

**Capital instruments main features - debt instruments  
recognized as additional tier 1 equity**

(Annexe II, commission implementing regulation (EU) n°1423/2013 of 20)

in millions of euros

1	Issuer	NATIXIS (formerly NBP)
2	Unique identifier	FR0010154278
3	Governing law(s) of the instrument	French
	<i>Regulatory treatment</i>	
4	Transitional CRR rules	Additional Tier 1 capital
5	Post-transitional CRR rules	Ineligible
6	Eligible at solo/(sub-)consolidated/ solo and (sub-)consolidated	Consolidated
7	Instrument type	CRR Article 52
8	Amount recognized in regulatory capital	EUR 152m
9	Nominal amount of instrument	EUR 156m
9a	Issue price	100%
9b	Redemption price	100%
10	Accounting classification	Shareholders' equity
11	Original date of issuance	1/25/2005
12	Perpetual or dated	Perpetual
13	Original maturity date	n/a
14	Issuer call subject to prior supervisory approval	yes
15	Optional call date, contingent call dates and redemption amount	Call date for the full issue at par on 1/25/2010  Optional call at any time, at par and for the full issue in the event of a change in tax legislation (loss of deductibility of coupons paid, levy of withholding tax) or regulatory legislation (loss of Tier 1 issue status)
16	Subsequent call dates	At each interest payment date
	<i>Coupons/Dividends</i>	
17	Dividend/fixed or floating coupon	Floating
18	Coupon rate and any related index	10y CMS+1% but with a minimum of 3.75% and maximum of six times the difference between 10Y CMS and 2y CMS
19	Existence of dividend stopper	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Partially discretionary, existence of dividend pushers
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Non-cumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	n/a
25	If convertible, fully or partially	n/a
26	If convertible, conversion rate	n/a
27	If convertible, mandatory or optional conversion	n/a
28	If convertible, specify instrument type convertible into	n/a
29	If convertible, specify issuer of instrument it converts into	n/a
30	Write-down features	Yes
31	If write-down, write-down trigger(s)	Supervisory Event (non-compliance with regulatory ratios and/or at the discretion of the regulator)
32	If write-down, full or partial	Partial
33	If write-down, permanent or temporary	Temporary
34	If temporary write-down, description of write-up mechanism	Mandatory after two profit-making fiscal years following the end of the Supervisory Event (subject to compliance with regulatory ratios), or in the event of dividend payout, redemption of the issue or the liquidation of the issuer
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Redeemable or subordinated loans and shares
36	Non-compliant transitioned features	Yes (but eligible for grandfathering)
37	If yes, specify non-compliant features	- Coupon not fully discretionary - Loss absorption clause with no minimum CET1 triggering threshold at 5.125%