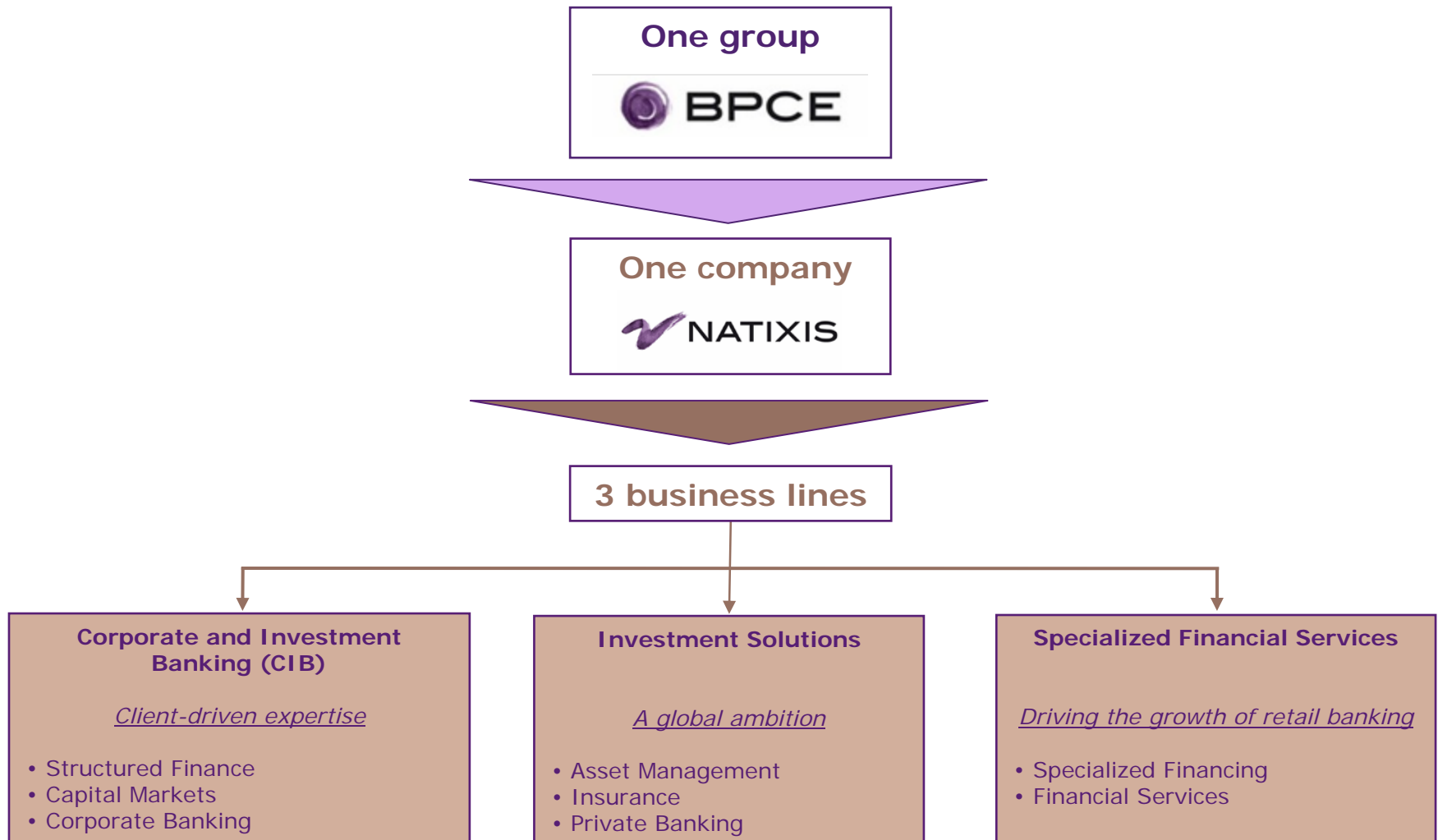
* Figures as at 12/31/2009

Natixis: a bank integrated into Groupe BPCE



* €3 billion in non-voting preferred stock held by French Government

One group, one company, three business lines



Corporate and Investment Banking

Client-driven expertise

Capital Markets

- Equities: cash, derivatives, primary
- Fixed income, forex, credit and commodities
- Corporate Solutions

- No. 1 bookrunner of euro bonds for French AAA issuers and no. 10 for euro bonds (*Dealogic Loanware*)
- No. 1 bookrunner in the euro jumbo covered bonds (*The Cover*)
- No. 2 broker for equity trading in France (*Thomson Reuters Extel Europe – focus France*)*
- No. 4 bookrunner in France for primary equities by number of transactions (*Bloomberg*)*

Structured Finance

- Commodities
- Export credits, projects, aeronautics, shipping
- Real estate
- Strategic and acquisition financing
- Syndication and securitization

