

SOLVENCY AND FINANCIAL CONDITION REPORT

BNP PARIBAS CARDIF

Appendices

Quantitative Reporting Templates - QRT

December 31, 2023



**BNP PARIBAS
CARDIF**

The insurer for a changing world

BNP Paribas Cardif
Balance sheet (Asset)

S.02.01.02

		Solvency II value
		C0010
Assets		
Intangible assets	R0030	0
Deferred tax assets	R0040	550 369 141
Pension benefit surplus	R0050	0
Property, plant & equipment held for own use	R0060	417 199 603
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	149 140 791 348
Property (other than for own use)	R0080	4 105 532 000
Holdings in related undertakings, including participations	R0090	2 477 679 348
Equities	R0100	4 743 400 000
Equities - listed	R0110	3 858 240 000
Equities - unlisted	R0120	885 160 000
Bonds	R0130	95 781 230 000
Government Bonds	R0140	44 163 070 000
Corporate Bonds	R0150	44 113 820 000
Structured notes	R0160	7 504 340 000
Collateralised securities	R0170	0
Collective Investments Undertakings	R0180	40 040 290 000
Derivatives	R0190	1 626 770 000
Deposits other than cash equivalents	R0200	365 890 000
Other investments	R0210	0
Assets held for index-linked and unit-linked contracts	R0220	86 341 330 000
Loans and mortgages	R0230	902 872 961
Loans on policies	R0240	824 208 531
Loans and mortgages to individuals	R0250	78 664 430
Other loans and mortgages	R0260	0
Reinsurance recoverables from:	R0270	1 718 094 369
Non-life and health similar to non-life	R0280	146 601 954
Non-life excluding health	R0290	77 829 798
Health similar to non-life	R0300	68 772 156
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	1 120 497 470
Health similar to life	R0320	26 524 670
Life excluding health and index-linked and unit-linked	R0330	1 093 972 800
Life index-linked and unit-linked	R0340	450 994 945
Deposits to cedants	R0350	182 000 000
Insurance and intermediaries receivables	R0360	894 420 000
Reinsurance receivables	R0370	100 940 000
Receivables (trade, not insurance)	R0380	2 049 970 000
Own shares (held directly)	R0390	0
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400	0
Cash and cash equivalents	R0410	1 538 030 000
Any other assets, not elsewhere shown	R0420	946 110 000
Total assets	R0500	244 782 127 421

BNP Paribas Cardif
Balance sheet (Liabilities)

S.02.01.02

		Solvency II value
		C0010
Liabilities		
Technical provisions – non-life	R0510	2 101 127 189
Technical provisions – non-life (excluding health)	R0520	1 028 060 290
Technical provisions calculated as a whole	R0530	0
Best Estimate	R0540	923 041 264
Risk margin	R0550	105 019 027
Technical provisions - health (similar to non-life)	R0560	1 073 066 899
Technical provisions calculated as a whole	R0570	0
Best Estimate	R0580	847 320 247
Risk margin	R0590	225 746 652
Technical provisions - life (excluding index-linked and unit-linked)	R0600	118 641 617 274
Technical provisions - health (similar to life)	R0610	603 323 843
Technical provisions calculated as a whole	R0620	0
Best Estimate	R0630	463 605 676
Risk margin	R0640	139 718 167
Technical provisions – life (excluding health and index-linked and unit-linked)	R0650	118 038 293 432
Technical provisions calculated as a whole	R0660	0
Best Estimate	R0670	115 803 713 273
Risk margin	R0680	2 234 580 159
Technical provisions – index-linked and unit-linked	R0690	84 562 181 584
Technical provisions calculated as a whole	R0700	0
Best Estimate	R0710	83 642 145 709
Risk margin	R0720	920 035 875
Contingent liabilities	R0740	0
Provisions other than technical provisions	R0750	173 846 660
Pension benefit obligations	R0760	80 906 931
Deposits from reinsurers	R0770	1 047 315 000
Deferred tax liabilities	R0780	1 002 959 293
Derivatives	R0790	1 322 674 711
Debts owed to credit institutions	R0800	14 234 804 550
Financial liabilities other than debts owed to credit institutions	R0810	345 781 197
Insurance & intermediaries payables	R0820	1 265 108 601
Reinsurance payables	R0830	118 991 437
Payables (trade, not insurance)	R0840	2 817 238 627
Subordinated liabilities	R0850	5 123 515 000
Subordinated liabilities not in Basic Own Funds	R0860	0
Subordinated liabilities in Basic Own Funds	R0870	5 123 515 000
Any other liabilities, not elsewhere shown	R0880	1 054 414 281
Total liabilities	R0900	233 892 482 336
Excess of assets over liabilities	R1000	10 889 645 085

S.05.01.02.01

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BNP Paribas Cardif
Life

S.05.01.02.02

		Line of Business for: life insurance obligations						Life reinsurance obligations		Total
		Health insurance	Insurance with profit participation	Index-linked and unit-linked insurance	Other life insurance	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations	Health reinsurance	Life reinsurance	
		C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	
Premiums written										
Gross	R1410	325 850 393	11 694 780 397	6 531 739 181	2 841 095 028	0	0	36 179 963	251 743 054	21 681 388 016
Reinsurers' share	R1420	28 718 056	77 700 068	42 970 073	131 374 122	0	0	-604 029	479 949	280 638 240
Net	R1500	297 132 337	11 617 080 328	6 488 769 108	2 709 720 906	0	0	36 783 992	251 263 104	21 400 749 776
Premiums earned										
Gross	R1510	376 166 632	11 694 715 863	6 531 230 533	2 905 530 660	0	0	64 166 404	250 744 437	21 822 554 528
Reinsurers' share	R1520	33 399 276	77 734 113	42 925 928	135 786 491	0	0	3 574 447	478 325	293 898 580
Net	R1600	342 767 356	11 616 981 750	6 488 304 604	2 769 744 168	0	0	60 591 957	250 266 112	21 528 655 948
Claims incurred										
Gross	R1610	89 602 344	16 074 559 941	7 594 440 645	1 219 184 313	0	0	10 106 429	41 171 101	25 029 064 773
Reinsurers' share	R1620	11 872 166	126 400 698	45 713 296	80 580 826	0	0	1 086 684	735 799	266 389 469
Net	R1700	77 730 178	15 948 159 243	7 548 727 349	1 138 603 487	0	0	9 019 745	40 435 301	24 762 675 304
Expenses incurred	R1900	176 028 403	967 533 108	549 212 689	748 134 026	0	201	24 207 085	277 396 430	2 742 511 942
Balance - other technical expenses/income	R2510									4 336 266
Total technical expenses	R2600									2 746 848 208
Total amount of surrenders	R2700	130 835	12 828 927 000	6 227 197 549	200 437 495	0	0	0	16 724 000	19 273 416 879

