



Levallois, January 19, 2015

Successful rollout of the common consumer loan management IT platform of BNP Paribas Personal Finance (BNP Paribas Group) and Natixis Financement (Groupe BPCE)

In July 2010, BNP Paribas Personal Finance (BNP Paribas Group) and Natixis Financement (Groupe BPCE) signed an industrial alliance, formalized through a joint venture, to pool their industrial investments on the consumer loan market.

After four years' work, the new common Information System is now completed in compliance with the deadline, the ambitions set and the performance expected to meet the market requirements.

The initial goal has been reached, i.e.: to build a first-rate common IT platform to manage consumer loans, by pooling the investment and maintenance costs to offer consumers the best possible service, under optimized price, service and security conditions.

A first significant stage was finalized in January 2013 with the operational implementation of a common joint venture based in Nantes. The joint venture took up the IT management of all consumer loans (repayment and revolving loans) of the Banque Populaire and Caisse d'Epargne networks and of the BNP Paribas Group in France.

Throughout 2013 and 2014, the system was enhanced with new functional components to manage revolving loan accounts, over-indebtedness and payments.

Natixis Financement has developed a new interface to create consumer loan records for all Banque Populaire and Caisse d'Epargne banks and accosted it with this new shared management system.

All these developments and progress converged fully on October 25, 2014, enabling the two groups to jointly own a system that manages close to 30 million records.

However, each of the parties will continue to implement their sales policy independently.

*"We are very pleased to see the realization of this long-term project that the teams managed jointly with utmost efficiency, combined with good cost control and compliance with the established timeframe. This implementation of industrial synergies in managing our clients' consumer loans exemplifies the success of the partnership between Natixis Financement and BNP Paribas Personal Finance and our ability to share our expertise according to high standards", commented **Thierry Laborde**, Chairman and Chief Executive Officer of BNP Paribas Personal Finance.*

"We welcome the implementation of this industrial alliance that reflects our institutions' ability to rally their teams around a strategic and ambitious project.

*This new step enables Natixis Financement to reaffirm its willingness to support the Banque Populaire and Caisse d'Epargne banks in their development." added **Gils Berrous**, Chief Executive Officer of Natixis' Specialized Financial Services.*



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About BNP Paribas Personal Finance

BNP Paribas Personal Finance is the leader in France and in Europe for personal loans via its activities in consumer credit and mortgage lending. A 100% subsidiary of the BNP Paribas Group, BNP Paribas Personal Finance has nearly 20,000 employees and operates in about 30 countries.

Under brands including Cetelem, AlphaCredit in Belgium, Findomestic in Italy, Cofinoga, and the company offers a full range of personal credit products at points of sale and car dealerships and directly to consumers through its customer relations centres and Internet. BNP Paribas Personal Finance has added an insurance and savings offer for its clients in Bulgaria, France, Germany, and Italy.

BNP Paribas Personal Finance has developed an active partnership strategy with retailers, manufacturers and automotive retailers, web merchants and financial institutions (banks and insurance companies), based on its experience with marketing credit offers and integrated services tailored to partners' business and commercial objectives. It is also a leading player in the field of responsible lending and financial education.

www.bnpparibas-pf.com

For more information:

www.bnpparibas-pf.com - www.moncreditresponsable.com – www.fondation.cetelem.com

www.jegeremesfindemois.com - www.touslesbudgets.com - @CetelemFrance

About Natixis

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

With more than 16,000 employees, Natixis has a number of areas of expertise that are organized into three main business lines: Wholesale Banking, Investment Solutions & Insurance, 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-sized businesses of Groupe BPCE's banking networks.

Listed on the Paris stock exchange, it has a solid financial base with a CET1 capital under Basel 3(1) of €13.3 billion, a Basel 3 CET1 Ratio (1) of 11.5% and quality long-term ratings (Standard & Poor's: A / Moody's: A2 / Fitch Ratings: A).

(1) Based on CRR-CRD4 rules published on June 26, 2013, including the Danish compromise - no phase-in except for DTAs on loss carry-forwards

For more information: www.natixis.com