

**Capital instruments main features - instruments recognized as tier 2 equity**

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

in millions of euros

|     |   |   |                              |                              |  |
|-----|---|---|------------------------------|------------------------------|--|
| 1   | Issuer  | Natixis (formerly CDC-IXIS)   | Natixis (formerly CDC-IXIS)  | Natixis (formerly CDC-IXIS)  | CFF  |
| 2   | Unique identifier   | XS0153361026  | XS0158363852                 | XS0160553441                 | FR0000472938                               |
| 3   | Governing law(s) of the instrument  | UK  | UK                           | UK                           | French                                     |
|     | <i>Regulatory treatment</i>   |   |                              |                              |  |
| 4   | Transitional CRR rules  | Tier 2 capital  | Tier 2 capital               | Tier 2 capital               | Tier 2 capital                             |
| 5   | Post-transitional CRR rules   | Tier 2 capital  | Tier 2 capital               | Tier 2 capital               | Tier 2 capital                             |
| 6   | Eligible at solo/(sub-)consolidated/ solo and (sub-)consolidated  | Consolidated  | Consolidated                 | Consolidated                 | Consolidated                               |
| 7   | Instrument type   | CRR Article 63  | CRR Article 63               | CRR Article 63               | CRR Article 63                             |
| 8   | Amount recognized in regulatory capital   | EUR 17m   | EUR 46m                      | EUR 53m                      | EUR 10m                                    |
| 9   | Nominal amount of instrument  | EUR 20m   | EUR 46m                      | EUR 53m                      | EUR 10m                                    |
| 9a  | Issue price   | 99,302%   | 98,4209%                     | 100%                         | 100%                                       |
| 9b  | Redemption price  | 100%  | 100%                         | 100%                         | 100%                                       |
| 10  | Accounting classification   | Liabilities - amortized cost  | Liabilities - amortized cost | Liabilities - amortized cost | Liabilities - amortized cost               |
| 11  | Original date of issuance   | 9/6/2002  | 11/29/2002                   | 1/9/2003                     | 3/6/2003                                   |
| 12  | Perpetual or dated  | Dated   | Dated                        | Dated                        | Dated                                      |
| 13  | Original maturity date  | 9/6/2022  | 11/29/2027                   | 1/9/2033                     | 3/6/2023                                   |
| 14  | Issuer call subject to prior supervisory approval   | n/a   | n/a                          | n/a                          | No   |
| 15  | Optional call date, contingent call dates and redemption amount   | Contingent call date at any time, at par and for the full issue in the event of a change in in tax/regulatory legislation | n/a                          | n/a                          | n/a  |
| 16  | Subsequent call dates   | n/a   | n/a                          | n/a                          | n/a  |
|     | <i>Coupons/Dividends</i>  |   |                              |                              |  |
| 17  | Dividend/fixed or floating coupon   | Floating  | Fixed                        | Fixed                        | Floating                                   |
| 18  | Coupon rate and any related index   | 6M Euribor + 0.37%  | 5,375%                       | 5,40%                        | Euribor annual 30/360, with a cap of 7,5%. |
| 19  | Existence of dividend stopper   | No  | No                           | No                           | No   |
| 20a | Fully discretionary, partially discretionary or mandatory (in terms of timing)                                | Mandatory   | Mandatory                    | Mandatory                    | Mandatory                                  |
| 20b | Fully discretionary, partially discretionary or mandatory (in terms of amount)                                | Mandatory   | Mandatory                    | Mandatory                    | Mandatory                                  |
| 21  | Existence of step up or other incentive to redeem   | No  | No                           | No                           | No   |
| 22  | Non-cumulative or cumulative  | Cumulative  | Cumulative                   | Cumulative                   | Cumulative                                 |
| 23  | Convertible or non-convertible  | Non-convertible   | Non-convertible              | Non-convertible              | Non-convertible                            |
| 24  | If convertible, conversion trigger(s)   | n/a   | n/a                          | n/a                          | n/a  |
| 25  | If convertible, fully or partially  | n/a   | n/a                          | n/a                          | n/a  |
| 26  | If convertible, conversion rate   | n/a   | n/a                          | n/a                          | n/a  |
| 27  | If convertible, mandatory or optional conversion  | n/a   | n/a                          | n/a                          | n/a  |
| 28  | If convertible, specify instrument type convertible into  | n/a   | n/a                          | n/a                          | n/a  |
| 29  | If convertible, specify issuer of instrument it converts into   | n/a   | n/a                          | n/a                          | n/a  |
| 30  | Write-down features   | No  | No                           | No                           | No   |
| 31  | If write-down, write-down trigger(s)  | n/a   | n/a                          | n/a                          | n/a  |
| 32  | If write-down, full or partial  | n/a   | n/a                          | n/a                          | n/a  |
| 33  | If write-down, permanent or temporary   | n/a   | n/a                          | n/a                          | n/a  |
| 34  | If temporary write-down, description of write-up mechanism  | n/a   | n/a                          | n/a                          | n/a  |
| 35  | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Unsecured creditor  | Unsecured creditor           | Unsecured creditor           | Unsecured creditor                         |
| 36  | Non-compliant transition features   | No  | No                           | No                           | No   |
| 37  | If yes, specify non-compliant features  | n/a   | n/a                          | n/a                          | n/a  |

