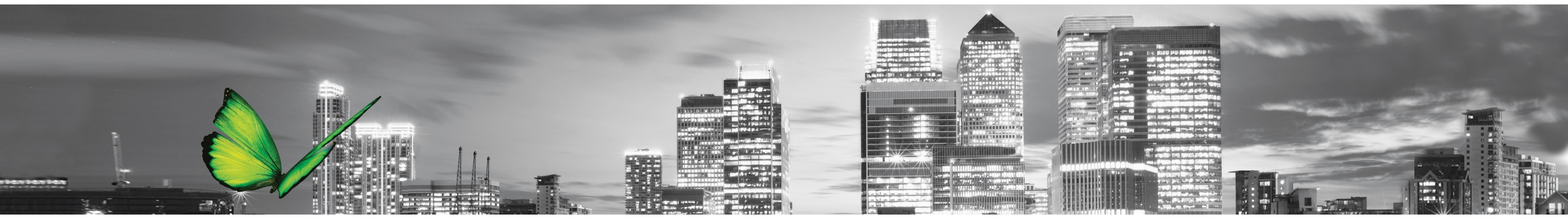
Natixis
World Market Classic Autocall - July 2015
Factsheet



INVESTMENT DESCRIPTION

A 6-year investment linked to the performance of the Australian, Canadian, Swedish and Swiss stock markets.

If on any semi-annual observance date including maturity all the underlying are at or above their initial levels the investment will mature and the investment capital plus EUR: 5%, USD: 6.2%, GBP: 6.2% for each semi-annual period which has elapsed is paid and the investment will end.

Unless matured, if the closing level of the worst performing underlying is at or above 60% of its initial level, 100% of the capital will be paid. Otherwise, capital is reduced on a 1 for 1 basis (e.g. if the worst performer is at 40% of its initial level, 40% of the capital will be repaid).

BENEFITS

- Autocall feature potentially shortens the investment term
- Early maturity provides an opportunity to re-assess client's wealth strategy
- Minimal market growth needed to deliver enhanced returns
- Daily pricing and trading available

RISKS

- The return is limited to the pre-defined investment terms
- There is a risk to capital should one of the underlyings breach the barrier or the issuer default

Natixis: is the corporate, investment and financial services arm of Groupe BPCE, the second largest player in France and which guarantees the liquidity and solvency as directed under French law. Supporting companies, financial institutions and institutional investors in the investment arena Natixis employs over 15,000 experts. The company pursues its activities in three geographical regions: North & South America, Asia/Oceania, and Europe, Middle East and Africa (EMEA).*

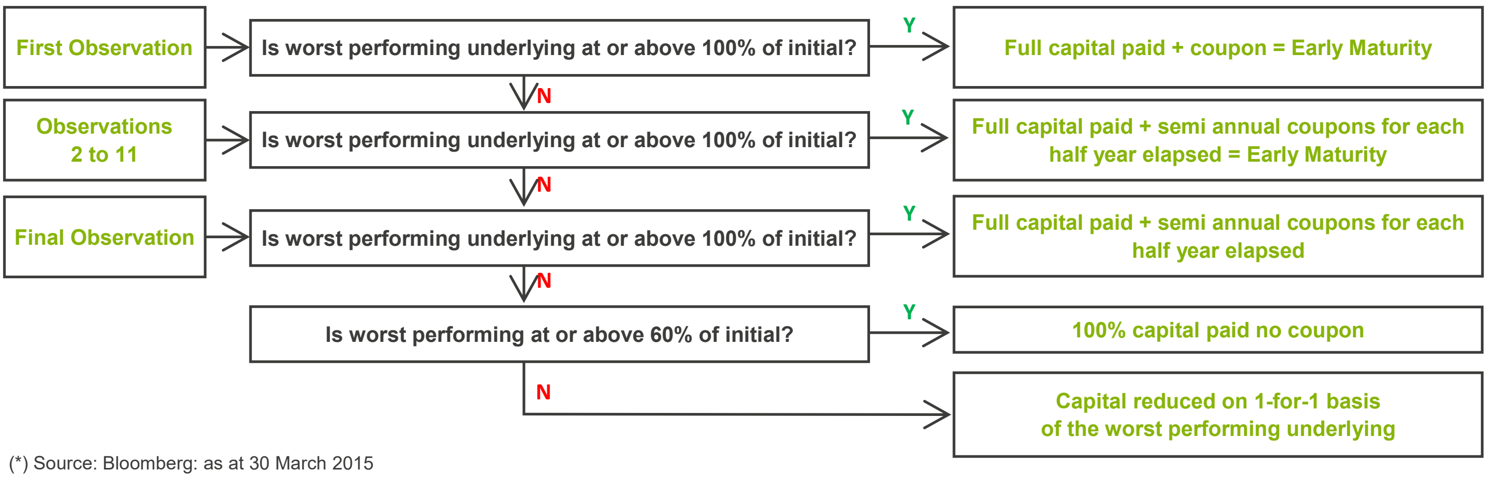
PRODUCT FACTS & FEATURES

Issuer and Counterparty:	Natixis (Credit Ratings: Moody's A2; Fitch A; S&P A)
Maximum Term:	6 years
Investment Structure:	Classic semi-annual Autocall
Autocall opportunities:	Semi-annual
Autocall Trigger:	100% of initial level
Coupon Rate:	EUR: 5%, USD: 6.2%, GBP: 6.2% Semi Annual (EUR 10%, USD 12.4%, GBP 12.4% annualised)
Capital Risk:	Not capital protected
Capital Protection Barrier:	60% Final level (European style)
Underlying Basket:	Australia: S&P/ASX 200 Index (AS51), Sweden: OMX Index (OMX), Canada: S&P TSX 60 Index (SPTSX60), Switzerland: Swiss Market Index (SMI)
Subscription Period:	29 June 2015 - 15 July 2015 (4.30pm BST)

