PRESS RELEASE

Groupe BPCE is positioned well above the prudential capital requirements applicable in 2027 as laid down by the European Central Bank

Paris, November 2, 2026

Groupe BPCE has received notification from the European Central Bank concerning the results of the Supervisory Review and Evaluation Process (SREP) conducted in 2026, stating the level of prudential capital requirements for 2027.

The Common Equity Tier 1 (CET1) requirement applicable to Groupe BPCE on a consolidated basis decreases at 10.49% as of January 1st, 2027, including:
• 1.61% with respect to the Pillar 2 requirement or P2R,
• 2.5% with respect to the capital conservation buffer,
• 1.0% with respect to the capital buffer for global systemically important banks (G-SIBs),
• 0.88% with respect to the countercyclical buffers.

The Total Capital requirement is also decreasing at 14.53% including 2.15% of P2R.

With ratios as of June 30th, 2026, of 15.5% for its CET1 ratio and 18,4% for its Total Capital ratio, Groupe BPCE is positioned well above the prudential capital requirements due to be applied as of January 1st, 2027.

The ECB also set Natixis' prudential capital requirements. Including 0.63% of countercyclical buffers, Natixis' CET1 ratio requirement is set at 8.81% on 1st January 2027, based on a Pillar 2 requirement stable at 2.10% (of which 1.18% in CET1). With a fully loaded CET1 ratio of 11.6% as of June 30th, 2026, Natixis is also well above these regulatory requirements. Leverage ratio requirement will be set at 3.25% as of January 1st, 2027.

The ECB set Novo Banco's 2027 Pillar 2 Requirement (P2R) at 2.35%, down 15bps, resulting in an overall CET1 requirement of 9.87% as of 1 January 2027. With a CET1 ratio of 19.2% as of 30 June 2026, Novo Banco remains well above its regulatory requirement.

About Groupe BPCE

Groupe BPCE is the second-largest banking group in France and the fourth-largest in the euro zone by capital. A cooperative group serving the real economy, it supports 35 million clients worldwide, backed by the commitment of its 110,000 employees.

In France, Groupe BPCE relies on its major local banking networks, Banque Populaire and Caisse d'Epargne, both deeply rooted in their regions, as well as with Palatine. It operates across the full spectrum of banking and insurance activities. In Europe, it supports its clients through novobanco, the fourth-largest bank in Portugal, through BPCE Equipment Solutions, the European leader in equipment leasing, and through Oney, a major player in retail consumer finance. Internationally, the Group leverages its expertise in corporate and investment banking through Natixis CIB and in asset management through Natixis IM.

Groupe BPCE draws on its diverse business lines to provide local, accessible solutions for all and to help deliver a lasting positive impact. Its financial strength is recognized by four credit rating agencies: Standard & Poor's (A+, stable outlook), Fitch (A+, stable outlook), Moody's (A2, stable outlook) and R&I (A+, stable outlook).

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