**Capital instruments main features - instruments recognized as tier 2 equity**

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

in millions of euros

|     |   |                              |   |                                 |   |
|-----|---|------------------------------|---|---------------------------------|---|
| 1   | Issuer  | Natixis (formerly CDC-IXIS)  | Natixis   | Natixis                         | BPCE (formerly CNCE)  |
| 2   | Unique identifier   | XS0160553441                 | FR0010405894  | XS0301168281                    | FR0010712935  |
| 3   | Governing law(s) of the instrument  | UK                           | French  | UK                              | French  |
|     | <i>Regulatory treatment</i>   |                              |   |                                 |   |
| 4   | Transitional CRR rules  | Tier 2 capital               | Tier 2 capital  | Tier 2 capital                  | Tier 2 capital  |
| 5   | Post-transitional CRR rules   | Tier 2 capital               | Tier 2 capital  | Tier 2 capital                  | Tier 2 capital  |
| 6   | Eligible at solo/(sub-)consolidated/ solo and (sub-)consolidated  | Consolidated                 | Consolidated  | Consolidated                    | Consolidated  |
| 7   | Instrument type   | CRR Article 63               | CRR Article 63  | CRR Article 63                  | CRR Article 63  |
| 8   | Amount recognized in regulatory capital   | EUR 7m                       | EUR 343m  | EUR 81m                         | EUR 68m   |
| 9   | Nominal amount of instrument  | EUR 7m                       | EUR 500m  | EUR 100m                        | EUR 546m  |
| 9a  | Issue price   | 100%                         | 100%  | 100,000%                        | 100,913%  |
| 9b  | Redemption price  | 100%                         | 100%  | 100%                            | n/a   |
| 10  | Accounting classification   | Liabilities - amortized cost | Liabilities - amortized cost  | Liabilities - fair value option | Liabilities - amortized cost                                    |
| 11  | Original date of issuance   | 4/1/2003                     | 12/15/2006  | 5/31/2007                       | 2/13/2009   |
| 12  | Perpetual or dated  | Dated                        | Dated   | Dated                           | Dated   |
| 13  | Original maturity date  | 1/9/2033                     | 12/15/2021  | 5/31/2022                       | 2/13/2019   |
| 14  | Issuer call subject to prior supervisory approval   | n/a                          | n/a   | n/a                             | No  |
| 15  | Optional call date, contingent call dates and redemption amount   | n/a                          | Contingent call date at any time, at par and for the full issue in the event of a change in tax legislation | n/a                             | n/a   |
| 16  | Subsequent call dates   | n/a                          | n/a   | n/a                             | n/a   |
|     | <i>Coupons/Dividends</i>  |                              |   |                                 |   |
| 17  | Dividend/fixed or floating coupon   | Fixed                        | Floating  | Floating                        | Fixed   |
| 18  | Coupon rate and any related index   | 5,40%                        | 10y CMS   | 10y CMS                         | 5,75%   |
| 19  | Existence of dividend stopper   | No                           | No  | No                              | No  |
| 20a | Fully discretionary, partially discretionary or mandatory (in terms of timing)                                | Mandatory                    | Mandatory   | Mandatory                       | Mandatory   |
| 20b | Fully discretionary, partially discretionary or mandatory (in terms of amount)                                | Mandatory                    | Mandatory   | Mandatory                       | Mandatory   |
| 21  | Existence of step up or other incentive to redeem   | No                           | No  | No                              | No  |
| 22  | Non-cumulative or cumulative  | Cumulative                   | Cumulative  | Cumulative                      | Cumulative  |
| 23  | Convertible or non-convertible  | Non-convertible              | Non-convertible   | Non-convertible                 | Non-convertible   |
| 24  | If convertible, conversion trigger(s)   | n/a                          | n/a   | n/a                             | n/a   |
| 25  | If convertible, fully or partially  | n/a                          | n/a   | n/a                             | n/a   |
| 26  | If convertible, conversion rate   | n/a                          | n/a   | n/a                             | n/a   |
| 27  | If convertible, mandatory or optional conversion  | n/a                          | n/a   | n/a                             | n/a   |
| 28  | If convertible, specify instrument type convertible into  | n/a                          | n/a   | n/a                             | n/a   |
| 29  | If convertible, specify issuer of instrument it converts into   | n/a                          | n/a   | n/a                             | n/a   |
| 30  | Write-down features   | No                           | No  | No                              | No  |
| 31  | If write-down, write-down trigger(s)  | n/a                          | n/a   | n/a                             | n/a   |
| 32  | If write-down, full or partial  | n/a                          | n/a   | n/a                             | n/a   |
| 33  | If write-down, permanent or temporary   | n/a                          | n/a   | n/a                             | n/a   |
| 34  | If temporary write-down, description of write-up mechanism  | n/a                          | n/a   | n/a                             | n/a   |
| 35  | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Unsecured creditor           | Unsecured creditor  | Unsecured creditor              | Instrument principal subordinated to unsubordinated instruments |
| 36  | Non-compliant transition features   | No                           | No  | No                              | No  |
| 37  | If yes, specify non-compliant features  | n/a                          | n/a   | n/a                             | n/a   |

**Capital instruments main features - instruments recognized as tier 2 equity**

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

in millions of euros

|     |   |   |
|-----|---|---|
| 1   | Issuer  | BPCE  |
| 2   | Unique identifier   | FR0011538222  |
| 3   | Governing law(s) of the instrument  | French  |
|     | <i>Regulatory treatment</i>   |   |
| 4   | Transitional CRR rules  | Tier 2 capital  |
| 5   | Post-transitional CRR rules   | Tier 2 capital  |
| 6   | Eligible at solo/(sub-)consolidated/ solo and (sub-)consolidated  | Consolidated  |
| 7   | Instrument type   | CRR Article 63  |
| 8   | Amount recognized in regulatory capital   | EUR 1,000m  |
| 9   | Nominal amount of instrument  | EUR 1,000m  |
| 9a  | Issue price   | 100,000%  |
| 9b  | Redemption price  | n/a   |
| 10  | Accounting classification   | Liabilities - amortized cost                                    |
| 11  | Original date of issuance   | 7/18/2013   |
| 12  | Perpetual or dated  | Dated   |
| 13  | Original maturity date  | 7/18/2023   |
| 14  | Issuer call subject to prior supervisory approval   | No  |
| 15  | Optional call date, contingent call dates and redemption amount   | n/a   |
| 16  | Subsequent call dates   | n/a   |
|     | <i>Coupons/Dividends</i>  |   |
| 17  | Dividend/fixed or floating coupon   | Fixed   |
| 18  | Coupon rate and any related index   | 4,625%  |
| 19  | Existence of dividend stopper   | No  |
| 20a | Fully discretionary, partially discretionary or mandatory (in terms of timing)                                | Mandatory   |
| 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  | 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   | No  |
| 31  | If write-down, write-down trigger(s)  | n/a   |
| 32  | If write-down, full or partial  | n/a   |
| 33  | If write-down, permanent or temporary   | n/a   |
| 34  | If temporary write-down, description of write-up mechanism  | n/a   |
| 35  | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Instrument principal subordinated to unsubordinated instruments |
| 36  | Non-compliant transition features   | No  |
| 37  | If yes, specify non-compliant features  | n/a   |