KEY DATES

Strike Date:	17 July 2015
Final Observation:	19 July 2021
Maturity Date:	26 July 2021
Currency:	GBP, USD, EUR
ISIN:	GBP: XS1135672878 USD: XS1135672365 EUR: XS1135672019

HOW THE INVESTMENT WORKS



(*) Source: Bloomberg: as at 30 March 2015

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SUITABILITY

May be suitable for investors who:

- are seeking the opportunity for higher returns than current cash rates
- understand and accept there is a risk to capital
- are looking to invest for the medium or long term, being happy to remain invested until maturity
- are slightly bullish on equity markets
- wish to use this investment as part of a well-diversified portfolio
- understand that the returns are pre-defined and that they will forgo growth in the underlyings which exceeds that fixed level
- understand the risk to capital in the event of counterparty default
- should they need to sell their investment accept that the trading price may mean they get back less then they invested

RATIONALE

The classic autocall is one of the most popular structured product pay-offs and one actively sought as evidenced by the volume we trade. Designed to offer the opportunity for early maturities during the term by marginal growth, it can “lock-in” the gains and provide the opportunity to re-assess the wealth plans conditions. The structure seeks to ensure that there is a low risk to capital at the end of the product term if there is no early maturity.

The actual and anticipated global economic and political uncertainty has led investors to continue to take a more cautious view of the markets. Whilst the UK election and possible interest rate rises have had little significant effect to date, the continuing Greek / Eurozone discussions are still uppermost in many investors’ minds. The selection of these four developed and generally less volatile markets seeks to ease the fears of the cautious investor.

THE UNDERLYINGS*

The **S&P/ASX 200** measures the performance of the 200 largest index-eligible stocks listed on the ASX by float-adjusted market capitalization. Representative liquid and tradable, it is widely considered Australia's preeminent benchmark index.

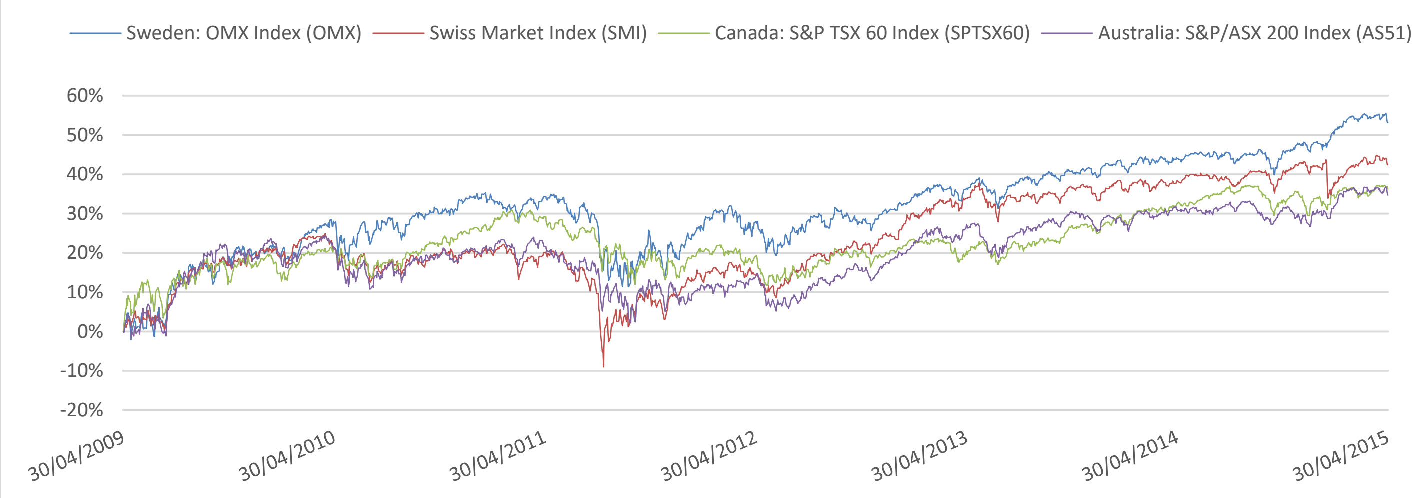
The **Swiss Market Index** is an index of the largest and most liquid stocks traded on the Geneva, Zurich, and Basle Stock Exchanges. The index has a base level of 1500 as of June 1988.

The **OMX Stockholm 30 Index** consists of the 30 most actively traded stocks on the Stockholm Stock Exchange and is a market weighted price index. The composition of the OMXS30 index is revised twice a year. The index was developed with a base level of 125 as of September 30, 1986. Effective on April 27, 1998 there was a 4-1 split of the index value.

The **S&P/Toronto Stock Exchange 60** is a capitalization-weighted index. It consists of 60 of the largest and most liquid (heavily traded) stocks listed on the Toronto Stock Exchange (TSX). They are usually domestic or multinational industry leaders.

*Source: Bloomberg 30 Apr 2015

The Underlyings - Relative 6 year Performance *



*Past performance is no indication of future performance

Source: Bloomberg May 2015, Data period: 30.04.2009 to 30.04.2015

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