

Paris, September 20, 2016

Natixis is committed to Work-Life Quality

Natixis and three trade unions – CFDT, CFTC and UNSA – signed a Life-Work Quality agreement on August 26. The agreement sets out a general policy framework to develop concrete initiatives and to change practices and behavior with a view to improving work-life quality.

Convinced that long-term performance is achieved by reconciling the search for performance with consideration for its employees, Natixis wished to define a structured policy framework to enhance the quality of employees' working lives. The three-year agreement took effect on September 1st and aims to encourage initiatives and facilitate experimentation to change operating methods and practices within the company.

"Work-life quality is instrumental in ensuring employees' commitment and well-being. It encourages them to remain at Natixis and attracts new talent to the company. The agreement is a perfect illustration of our commitment to focusing on employees as the drivers of Natixis' success", explained Anne Lebel, Chief Human Resources Officer of Natixis.

Action and measures implemented under the agreement are grouped around the following four planks:

Working conditions: to enable everyone to perform quality work – compliance with charters on the proper use of email and good meeting practices, easier access to information and digital tools, encouraging shared initiatives and experimenting with work-related expression groups.

Relationships and cooperation: to strengthen the group and ties between company employees in a digitalized work environment – attention to conviviality and quality relationships, accentuating managerial skills development actions and experimenting with new work space ideas.

Wellbeing at work: to prevent health risks and facilitate the balance between employees' professional and personal lives – parenthood assistance through access to a services platform, introduction of new concierge services, maintaining inter-company childcare availability, rolling out telework arrangements, encouraging employees' commitment to solidarity and associative work.

Assistance with change: to better anticipate the impacts of restructuring projects on work-life conditions and take full consideration of the human dimension when carrying out change – assessing the human impacts, improving communication and making employees more involved throughout the various stages of the projects.

Last, a Joint Committee on Work-Life Quality will be created pursuant to the terms of the agreement.

The agreement is a continuing part of the "Work & Life at Natixis" strategy that was introduced early in 2016, in addition to a raft of initiatives undertaken at Natixis entities over the past few years, including at international level.



About Natixis

Natixis is the international corporate, investment, insurance and financial services arm of Groupe BPCE, the 2nd-largest banking group in France with 35 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 €12.4 billion, a Basel 3 CET1 Ratio (1) of 11.0 % and quality long-term ratings (Standard & Poor's: A / Moody's: A2 / Fitch Ratings: A).

⁽¹⁾ Based on CRR-CRD4 rules as reported on June 26, 2013, including the Danish compromise - without phase-in except for DTAs on tax-loss carryforwards and pro forma of additional phase-in of DTAs following ECB regulation 2016/445.

Figures as at June 30, 2016

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