

AFRICA

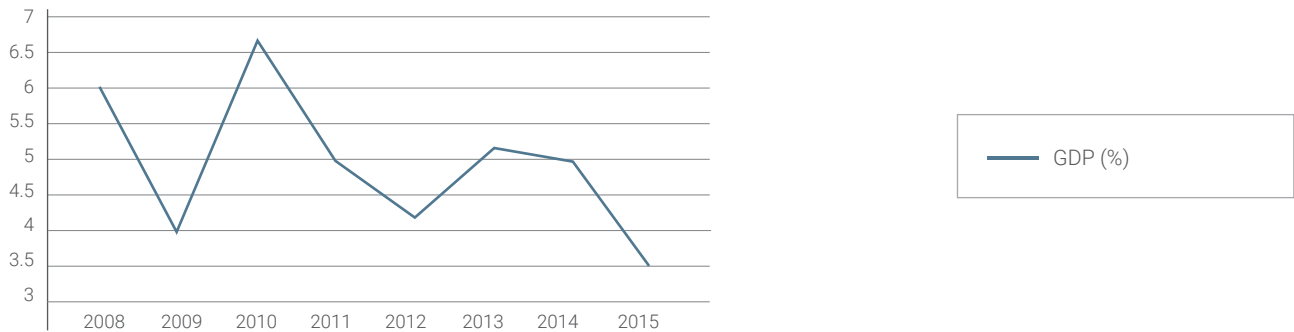
Optimize your commercial payment
in euro to Africa



Africa, a booming continent

A growing area

SUB-SAHARAN AFRICA

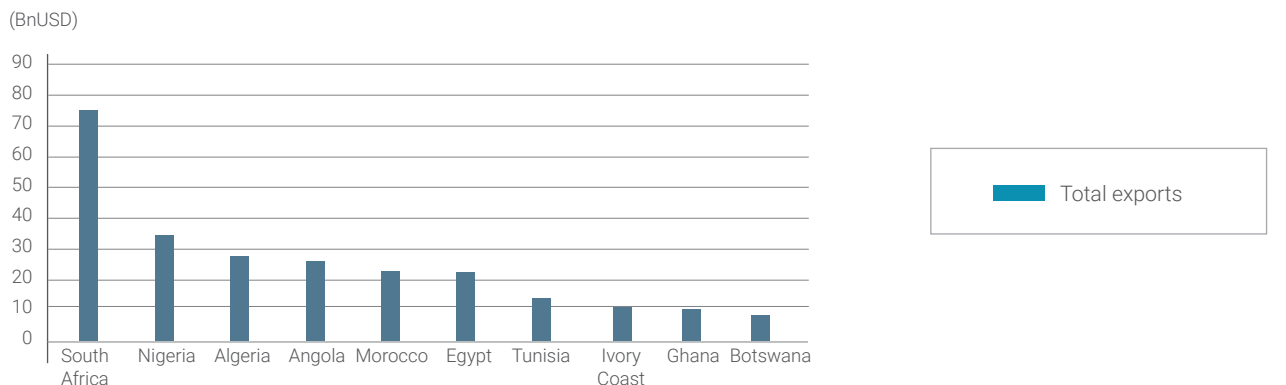


Foreign direct investments in Africa

SUB-SAHARAN AFRICA



Top 10 african exporting countries in 2016



Sources: World Bank, IMF

AFRICA



YOU WOULD LIKE TO:

- ▶ Make payments in favour of African beneficiaries
- ▶ Centralize your transactions at a single point
- ▶ Control your costs and optimize the payment cycles
- ▶ Enhance your funds transfers' security

"The Africa offer from Natixis fully meets your needs and those of your clients."

A major player on the African continent

- ▶ We offer you a network of correspondent banks in Africa to process all your euro denominated commercial payment orders.
- ▶ We guarantee SHA/BEN/OUR fee options regardless of the amount of the payment order.

A valuable resource for your payments to Africa

Simplicity

- ▶ You send us all your instructions in euro by MT103 regardless of the payment channel used.
- ▶ We process your instructions end-to-end to the beneficiary's bank.
- ▶ By centralizing your payments with Natixis, no need for you to maintain direct account relationships.

Efficiency

We credit the beneficiary banks' account in our books with same day value (cut-off-time: 3.00 p.m. Paris time).

