



NATIXIS

at a glance



Natixis is a **French multinational financial services firm** specialized in asset & wealth management, corporate & investment banking, insurance and payments.

A subsidiary of Groupe BPCE, the second-largest banking group in France,

Natixis has



nearly **16,000**
employees



across
38 countries

We work side by side with companies, financial institutions, investors, public sector entities and customers of the group's Banque Populaire and Caisse d'Epargne networks, creating **customized financial solutions** to help our clients achieve their goals throughout the world.



**We build a sustainable
business model with
our clients...**

... as a result of close relationships, high-quality strategic dialogue and a combination of our businesses and skills.

Underlying net income
(Group share)

€1.37 bn*
+3% vs. 2018

Underlying net
revenues

€9.18 bn*
+6% vs. 2018

Core Equity Tier 1
fully-loaded

11.4 %
as of March 31, 2020

** Figures as at December 31, 2019*

Natixis is listed on Euronext Paris.

GREEN & SUSTAINABLE FINANCE IS AN
INTEGRAL PART OF OUR COMMITMENT



Social and environmental goals are embedded across all our areas of expertise to support our clients.

Natixis is the first bank to actively manage its balance sheet's climate impact via the Green Weighting Factor, an innovative mechanism to promote financing transactions that safeguard the environment and the climate.

A **RESPONSIBLE COMPANY**



Our staff work on a daily basis to reduce our environmental footprint and encourage greater solidarity. Natixis is committed to working with civil society and is involved in several common good initiatives.

Here at Natixis, we offer more than just a job: all our staff have a role to play and are empowered to make an impact.

A SUBSIDIARY OF GROUPE BPCE

Groupe BPCE operates in the retail banking and insurance sectors in France through its two major Banque Populaire and Caisse d'Epargne networks, along with Banque Palatine and Oney. With Natixis, it also runs global business lines specializing in Asset & Wealth Management, Corporate & Investment Banking, and Payments.

2nd largest
banking group in France⁽¹⁾

105,000
employees

2019 reported
Net Banking income
€24.3 bn

36 m
clients

(1) Market share: 21.9% of customer deposits & savings and 21% of customer loans (source: Banque de France Q3-2019 – all non-financial customers combined)

ASSET & WEALTH MANAGEMENT

Savings solutions for various types of clients based on our worldwide asset management expertise.

- ◉ **Asset Management**

More than 20 specialized investment managers and a global distribution platform

- ◉ **Wealth Management**

Wealth Management and financial solutions for high net worth individuals

- ◉ **Employee Savings Schemes**

Employee savings, retirement savings and employee shareholding solutions



17th

**largest asset manager
in terms of assets under
management**

(source: Cerulli Associates: Global Markets 2019 reported based on assets under management at December 31, 2018)

€828bn

**in assets under
management**

(as of March 31, 2020)

LEADER

**in SRI employee
savings in France**



(source: Association française de gestion financière)

CORPORATE & INVESTMENT BANKING

Extensive expertise to support our clients, including in the areas of M&A advisory, investment banking, financing, capital markets solutions, treasury solutions and trade finance.

- ◉ **Renowned global research** (macroeconomy and targeted expertise)
- ◉ **A key bank in several strategic sectors:** energy & natural resources, aviation, infrastructure, real estate & hospitality
- ◉ **The Green & Sustainable Hub** – a center of expertise devoted to green finance

#3

in number of M&A midcaps transactions in France via Natixis Partners

(source: L'Agefi)

#1 MLA*

and **bookrunner** for real estate in Europe

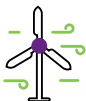
(source: Dealogic)



#4 MLA*

worldwide for renewable energy

(source: IJGlobal)



MOST INNOVATIVE

Investment Bank for Financial Institutions Group

(source: The Banker)

Figures as at December 31, 2019

*MLA : Mandated Lead Arranger

INSURANCE

A full range of insurance products and solutions for Caisse d'Épargne and Banque Populaire individual and professional customers.

- ◉ **Life & Personal Protection Insurance**

Individual life insurance, savings, transfer of assets, retirement, death insurance, long-term care insurance and borrower's insurance

- ◉ **Property & Casualty Insurance**

Car insurance, home insurance, home and leisure accident insurance, health insurance, legal protection insurance and means of payment insurance

Natixis Assurances

In the
TOP 10
insurers

and

4th
bancassurer in
France

(source: L'Argus de L'Assurance - 2019)

9.7 million
contracts managed

(source: Natixis Assurances
at end of 2019)

15
excellence
awards in 2019



(source: Les Dossiers
de l'Épargne)

PAYMENTS

Solutions across the entire payments value chain.

- **Issuing:** card, mobile and wearables, gift card, meal vouchers, online money pot
- **Acquiring:** instore, e-commerce, omnichannel and market place payment, card readers and smartPOS
- **Processing:** card, credit transfer, direct debit, instant payment transactions, open payment, API*
- **Payment** fraud management

450,000
merchant contracts managed

23m
cards managed

+8bn
transactions per year

€1.3bn
in services vouchers
issued



LARGEST
issuer of Visa cards
in continental
Europe with
Groupe BPCE

* Application programming interface - Interface de programmation applicative

Natixis plays a driving role in promoting sustainable development.
All our teams work actively on a daily basis to support our clients as
they pursue their own environmental transitions.

Headquarters:

Natixis

30, Avenue Pierre Mendès France

75013 Paris

Tel: +33 1 58 32 30 00

www.natixis.com

A joint company with a board of directors with share capital of €5,049,354,392
542 044 524 RCS PARIS



NATIXIS
BEYOND BANKING

PREMIUM PARTNER



 GROUPE BPCE