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Non-life obligations for home country

S.05.02.01.01

		Home country	Country (by amount of gross premiums written)	Country (by amount of gross premiums written)	Country (by amount of gross premiums written)	Country (by amount of gross premiums written)	Country (by amount of gross premiums written)	Total for top 5 countries and home country (by amount of gross premiums written)
		BR	CL	CO	DE	IT		
		C0080	C0090	C0090	C0090	C0090	C0090	C0140
Premiums written								
Gross - Direct Business	R0110	1 038 489 000	432 349 573	152 179 903	171 417 665	84 291 000	120 354 000	1 999 081 140
Gross - Proportional reinsurance accepted	R0120	225 528 000	0	5 722 795	87 348 242	116 000	0	318 715 037
Gross - Non-proportional reinsurance accepted	R0130	0	0	0	0	0	0	0
Reinsurers' share	R0140	38 461 000	0	998 026	0	5 161 000	15 051 000	59 671 026
Net	R0200	1 225 556 000	432 349 573	156 904 672	258 765 907	79 246 000	105 303 000	2 258 125 152
Premiums earned								
Gross - Direct Business	R0210	1 043 985 000	486 897 233	184 912 371	171 417 665	82 943 000	140 113 000	2 110 268 269
Gross - Proportional reinsurance accepted	R0220	226 246 000	0	7 612 144	87 348 242	2 039 000	0	323 245 386
Gross - Non-proportional reinsurance accepted	R0230	0	0	0	0	0	0	0
Reinsurers' share	R0240	38 605 000	0	1 010 396	0	6 150 000	14 532 000	60 297 396
Net	R0300	1 231 626 000	486 897 233	191 514 119	258 765 907	78 832 000	125 581 000	2 373 216 259
Claims incurred								
Gross - Direct Business	R0310	538 711 000	22 769 274	50 496 056	16 191 646	13 729 000	17 572 000	564 309 977
Gross - Proportional reinsurance accepted	R0320	73 257 000	0	704 479	12 746 589	447 000	72 000	122 273 068
Gross - Non-proportional reinsurance accepted	R0330	0	0	0	0	0	0	0
Reinsurers' share	R0340	6 253 000	48 747	10 117	221 548	674 000	5 093 000	21 347 412
Net	R0400	605 715 000	9 658 738	36 111 831	54 816 569	7 049 000	24 926 000	738 277 139
Expenses incurred	R0550	554 234 000	65 002 384	99 598 527	142 288 475	72 511 000	91 873 000	1 025 507 386
Balance - other technical expenses/income	R1210							-43 167 950
Total technical expenses	R1300							982 339 437

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Life obligations for home country

S.05.02.01.04

		Home country	Country (by amount of gross premiums written)	Country (by amount of gross premiums written)	Country (by amount of gross premiums written)	Country (by amount of gross premiums written)	Country (by amount of gross premiums written)	Total for top 5 countries and home country (by amount of gross premiums written)
			IT	JP	KR	LU	TW	
		C0220	C0230	C0230	C0230	C0230	C0230	C0280
Premiums written								
Gross	R1410	13 674 108 000	2 594 013 000	588 188 268	596 269 735	2 470 404 000	537 450 539	20 460 433 542
Reinsurers' share	R1420	110 748 000	11 476 000	55 902 430	1 469 662	2 942 000	14 359 203	196 897 295
Net	R1500	13 563 360 000	2 582 537 000	532 285 838	594 800 073	2 467 462 000	523 091 336	20 263 536 247
Premiums earned								
Gross	R1510	13 674 087 000	2 595 342 000	587 981 257	596 269 735	2 470 404 000	536 949 357	20 461 033 348
Reinsurers' share	R1520	110 801 000	11 541 000	55 866 050	1 469 662	2 942 000	14 296 102	196 915 814
Net	R1600	13 563 286 000	2 583 801 000	532 115 206	594 800 073	2 467 462 000	522 653 254	20 264 117 534
Claims incurred								
Gross	R1610	12 971 491 000	6 582 677 000	355 568 507	413 895 223	3 468 431 000	1 034 489 475	24 826 552 205
Reinsurers' share	R1620	165 778 000	28 470 000	30 001 416	1 085 770	1 846 000	10 179 398	237 360 584
Net	R1700	12 805 713 000	6 554 207 000	325 567 091	412 809 453	3 466 585 000	1 024 310 077	24 589 191 621
Expenses incurred	R1900	1 345 235 000	202 315 000	118 210 347	40 369 851	117 618 000	82 337 152	1 906 085 349
Balance - other technical expenses/income	R2510							1 683 896
Total technical expenses	R2600							1 907 769 245