Flexibility

You will be able to meet your clients' specific needs, by choosing the SHA, BEN or OUR options regardless of the amount of the payment order.

Security

- ▶ We use the SWIFT network you already know.
- ▶ We use filtering software to monitor the compliance of your payment orders.
- ▶ We select our correspondents to guarantee a reliable network.

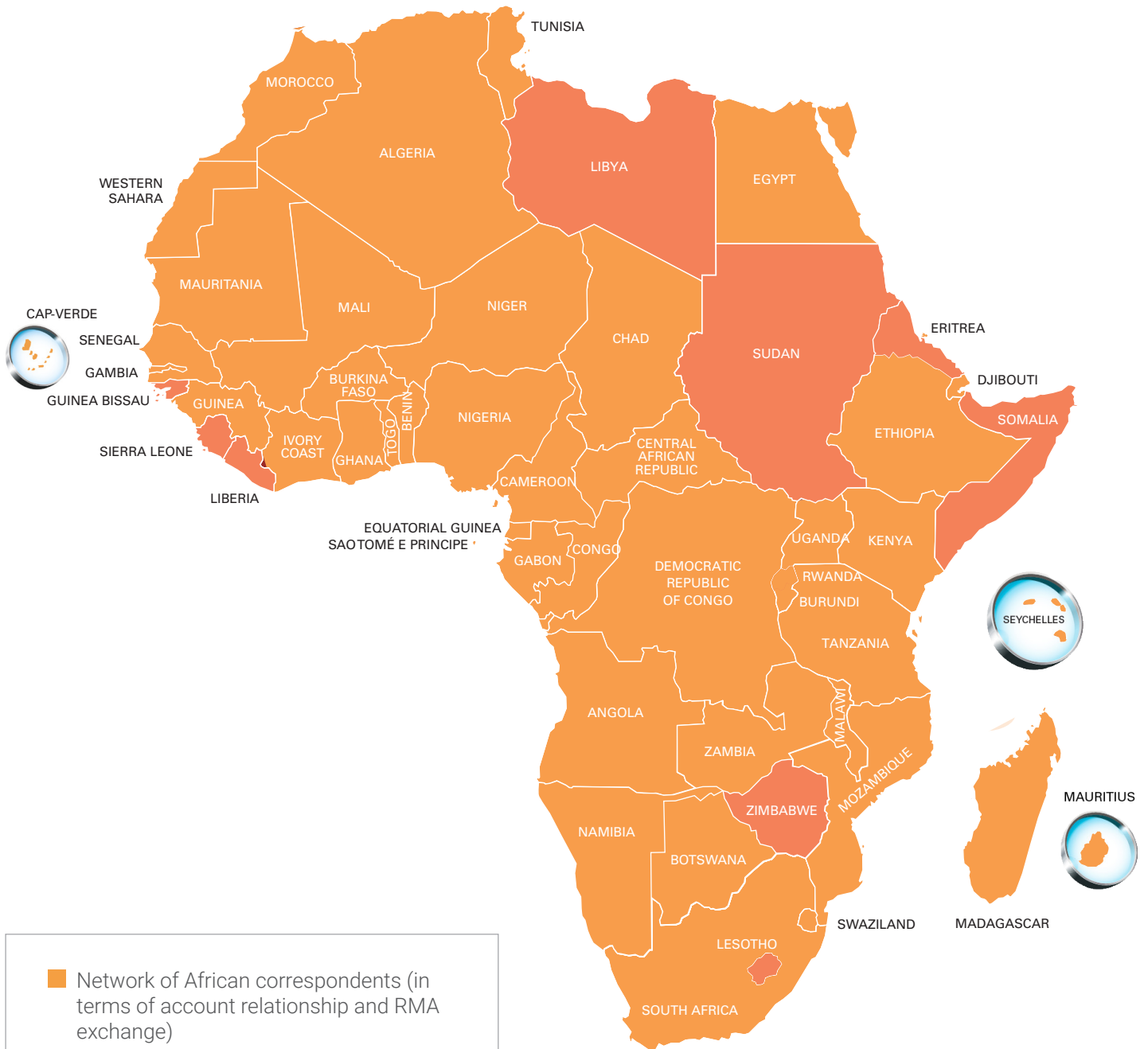


The offer's advantages

- ▶ Dedicated customer service team
- ▶ Feedback available 24/7 on our commercial portal www.natixis.com
- ▶ SWIFT MT940