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in millions of euros

|     |   |   |   |   |   |
|-----|---|---|---|---|---|
| 1   | Issuer  | BPCE  | BPCE  | BPCE  | BPCE  |
| 2   | Unique identifier   | 144A: US05578QAA13 / Reg S: US05578UAA25                        | 144A: US05578QAB95 / Reg S: US05578UAB08                        | FR0011855287  | FR0012018851  |
| 3   | Governing law(s) of the instrument  | New York State  | New York State  | French  | French  |
|     | <i>Regulatory treatment</i>   |   |   |   |   |
| 4   | Transitional CRR rules  | Tier 2 capital  | Tier 2 capital  | Tier 2 capital  | Tier 2 capital  |
| 5   | Post-transitional CRR rules   | Tier 2 capital  | Tier 2 capital  | Tier 2 capital  | Tier 2 capital  |
| 6   | Eligible at solo/(sub-)consolidated/ solo and (sub-)consolidated  | Consolidated  | Consolidated  | Consolidated  | Consolidated  |
| 7   | Instrument type   | CRR Article 63  | CRR Article 63  | CRR Article 63  | CRR Article 63  |
| 8   | Amount recognized in regulatory capital   | EUR 1,285m  | EUR 1,285m  | EUR 848m  | EUR 1,000m  |
| 9   | Nominal amount of instrument  | USD 1,500m  | USD 1,500m  | GBP 750m  | EUR 1,000m  |
| 9a  | Issue price   | 100%  | 99,815%   | 100%  | 100%  |
| 9b  | Redemption price  | n/a   | n/a   | n/a   | n/a   |
| 10  | Accounting classification   | Liabilities - amortized cost                                    | Liabilities - amortized cost                                    | Liabilities - amortized cost                                    | Liabilities - amortized cost  |
| 11  | Original date of issuance   | 10/22/2013  | 1/21/2014   | 4/16/2014   | 7/8/2014  |
| 12  | Perpetual or dated  | Dated   | Dated   | Dated   | Dated   |
| 13  | Original maturity date  | 10/22/2023  | 7/21/2024   | 4/16/2029   | 7/8/2026  |
| 14  | Issuer call subject to prior supervisory approval   | No  | No  | No  | Yes   |
| 15  | Optional call date, contingent call dates and redemption amount   | n/a   | n/a   | n/a   | 7/8/2021 at par   |
| 16  | Subsequent call dates   | n/a   | n/a   | n/a   | n/a   |
|     | <i>Coupons/Dividends</i>  |   |   |   |   |
| 17  | Dividend/fixed or floating coupon   | Fixed   | Fixed   | Fixed   | Fixed   |
| 18  | Coupon rate and any related index   | 5,70%   | 5,15%   | 5,15%   | 2.75% until 7/8/2021, then fixed rate determined at the call date by the sum of the 5-year mid-swap EUR + 1.83% if call not exercised |
| 19  | Existence of dividend stopper   | No  | No  | No  | No  |
| 20a | Fully discretionary, partially discretionary or mandatory (in terms of timing)                                | Mandatory   | Mandatory   | Mandatory   | Mandatory   |
| 20b | Fully discretionary, partially discretionary or mandatory (in terms of amount)                                | Mandatory   | Mandatory   | Mandatory   | Mandatory   |
| 21  | Existence of step up or other incentive to redeem   | No  | No  | No  | No  |
| 22  | Non-cumulative or cumulative  | Cumulative  | Cumulative  | Cumulative  | Cumulative  |
| 23  | Convertible or non-convertible  | Non-convertible   | Non-convertible   | Non-convertible   | Non-convertible   |
| 24  | If convertible, conversion trigger(s)   | n/a   | n/a   | n/a   | n/a   |
| 25  | If convertible, fully or partially  | n/a   | n/a   | n/a   | n/a   |
| 26  | If convertible, conversion rate   | n/a   | n/a   | n/a   | n/a   |
| 27  | If convertible, mandatory or optional conversion  | n/a   | n/a   | n/a   | n/a   |
| 28  | If convertible, specify instrument type convertible into  | n/a   | n/a   | n/a   | n/a   |
| 29  | If convertible, specify issuer of instrument it converts into   | n/a   | n/a   | n/a   | n/a   |
| 30  | Write-down features   | No  | No  | No  | No  |
| 31  | If write-down, write-down trigger(s)  | n/a   | n/a   | n/a   | n/a   |
| 32  | If write-down, full or partial  | n/a   | n/a   | n/a   | n/a   |
| 33  | If write-down, permanent or temporary   | n/a   | n/a   | n/a   | n/a   |
| 34  | If temporary write-down, description of write-up mechanism  | n/a   | n/a   | n/a   | n/a   |
| 35  | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Instrument principal subordinated to unsubordinated instruments | Instrument principal subordinated to unsubordinated instruments | Instrument principal subordinated to unsubordinated instruments | Instrument (principal and interest) subordinated to unsubordinated instruments  |
| 36  | Non-compliant transition features   | No  | No  | No  | No  |
| 37  | If yes, specify non-compliant features  | n/a   | n/a   | n/a   | n/a   |

