

LIQUIDITY MANAGEMENT

A comprehensive range of treasury and liquidity placement solutions for your French and international businesses



GROUPE BPCE, SECOND-LARGEST BANKING GROUP IN FRANCE⁽¹⁾

Groupe BPCE operates across the full spectrum of the banking and insurance business, leveraging the presence of its two major independent and complementary cooperative commercial banking networks – Banque Populaire and Caisse d'Épargne – and its subsidiaries.

NATIXIS, OUR EXPERTISE AT THE SERVICE OF YOUR GROWTH STRATEGY

Natixis is the international corporate and investment banking, asset management, insurance and financial services arm of Groupe BPCE.

Natixis has a number of areas of expertise that are organized into four main business lines:

Corporate & Investment Banking | Insurance | Specialized Financial Services | Asset & Wealth Management

OUR CLIENTS' BEST INTERESTS COME FIRST

- ▲ Corporates
- ▲ Financial institutions
- ▲ Groupe BPCE network and their clients
- ▲ Public sector

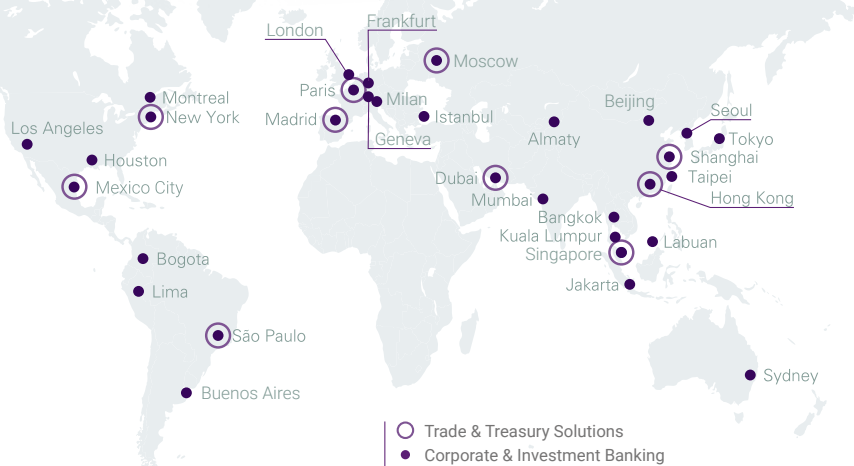
OUR DISTINCTIVE FEATURES

- ▲ Client centric
- ▲ Entrepreneurial spirit
- ▲ Agility
- ▲ Ingenuity
- ▲ Long-term client relationship

TRADE & TREASURY SOLUTIONS

At the heart of Corporate & Investment Banking, **Trade & Treasury Solutions** leverages its teams of experts, working with you on a daily basis to provide tailored advisory services and to design high-quality treasury management and investment solutions.

A WORLDWIDE FOOTPRINT



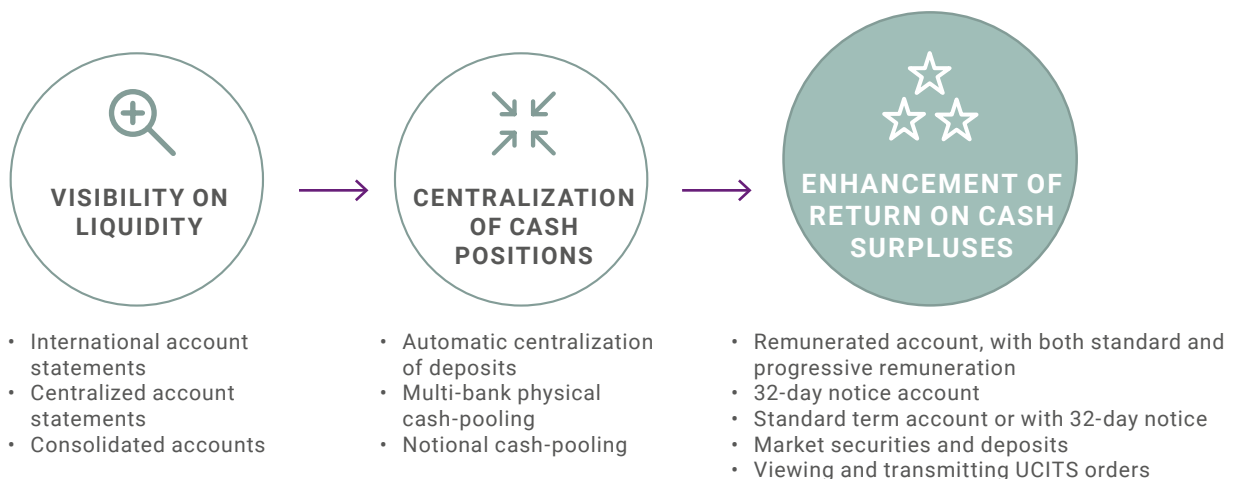
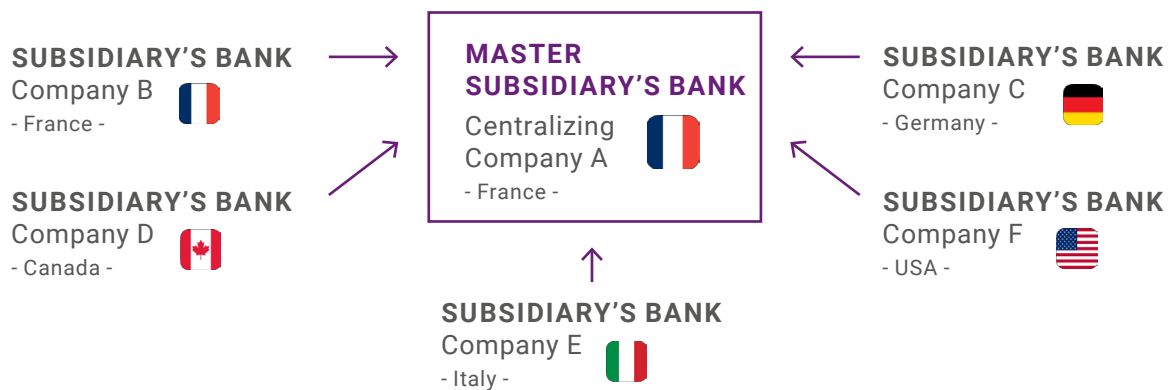
(1) Market share: 21,5% in customer savings deposits and 20,7% in customer loans (source: Banque de France - T4 2016 - non financial customers)