together

An extensive global network of correspondents in Africa



Format of SWIFT MT103 sent to Natixis

Field	Name of Field	Contents	Example
20	Issuer reference	16x	1547685452359485
23B*	Transaction code	4c	CRED
32A*	Value date, Currency, Amount	6n3a15d	16/01/17 EUR 2,537.6
33B	Currency, Amount	3a15d	EUR 2,537.6
50K*	Ordering customer		
	BBAN / IBAN / account	/34x	1234567
	Name and address	4*35x	EMILIO SANTINI VIA MARIA 32 2584 ROMA
52A*	Ordering bank	4a2a2c[3c]	BPMIITMM
57A*	Beneficiary Bank (BIC)	4a2a2c[3c]	ICLRMCX (Banque Internationale du Cameroun pour l'Epargne et le Cr�dit)
59*	Account number of beneficiary	34x	/0023861036728
	Name and address of beneficiary	4*35x	PRACOMA BD DE L'INDEPENDANCE YAOUNDE
70*	Details of payment	4*35x	/INV/ Invoice
71A*	Details of fees	3a	SHA or BEN or OUR

* Required fields, to be filled in exactly. Field 71 G not to be used.

Format of SWIFT MT103 issued by Natixis

Field	Name of Field	Contents	Example
20	Issuer reference	16x	T135498/01
23B	Transaction code	4c	CRED
32A	Value date, Currency, Amount	6n3a15d	16/01/17 EUR 2,507.6
33B	Currency, Amount	3a15d	EUR 2,537.6
50K	Name and address of ordering customer	4*35x	EMILIO SANTINI VIA MARIA 32 2584 ROMA
52A	Ordering bank	4a2a2c[3c]	BPMIITMM
57A	Beneficiary Bank (BIC)	4a2a2c[3c]	ICLRMCX (Banque Internationale du Cameroun pour l'Epargne et le Cr�dit)
59	Account number of beneficiary	34x	/0023861036728
	Name and address of beneficiary	4*35x	PRACOMA BD DE L'INDEPENDANCE YAOUNDE
70	Details of payment	4*35x	/INV/ Invoice
71A	Details of fees	3a	SHA or BEN or OUR
71F	Fees deducted by issuer	3a15d	EUR 30

Our african correspondents*

Algeria	Banque de l'Agriculture et du Développement Rural Banque de Développement Local Banque Extérieure d'Algérie Banque Nationale d'Algérie Crédit Populaire d'Algérie Natixis Algérie Algeria Gulf Bank Banque Al Baraka d'Algérie Banque d'Algérie BNP Paribas El Djaïr Citibank HSBC Bank Société Générale Algérie	BADRZAL BDLODZAL BEXADZAL BNALDZAL CPALDZAL NATXDZAL AGUBDZAL BRKADZAL BALGDZAL BNPADZAL CITIDZAL HSBCDZAL SOGEDZAL
Angola	Banco Comercial Angolano Banco Angolano de Investimentos Banco de Comercio e Industria Banco de Fomento Angola SA	COMLAOLU BAIPAOLU BCIDAOLU BFMXAOLU
Benin	Bank of Africa Bénin Ecobank Bénin Orabank Bénin	AFRIBJBJ ECOCBJBJ ORBKBJBJ
Botswana	First National Bank of Botswana Stanbic Bank Botswana Limited	FIRNBWGX SBICBWGX
Burkina Faso	Bank of Africa Burkina Banque Sahelo Saharienne pour l'Investissement et le Commerce Ecobank Burkina United Bank for Africa Burkina (UBA Burkina)	AFRIBFBF BSAHBFBF ECOCBFBF BIBUBFBF
Burundi	Banque de Crédit de Bujumbura	BCRBBIBI
Cameroon	Afriland First Bank Cameroun Banque Internationale du Cameroun pour l'Épargne et le Crédit Commercial Bank of Cameroon Ecobank Cameroun	CCEICMCX ICLRMCX CBCDCMCX ECOCMCX
Cape Verde	Caixa Economica de Cabo Verde Ecobank Cap Vert	CXECCVCV ECOCVCV
Central African Republic	Banque Populaire Maroc-Centrafricaine Commercial Bank Centrafrique Ecobank Centrafrique	BPMCCFCF CBCACFCF ECOCFCF
Chad	Ecobank Tchad Commercial Bank Tchad Orabank Tchad United Bank for Africa Tchad	ECOCTDND CBTNTDND ORBKTDND UNAFTDND
Congo	Banque Commerciale Internationale Banque de Développement des Etats d'Afrique Centrale Credit du Congo Groupe Attijariwafa Bank Ecobank Congo La Congolaise de Banque	BCBPCGCG BDEACGCG BCMACGCG ECOCGCG CRAGCGCG
Democratic Republic of Congo	Rawbank Bank of Africa RDC	RAWBCDKI AFRICDKI