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

in millions of euros

|     |   |  |  |  |  |
|-----|---|--|--|--|--|
| 1   | Issuer  | BPCE   | BPCE   | BPCE   | BPCE   |
| 2   | Unique identifier   | 144A: US05578QAC78 / Reg S: US05578UAC80                                       | FR0011952621   | FR0011952647   | 144A: US05578QAD51 / Reg S: US05578UAD63                                       |
| 3   | Governing law(s) of the instrument  | New York State   | French   | French   | New York State   |
|     | <i>Regulatory treatment</i>   |  |  |  |  |
| 4   | Transitional CRR rules  | Tier 2 capital   | Tier 2 capital   | Tier 2 capital   | Tier 2 capital   |
| 5   | Post-transitional CRR rules   | Tier 2 capital   | Tier 2 capital   | Tier 2 capital   | Tier 2 capital   |
| 6   | Eligible at solo/(sub-)consolidated/ solo and (sub-)consolidated  | Consolidated   | Consolidated   | Consolidated   | Consolidated   |
| 7   | Instrument type   | CRR Article 63   | CRR Article 63   | CRR Article 63   | CRR Article 63   |
| 8   | Amount recognized in regulatory capital   | EUR 685m   | EUR 350m   | EUR 525m   | EUR 1,071m   |
| 9   | Nominal amount of instrument  | USD 800m   | EUR 350m   | EUR 525m   | USD 1,250m   |
| 9a  | Issue price   | 99%  | 100,520%   | 100%   | 98,577%  |
| 9b  | Redemption price  | n/a  | n/a  | n/a  | n/a  |
| 10  | Accounting classification   | Liabilities - amortized cost   | Liabilities - amortized cost   | Liabilities - amortized cost   | Liabilities - amortized cost   |
| 11  | Original date of issuance   | 7/11/2014  | 7/25/2014  | 7/25/2014  | 9/15/2014  |
| 12  | Perpetual or dated  | Dated  | Dated  | Dated  | Dated  |
| 13  | Original maturity date  | 7/11/2024  | 6/25/2026  | 6/25/2026  | 3/15/2025  |
| 14  | Issuer call subject to prior supervisory approval   | No   | No   | No   | No   |
| 15  | Optional call date, contingent call dates and redemption amount   | n/a  | n/a  | n/a  | n/a  |
| 16  | Subsequent call dates   | n/a  | n/a  | n/a  | n/a  |
|     | <i>Coupons/Dividends</i>  |  |  |  |  |
| 17  | Dividend/fixed or floating coupon   | Fixed  | Fixed  | Zero coupon  | Fixed  |
| 18  | Coupon rate and any related index   | 4,625%   | 3,85%  | Zero coupon, with redemption at 156.8595%                                      | 4,50%  |
| 19  | Existence of dividend stopper   | No   | No   | No   | No   |
| 20a | Fully discretionary, partially discretionary or mandatory (in terms of timing)                                | Mandatory  | Mandatory  | Mandatory  | Mandatory  |
| 20b | Fully discretionary, partially discretionary or mandatory (in terms of amount)                                | Mandatory  | Mandatory  | Mandatory  | Mandatory  |
| 21  | Existence of step up or other incentive to redeem   | No   | No   | No   | No   |
| 22  | Non-cumulative or cumulative  | Cumulative   | Cumulative   | Cumulative   | Cumulative   |
| 23  | Convertible or non-convertible  | Non-convertible  | Non-convertible  | Non-convertible  | Non-convertible  |
| 24  | If convertible, conversion trigger(s)   | n/a  | n/a  | n/a  | n/a  |
| 25  | If convertible, fully or partially  | n/a  | n/a  | n/a  | n/a  |
| 26  | If convertible, conversion rate   | n/a  | n/a  | n/a  | n/a  |
| 27  | If convertible, mandatory or optional conversion  | n/a  | n/a  | n/a  | n/a  |
| 28  | If convertible, specify instrument type convertible into  | n/a  | n/a  | n/a  | n/a  |
| 29  | If convertible, specify issuer of instrument it converts into   | n/a  | n/a  | n/a  | n/a  |
| 30  | Write-down features   | No   | No   | No   | No   |
| 31  | If write-down, write-down trigger(s)  | n/a  | n/a  | n/a  | n/a  |
| 32  | If write-down, full or partial  | n/a  | n/a  | n/a  | n/a  |
| 33  | If write-down, permanent or temporary   | n/a  | n/a  | n/a  | n/a  |
| 34  | If temporary write-down, description of write-up mechanism  | n/a  | n/a  | n/a  | n/a  |
| 35  | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Instrument (principal and interest) subordinated to unsubordinated instruments | Instrument (principal and interest) subordinated to unsubordinated instruments | Instrument (principal and interest) subordinated to unsubordinated instruments | Instrument (principal and interest) subordinated to unsubordinated instruments |
| 36  | Non-compliant transition features   | No   | No   | No   | No   |
| 37  | If yes, specify non-compliant features  | n/a  | n/a  | n/a  | n/a  |

