

THE DATASET - NATIXIS:

|                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |            |           |                              |              |               |              |
|--------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|-----------|------------------------------|--------------|---------------|--------------|
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|                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |            |           | STANDARD & POOR'S OUTLOOK    | FORWARD      | VIEW          | STABLE       |
|                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |            |           | MOODY'S L/T RATING           | FORWARD      | VIEW          | A1           |
|                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |            |           | MOODY'S OUTLOOK              | FORWARD      | VIEW          | STABLE       |
|                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |            |           | FITCH L/T RATING             | FORWARD      | VIEW          | A            |
|                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |            |           | FITCH OUTLOOK                | FORWARD      | VIEW          | STABLE       |
|                                                              | FACTOR                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | ANGLE      | STATUS    | NATIXIS DATA                 | BEST         | WORST         | AVERAGE      |
| CREDIT RATINGS                                               | STANDARD & POOR'S L/T RATING                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | FORWARD    | VIEW      | A+                           | AA- STABLE   | BBB NEGATIVE  | A NEGATIVE   |
|                                                              | STANDARD & POOR'S OUTLOOK                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | FORWARD    | VIEW      | STABLE                       |              |               |              |
|                                                              | MOODY'S L/T RATING                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | FORWARD    | VIEW      | A1                           | Aa2 STABLE   | Baa3 STABLE   | A2 POSITIVE  |
|                                                              | MOODY'S OUTLOOK                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | FORWARD    | VIEW      | STABLE                       |              |               |              |
|                                                              | FITCH L/T RATING                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | FORWARD    | VIEW      | A                            | AA NEGATIVE  | BBB+ POSITIVE | A POSITIVE   |
|                                                              | FITCH OUTLOOK                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | FORWARD    | VIEW      | STABLE                       |              |               |              |
|                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |            |           |                              |              |               |              |
| CDS                                                          | 5 YEAR CDS                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | PREVAILING | INDICATOR | 62.28                        | 34.44        | 100.00        | 55.50        |
|                                                              | 1 YEAR CDS                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | PREVAILING | INDICATOR | 33.21                        | 13.77        | 100.00        | 31.06        |
|                                                              | 5 YEAR CDS DIRECTION                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | BACKWARD   | INDICATOR | N/A                          | 6.96%        | 23.86%        | 16.99%       |
|                                                              | 5 YEAR CDS VOLATILITY                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | BACKWARD   | INDICATOR | N/A                          | 26.04%       | 38.15%        | 31.59%       |
|                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |            |           |                              |              |               |              |
| BALANCE SHEET                                                | TIER 1 CAP RATIO                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | HISTORIC   | FACT      | 16.20%                       | 19.10%       | 12.57%        | 15.63%       |
|                                                              | LEVERAGE RATIO (ASSET/EQTY)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | HISTORIC   | FACT      | 5.14%                        | 3.50%        | 9.90%         | 5.67%        |
|                                                              | LOAN-TO-DEPOSIT RATIO                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | HISTORIC   | FACT      | 62.10%                       | 12.30%       | 67.60%        | 43.96%       |
|                                                              | LOAN TO ASSET RATIO                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | HISTORIC   | FACT      | 18.80%                       | 12.23%       | 66.89%        | 40.19%       |
|                                                              | TLAC (\$Mln)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | HISTORIC   | FACT      | N/A                          | 546,600.00   | 38,768.00     | 204,664.83   |
|                                                              | NON-PERFORMING LOANS AS % OF ASSETS                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | HISTORIC   | FACT      | 0.59%                        | 0.04%        | 1.92%         | 0.66%        |
|                                                              | TOTAL DEPOSITS (\$Mln)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | HISTORIC   | FACT      | 66,139.00                    | 3,528,239.20 | 41,164.22     | 1,129,891.01 |
|                                                              | TOTAL ASSETS (\$Bln)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | HISTORIC   | FACT      | 9,408.48                     | 48,821.75    | 582.53        | 19,882.06    |
|                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |            |           |                              |              |               |              |
| MARKET INDICATORS                                            | SHARE PRICE DIRECTION                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | BACKWARD   | INDICATOR | N/A                          | 262%         | 120%          | 162%         |
|                                                              | OPTIONS IMPLIED VOLATILITY (3M)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | BACKWARD   | INDICATOR | N/A                          | 33.19        | 13.05         | 24.85        |
|                                                              | PROBABILITY OF DEFAULT                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | FORWARD    | INDICATOR | 0.46%                        | 0.46%        | 2.92%         | 1.10%        |
|                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |            |           |                              |              |               |              |
| G-SIB STATUS                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | PREVAILING | FACT      | Y                            | Y            | N             | Y            |

Source: Hilbert Investment Solutions | Bloomberg | Issuers, 01 October 2025.