BNP Paribas Cardif

Impact of long term guarantees measures and transitionals

S.22.01.22

		Amount with Long Term Guarantee measures and transitionals	Impact of transitional on technical provisions	Impact of transitional on interest rate	Impact of volatility adjustment set to zero	Impact of matching adjustment set to zero
		C0010	C0030	C0050	C0070	C0090
Technical provisions	R0010	205 304 926 048	0	0	208 815 217	0
Basic own funds	R0020	15 090 393 792	0	0	-172 657 183	0
Eligible own funds to meet Solvency Capital Requirement	R0050	14 899 546 735	0	0	-289 950 265	0
Solvency Capital Requirement	R0090	8 121 776 562	0	0	-234 586 164	0

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OF-B1 for Group

S.23.01.22

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
Basic own funds before deduction						
Ordinary share capital (gross of own shares)	R0010	149 959 000	149 959 000		0	
Non-available called but not paid in ordinary share capital to be deducted at group level	R0020	0	0		0	
Share premium account related to ordinary share capital	R0030	2 088 570 000	2 088 570 000		0	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040	0	0			
Subordinated mutual member accounts	R0050	0		0	0	0
Non-available subordinated mutual member accounts to be deducted at group level	R0060	0		0	0	0
Surplus funds	R0070	3 832 819 223	3 832 819 223			
Non-available surplus funds to be deducted at group level	R0080	0	0			
Preference shares	R0090	0		0	0	0
Non-available preference shares to be deducted at group level	R0100	0		0	0	0
Share premium account related to preference shares	R0110	0		0	0	0
Non-available share premium account related to preference shares at group level	R0120	0		0	0	0
Reconciliation reserve	R0130	3 303 580 182	3 303 580 182			
Subordinated liabilities	R0140	5 123 515 000		1 462 186 090	2 907 970 638	753 358 272
Non-available subordinated liabilities to be deducted at group level	R0150	0		0	0	0
An amount equal to the value of net deferred tax assets	R0160	514 921 980				514 921 980
The amount equal to the value of net deferred tax assets not available to be deducted at the group level	R0170	0				0
Other items approved by supervisory authority as basic own funds not specified above	R0180	0	0	0	0	0
Non available own funds related to other own funds items approved by supervisory authority	R0190	0	0	0	0	0
Minority interests	R0200	530 875 610	530 875 610	0	0	0
Non-available minority interests to be deducted at group level	R0210	415 035 552	270 583 493	19 084 792	109 196 805	16 170 463
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds						
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds	R0220	38 811 650				
Deductions						
Deductions for participations in other financial undertakings, including non-regulated undertakings carrying out financial activities	R0230	766 950 317	766 950 317	0	0	0
whereof deducted according to art 228 of the Directive 2009/138/EC	R0240	0	0	0	0	
Deductions for participations where there is non-availability of information (Article 229)	R0250	0	0	0	0	0
Deduction for participations included via Deduction and Aggregation method (D&A) when a combination of methods are used	R0260	0	0	0	0	0
Total of non-available own fund items to be deducted	R0270	415 035 552	270 583 493	19 084 792	109 196 805	16 170 463
Total deductions	R0280	1 181 985 869	1 037 533 810	19 084 792	109 196 805	16 170 463
Total basic own funds after deductions	R0290	14 323 443 476	8 829 458 555	1 443 101 297	2 798 773 833	1 252 109 789
Ancillary own funds						
Unpaid and uncalled ordinary share capital callable on demand	R0300	0			0	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	R0310	0			0	
Unpaid and uncalled preference shares callable on demand	R0320	0			0	0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340	0			0	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350	0			0	0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360	0			0	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370	0			0	0
Non available ancillary own funds to be deducted at group level	R0380	0			0	0
Other ancillary own funds	R0390	0			0	0
Total ancillary own funds	R0400	0			0	0
Own funds of other financial sectors						
Credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies - total	R0410	0	0	0	0	
Institutions for occupational retirement provision	R0420	766 950 317	766 950 317	0	0	0
Non regulated undertakings carrying out financial activities	R0430	0	0	0	0	
Total own funds of other financial sectors	R0440	766 950 317	766 950 317	0	0	0
Own funds when using the D&A, exclusively or in combination with method 1						
Own funds aggregated when using the D&A and combination of method	R0450	0	0	0	0	0
Own funds aggregated when using the D&A and combination of method net of IGT	R0460	0	0	0	0	0
Total available own funds to meet the consolidated part of the group SCR (excluding own funds from other financial sector and from the undertakings included via D&A)	R0520	14 323 443 476	8 829 458 555	1 443 101 297	2 798 773 833	1 252 109 789
Total available own funds to meet the minimum consolidated group SCR	R0530	14 132 596 418	8 829 458 555	1 443 101 297	2 798 773 833	
Total eligible own funds to meet the consolidated part of the group SCR (excluding own funds from other financial sector and from the undertakings included via D&A)	R0560	13 071 333 686	8 829 458 555	1 443 101 297	2 798 773 833	0
Total eligible own funds to meet the minimum consolidated group SCR	R0570	10 970 705 716	8 829 458 555	1 443 101 297	698 145 863	
Minimum consolidated Group SCR	R0610	3 490 729 316				
Ratio of Eligible own funds to Minimum Consolidated Group SCR	R0650	314%				
Total eligible own funds to meet the total group SCR (including own funds from other financial sector and from the undertakings included via D&A)	R0660	14 899 546 735	9 596 408 872	1 443 101 297	2 798 773 833	1 061 262 732
Total Group SCR	R0680	8 121 776 562				
Ratio of Total Eligible own funds to Total group SCR - ratio including other financial sectors and the undertakings included via D&A	R0690	183%				

		C0060
Reconciliation reserve		
Excess of assets over liabilities	R0700	10 889 645 085
Own shares (held directly and indirectly)	R0710	0
Foreseeable dividends, distributions and charges	R0720	468 919 090
Other basic own fund items	R0730	7 117 145 813
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	0
Other non available own funds	R0750	0
Reconciliation reserve	R0760	3 303 580 182
Expected profits		
Expected profits included in future premiums (EPIFP) - Life business	R0770	2 489 227 716
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	165 642 053
Total Expected profits included in future premiums (EPIFP)	R0790	2 654 869 769