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

in millions of euros

|     |   |  |  |   |  |
|-----|---|--|--|---|--|
| 1   | Issuer  | BPCE   | BPCE   | BPCE  | BPCE   |
| 2   | Unique identifier   | FR0012174597   | JP525021AF10   | JP525021BF19  | JP525021CF18   |
| 3   | Governing law(s) of the instrument  | French   | Japanese   | Japanese  | Japanese   |
|     | Regulatory treatment  |  |  |   |  |
| 4   | Transitional CRR rules  | Tier 2 capital   | Tier 2 capital   | Tier 2 capital  | Tier 2 capital   |
| 5   | Post-transitional CRR rules   | Tier 2 capital   | Tier 2 capital   | Tier 2 capital  | Tier 2 capital   |
| 6   | Eligible at solo/(sub-)consolidated/ solo and (sub-)consolidated  | Consolidated   | Consolidated   | Consolidated  | Consolidated   |
| 7   | Instrument type   | CRR Article 63   | CRR Article 63   | CRR Article 63  | CRR Article 63   |
| 8   | Amount recognized in regulatory capital   | EUR 410m   | EUR 210m   | EUR 61m   | EUR 102m   |
| 9   | Nominal amount of instrument  | EUR 410m   | JPY 27,200m  | JPY 7,900m  | JPY 13,200m  |
| 9a  | Issue price   | 99,563%  | 100,000%   | 100,000%  | 100,000%   |
| 9b  | Redemption price  | n/a  | 100%   | 100%  | 100%   |
| 10  | Accounting classification   | Liabilities - amortized cost   | Liabilities - amortized cost   | Liabilities - amortized cost  | Liabilities - amortized cost   |
| 11  | Original date of issuance   | 9/30/2014  | 1/30/2015  | 1/30/2015   | 1/30/2015  |
| 12  | Perpetual or dated  | Dated  | Dated  | Dated   | Dated  |
| 13  | Original maturity date  | 9/30/2024  | 1/30/2025  | 1/30/2025   | 1/30/2025  |
| 14  | Issuer call subject to prior supervisory approval   | No   | No   | Yes   | No   |
| 15  | Optional call date, contingent call dates and redemption amount   | n/a  | n/a  | 1/30/2020 at par  | n/a  |
| 16  | Subsequent call dates   | n/a  | n/a  | Half-yearly   | n/a  |
|     | Coupons/Dividends   |  |  |   |  |
| 17  | Dividend/fixed or floating coupon   | Fixed  | Fixed  | Fixed then floating   | Floating   |
| 18  | Coupon rate and any related index   | 2,88%  | 2.047%   | 1.943% until 1/30/2020, then fixed rate determined at the call date by the sum of the JPY 6M Libor (ICE Benchmark Administration Limited) + 1.69% if call not exercised | JPY 3M Libor (ICE Benchmark Administration Limited) + 1.61%                    |
| 19  | Existence of dividend stopper   | No   | No   | No  | No   |
| 20a | Fully discretionary, partially discretionary or mandatory (in terms of timing)                                | Mandatory  | Mandatory  | Mandatory   | Mandatory  |
| 20b | Fully discretionary, partially discretionary or mandatory (in terms of amount)                                | Mandatory  | Mandatory  | Mandatory   | Mandatory  |
| 21  | Existence of step up or other incentive to redeem   | No   | No   | No  | No   |
| 22  | Non-cumulative or cumulative  | Cumulative   | Cumulative   | Cumulative  | Cumulative   |
| 23  | Convertible or non-convertible  | Non-convertible  | Non-convertible  | Non-convertible   | Non-convertible  |
| 24  | If convertible, conversion trigger(s)   | n/a  | n/a  | n/a   | n/a  |
| 25  | If convertible, fully or partially  | n/a  | n/a  | n/a   | n/a  |
| 26  | If convertible, conversion rate   | n/a  | n/a  | n/a   | n/a  |
| 27  | If convertible, mandatory or optional conversion  | n/a  | n/a  | n/a   | n/a  |
| 28  | If convertible, specify instrument type convertible into  | n/a  | n/a  | n/a   | n/a  |
| 29  | If convertible, specify issuer of instrument it converts into   | n/a  | n/a  | n/a   | n/a  |
| 30  | Write-down features   | No   | No   | No  | No   |
| 31  | If write-down, write-down trigger(s)  | n/a  | n/a  | n/a   | n/a  |
| 32  | If write-down, full or partial  | n/a  | n/a  | n/a   | n/a  |
| 33  | If write-down, permanent or temporary   | n/a  | n/a  | n/a   | n/a  |
| 34  | If temporary write-down, description of write-up mechanism  | n/a  | n/a  | n/a   | n/a  |
| 35  | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Instrument (principal and interest) subordinated to unsubordinated instruments | Instrument (principal and interest) subordinated to unsubordinated instruments | Instrument (principal and interest) subordinated to unsubordinated instruments  | Instrument (principal and interest) subordinated to unsubordinated instruments |
| 36  | Non-compliant transition features   | No   | No   | No  | No   |
| 37  | If yes, specify non-compliant features  | n/a  | n/a  | n/a   | n/a  |