* This non-exclusive list is subject to modification.

Relationship with account.
Relationship with RMA exchange.

Djibouti	Bank of Africa Mer Rouge Central Bank of Djibouti	MRINDJJD BCDJDJJD
Egypt	Central Bank of Egypt Arab African International Bank Arab International Bank Bank of Alexandria Citibank Commercial International Bank Crédit Agricole Egypt MISR Bank National Bank of Egypt QNB Al Ahli	CBEGEGCX ARAIEGCX ARIBEGCX ALEXEGCX CITIEGCX CIBEEGCX AGRIEGCX BMISEGCX NBEGEGCX QNBAEGCX
Equatorial Guinea	Société Générale de Banque Guinée Equatoriale	SGGEGQGQ
Ethiopia	Awash International Bank Bank of Abyssinia Commercial Bank of Ethiopia Dashen Bank Nib International Bank Wegagen Bank	AWINETAA ABYSETAA CBETETAA DASHETAA NIBIETAA WEGAETAA
Gabon	Ecobank Gabon Orabank Gabon Union Gabonaise de Banques Groupe Attijariwafa Bank	ECOCGALI ORBKGALI UGABGALI
Gambia	Megabank (Gambia) Ltd	ITBCGMGM
Ghana	Ecobank Ghana Bank of Ghana Fidelity Bank Ghana Guaranty Trust Bank Ghana	ECOCGHAC BAGHGHAC FBLIGHAC GTBIGHAC
Guinea	Banque Populaire Maroco-Guinéenne Ecobank Guinée Conakry Orabank Guinée Société Générale de Banque en Guinée	POMBGNGN ECOCGNCN ORBKGNGN SGGNGNGN
Ivory Coast	Bank of Africa Côte d'Ivoire Banque Africaine de Développement Banque Atlantique Côte d'Ivoire Caisse Nationale des Caisses d'Épargne Ecobank Côte d'Ivoire NSIA Banque Côte d'Ivoire Société Ivoirienne de Banques	AFRICIAB AFDBCIAB ATCICIAB CNCGCIAB ECOCCIAB BIAOCIAB SIVBCIAB
Kenya	Bank of Africa Kenya Diamond Trust Bank Kenya Citibank NA Commercial Bank of Africa Eastern & Southern African Trade & Development Bank I and M Bank Kenya Commercial Bank	AFRIKENX DTKEKENA CITIKENA CBAFKENX ESATKENA IMBLKENA KCBLKENX
Madagascar	Bank of Africa Madagascar Banque SBM Madagascar Banque Malgache de l'Océan Indien BNI Madagascar Banque Centrale de Madagascar BFV Société Générale	AFRIMGMG BSBMMGMG BMOIMGMG CLMDMGMG REPUMGMG BFAVMGMG

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Relationship with account.
Relationship with RMA exchange.