BNP Paribas Cardif
Solvency Capital Requirement - for groups on Standard Formula
S.25.01.22
Basic Solvency Capital Requirement

		Gross solvency capital requirement	USP	Simplifications
		C0040	C0090	C0100
Market risk	R0010	17 223 599 571		
Counterparty default risk	R0020	376 473 141		
Life underwriting risk	R0030	10 845 557 615		
Health underwriting risk	R0040	681 094 981		
Non-life underwriting risk	R0050	675 017 144		
Diversification	R0060	-6 784 846 230		
Intangible asset risk	R0070	0		
Basic Solvency Capital Requirement	R0100	23 016 896 222		

Calculation of Solvency Capital Requirement

		C0100
Operational risk	R0130	853 689 624
Loss-absorbing capacity of technical provisions	R0140	-14 806 413 085
Loss-absorbing capacity of deferred taxes	R0150	-1 992 970 739
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	0
Solvency Capital Requirement calculated on the basis of Art. 336 (a) of Delegated Regulation (EU) 2015/35, excluding capital add-on	R0200	7 071 202 021
Capital add-ons already set	R0210	0
Consolidated Group SCR	R0220	8 121 776 562
Other information on SCR		
Capital requirement for duration-based equity risk sub-module	R0400	0
Total amount of Notional Solvency Capital Requirements for remaining part	R0410	8 121 776 562
Total amount of Notional Solvency Capital Requirements for ring-fenced funds	R0420	0
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	R0430	0
Diversification effects due to RFF nSCR aggregation for article 304	R0440	0
Minimum consolidated group solvency capital requirement	R0470	3 490 729 316
Information on other entities		
Capital requirement for other financial sectors (Non-insurance capital requirements)	R0500	401 703 432
Capital requirement for other financial sectors (Non-insurance capital requirements) - Credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies	R0510	0
Capital requirement for other financial sectors (Non-insurance capital requirements) - Institutions for occupational retirement provisions	R0520	401 703 432
Capital requirement for other financial sectors (Non-insurance capital requirements) - Capital requirement for non-regulated undertakings carrying out financial activities	R0530	0
Capital requirement for non-controlled participation	R0540	648 871 109
Capital requirement for residual undertakings	R0550	0
Capital requirement for collective investment undertakings or investments packaged as funds	R0555	0
Overall SCR		
SCR for undertakings included via D&A method	R0560	0
Total group solvency capital requirement	R0570	8 121 776 562

