SIXTH SUPPLEMENT DATED 6 NOVEMBER 2026

TO THE BASE PROSPECTUS DATED 20 MARCH 2026

NATIXIS
(a public limited liability company (*société anonyme*) incorporated in France)
as Issuer and Guarantor

and

NATIXIS STRUCTURED ISSUANCE SA
(a public limited liability company (*société anonyme*) incorporated in the Grand Duchy of Luxembourg)
as Issuer

and

NATIXIS CORPORATE AND INVESTMENT BANKING LUXEMBOURG
(a public limited liability company (*société anonyme*) incorporated in the Grand Duchy of Luxembourg)
as Issuer

Debt Issuance Programme

This supplement (the **Supplement** or the **Sixth Supplement**) constitutes a supplement to a base prospectus in accordance with Article 23 (1) of Regulation (EU) 2017/1129 of the European Parliament and the Council of 14 June 2017 on the prospectus to be published when securities are offered to the public or admitted to trading on a regulated market, as amended (the **Prospectus Regulation**). This Supplement is supplemental to, and should be read in conjunction with the Base Prospectus dated 20 March 2026, the first supplement dated 8 April 2026, the second supplement dated 24 April 2026,the third supplement dated 14 August 2026, the fourth supplement dated 18 September 2026 and the fifth supplement dated 16 October 2026 (together, the **Base Prospectus**), prepared in relation to the Debt Issuance Programme of NATIXIS (**NATIXIS**), Natixis Structured Issuance SA (**Natixis Structured Issuance**) and Natixis Corporate and Investment Banking Luxembourg (**NCIBL**, together with Natixis Structured Issuance and NATIXIS, the **Issuers** and each an **Issuer**), and approved by the *Commission de Surveillance du Secteur Financier* in Luxembourg (the **CSSF**).

The Supplement will be published on the Luxembourg Stock Exchange's website "*www.luxse.com*" and on the Issuers' website "*https://cib.natixis.com/Home/pims/Prospectus#/prospectusPublic*".

Unless the context otherwise requires, terms defined in the Base Prospectus shall have the same meaning when used in this Supplement.

Save as disclosed in this Supplement, there has been no other significant new factor, material mistake or material inaccuracy relating to information included in the Base Prospectus since the publication of the Base Prospectus.

To the extent that there is any inconsistency between (a) any statement in this Supplement or any statement incorporated by reference into the Base Prospectus by this Supplement and (b) any other statement in or incorporated by reference in the Base Prospectus, the statements in (a) above will prevail.

The Issuers accept responsibility for the information contained or incorporated by reference in this Supplement. The Issuers confirm that, having taken all reasonable care to ensure that such is the case, the information contained or incorporated by reference in this Supplement is, to the best of their

knowledge, in accordance with the facts and does not omit anything likely to affect the import of such information.

This Supplement is not intended to provide the basis of any credit or other evaluation and should not be considered as a recommendation by the Issuers that any recipient of this Supplement or any other financial statements should purchase the Notes.

This Supplement has been prepared for the purposes of:

(a) incorporating into the Base Prospectus the information resulting from the press release published by the BPCE Group on 2 November 2026, in relation to NATIXIS' and BPCE Group's prudential capital requirements as set by the European Central Bank following the Supervisory Review and Evaluation Process;

(b) updating the decision of the Board of Directors of NATIXIS to renew the issuing authorisation;

(c) amending, as a result of a) and b) above, the following sections of the Base Prospectus: "DESCRIPTION OF THE ISSUERS" and "GENERAL INFORMATION".

To the extent applicable, investors who have already agreed to purchase or subscribe for any Notes before this Supplement is published, have the right, exercisable within a time limit of three (3) working days after the publication of this Supplement (no later than 11 November 2026), to withdraw their acceptances, provided that the significant new factor, material mistake or material inaccuracy arose or was noted before the closing of the offer period or the delivery of the Notes. Investors may contact the Authorised Offerors should they wish to exercise the right of withdrawal.

TABLE OF CONTENTS

DESCRIPTION OF THE ISSUERS..... 4

GENERAL INFORMATION 5

DESCRIPTION OF THE ISSUERS

From the date of this Supplement, the section "*DESCRIPTION OF THE ISSUERS*" appearing on pages 1176 to 1183 of the Base Prospectus is amended as follows:

"1. Description of NATIXIS

- Please refer to the relevant pages of (i) the Natixis 2025 Universal Registration Document and (ii) the NATIXIS 2025 URD First Amendment, which contain information incorporated by reference into this Base Prospectus, for a full description of NATIXIS (see Section "*DOCUMENTS INCORPORATED BY REFERENCE*" of the Base Prospectus).

- On November 2, 2026 the following press release was published:

  " **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." "

GENERAL INFORMATION

From the date of this Supplement, the section "*GENERAL INFORMATION*" appearing on pages 1555 to 1562 of the Base Prospectus is amended as follows:

- the subsection 1 "*Authorisation*" on page 1555 is deleted in its entirety and replaced as follows:

  "

  1. Authorisation

  Each Issuer has obtained all necessary consents, approvals and authorisations in connection with the issue of, and performance of its obligations under, the Notes.

  The updating of the Programme was authorised by a resolution of the Board of Directors of Natixis Structured Issuance passed on 5 March 2026.

  The Issue of Unsecured Notes was authorised by a resolution of the Board of Directors of NATIXIS passed on 2 November 2026.

  The updating of the Programme was authorised by a resolution of the Board of Directors of NCIBL passed on 5 March 2026."