**Capital instruments main features - instruments recognized as tier 2 equity**

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

in millions of euros

|     |   |                              |   |                              |   |
|-----|---|------------------------------|---|------------------------------|---|
| 1   | Issuer  | BPCE                         | BPCE                                      | BPCE                         | BPCE  |
| 2   | Unique identifier   | FR0012401636                 | FR0012401669                              | FR0012633345                 | FR0012637379  |
| 3   | Governing law(s) of the instrument  | French                       | French                                    | French                       | French  |
|     | <i>Regulatory treatment</i>   |                              |   |                              |   |
| 4   | Transitional CRR rules  | Tier 2 capital               | Tier 2 capital                            | Tier 2 capital               | Tier 2 capital  |
| 5   | Post-transitional CRR rules   | Tier 2 capital               | Tier 2 capital                            | Tier 2 capital               | Tier 2 capital  |
| 6   | Eligible at solo/(sub-)consolidated/ solo and (sub-)consolidated  | Consolidated                 | Consolidated                              | Consolidated                 | Consolidated  |
| 7   | Instrument type   | CRR Article 63               | CRR Article 63                            | CRR Article 63               | CRR Article 63  |
| 8   | Amount recognized in regulatory capital   | EUR 238m                     | EUR 371m                                  | EUR 375m                     | EUR 97m   |
| 9   | Nominal amount of instrument  | EUR 240m                     | EUR 371m                                  | EUR 375m                     | CNY 750m  |
| 9a  | Issue price   | 100,354%                     | 100%                                      | 99,270%                      | 99,998%   |
| 9b  | Redemption price  | 100%                         | 100% + prime                              | 100%                         | 100%  |
| 10  | Accounting classification   | Liabilities - amortized cost | Liabilities - amortized cost              | Liabilities - amortized cost | Liabilities - amortized cost  |
| 11  | Original date of issuance   | 2/17/2015                    | 2/17/2015                                 | 3/24/2015                    | 3/26/2015   |
| 12  | Perpetual or dated  | Dated                        | Dated                                     | Dated                        | Dated   |
| 13  | Original maturity date  | 2/17/2025                    | 2/17/2025                                 | 3/12/2025                    | 3/26/2025   |
| 14  | Issuer call subject to prior supervisory approval   | No                           | No  | No                           | Yes   |
| 15  | Optional call date, contingent call dates and redemption amount   | n/a                          | n/a                                       | n/a                          | 3/26/2020 at par  |
| 16  | Subsequent call dates   | n/a                          | n/a                                       | n/a                          | No  |
|     | <i>Coupons/Dividends</i>  |                              |   |                              |   |
| 17  | Dividend/fixed or floating coupon   | Fixed                        | Zero coupon                               | Fixed                        | Fixed then floating   |
| 18  | Coupon rate and any related index   | 3,10%                        | Zero coupon, with redemption at 144.2461% | 2,25%                        | 5.75% per year until March 20, 2020 (exclusive) From March 26, 2020, CNH 1-year Hibor + 1.2466% |
| 19  | Existence of dividend stopper   | No                           | No  | No                           | No  |
| 20a | Fully discretionary, partially discretionary or mandatory (in terms of timing)                                | Mandatory                    | Mandatory                                 | Mandatory                    | Mandatory   |
| 20b | Fully discretionary, partially discretionary or mandatory (in terms of amount)                                | Mandatory                    | Mandatory                                 | Mandatory                    | Mandatory   |
| 21  | Existence of step up or other incentive to redeem   | No                           | No  | No                           | No  |
| 22  | Non-cumulative or cumulative  | Cumulative                   | Cumulative                                | Cumulative                   | Cumulative  |
| 23  | Convertible or non-convertible  | Non-convertible              | Non-convertible                           | Non-convertible              | Non-convertible   |
| 24  | If convertible, conversion trigger(s)   | n/a                          | n/a                                       | n/a                          | n/a   |
| 25  | If convertible, fully or partially  | n/a                          | n/a                                       | n/a                          | n/a   |
| 26  | If convertible, conversion rate   | n/a                          | n/a                                       | n/a                          | n/a   |
| 27  | If convertible, mandatory or optional conversion  | n/a                          | n/a                                       | n/a                          | n/a   |
| 28  | If convertible, specify instrument type convertible into  | n/a                          | n/a                                       | n/a                          | n/a   |
| 29  | If convertible, specify issuer of instrument it converts into   | n/a                          | n/a                                       | n/a                          | n/a   |
| 30  | Write-down features   | No                           | No  | No                           | No  |
| 31  | If write-down, write-down trigger(s)  | n/a                          | n/a                                       | n/a                          | n/a   |
| 32  | If write-down, full or partial  | n/a                          | n/a                                       | n/a                          | n/a   |
| 33  | If write-down, permanent or temporary   | n/a                          | n/a                                       | n/a                          | n/a   |
| 34  | If temporary write-down, description of write-up mechanism  | n/a                          | n/a                                       | n/a                          | n/a   |
| 35  | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Unsecured creditor           | Unsecured creditor                        | Senior debt                  | Senior debt   |
| 36  | Non-compliant transition features   | No                           | No  | No                           | No  |
| 37  | If yes, specify non-compliant features  | n/a                          | n/a                                       | n/a                          | n/a   |

**Capital instruments main features - instruments recognized as tier 2 equity**

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

in millions of euros

|     |   |                              |                              |                              |  |
|-----|---|------------------------------|------------------------------|------------------------------|--|
| 1   | Issuer  | BPCE                         | BPCE                         | BPCE                         | BPCE   |
| 2   | Unique identifier   | FR0012674935                 | FR0012698108                 | FR0012758159                 | FR0012799187   |
| 3   | Governing law(s) of the instrument  | French                       | French                       | French                       | French   |
|     | <i>Regulatory treatment</i>   |                              |                              |                              |  |
| 4   | Transitional CRR rules  | Tier 2 capital               | Tier 2 capital               | Tier 2 capital               | Tier 2 capital   |
| 5   | Post-transitional CRR rules   | Tier 2 capital               | Tier 2 capital               | Tier 2 capital               | Tier 2 capital   |
| 6   | Eligible at solo/(sub-)consolidated/ solo and (sub-)consolidated  | Consolidated                 | Consolidated                 | Consolidated                 | Consolidated   |
| 7   | Instrument type   | CRR Article 63               | CRR Article 63               | CRR Article 63               | CRR Article 63   |
| 8   | Amount recognized in regulatory capital   | EUR 231m                     | EUR 111m                     | EUR 111m                     | EUR 94m  |
| 9   | Nominal amount of instrument  | USD 270m                     | USD 130m                     | USD 130m                     | SGD 150m   |
| 9a  | Issue price   | 98%                          | 98,081% and 97,767%          | 100%                         | 100,000%   |
| 9b  | Redemption price  | 100%                         | 100%                         | 100%                         | 100%   |
| 10  | Accounting classification   | Liabilities - amortized cost | Liabilities - amortized cost | Liabilities - amortized cost | Liabilities - amortized cost   |
| 11  | Original date of issuance   | 4/17/2015                    | 4/29/2015                    | 6/01/2015                    | 6/23/2015  |
| 12  | Perpetual or dated  | Dated                        | Dated                        | Dated                        | Dated  |
| 13  | Original maturity date  | 4/17/2035                    | 4/17/2035                    | 6/01/2045                    | 12/17/2025   |
| 14  | Issuer call subject to prior supervisory approval   | No                           | No                           | No                           | Yes  |
| 15  | Optional call date, contingent call dates and redemption amount   | n/a                          | n/a                          | n/a                          | 12/17/2020 at par  |
| 16  | Subsequent call dates   | n/a                          | n/a                          | n/a                          | No   |
|     | <i>Coupons/Dividends</i>  |                              |                              |                              |  |
| 17  | Dividend/interest or floating coupon  | Fixed                        | Fixed                        | Fixed                        | Fixed then floating  |
| 18  | Coupon rate and any related index   | 4,625%                       | 4,625%                       | 5,350%                       | 4.45% per year until December 17, 2020 (exclusive) From December 17, 2020, SGD 5-year Swap Offer Rate + 2.16% per year |
| 19  | Existence of dividend stopper   | No                           | No                           | No                           | No   |
| 20a | Fully discretionary, partially discretionary or mandatory (in terms of timing)                                | Mandatory                    | Mandatory                    | Mandatory                    | Mandatory  |
| 20b | Fully discretionary, partially discretionary or mandatory (in terms of amount)                                | Mandatory                    | Mandatory                    | Mandatory                    | Mandatory  |
| 21  | Existence of step up or other incentive to redeem   | No                           | No                           | No                           | No   |
| 22  | Non-cumulative or cumulative  | Cumulative                   | Cumulative                   | Cumulative                   | Cumulative   |
| 23  | Convertible or non-convertible  | Non-convertible              | Non-convertible              | Non-convertible              | Non-convertible  |
| 24  | If convertible, conversion trigger(s)   | n/a                          | n/a                          | n/a                          | n/a  |
| 25  | If convertible, fully or partially  | n/a                          | n/a                          | n/a                          | n/a  |
| 26  | If convertible, conversion rate   | n/a                          | n/a                          | n/a                          | n/a  |
| 27  | If convertible, mandatory or optional conversion  | n/a                          | n/a                          | n/a                          | n/a  |
| 28  | If convertible, specify instrument type convertible into  | n/a                          | n/a                          | n/a                          | n/a  |
| 29  | If convertible, specify issuer of instrument it converts into   | n/a                          | n/a                          | n/a                          | n/a  |
| 30  | Write-down features   | No                           | No                           | No                           | No   |
| 31  | If write-down, write-down trigger(s)  | n/a                          | n/a                          | n/a                          | n/a  |
| 32  | If write-down, full or partial  | n/a                          | n/a                          | n/a                          | n/a  |
| 33  | If write-down, permanent or temporary   | n/a                          | n/a                          | n/a                          | n/a  |
| 34  | If temporary write-down, description of write-up mechanism  | n/a                          | n/a                          | n/a                          | n/a  |
| 35  | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Senior debt                  | Senior debt                  | Senior debt                  | Senior debt  |
| 36  | Non-compliant transition features   | No                           | No                           | No                           | No   |
| 37  | If yes, specify non-compliant features  | n/a                          | n/a                          | n/a                          | n/a  |