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5.32.01.22

5.2.01.21

Modification code of the undertaking	Country	Legal form of the undertaking	Type of undertaking ¹	Legal form	Category (institutional investor) ²	Supervisory Authority	Criteria of influence					Inclusion in the scope of Group supervision	Group supervisory calculation		
							% capital share	% used for the calculation of the group supervisory calculation	% voting rights	Other criteria	Level of influence ³			Proportional share of the group supervisory calculation	Yes/No ⁴
LE19555555555555555555	FR	SCI Carme Grand Horizon S&P	10	S&P, entreprise	2	AMF, entreprise	100,00	100,00	100,00	0	1	100,00	1	00/01/2018	1
LE19555555555555555555	FR	Holding Finance Holding Finance	10	Reprise par Action S&P	2	AMF, entreprise	100,00	100,00	100,00	0	1	100,00	1	00/01/2018	1
LE19555555555555555555	FR	Coop 100%	10	SA à conseil d'administration (s.a.)	2	AMF, entreprise	100,00	100,00	100,00	0	1	100,00	1	00/01/2018	1
LE19555555555555555555	FR	RECOFIL	10	Organisme de placement collectif en valeurs mobilières sans personnalité morale (OP)	2	AMF, entreprise	100,00	100,00	100,00	0	1	100,00	1	00/01/2018	1
LE19555555555555555555	FR	MARCO FONDS COLLECTIF INVESTISSEMENT 2	10	Organisme de placement collectif en valeurs mobilières	2	AMF, entreprise	100,00	100,00	100,00	0	1	100,00	1	00/01/2018	1
LE19555555555555555555	FR	CPH Invest	10	S&P, société par actions simplifiée	2	AMF, entreprise	100,00	100,00	100,00	0	1	100,00	1	00/01/2018	1
LE19555555555555555555	FR	New Alpha Card Investment Fund	10	Organisme de placement collectif en valeurs mobilières	2	AMF, entreprise	100,00	100,00	100,00	0	1	100,00	1	00/01/2018	1
LE19555555555555555555	FR	SAF	10	S&P, société par actions simplifiée	2	AMF, entreprise	100,00	100,00	100,00	0	1	100,00	1	00/01/2018	1
LE19555555555555555555	FR	Card Asset, Private Debt	10	SA à conseil d'administration (s.a.)	2	AMF, entreprise	100,00	100,00	100,00	0	1	100,00	1	00/01/2018	1
LE19555555555555555555	FR	S&P, société par actions simplifiée	10	S&P, société par actions simplifiée	2	AMF, entreprise	100,00	100,00	100,00	0	1	100,00	1	00/01/2018	1
LE19555555555555555555	FR	CARDIF RETRAITE	10	SA à conseil d'administration (s.a.)	2	AMF, entreprise	100,00	100,00	100,00	0	1	100,00	1	00/01/2018	1
LE19555555555555555555	FR	Coactive Capital Initiative Thémis	10	Organisme de placement collectif en valeurs mobilières	2	AMF, entreprise	100,00	100,00	100,00	0	1	100,00	1	00/01/2018	1
LE19555555555555555555	FR	Morin et Parnassus Immobilier 2	10	Société civile immobilière (SCI)	2	AMF, entreprise	100,00	100,00	100,00	0	1	100,00	1	00/01/2018	1
LE19555555555555555555	FR	BNP Paribas C&I	10	Organisme de placement collectif en valeurs mobilières	2	AMF, entreprise	100,00	100,00	100,00	0	1	100,00	1	00/01/2018	1
LE19555555555555555555	FR	SCI Offshore Yvelines	10	Société civile immobilière	2	AMF, entreprise	100,00	100,00	100,00	0	1	100,00	1	00/01/2018	1
LE19555555555555555555	FR	AGNE ASSURANCES	10	SA à conseil d'administration (s.a.)	2	AMF, entreprise	100,00	100,00	100,00	0	1	100,00	1	00/01/2018	1
LE19555555555555555555	FR	SCI Bureau Immobilier	10	Société à responsabilité limitée	2	AMF, entreprise	100,00	100,00	100,00	0	1	100,00	1	00/01/2018	1
LE19555555555555555555	FR	SCI Bridgely Jean Restier	10	Autre société civile	2	AMF, entreprise	100,00	100,00	100,00	0	1	100,00	1	00/01/2018	1
LE19555555555555555555	FR	SCI PARIS COURSE DE VINCENNES	10	Autre société civile	2	AMF, entreprise	100,00	100,00	100,00	0	1	100,00	1	00/01/2018	1
LE19555555555555555555	FR	SCI La Merle d'Or	10	Société civile immobilière	2	AMF, entreprise	100,00	100,00	100,00	0	1	100,00	1	00/01/2018	1
LE19555555555555555555	FR	SCI BATHYNYT CHARENTAIS	10	Société civile immobilière (SCI)	2	AMF, entreprise	100,00	100,00	100,00	0	1	100,00	1	00/01/2018	1
LE19555555555555555555	FR	SCI BATHYNYT CHARENTAIS	10	Société civile immobilière (SCI)	2	AMF, entreprise	100,00	100,00	100,00	0	1	100,00	1	00/01/2018	1
LE19555555555555555555	FR	OFFICE FRANCAIS DE PREVISIONS FUNDING	10	S&P, société par actions simplifiée	2	AMF, entreprise	100,00	100,00	100,00	0	1	100,00	1	00/01/2018	1
LE19555555555555555555	FR	SCI Bureau Immobilier	10	Société civile immobilière	2	AMF, entreprise	100,00	100,00	100,00	0	1	100,00	1	00/01/2018	1
LE19555555555555555555	FR	Coop 100%	10	Organisme de placement collectif en valeurs mobilières	2	AMF, entreprise	100,00	100,00	100,00	0	1	100,00	1	00/01/2018	1
LE19555555555555555555	FR	Coop 100%	10	Organisme de placement collectif en valeurs mobilières	2	AMF, entreprise	100,00	100,00	100,00	0	1	100,00	1	00/01/2018	1
LE19555555555555555555	FR	SCI Eclat du Nord	10	Autre société civile	2	AMF, entreprise	100,00	100,00	100,00	0	1	100,00	1	00/01/2018	1
LE19555555555555555555	FR	C S ANEST	10	Fonds à terme sociale à conseil d'administration (SCI)	2	AMF, entreprise	100,00	100,00	100,00	0	1	100,00	1	00/01/2018	1
LE19555555555555555555	FR	SCI Plan Immobilier	10	Société civile immobilière	2	AMF, entreprise	100,00	100,00	100,00	0	1	100,00	1	00/01/2018	1
LE19555555555555555555	FR	SCI Bureau Immobilier	10	Société civile immobilière	2	AMF, entreprise	100,00	100,00	100,00	0	1	100,00	1	00/01/2018	1
LE19555555555555555555	FR	SCI Bureau Immobilier	10	Société civile immobilière	2	AMF, entreprise	100,00	100,00	100,00	0	1	100,00	1	00/01/2018	1
LE19555555555555555555	FR	SCI Bureau Immobilier	10	Société civile immobilière	2	AMF, entreprise	100,00	100,00	100,00	0	1	100,00	1	00/01/2018	1
LE19555555555555555555	FR	SCI Bureau Immobilier	10	Société civile immobilière	2	AMF, entreprise	100,00	100,00	100,00	0	1	100,00	1	00/01/2018	1
LE19555555555555555555	FR	SCI Bureau Immobilier	10	Société civile immobilière	2	AMF, entreprise	100,00	100,00	100,00	0	1	100,00	1	00/01/2018	1