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## THE DATASET SIDE-BY-SIDE VIEW: OCTOBER 2025

|                                     |                                 | FACTOR                       | ANGLE      | STATUS    | BARC      | BNP       | BoA       | CITI    | CA      | GS        | HSBC    | INV       | JPM     | MS      | NATX      | RBC     | SANT    | SG      | UBS     |
|-------------------------------------|---------------------------------|------------------------------|------------|-----------|-----------|-----------|-----------|---------|---------|-----------|---------|-----------|---------|---------|-----------|---------|---------|---------|---------|
| CATEGORY                            | CREDIT RATINGS                  | STANDARD & POOR'S L/T RATING | FORWARD    | VIEW      | BBB+      | A+        | A-        | BBB+    | A+      | BBB+      | A-      | BB-       | A       | A-      | A+        | AA-     | A+      | A       | A-      |
|                                     |                                 | STANDARD & POOR'S OUTLOOK    | FORWARD    | VIEW      | STABLE    | STABLE    | STABLE    | STABLE  | STABLE  | STABLE    | STABLE  | POS       | STABLE  | STABLE  | STABLE    | STABLE  | STABLE  | STABLE  | STABLE  |
|                                     |                                 | MOODY'S L/T RATING           | FORWARD    | VIEW      | Baa1      | A1        | A1        | A3      | A1      | A2        | A3      | Baa1      | A1      | A1      | A1        | A1      | A2      | A1      | A2      |
|                                     |                                 | MOODY'S OUTLOOK              | FORWARD    | VIEW      | STABLE    | STABLE    | STABLE    | STABLE  | STABLE  | STABLE    | STABLE  | POS       | POS     | STABLE  | STABLE    | STABLE  | POS     | STABLE  | STABLE  |
|                                     |                                 | FITCH L/T RATING             | FORWARD    | VIEW      | A         | A+        | AA-       | A       | A+      | A         | A+      | N/A       | AA-     | A+      | A         | AA-     | A       | A-      | A       |
|                                     |                                 | FITCH OUTLOOK                | FORWARD    | VIEW      | STABLE    | STABLE    | STABLE    | STABLE  | STABLE  | STABLE    | STABLE  | N/A       | STABLE  | STABLE  | STABLE    | STABLE  | STABLE  | STABLE  | POS     |
|                                     |                                 |                              |            |           |           |           |           |         |         |           |         |           |         |         |           |         |         |         |         |
|                                     | CDS                             | 5 YEAR CDS                   | PREVAILING | INDICATOR | 71.25     | 47.00     | 59.00     | 60.00   | 44.00   | 61.00     | 49.50   | N/A       | 44.00   | 59.00   | 62.28     | 61.19   | 43.50   | 54.50   | 52.00   |
|                                     |                                 | 1 YEAR CDS                   | PREVAILING | INDICATOR | 37.33     | 26.71     | 37.00     | 37.00   | 22.73   | 37.00     | 19.56   | N/A       | 26.00   | 33.00   | 33.21     | 42.57   | 27.63   | 31.22   | 24.37   |
|                                     |                                 | 5 YEAR CDS DIRECTION         | BACKWARD   | INDICATOR | 20.25%    | 16.05%    | 19.19%    | 21.21%  | 18.12%  | 16.19%    | 10.61%  | N/A       | 20.55%  | 19.19%  | N/A       | N/A     | 10.83%  | 23.86%  | 22.35%  |
|                                     |                                 | 5 YEAR CDS VOLATILITY        | BACKWARD   | INDICATOR | 31.25%    | 38.15%    | 27.69%    | 27.19%  | 35.49%  | 26.24%    | 28.88%  | N/A       | 29.43%  | 28.01%  | N/A       | N/A     | 26.31%  | 34.47%  | 37.18%  |
|                                     |                                 |                              |            |           |           |           |           |         |         |           |         |           |         |         |           |         |         |         |         |