Malawi	First Merchant Bank Ecobank Malawi National Bank of Malawi Reserve Bank of Malawi	FMERMWMW ECOCMWMX NBMAMWMW RBMAMWMW
Mali	Bank of Africa Mali Banque de Développement du Mali Banque Malienne de Solidarité Banque Internationale pour le Mali Banque Nationale de Développement Agricole Banque pour le Commerce et l'Industrie Mali Ecobank Mali	AFRIMLBA BDMAMLBA BMSMMLBA BIPMMLBA BNADMLBA COLIMLBA ECOCMLBA
Mauritania	Banque Centrale de Mauritanie Banque Mauritanienne pour le Commerce International Banque pour le Commerce et l'Industrie Générale de Banque de Mauritanie Banque Nationale de Mauritanie	BCEMMRMR MBICMRMR COLIMRMR GBMCMRMR BQNMMRMR
Mauritius	Afrasia Bank Limited Banque des Mascareignes Mauritius Commercial Bank LTD HSBC Bank SBI (Mauritius) Ltd State Bank of Mauritius	AFBLMUMU BAIMMUMU MCBLMUMU HSBCMUMU INILMUMU STCBMUMU
Morocco	Attijariwafa Bank Banque Centrale Populaire Banque Marocaine pour le Commerce et l'Industrie BMCE Bank CDG Capital Crédit Agricole du Maroc Crédit Immobilier et Hôtelier Crédit du Maroc Citibank NA Société Générale Marocaine de Banques	BCMAMAMC BCPOMAMC BMCIMAMC BMCEMAMC RDGCMAMR CNCAMAMR CIHMMAMC CDMAMAMC CITIMAMC SGMBMAMC
Mozambique	Banco de Mocambique Banco Internacional de Mocambique	BMOCMZMA BIMOMZMX
Namibia	First National Bank of Namibia Ltd Nedbank Namibia Ltd Standard Bank Namibia Limited	FIRNNANX NEDSNANX SBNMNANX
Niger	Bank of Africa Niger Banque Internationale pour l'Afrique au Niger Ecobank Niger Société Nigérienne de Banque	AFRINENI BIANNENI ECOCNENI SOCNNENI
Nigeria	Ecobank Nigeria Access Bank PLC Nigeria First Bank of Nigeria Stanbic IBTC Bank PLC United Bank for Africa	ECOCNGLA ABNGNGLA FBNINGLA SBICNGLX UNAFNGLA
Rwanda	Banque de Kigali Ecobank Rwanda	BKIGRWRW ECOCRWRW
Sao Tomé-et-Principe	Ecobank Sao Tomé-et-Principe	ECOCSTST
Senegal	Bank of Africa Sénégal CBAO Groupe Attijariwafa Bank Crédit du Sénégal Ecobank Sénégal Banque Centrale des Etats d'Afrique de l'Ouest United Bank for Africa Senegal	AFRISNDA CBAOSNDA BCMASNDA ECOCNSDA BCAOSNDA UNAFSNDA

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Relationship with account.
Relationship with RMA exchange.

Seychelles	Mauritius Commercial Bank Seychelles	MCBLSCSC
South Africa	ABSA Bank Nedbank Standard Bank of South Africa China Construction Citibank Firstrand Bank HSBC Bank Investec Bank	ABSAZAJJ NEDSAZAJJ SBZAZAJJ PCBCZAJJ CITIZAJX FIRNZAJJ HSBCZAJJ IVESZAJJ
Swaziland	Central Bank of Swaziland	SWAZSZMB
Tanzania	Bank of Africa Tanzania Diamond Trust Bank Tanzania LTD Ecobank Tanzania KCB Bank Tanzania Ltd	EUAFTZTZ DTKETZTZ ECCOCTZTZ KCBLTZTZ
Togo	Bank of Africa Togo Banque Internationale pour l'Afrique au Togo Banque Togolaise pour le Commerce et l'Industrie Ecobank Togo Orabank Togo Union Togolaise de Banque	AFRITGTG BILTTGTG BTCITGTG ECCOCTGTG ORBKTGTG UNBTGTG
Tunisia	Amen Bank Arab Banking Corporation Arab Tunisian Bank Attijaribank Tunisie Banque Centrale de Tunisie Banque de l'Habitat Banque de Tunisie Banque Internationale Arabe de Tunisie Banque Nationale Agricole Banque Tuniso Koweitienne Société Tunisienne de Banque Union Internationale de Banques Citibank Tunis International Bank Union Bancaire pour le Commerce et l'Industrie	CFCTTNTT ABCOTNTT ATBKTNTT BSTUTNTT BCTNTNTT BHBKTNTT BTBKTNTT BIATTNTT BNETNTT BTKOTNTT STBKTNTT UIBKTNTT CITITNTX TUIBTNTT UBCITNTT
Uganda	Diamond Trust Bank Uganda Limited Stanbic Bank Uganda Limited	DTKEUGKA SBICUGKX
Zambia	Ecobank Zambia	ECOCZMLU

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Relationship with account .
Relationship with RMA exchange.

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30, avenue Pierre Mendès France
75013 Paris, France
Tel. : +33 1 58 32 30 00
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