LE19555555555555555555	FR	SCI Bureau Immobilier	10	Société civile immobilière	2	AMF, entreprise	100,00	100,00	100,00	0	1	100,00	1	00/01/2018	1
LE19555555555555555555	FR	SCI Bureau Immobilier	10	Société civile immobilière	2	AMF, entreprise	100,00	100,00	100,00	0	1	100,00	1	00/01/2018	1
LE19555555555555555555	FR	SCI Bureau Immobilier	10	Société civile immobilière	2	AMF, entreprise	100,00	100,00	100,00	0	1	100,00	1	00/01/2018	1
LE19555555555555555555	FR	SCI Bureau Immobilier	10	Société civile immobilière	2	AMF, entreprise	100,00	100,00	100,00	0	1	100,00	1	00/01/2018	1
LE19555555555555555555	FR	SCI Bureau Immobilier	10	Société civile immobilière	2	AMF, entreprise	100,00	100,00	100,00	0	1	100,00	1	00/01/2018	1
LE19555555555555555555	FR	SCI Bureau Immobilier	10	Société civile immobilière	2	AMF, entreprise	100,00	100,00	100,00	0	1	100,00	1	00/01/2018	1
LE19555555555555555555	FR	SCI Bureau Immobilier	10	Société civile immobilière	2	AMF, entreprise	100,00	100,00	100,00	0	1	100,00	1	00/01/2018	1
LE19555555555555555555	FR	SCI Bureau Immobilier	10	Société civile immobilière	2	AMF, entreprise	100,00	100,00	100,00	0	1	100,00	1	00/01/2018	1
LE19555555555555555555	FR	SCI Bureau Immobilier	10	Société civile immobilière	2	AMF, entreprise	100,00	100,00	100,00	0	1	100,00	1	00/01/2018	1
LE19555555555555555555	FR	SCI Bureau Immobilier	10	Société civile immobilière	2	AMF, entreprise	100,00	100,00	100,00	0	1	100,00	1	00/01/2018	1
LE19555555555555555555	FR	SCI Bureau Immobilier	10	Société civile immobilière	2	AMF, entreprise	100,00	100,00	100,00	0	1	100,00	1	00/01/2018	1
LE19555555555555555555	FR	SCI Bureau Immobilier	10	Société civile immobilière	2	AMF, entreprise	100,00	100,00	100,00	0	1	100,00	1	00/01/2018	1
LE19555555555555555555	FR	SCI Bureau Immobilier	10	Société civile immobilière	2	AMF, entreprise	100,00	100,00	100,00	0	1	100,00	1	00/01/2018	1
LE19555555555555555555	FR	SCI Bureau Immobilier	10	Société civile immobilière	2	AMF, entreprise	100,00	100,00	100,00	0	1	100,00	1	00/01/2018	1
LE19555555555555555555	FR	SCI Bureau Immobilier	10	Société civile immobilière	2	AMF, entreprise	100,00	100,00	100,00	0	1	100,00	1	00/01/2018	1
LE19555555555555555555	FR	SCI Bureau Immobilier	10	Société civile immobilière	2	AMF, entreprise	100,00	100,00	100,00	0	1	100,00	1	00/01/2018	1
LE19555555555555555555	FR	SCI Bureau Immobilier	10	Société civile immobilière	2	AMF, entreprise	100,00	100,00	100,00	0	1	100,00	1	00/01/2018	1
LE19555555555555555555	FR	SCI Bureau Immobilier	10	Société civile immobilière	2	AMF, entreprise	100,00	100,00	100,00	0	1	100,00	1	00/01/2018	1
LE19555555555555555555	FR	SCI Bureau Immobilier	10	Société civile immobilière	2	AMF, entreprise	100,00	100,00	100,00	0	1	100,00	1	00/01/2018	1
LE19555555555555555555	FR	SCI Bureau Immobilier	10	Société civile immobilière	2	AMF, entreprise	100,00	100,00	100,00	0	1	100,00	1	00/01/2018	1
LE19555555555555555555	FR	SCI Bureau Immobilier	10	Société civile immobilière	2	AMF, entreprise	100,00	100,00	100,00	0	1	100,00	1	00/01/2018	1
LE19555555555555555555	FR	SCI Bureau Immobilier	10	Société civile immobilière	2	AMF, entreprise	100,00	100,00	100,00	0	1	100,00	1	00/01/2018	1
LE19555555555555555555	FR	SCI Bureau Immobilier	10	Société civile immobilière	2	AMF, entreprise	100,00	100,00	100,00	0	1	100,00	1	00/01/2018	1
LE19555555555555555555	FR	SCI Bureau Immobilier	10	Société civile immobilière	2	AMF, entreprise	100,00	100,00	100,00	0	1	100,00	1	00/01/2018	1
LE19555555555555555555	FR	SCI Bureau Immobilier	10	Société civile immobilière	2	AMF, entreprise	100,00	100,00	100,00	0	1	100,00	1	00/01/2018	1
LE19555555555555555555	FR	SCI Bureau Immobilier	10	Société civile immobilière	2	AMF, entreprise	100,00	100,00	100,00	0	1	100,00	1	00/01/2018	1
LE19555555555555555555	FR	SCI Bureau Immobilier	10	Société civile immobilière	2	AMF, entreprise	100,00	100,00	100,00	0	1	100,00	1	00/01/2018	1
LE19555555555555555555	FR	SCI Bureau Immobilier	10	Société civile immobilière	2	AMF, entreprise	100,00	100,00	100,00	0	1	100,00	1	00/01/2018	1
LE19555555555555555555	FR	SCI Bureau Immobilier	10	Société civile immobilière	2	AMF, entreprise	100,00	100,00	100,00	0	1	100,00	1	00/01/2018	1
LE19555555555555555555	FR	SCI Bureau Immobilier	10	Société civile immobilière	2	AMF, entreprise	100,00	100,00	100,00	0	1	100,00	1	00/01/2018	1
LE19555555555555555555	FR	SCI Bureau Immobilier	10	Société civile immobilière	2	AMF, entreprise	100,00	100,00	100,00	0	1	100,00	1	00/01/2018	1
LE19555555555555555555	FR	SCI Bureau Immobilier	10	Société civile immobilière	2	AMF, entreprise	100,00	100,00	100,00	0	1	100,00	1	00/01/2018	1
LE19555555555555555555	FR	SCI Bureau Immobilier	10	Société civile immobilière	2	AMF, entreprise	100,00	100,00	100,00	0	1	100,00	1	00/01/2018	1
LE19555555555555555555	FR	SCI Bureau Immobilier	10	Société civile immobilière	2	AMF, entreprise	100,00	100,00	100,00	0	1	100,00	1	00/01/2018	1
LE19555555555555555555	FR	SCI Bureau Immobilier	10	Société civile immobilière	2	AMF, entreprise	100,00	100,00	100,00	0	1	100,00	1	00/01/2018	1
LE19555555555555555555	FR	SCI Bureau Immobilier	10	Société civile immobilière	2	AMF, entreprise	100,00	100,00	100,00	0	1	100,00	1	00/01/2018	1
LE19555555555555555555	FR	SCI Bureau Immobilier	10	Société civile immobilière	2	AMF, entreprise	100,00	100,00	100,00	0	1	100,00	1	00/01/2018	1
LE19555555555555555555	FR	SCI Bureau Immobilier	10	Société civile immobilière	2	AMF, entreprise	100,00	100,00	100,00	0	1	100,00	1	00/01/2018	1
LE19555555555555555555	FR	SCI Bureau Immobilier	10	Société civile immobilière	2	AMF, entreprise	100,00	100,00	100,00	0	1	100,00	1	00/01/2018	1
LE19555555555555555555	FR	SCI Bureau Immobilier	10	Société civile immobilière	2	AMF, entreprise	100,00	100,00	100,00	0	1	100,00	1	00/01/2018	1
LE19555555555555555555	FR	SCI Bureau Immobilier	10	Société civile immobilière	2	AMF, entreprise	100,00	100,00	100,00	0	1</				