|                                     | BALANCE SHEET                   | TIER 1 CAP RATIO             | HISTORIC   | FACT      | 16.90%    | 14.90%    | 13.20%    | 15.31%  | 13.43%  | 16.80%    | 17.20%  | 14.40%    | 16.80%  | 18.00%  | 16.20%    | 14.60%  | 14.44%  | 16.10%  | 17.60%  |
|                                     |                                 | LEVERAGE RATIO (ASSET/EQTY)  | HISTORIC   | FACT      | 5.00%     | 4.62%     | 6.90%     | 7.17%   | 3.50%   | 6.80%     | 5.60%   | 9.90%     | 7.20%   | 6.90%   | 5.14%     | 4.20%   | 4.78%   | 4.34%   | 4.50%   |
|                                     |                                 | LOAN-TO-DEPOSIT RATIO        | HISTORIC   | FACT      | 34.80%    | 34.50%    | 34.60%    | 29.10%  | 51.10%  | 15.60%    | 35.00%  | 58.80%    | 35.40%  | 22.70%  | 62.10%    | 42.80%  | 58.50%  | 34.70%  | 38.60%  |
|                                     |                                 | LOAN TO ASSET RATIO          | HISTORIC   | FACT      | 27.64%    | 34.42%    | 33.89%    | 31.68%  | 23.81%  | 19.96%    | 31.17%  | N/A       | 33.68%  | 26.78%  | 18.80%    | 45.47%  | 55.33%  | 29.43%  | 38.87%  |
|                                     |                                 | TLAC (\$Mln)                 | HISTORIC   | FACT      | 123,298   | 208,042   | 459,857   | 331,000 | N/A     | 275,904   | 269,400 | N/A       | 546,600 | 266,146 | N/A       | 196,659 | 96,205  | 115,758 | 185,394 |
| NON-PERFORMING LOANS AS % OF ASSETS |                                 | HISTORIC                     | FACT       | 0.48%     | 0.74%     | 0.18%     | 0.11%     | 0.56%   | 0.22%   | 0.75%     | 0.92%   | 0.22%     | 0.05%   | 0.59%   | 0.27%     | 1.92%   | 0.92%   | 0.39%   |         |
| TOTAL DEPOSITS (\$Mln)              |                                 | HISTORIC                     | FACT       | 560,663   | 1,031,919 | 1,965,467 | 1,284,458 | 868,115 | 656,268 | 1,654,955 | 41,164  | 2,406,032 | 376,007 | 66,139  | 1,409,531 | 979,199 | 524,982 | 745,777 |         |
| TOTAL ASSETS (\$Bln)                |                                 | HISTORIC                     | FACT       | 15,182    | 27,049    | 32,615    | 23,529    | 23,098  | 16,760  | 30,170    | 583     | 40,028    | 12,151  | 9,408   | 21,716    | 18,371  | 15,735  | 15,650  |         |
|                                     |                                 |                              |            |           |           |           |           |         |         |           |         |           |         |         |           |         |         |         |         |
| MARKET INDICATORS                   | SHARE PRICE DIRECTION           | BACKWARD                     | INDICATOR  | 176%      | 143%      | 156%      | 183%      | 138%    | 181%    | 159%      | 144%    | 156%      | 169%    | N/A     | 139%      | 207%    | 262%    | 159%    |         |
|                                     | OPTIONS IMPLIED VOLATILITY (3M) | BACKWARD                     | INDICATOR  | 28.27     | 25.82     | 26.22     | 30.39     | 23.79   | 29.61   | 19.15     | 20.42   | 25.01     | 28.11   | N/A     | 16.97     | 26.73   | 33.19   | 24.26   |         |
|                                     | PROBABILITY OF DEFAULT          | FORWARD                      | INDICATOR  | 0.76%     | 0.90%     | 1.49%     | 1.40%     | 0.67%   | 1.46%   | 0.79%     | 0.92%   | 1.50%     | 1.68%   | 0.46%   | 0.75%     | 0.90%   | 0.76%   | 2.04%   |         |
|                                     |                                 |                              |            |           |           |           |           |         |         |           |         |           |         |         |           |         |         |         |         |
| G-SIB STATUS                        |                                 | PREVAILING                   | FACT       | Y         | Y         | Y         | Y         | Y       | Y       | Y         | Y       | N         | Y       | Y       | Y         | Y       | Y       | Y       | Y       |

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