

Paris, November 7th, 2019

Appointments within Natixis' senior management committee and executive committee

Olivier Vigneron joins Natixis as Chief Risk Officer and a member of the senior management committee. In addition, the roles of two other senior management committee members have been expanded: Anne Lebel becomes Chief Human Resources and Corporate Culture Officer while Véronique Sani takes charge of the new Technology & Transformation division. Finally, a role overseeing risk and compliance for Natixis' activities in the United States has been created within Natixis' executive committee. Stéphane Morin has been named to the role.

Olivier Vigneron is appointed Chief Risk Officer for Natixis and member of the senior management committee. He joins Natixis from J.P. Morgan where he was most recently Chief Risk Officer for Europe, the Middle East and Africa. Based in Paris, he will take up his role on January 14th, 2020 and will oversee risk across all Natixis' business lines and geographies. He will succeed Pierre Debray, who will take up the role of Senior Advisor to the CEO from the same date, managing a project on the evolution of the originate to distribute model.

Anne Lebel, previously Chief Human Resources Officer, is appointed Chief Human Resources and Corporate Culture Officer for Natixis, effective today. In this newly created role, Anne assumes the responsibility for developing Natixis' corporate culture while retaining oversight of Human Resources.

Véronique Sani, previously Chief Operating Officer, is appointed Chief Technology & Transformation Officer for Natixis, effective today. In this new role, she will oversee data expertise, digital technology, IT infrastructure, workplace management, strategic sourcing, operations, business efficiency and organization consulting.

All these appointees are members of the Natixis senior management committee and report to François Riahi, Chief Executive Officer of Natixis.

Stéphane Morin is appointed Chief Risk Officer US, effective today. In this role that has been newly created within Natixis' executive committee, he will oversee risk and compliance for Natixis' activities in the United States. He reports to the Chief Risk Officer and to the Corporate Secretary for Natixis.

The mandate of **Cécile Tricon-Bossard**, Deputy Chief Human Resources Officer and member of the Natixis executive committee, is broadened from today to cover all the centers of expertise and shared services within Human Resources. She reports to the Chief Human Resources and Corporate Culture Officer.

Both are members of Natixis' executive committee.

François Riahi said: "I am delighted to welcome Olivier Vigneron, with his extensive international experience in risk oversight. We have also created a role within the Natixis executive committee to oversee risk and compliance for our activities in the United States, strengthening our setup in this key country for Natixis. The broadening of Anne Lebel's and Veronique Sani's mandates will ensure that culture, transformation and technology remain at the heart of our priorities. Taking this opportunity, I warmly thank Pierre Debray for his achievements in the Risk division over recent years. I have asked him to undertake a specific study on the adaptation of the originate to distribute model, of which he was one of the principal authors, to the current low rate environment and upcoming regulatory changes. These appointments reinforce the robustness and agility of Natixis in a context that is evolving rapidly."

Under the leadership of François Riahi, Natixis' senior management committee is composed of:

- Nathalie Bricker, Chief Financial Officer
- Anne Lebel, Chief Human Resources and Corporate Culture Officer
- Jean-François Lequoy, Head of Insurance
- André-Jean Olivier, Corporate Secretary
- Jean Raby, Global Head of Asset and Wealth Management
- Véronique Sani, Chief Technology & Transformation Officer
- Pierre-Antoine Vacheron, Head of Payments
- Olivier Vigneron, Chief Risk Officer (succeeding Pierre Debray from January 14th, 2020)
- Marc Vincent, Global Head of Corporate & Investment Banking

Biographies

Olivier Vigneron has twenty years of experience in the financial industry, primarily based in London. He began his career in 2000 as a credit derivatives trader at Goldman Sachs, holding successive senior trading positions across several banks before joining J.P. Morgan's credit derivatives trading desk as a managing director in 2008. Olivier moved to J.P. Morgan's Risk department in 2012 as Head of Model Development and Capital Analysis, with responsibility for the implementation of Basel III advanced capital models globally. In 2015, he was named Chief Risk Officer for Europe, the Middle East and Africa (EMEA) and Firmwide Risk Executive for Market Risk, with oversight for market risk globally. He also sat on the supervisory board of Frankfurt based bank J.P. Morgan A.G., serving as chair of the risk committee.

Anne Lebel started her career in 1987 at Bossard Consultants as an organization and change management consultant. In 1997, Anne joined Schering Plough France as Human Resources and Training Manager for France before moving to head up HR Organization and Development in Europe. In 2004, she joined Serono France as Head of Human Resources, France. In 2008, Anne moved to Allianz Global Corporate & Specialty where she was appointed Head of Human Resources for France, Italy and Spain, and later for Europe and Asia, before becoming Global Head of Human Resources in 2012. She joined Natixis in 2016 as a member of the senior management committee and Chief Human Resources Officer.

Véronique Sani started her career in 1994 at Banque Indosuez's General Inspection before being appointed corporate clients relationship manager. In 2002, she joined Société Générale's CIB as Head of Equity Derivatives Middle Offices, before becoming Global Head of OTC Derivatives Operations. In 2012, she was appointed Managing Director Americas Operations at Société Générale CIB in New York, before becoming Chief Executive Officer of Société Générale's Global Solution Centre in India in 2015. She joined Natixis in 2018 as Chief Operating Officer and member of Natixis' senior management committee.

Stéphane Morin began his career in 1997 at the Inspection Générale group within Banque Fédérale des Banques Populaires. He joined Natexis Commodity Markets in 2003 as Director of Credit and Operational Risks before being appointed Director of Credit and Operational Risks for Corporate & Investment Banking London in 2006. In 2008, he became Senior Inspector at Inspection Générale group within BPCE. In 2011, he was appointed Deputy Director of Natixis' Global Compliance and Permanent Control department. In 2015, he was appointed Director of the Compliance and Permanent Control division worldwide. In March 2019, he was appointed Deputy CEO, Corporate & Investment Banking Americas.

Cécile Tricon-Bossard started her career in 1991 at Société Générale, where she held several positions within HR. In 2001, she joined IXIS Asset Management as Head of HR Development. In 2004, she was appointed Deputy Chief HR Officer. In 2006, she was appointed Chief HR Officer and Head of Internal Communications of Natixis Asset Management. In 2010, Cécile was named as the Chief Human Resources Officer for the Corporate & Investment Banking division. She was appointed Deputy Chief Human Resources Officer in 2015.

About Natixis

Natixis is a French multinational financial services firm specialized in asset & wealth management, corporate & investment banking, insurance and payments. A subsidiary of Groupe BPCE, the second-largest banking group in France through its two retail banking networks, Banque Populaire and Caisse d'Épargne, Natixis counts nearly 16,000 employees across 38 countries. Its clients include corporations, financial institutions, sovereign and supranational organizations, as well as the customers of Groupe BPCE's networks. Listed on the Paris stock exchange, Natixis has a solid financial base with a CET1 capital under Basel 3⁽¹⁾ of €11.1 billion, a Basel 3 CET1 Ratio⁽¹⁾ of 11.5% and quality long-term ratings (Standard & Poor's: A+ / Moody's: A1 / Fitch Ratings: A+).

(1) Based on CRR-CRD4 rules as reported on June 26, 2013, including the Danish compromise - without phase-in. See note on methodology in the 2Q19 earnings material.

Figures as at 30 June 2019

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