BMP Paribas Cardif
Underlings in the scope of the group
5.32.01.12

Type of undertaking¹
1 (Life insurance undertaking)
2 (Non-life insurance undertaking)
3 (Reinsurance undertaking)
4 (Corporate undertaking)
5 (Insurance holding company as defined in Article 2(16) (i) of Directive 2009/138/EC)
6 (Mixed entity - insurance holding company as defined in Article 2(16) (i) of Directive 2009/138/EC)
7 (Mixed financial holding company as defined in Article 2(1) (10) of Directive 2009/138/EC)
8 (Credit institution - investment firm and financial institution)
9 (Institution for occupational retirement provision)
10 (Auxiliary services undertaking as defined in Article 1 (25) of Delegated Regulation (EU) 2017/2033)
11 (Non-regulated undertaking carrying out financial activities as defined in Article 1 (25) of Delegated Regulation (EU) 2017/2033)
12 (Special purpose vehicle authorized in accordance with Article 211 of Directive 2009/138/EC)
13 (Special purpose vehicle other than special purpose vehicle authorized in accordance with art. 211 of Directive 2009/138/EC)
14 UCITS management companies as defined in Article 1 (24) of Delegated Regulation (EU) 2017/2033)
15 (Alternative investment funds managers as defined in Article 1 (25) of Delegated Regulation (EU) 2017/2033)
16 (Other)

Category (institution)
1 (Active)
2 (Non-active)

% of influence
1 (Active)
2 (Non-active)

Inclusion in the scope
of Group operation
1 (Included in the scope)
2 (Not included in the scope)
3 (Not included in the scope)