- No. 3 worldwide in aircraft finance in 2008 (*Air Finance Journal – march 2009*)
- No. 4 bookrunner in France for syndicated loans (*Bloombergc*)*
- Deals of the year: 34 in structured finance (*Project Finance International, Project Finance Magazine, Global Trade Review, Jane's Transport Finance*)*

Corporate Banking

- Coverage France/International
- Standard financing
- Cash management
- M&A advice

- More than 2,000 corporate clients in Europe
- Business relations with 90% of France's 350 largest companies
- Around 1,000 institutional clients made up of 300 major accounts established in Europe (of which half outside of France) and 700 international banks

Rankings 2009

Investment Solutions

A global ambition

Asset Management

- Natixis Global Asset Management
- 20 asset management companies: Natixis Asset Management, Loomis Sayles, AEW...

- “Multi-boutique” organization with 20 asset management companies using a variety of investment philosophies
- Global distribution platform covering Europe, the USA, Asia-Pacific and the Middle-East

- Ranked among the world's Top 20 asset managers (*Cerulli 2009 rankings based on AuM at end-2008*)
- AuM of €505.2bn: 63% in Europe, 37% in the USA and Asia

Insurance

- Natixis Assurances

- Individual and group life insurance
- Provident insurance
- Insurance against loss

- 4th-largest non-life insurer / banker in France (*G11*)
- 6th-largest life insurer/banker in France (*G11*)
- 1.315 million individual and group life insurance policies
- AuM of €33.4bn

Private Banking

- Banque Privée 1818
- Natixis Private Banking International

- Experts in global wealth management solutions in France and international markets

- One of the leading private banking players in France
- AuM of over €14.6bn

Figures as at 12/31/2009 / 2009 rankings

Specialized Financial Services

Dedicated to the development of retail banking

• Specialized Financing (1/2)

Movie and audiovisual financing

→ Natixis Coficiné



- Cash flow or structured credit
- Medium-term or corporate credit

- Market leader in France and Europe
- Financing of one hundred movies and 15% audiovisual works

Consumer credit

→ Natixis Financement



- Revolving loans
- Personal loan management

- €1.3bn revolving loans
- €7.3bn personal loans

Factoring

→ Natixis Factor



- Management and optimization of accounts receivable
- Factoring and financing
- Business information and receivables

- No. 3 French player in factoring (*ASF*)
- €17bn factored receivables

Figures as at 12/31/2009 / 2009 rankings

Specialized Financial Services

Dedicated to the development of retail banking

• Specialized Financing (2/2)

Leasing

→ Natixis Lease

- Lease financing products for real-estate and non-real-estate investment (property leasing, operating leases, LPO for IT equipment and services, Sofergie financing, long-term leasing)

- No. 2 French player in real estate leasing (*Natixis Lease*)
- €7.9bn leasing assets
- 95,000 on-going contracts in 2009

Sureties and Financial Guarantees

→ Compagnie Européenne de Garanties et Cautions

- Design and development of multi-market sureties and financial guarantees services

- No. 2 in the French market for mortgage loan guarantees to individuals (*GEGC*)
- 2nd-largest provider of professional guarantees for realtors and property administrators in France
- €58bn of guarantees issued

Figures as at 12/31/2009 / 2009 rankings

Specialized Financial Services

Dedicated to the development of retail banking

• Financial Services

Employee Benefit Planning

→ Natixis Interépargne
→ Natixis Intertitres

- Employee savings
- Group provident and insurance products
- Employee shareholding
- Service vouchers

- No. 1 manager of employee savings in France (*AFG 30/06/09*)
- €17.8bn of employee savings under management
- 3 million employee accounts
- More than 65 million service vouchers for 22,000 business clients

Payment

→ Natixis Paiements

- Management of the means of payment for all types of transaction and foreign exchange systems

- 3rd-largest French electronic money operator
- 6 million cards managed
- 3.9 million high-volume transactions

Securities

→ EuroTitres Department

- Retail and private banking custody with back-office functions

- No. 1 provider of retail and private banking custody services
- 3.4 million securities accounts in 2008

Figures as at 12/31/2009 / 2009 rankings

Two specialized subsidiaries

Receivables Management

→ Coface

- Credit insurance
- Factoring
- Ratings and business information
- Receivables management

- No. 2 for receivables (*Coface*)
- No. 3 worldwide for receivables management (*Coface*)
- No. 3 worldwide in credit insurance (*Coface, source ICISA - 2009*)
- No. 6 worldwide for factoring (*Coface, source FCI - 2008*)
- No. 6 worldwide for business information/rating (*Coface*)

Private Equity

→ Natixis Private Equity

- Direct investment: venture capital, development capital, buy-in/buy-out financing
- Funds of funds

- No. 1 French player in private equity deals for French small and medium size businesses (*Magazine des Affaires - Feb. 2009*)
- Portfolio of more than 600 equity stakes
- €4.4bn of AuM

Figures as at 12/31/2009 / 2009 rankings