**Capital instruments main features - instruments recognized as tier 2 equity**

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

in millions of euros

|     |   |                              |   |   |                              |
|-----|---|------------------------------|---|---|------------------------------|
| 1   | Issuer  | BPCE                         | BPCE  | BPCE  | BPCE                         |
| 2   | Unique identifier   | FR0012971059                 | AU3CB0233526  | FR0013063385  | JP525021BFC9                 |
| 3   | Governing law(s) of the instrument  | French                       | Australian  | French  | Japanese                     |
|     | <i>Regulatory treatment</i>   |                              |   |   |                              |
| 4   | Transitional CRR rules  | Tier 2 capital               | Tier 2 capital  | Tier 2 capital  | Tier 2 capital               |
| 5   | Post-transitional CRR rules   | Tier 2 capital               | Tier 2 capital  | Tier 2 capital  | Tier 2 capital               |
| 6   | Eligible at solo/(sub-)consolidated/ solo and (sub-)consolidated  | Consolidated                 | Consolidated  | Consolidated  | Consolidated                 |
| 7   | Instrument type   | CRR Article 63               | CRR Article 63  | CRR Article 63  | CRR Article 63               |
| 8   | Amount recognized in regulatory capital   | EUR 43m                      | EUR 111m  | EUR 750m  | EUR 194m                     |
| 9   | Nominal amount of instrument  | CHF 50m                      | AUD 175m  | EUR 750m  | JPY 25,100m                  |
| 9a  | Issue price   | 100%                         | 99,536%   | 99,5670%  | 100,0000%                    |
| 9b  | Redemption price  | 100%                         | 100%  | 100%  | 100%                         |
| 10  | Accounting classification   | Liabilities - amortized cost | Liabilities - amortized cost  | Liabilities - amortized cost  | Liabilities - amortized cost |
| 11  | Original date of issuance   | 9/29/2015                    | 10/27/2015  | 11/30/2015  | 12/11/2015                   |
| 12  | Perpetual or dated  | Dated                        | Dated   | Dated   | Dated                        |
| 13  | Original maturity date  | 9/29/2025                    | 10/27/2025  | 11/30/2027  | 12/11/2025                   |
| 14  | Issuer call subject to prior supervisory approval   | No                           | Yes   | Yes   | No                           |
| 15  | Optional call date, contingent call dates and redemption amount   | n/a                          | 10/27/2025 at par   | 11/30/2022 at par   | n/a                          |
| 16  | Subsequent call dates   | n/a                          | No  | No  | n/a                          |
|     | <i>Coupons/Dividends</i>  |                              |   |   |                              |
| 17  | Dividend/fixed or floating coupon   | Fixed                        | Fixed then floating   | Fixed then floating   | Fixed                        |
| 18  | Coupon rate and any related index   | 1,934%                       | 5.40% per year until october 27, 2020. As of October 27, 2020, AUD semi quarterly mid swap rate 5 ans + 3.20% | 2.75% per year until november 30, 2022 then rate € Mid-Swap 5 ans + 2.37% | 2,263%                       |
| 19  | Existence of dividend stopper   | No                           | No  | No  | No                           |
| 20a | Fully discretionary, partially discretionary or mandatory (in terms of timing)                                | Mandatory                    | Mandatory   | Mandatory   | Mandatory                    |
| 20b | Fully discretionary, partially discretionary or mandatory (in terms of amount)                                | Mandatory                    | Mandatory   | Mandatory   | Mandatory                    |
| 21  | Existence of step up or other incentive to redeem   | No                           | No  | No  | No                           |
| 22  | Non-cumulative or cumulative  | Cumulative                   | Cumulative  | Cumulative  | Cumulative                   |
| 23  | Convertible or non-convertible  | Non-convertible              | Non-convertible   | Non-convertible   | Non-convertible              |
| 24  | If convertible, conversion trigger(s)   | n/a                          | n/a   | n/a   | n/a                          |
| 25  | If convertible, fully or partially  | n/a                          | n/a   | n/a   | n/a                          |
| 26  | If convertible, conversion rate   | n/a                          | n/a   | n/a   | n/a                          |
| 27  | If convertible, mandatory or optional conversion  | n/a                          | n/a   | n/a   | n/a                          |
| 28  | If convertible, specify instrument type convertible into  | n/a                          | n/a   | n/a   | n/a                          |
| 29  | If convertible, specify issuer of instrument it converts into   | n/a                          | n/a   | n/a   | n/a                          |
| 30  | Write-down features   | No                           | No  | No  | No                           |
| 31  | If write-down, write-down trigger(s)  | n/a                          | n/a   | n/a   | n/a                          |
| 32  | If write-down, full or partial  | n/a                          | n/a   | n/a   | n/a                          |
| 33  | If write-down, permanent or temporary   | n/a                          | n/a   | n/a   | n/a                          |
| 34  | If temporary write-down, description of write-up mechanism  | n/a                          | n/a   | n/a   | n/a                          |
| 35  | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Senior debt                  | Senior debt   | Senior debt   | Senior debt                  |
| 36  | Non-compliant transition features   | No                           | No  | No  | No                           |
| 37  | If yes, specify non-compliant features  | n/a                          | n/a   | n/a   | n/a                          |