Identification code of the undertaking	Country ²	Legal Name of the undertaking	Type of undertaking ³	Legal form	Category (institution)	Supervisory Authority	Criteria of influence						Inclusion in the scope of Group operation		Group solvency calculation
							% capital share	% voted for the establishment of consolidated accounts	% voting rights	Other criteria	Level of influence ⁴	Proportional share used for group solvency calculation	Yes/No ⁵	Date of decision if art. 21 is applied	Method used and under method 1, treatment of the undertaking
LE199900079116160700	FR	CANOP SERVICES	14	SAS, société par actions simplifiée	2		100.00	0.00	100.00	0	1	100.00	1	00/01/1993	10
LE199900079116160700	FR	CPH Berry International	14	SAS, société par actions simplifiée	2		100.00	99.00	100.00	0	1	99.00	1	00/01/1993	1
LE1999000800071880700	FR	CPFF FORMATION	89	Société à responsabilité limitée (sans autre indication)	2		100.00	0.00	100.00	0	1	100.00	1	00/01/1993	10
LE19990008000816160700	FR	SCI Cardif Logement	14	Société civile immobilière	2		100.00	100.00	100.00	0	1	100.00	1	00/01/1993	1
LE1999000800091400700	FR	Cardif BMP AM Emerging Bond	14	Organisme de placement collectif en valeurs mobilières sans personnalité morale (1)	2		100.00	100.00	100.00	0	1	100.00	1	00/01/1993	1
LE1999000800091400700	FR	PANTEL LES MOULINS	14	Société civile immobilière	2		100.00	100.00	100.00	0	1	100.00	1	00/01/1993	1
LE1999000800091400700	FR	BMP PARIBAS REVIC EURO	14	Organisme de placement collectif en valeurs mobilières sans personnalité morale	2		100.00	0.00	100.00	Structure, in need of 150 ME (not yet active)	1	100.00	1	00/01/1993	99
LE1999000800091400700	FR	Value Partners Europe	14	Autre société civile	2		100.00	100.00	100.00	0	1	100.00	1	00/01/1993	1
LE1999000800091400700	FR	CPINVEST 10	14	Organisme de placement collectif en valeurs mobilières sans personnalité morale (1)	2		100.00	100.00	100.00	0	1	100.00	1	00/01/1993	2
LE1999000800091400700	FR	BMP PARIBAS CARDIF	14	SA à conseil d'administration (s.a.l.)	2		100.00	100.00	100.00	0	1	100.00	1	00/01/1993	1
LE1999000800091400700	FR	SCI Forestry Patience	14	Autre société civile	2		100.00	100.00	100.00	0	1	100.00	1	00/01/1993	1
LE1999000800091400700	FR	Capital France Hold	14	SAS, société par actions simplifiée	2		100.00	99.00	99.00	0	1	99.00	1	00/01/1993	1
LE1999000800091400700	FR	SNC Belgian Parcels	14	Société en nom collectif (1)	2		25.00	25.00	25.00	0	2	25.00	1	00/01/1993	3
LE1999000800091400700	FR	SCI BRETA VELUT	14	Autre société civile	2		22.00	22.00	22.00	0	2	22.00	1	00/01/1993	3
LE1999000800091400700	FR	HYPERRESEAL CPFFC	14	SAS, société par actions simplifiée	2		47.00	47.00	47.00	0	2	47.00	1	00/01/1993	3
LE1999000800091400700	FR	Société de Reassurance Internationale	14	Société civile immobilière (1)	2		25.00	25.00	25.00	0	2	25.00	1	00/01/1993	10
LE1999000800091400700	FR	Natio Fonds Angles	14	Organisme de placement collectif en valeurs mobilières sans personnalité morale (1)	2		100.00	100.00	100.00	0	1	100.00	1	00/01/1993	1
LE1999000800091400700	FR	SCI Riad Caudebec	14	Société civile immobilière de construction vente	2		100.00	100.00	100.00	0	1	100.00	1	00/01/1993	1
LE1999000800091400700	FR	SCI Pione d'Amiens	14	Autre société civile	2		100.00	100.00	100.00	0	1	100.00	1	00/01/1993	1
LE1999000800091400700	FR	CARDIF COURTAGES	14	SA à conseil d'administration (s.a.l.)	2		100.00	0.00	100.00	0	1	100.00	1	00/01/1993	10
LE1999000800091400700	FR	SCI PARES GRANDES ARBRES	14	Société civile immobilière (1)	2		100.00	100.00	100.00	0	1	100.00	1	00/01/1993	1
LE1999000800091400700	FR	Natio Fonds Culture Internationale	14	Organisme de placement collectif en valeurs mobilières	2		100.00	100.00	100.00	0	1	100.00	1	00/01/1993	1
LE1999000800091400700	FR	AGENCE REINEL FRANCE	14	Société civile immobilière	2		100.00	20.00	20.00	0	2	20.00	1	00/01/1993	10
LE1999000800091400700	FR	SCI Pione Tournai	14	Société Civile Immobilière	2		100.00	100.00	100.00	0	1	100.00	1	00/01/1993	1
LE1999000800091400700	FR	NATIO FONDS COLLIERIES INVESTISSEMENT	14	Organisme de placement collectif en valeurs mobilières	2		100.00	100.00	100.00	0	1	100.00	1	00/01/1993	1
LE1999000800091400700	FR	SCI BMP Paribas	14	Société civile immobilière	2		100.00	100.00	100.00	0	1	100.00	1	00/01/1993	1
LE1999000800091400700	FR	SNC LES RESENCES	89	Société en nom collectif	2		100.00	0.00	100.00	0	1	100.00	1	00/01/1993	10
LE1999000800091400700	FR	Paribas P&I Holdings Ltd	14	company limited by shares	2		25.00	25.00	25.00	0	2	25.00	1	00/01/1993	3
SC19100	FR	Bank SCI	14	Autre société civile	2		10.00	10.00	10.00	0	1	10.00	1	00/01/1993	3
SC19100	FR	SAS VELUT	14	SAS, société par actions simplifiée	2		25.00	25.00	25.00	0	2	25.00	1	00/01/1993	3
SC19100	FR	PARIBAS INSURANCE SERVICES STUTTGART GMBH	14	Gesellschaft mit beschränkter Haftung (s. r.l.)	2		100.00	0.00	100.00	0	1	100.00	1	00/01/1993	10
SC19100	LU	Paribas SAS	14	Société à Responsabilité Limitée	2		10.00	10.00	10.00	0	1	10.00	1	00/01/1993	3
SC19100	FR	BMP PARIBAS ACTIONS FINE (1)	14	Société en commandite simple	2		100.00	0.00	100.00	0	1	100.00	1	00/01/1993	10
SC19100	FR	BMP CP Cardif Alternatives	14	Société en commandite simple	2		100.00	0.00	100.00	0	1	100.00	1	00/01/1993	10
SC19100	FR	BMP Finance Europe	14	Organisme de placement collectif en valeurs mobilières sans personnalité morale	2		100.00	0.00	100.00	Structure, in need of 150 ME (not yet active)	1	100.00	1	00/01/1993	10
SC19100	FR	BMP Sélection Prestige	14	Organisme de placement collectif en valeurs mobilières sans personnalité morale	2		100.00	0.00	100.00	0	1	100.00	1	00/01/1993	10
SC19100	FR	CARDIF BMP AM CONSERVABLES WORLD	14	Organisme de placement collectif en valeurs mobilières sans personnalité morale	2		100.00	0.00	100.00	0	1	100.00	1	00/01/1993	10
SC19100	FR	CARDIF BMP AM DEDIC CARDIF EUROPE	14	Organisme de placement collectif en valeurs mobilières sans personnalité morale	2		100.00	0.00	100.00	0	1	100.00	1	00/01/1993	10
SC19100	LU	BMP Cardif Services SNC	14	SAS	2		100.00	100.00	100.00	0	1	100.00	1	00/01/1993	3
SC19100	FR	LIFE PLUS	89	Société par Actions Simplifiée	2		24.00	0.00	24.00	0	2	24.00	1	00/01/1993	10
SC19100	FR	NAVITUTUS	89	Société par Actions Simplifiée	2		100.00	0.00	100.00	0	1	100.00	1	00/01/1993	10
SC19100	LU	CPH Berry H&Co Ser	14	Société à Responsabilité Limitée	2		99.00	99.00	100.00	0	1	99.00	1	00/01/1993	1
SC19100	FR	OC Health Real Estate G&H	14	Gesellschaft mit beschränkter Haftung	2		23.00	23.00	35.00	0	2	23.00	1	00/01/1993	3
SC19100	FR	CARDIF SERVICES DE COLUMBIA S.A.S	14	Société par Actions Simplifiée	2		100.00	0.00	100.00	0	1	100.00	1	00/01/1993	10
SC19100	FR	STORANCE	89	Société par Actions Simplifiée	2		24.00	0.00	24.00	0	2	24.00	1	00/01/1993	10
SC19100	FR	Centre Commercial de France	14	Société civile immobilière (1)	2		22.00	22.00	22.00	0	2	22.00	1	00/01/1993	10
SC19100	FR	GE MATRUT SERVICES	14	Groupement d'intérêt économique	2		21.70	0.00	21.70	0	2	21.70	1	00/01/1993	10
SC19100	FR	CHF B&H GP G&H	14	Gesellschaft mit beschränkter Haftung	2		99.00	99.00	100.00	0	1	99.00	1	00/01/1993	1