YOUR GROUP IS PRESENT IN FRANCE AND INTERNATIONALLY, with accounts held in one or several banks

You want a better view on your cash and to streamline your treasury management to achieve greater efficiency.

How to monitor your treasury?

Illustration given as an example



We offer you
adaptable and scalable
solutions to meet your investment
centralization needs.



SOLUTIONS TO CENTRALIZE YOUR BANK ACCOUNT STATEMENTS

Receive in one single location, all of your group's bank account statements.

INTERNATIONAL ACCOUNT STATEMENTS

You receive via email (SMTP), EBICS or SWIFTNet, in CFONB format (French Committee for Banking Organization and Standards), all the account statements of your group whether the account is held by any bank in France or abroad.

CENTRALIZED ACCOUNT STATEMENTS

You receive in one single location via email (SMTP), EBICS or SWIFTNet, all your subsidiaries' account statements held with Natixis and within Groupe BPCE.

CONSOLIDATED ACCOUNTS

Through your dedicated portal www.gtb.natixis.com, you view all your group's accounts, held with Natixis and third-party banks in France and abroad.

In addition, you benefit from:

- A "top down" display of your balances and individual entries in value or in capital (at D-1), historical data over 6 months, and forecast balance for D and D+1 in value mode or D in capital
- Consolidated balances for each group of accounts, depending on your business set-up and user profiles.



Tailor-made solutions: meeting your specific requirements and business organization.

Streamlined account management: better visibility on your group's accounts.

Strengthened efficiency:

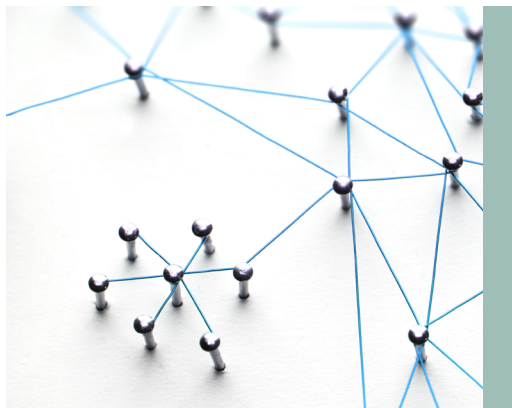
- quick data integration for consolidation of positions in your IT systems
- ongoing monitoring on the Trade & Treasury Solutions portal, with real-time tracking of liquidity.

Helping you to prevent fraud risk: through a daily validation of accounts activity, allowing for close monitoring.



AUTOMATIC TREASURY MANAGEMENT SOLUTIONS

Select your cash centralization set-up.



AUTOMATIC CENTRALIZATION OF DEPOSITS

You deposit domestic checks or cash in euro, at any Banque Populaire branch with credit to your account with Natixis.



- **No need to open a local account:** so you can optimize your account management.
- **Increased security:** via the local and extensive network of branches for remittances.
- **Monitor remote deposits:** you are automatically informed of the identity of the local depositor through your account statement.

AUTOMATIC TREASURY CENTRALIZATION

Multi-bank **physical cash-pooling** in order to pool your treasury with actual transfers of funds, by currency, of your accounts held with Natixis and within the Banque Populaire network, or with third-party banks⁽¹⁾, in France and abroad, without having to change your banking network.



- **Active treasury management on a daily basis.**
- **Choice in the mode of accounting, direct or indirect⁽²⁾, levelling, in capital or value terms⁽³⁾.**
- **An extensive range of options are available to custom-build your cash-pooling system:** zero-balancing and target balancing, levelling thresholds, maximum pre-defined coverage for each account, selection of frequency and wording of levelling.
- **Flexibility of management:** the extent of pooling can be adjusted to adapt to any change in your group's business organization.
- **Helping you reduce the risks of fraud:** daily validation of accounts to ensure better tracking of movements; monitoring and management of liquidity.