**Capital instruments main features - instruments recognized as tier 2 equity**

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

in millions of euros

|     |   |  |                              |  |
|-----|---|--|------------------------------|--|
| 1   | Issuer  | BPCE   | BPCE                         | BPCE   |
| 2   | Unique identifier   | JP525021DFC5   | JP525021EFC3                 | FR0013135050   |
| 3   | Governing law(s) of the instrument  | Japanese   | Japanese                     | French   |
|     | <i>Regulatory treatment</i>   |  |                              |  |
| 4   | Transitional CRR rules  | Tier 2 capital   | Tier 2 capital               | Tier 2 capital   |
| 5   | Post-transitional CRR rules   | Tier 2 capital   | Tier 2 capital               | Tier 2 capital   |
| 6   | Eligible at solo/(sub-)consolidated/ solo and (sub-)consolidated  | Consolidated   | Consolidated                 | Consolidated   |
| 7   | Instrument type   | CRR Article 63   | CRR Article 63               | CRR Article 63   |
| 8   | Amount recognized in regulatory capital   | EUR 78m  | EUR 4m                       | EUR 60m  |
| 9   | Nominal amount of instrument  | JPY 10,100m  | JPY 500m                     | EUR 60m  |
| 9a  | Issue price   | 100,0000%  | 100%                         | 100%   |
| 9b  | Redemption price  | 100%   | 100%                         | 100%   |
| 10  | Accounting classification   | Liabilities - amortized cost                                       | Liabilities - amortized cost | Liabilities - amortized cost   |
| 11  | Original date of issuance   | 12/11/2015   | 12/11/2015                   | 03/17/2016   |
| 12  | Perpetual or dated  | Dated  | Dated                        | Dated  |
| 13  | Original maturity date  | 12/11/2025   | 12/11/2025                   | 03/17/2031   |
| 14  | Issuer call subject to prior supervisory approval   | Yes  | No                           | No   |
| 15  | Optional call date, contingent call dates and redemption amount   | 12/11/2020 at par  | n/a                          | n/a  |
| 16  | Subsequent call dates   | Half-yearly  | n/a                          | n/a  |
|     | <i>Coupons/Dividends</i>  |  |                              |  |
| 17  | Dividend/fixed or floating coupon   | Fixed then floating  | Floating                     | Fixed then floating  |
| 18  | Coupon rate and any related index   | 2.037% per year until december 11, 2020 then JPY Libor 6 M + 1.82% | JPY Libor 3 M + 1.80%        | Fixed rate 4% during 2 years then floating rate Euribor 6 M + 2.06%. |
| 19  | Existence of dividend stopper   | No   | No                           | No   |
| 20a | Fully discretionary, partially discretionary or mandatory (in terms of timing)                                | Mandatory  | Mandatory                    | Mandatory  |
| 20b | Fully discretionary, partially discretionary or mandatory (in terms of amount)                                | Mandatory  | Mandatory                    | Mandatory  |
| 21  | Existence of step up or other incentive to redeem   | No   | No                           | No   |
| 22  | Non-cumulative or cumulative  | Cumulative   | Cumulative                   | Cumulative   |
| 23  | Convertible or non-convertible  | Non-convertible  | Non-convertible              | Non-convertible  |
| 24  | If convertible, conversion trigger(s)   | n/a  | n/a                          | n/a  |
| 25  | If convertible, fully or partially  | n/a  | n/a                          | n/a  |
| 26  | If convertible, conversion rate   | n/a  | n/a                          | n/a  |
| 27  | If convertible, mandatory or optional conversion  | n/a  | n/a                          | n/a  |
| 28  | If convertible, specify instrument type convertible into  | n/a  | n/a                          | n/a  |
| 29  | If convertible, specify issuer of instrument it converts into   | n/a  | n/a                          | n/a  |
| 30  | Write-down features   | No   | No                           | No   |
| 31  | If write-down, write-down trigger(s)  | n/a  | n/a                          | n/a  |
| 32  | If write-down, full or partial  | n/a  | n/a                          | n/a  |
| 33  | If write-down, permanent or temporary   | n/a  | n/a                          | n/a  |
| 34  | If temporary write-down, description of write-up mechanism  | n/a  | n/a                          | n/a  |
| 35  | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Senior debt  | Senior debt                  | Senior debt  |
| 36  | Non-compliant transition features   | No   | No                           | No   |
| 37  | If yes, specify non-compliant features  | n/a  | n/a                          | n/a  |