

Paris, March 17, 2014

Natixis Factor launches *Essentiel*, the new range for SMBs

Natixis Factor, the factoring subsidiary of Natixis (Groupe BPCE), has launched a new range of factoring products and services, called *Essentiel*, for the client companies of Banque Populaire and Caisse d'Épargne. Simple, flexible and non-binding, this attractively-priced range aimed at small and medium-sized businesses is the first of its kind in France.

The new *Essentiel* range targets client companies of Groupe BPCE with one-off financing needs or with little visibility on the future of their business.

The price for *Essentiel* is determined in advance and the monthly flat factoring fee is adjustable depending on the amount of the sales turnover collected. There is no time commitment and no annual fixed sales turnover amount to be collected.

Essentiel is an all-in-one range that includes, in addition to receivables financing, all factoring services, such as guaranty against unpaid receivables, recovery and administrative management.

It also includes export invoices in most European countries to support the international development of companies.

Natixis Factor continues to innovate and adapt to the changing needs of its clients. For 30 years, it has been renewing its range on a regular basis to match the needs of all companies, from professionals to large accounts.

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About Natixis Factor

The factoring subsidiary of Groupe BPCE, Natixis Factor is the number 4 French factor. It caters to the clients of the Banque Populaire and Caisse d'Épargne networks and of Natixis. For 30 years, Natixis Factor has acquired proven expertise in the optimization and management of trade receivables.

About Natixis

Natixis is the corporate, investment and financial services arm of Groupe BPCE, the 2nd-largest banking group in France with 21% of total bank deposits and 36 million clients spread over two networks, Banque Populaire and Caisse d'Épargne.

With more than 15,300 employees (excl. Coface), Natixis has a number of areas of expertise which are organized in three main business lines: Wholesale Banking, Investment Solutions and Specialized Financial Services.

A global player, Natixis has its own client base of companies, financial institutions and institutional investors as well as the client base of individuals, professionals and small and medium-size businesses of Groupe BPCE's two retail banking networks.

Listed on the Paris stock exchange, it has a solid financial base with a CET1 capital under Basel 3 ⁽¹⁾ of €12.5 billion, a Basel 3 CET1 Ratio⁽¹⁾ of 10.4% and quality long-term ratings (Standard & Poor's: A / Moody's: A2 / Fitch Ratings: A).

⁽¹⁾ *Based on Natixis understanding of CRR-CRD4 rules reported on June 26, 2013, including the Danish compromise - without phase-in except for DTAs on tax loss carry forwards*

Figures as at December 31, 2013