(1) On condition of third-party banks' ability to issue and trade MT940 and MT101/MT103 - (2) Direct (accounting for levelling movements on centralized accounts) or indirect (accounting for levelling movements on mirror accounts) - (3) In capital or in value terms with or without intraday for levelling movements with third-party banks.

Notional cash pooling for virtual centralization of positions (merging of balances by currency) for accounts held with Natixis and within the Banque Populaire network, without transfer of funds.

- **Reduction** of your interest cost
- **Independence** in your local treasury management without having to make changes to the way your organization works.
- **Easy** implementation
- **Intra-group rebilling within the company made easier** via the delivery of end-of-period interest statements for each account and the accounting of interest resulting from the merger onto a specific account.



Whatever pooling system you select, Natixis provides you with a **variety of reporting options**:

intragroup client rebilling	interest statement	interest scale (whether pooled on the centralizing account or individual per subsidiary)
management statements	non-accounting data reporting (only for direct cash pooling)	list of pending levelling movements (for cash pooling with third-party banks)

- **Easy monitoring and management of your intra-group transactions.**
- **Select the frequency of reporting options.**
- **Adapted channel for reporting suited to your needs:** e-mail, SMTP or via www.gtb.natixis.com for online display, or download the documents in PDF format.



PLACEMENT SOLUTIONS

Enhance the value of your excess cash.

CURRENT ACCOUNTS AND ENHANCING VALUE OF CREDIT BALANCE

For your current account operations, we provide account management and account remuneration solutions:

- **Current account:** use of the account for all your company's current operations
- **Standard account remuneration:** remuneration of your credit balance on your current account
- **Progressive account remuneration:** remuneration of the credit balance on your current account with a daily interest rate depending on the amount and duration of the balance.

DEPOSIT ACCOUNTS

Depending on your cash flow cycle, we provide:

- **32-day notice account:** deposit account with free payments and withdrawals subject to a 32-day notice period
- **Term account with 32-day notice period:** fixed-term deposit account, with client obligation to comply with 32-day notice period in the event of termination before term
- **Standard deposit account:** fixed-term deposit account with interest payments at term.

eBAM

Innovation for your bank account management

eBAM marks a new stage in electronic management of your account as part of the move to digital banking services. Our teams are available to support you on this project aimed at simplifying your account mandate management.



MARKET SECURITIES AND DEPOSITS: TERM DEPOSITS, CERTIFICATES OF DEPOSIT, NEGOTIABLE MEDIUM-TERM NOTES*

Depending on your available projected cash position, you may select the amount and maturity date of your investment (amount, start date, maturity date, interest rate calculation method, interest rate of the investment) right from the subscription date. Term deposits, certificates of deposit and medium-term negotiable notes** enable you to invest the cash surplus over the short or medium term, with no capital risk, and with a fixed-rate return (or floating-rate spread) defined at the outset.

* In partnership with the Fixed Income department at Natixis

** Certificates of deposit and negotiable medium-term notes are negotiable debt securities issued by Natixis.

UCITS* AND ONLINE MANAGEMENT OF YOUR INVESTMENTS

The "Viewing and transmitting UCITS orders" service enables you to manage the investment of your treasury investments from the Trade & Treasury Solutions portal, view your securities portfolio, place your subscription and redemption orders from the list of UCITS funds selected.

You can therefore keep track of your current transactions at any time, as well as trends and the mark to market valuation of your investments.

* In partnership with Natixis Investment Managers



We help you further streamline your transactions and ensure greater traceability, making all your accounts, account statements and interest scales available on our web portal www.gtb.natixis.com"

François Liget,
Global Head of Treasury Solutions



IN SHORT



Investment solutions meeting your requirements in terms of flexibility, security and performance.



Simple and secure solutions that swiftly adjust to the requirements and changes within your company.



Cash equivalent solutions to gain swift access to your liquidity (IAS 7).

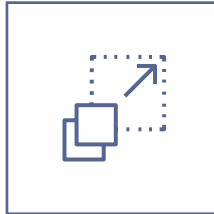


A team of experts that provides you with its know-how.

WITH **TRADE & TREASURY SOLUTIONS** BY YOUR SIDE, BENEFIT FROM:



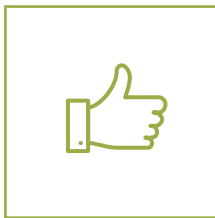
the renowned expertise
of a trusted business
partner throughout
your projects



a range of flexible and
mix-and-matchable solutions
that can be used separately
or together



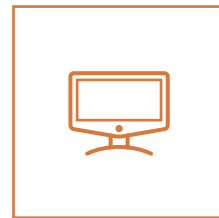
a vast correspondent
banking network
worldwide



tested high-quality
service with an
ISO 9001 certification



a dedicated liquidity
management team to
advise and guide you



secure, standardized and
powerful communication
systems

Get in touch with your usual contacts
and our teams of experts at:
commercial-tts@natixis.com



Meet our experts at specialized events:



UNIVERSWIFTNET
Echanges, discussions et pensées libres

For questions or inquiries, please contact:
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