

Paris, December 22, 2015

NATIXIS SOLVENCY WELL ABOVE CAPITAL REQUIREMENT ESTABLISHED BY ECB

Following the results of the Supervisory Review and Evaluation Process (SREP), NATIXIS has been informed by the European Central Bank of its new minimum capital requirement as of 1st January 2016: a Common Equity Tier 1 (CET1) ratio of at least 8.75%.

With a CET1 ratio phased-in at 11.0% on September 30, 2015, NATIXIS clearly exceeds the minimum set under Pillar 2.

The regulatory capital requirement is compatible with NATIXIS shareholder return policy stemming from Asset Light strategy implemented in the *New Frontier* plan.

About Natixis

Natixis is the international corporate, investment, insurance 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'Épargne.

With more than 16,000 employees, Natixis has a number of areas of expertise that are organized into three main business lines: Corporate & Investment 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-size 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 €12.9 billion, a Basel 3 CET1 Ratio(1) of 11,2% 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.

Figures as at September 30, 2015

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