

SOLVENCY AND FINANCIAL CONDITION REPORT

BNP PARIBAS CARDIF

Appendices

Quantitative Reporting Templates - QRT

December 31, 2021



**BNP PARIBAS
CARDIF**

**L'assureur
d'un monde
qui change**

		Solvency II value
		C0010
Assets		
Intangible assets	R0030	0
Deferred tax assets	R0040	521 727 760
Pension benefit surplus	R0050	0
Property, plant & equipment held for own use	R0060	495 580 656
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	181 417 195 092
Property (other than for own use)	R0080	4 985 001 000
Holdings in related undertakings, including participations	R0090	2 818 915 497
Equities	R0100	5 990 946 148
Equities - listed	R0110	5 823 349 921
Equities - unlisted	R0120	167 596 227
Bonds	R0130	125 371 764 949
Government Bonds	R0140	57 624 647 921
Corporate Bonds	R0150	58 646 314 028
Structured notes	R0160	9 100 803 000
Collateralised securities	R0170	0
Collective Investments Undertakings	R0180	40 911 805 668
Derivatives	R0190	799 159 757
Deposits other than cash equivalents	R0200	539 602 073
Other investments	R0210	0
Assets held for index-linked and unit-linked contracts	R0220	91 117 977 863
Loans and mortgages	R0230	987 828 980
Loans on policies	R0240	887 415 518
Loans and mortgages to individuals	R0250	100 361 540
Other loans and mortgages	R0260	51 922
Reinsurance recoverables from:	R0270	2 242 663 821
Non-life and health similar to non-life	R0280	242 936 699
Non-life excluding health	R0290	120 324 106
Health similar to non-life	R0300	122 612 593
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	1 481 701 486
Health similar to life	R0320	51 298 879
Life excluding health and index-linked and unit-linked	R0330	1 430 402 608
Life index-linked and unit-linked	R0340	518 025 636
Deposits to cedants	R0350	7 234 120
Insurance and intermediaries receivables	R0360	1 167 835 899
Reinsurance receivables	R0370	96 731 885
Receivables (trade, not insurance)	R0380	1 806 877 746
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	2 208 293 370
Any other assets, not elsewhere shown	R0420	840 449 804
Total assets	R0500	282 910 396 995
Liabilities		
Technical provisions – non-life	R0510	2 107 388 132
Technical provisions – non-life (excluding health)	R0520	994 005 945
Technical provisions calculated as a whole	R0530	0
Best Estimate	R0540	883 779 065
Risk margin	R0550	110 226 880
Technical provisions - health (similar to non-life)	R0560	1 113 382 188
Technical provisions calculated as a whole	R0570	0
Best Estimate	R0580	905 822 740
Risk margin	R0590	207 559 448
Technical provisions - life (excluding index-linked and unit-linked)	R0600	148 406 936 514
Technical provisions - health (similar to life)	R0610	631 953 375
Technical provisions calculated as a whole	R0620	0
Best Estimate	R0630	508 450 505
Risk margin	R0640	123 502 870
Technical provisions – life (excluding health and index-linked and unit-linked)	R0650	147 774 983 139
Technical provisions calculated as a whole	R0660	0
Best Estimate	R0670	145 868 991 347
Risk margin	R0680	1 905 991 792
Technical provisions – index-linked and unit-linked	R0690	89 095 245 901
Technical provisions calculated as a whole	R0700	0
Best Estimate	R0710	88 586 440 038
Risk margin	R0720	508 805 863
Contingent liabilities	R0740	0
Provisions other than technical provisions	R0750	324 332 883
Pension benefit obligations	R0760	82 957 718
Deposits from reinsurers	R0770	1 353 266 000
Deferred tax liabilities	R0780	1 609 401 688
Derivatives	R0790	695 163 950
Debts owed to credit institutions	R0800	13 685 892 711
Financial liabilities other than debts owed to credit institutions	R0810	13 658 537
Insurance & intermediaries payables	R0820	1 442 896 682
Reinsurance payables	R0830	92 689 319
Payables (trade, not insurance)	R0840	2 346 640 629
Subordinated liabilities	R0850	5 316 138 506
Subordinated liabilities not in Basic Own Funds	R0860	11 849 506
Subordinated liabilities in Basic Own Funds	R0870	5 304 289 000
Any other liabilities, not elsewhere shown	R0880	676 617 992
Total liabilities	R0900	267 249 227 162
Excess of assets over liabilities	R1000	15 661 169 833

BNP Paribas Cardif
Non-Life & Accepted non-proportional reinsurance

S.05.01.02.01

		Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)												Line of business for: accepted non-proportional reinsurance					Total
		Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property		
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0200	
Premiums written																			
Gross - Direct Business	R0110	44 401 184	546 492 223	449 982	43 154 695	290 408 389	12 956	349 270 669	35 144 102	4 847 615	8 774 011	23 074 553	711 582 736					2 057 613 115	
Gross - Proportional reinsurance accepted	R0120	0	28 134 548	19 858 000	36 878 000	27 550 495	71 000	70 191 279	14 626 185	0	9 607 000	4 276 269	63 459 658					274 652 434	
Gross - Non-proportional reinsurance accepted	R0130													0	0	0	0	0	
Reinsurers' share	R0140	1 436 646	16 092 143	271	13 470 900	26 127 407	-1 171	12 251 830	2 465 264	416 838	863 000	1 898 585	41 154 204	0	0	0	0	116 175 915	
Net	R0200	42 964 539	558 534 629	20 307 712	66 561 795	291 831 477	85 127	407 210 118	47 305 022	4 430 777	17 518 011	25 452 237	733 888 190	0	0	0	0	2 216 089 634	
Premiums earned																			
Gross - Direct Business	R0210	43 475 411	524 434 998	458 154	33 735 680	285 627 930	13 675	357 704 778	34 876 543	4 656 596	7 486 234	22 504 831	726 293 416					2 041 268 245	
Gross - Proportional reinsurance accepted	R0220	0	20 735 409	21 403 000	36 784 000	33 411 210	71 000	69 818 771	14 560 353	0	9 491 000	5 066 187	80 582 887					291 923 815	
Gross - Non-proportional reinsurance accepted	R0230													0	0	0	0	0	
Reinsurers' share	R0240	1 863 260	14 928 867	286	13 371 926	23 570 092	563	12 179 017	2 341 919	79 636	900 551	339 532	56 939 280	0	0	0	0	126 514 929	
Net	R0300	41 612 151	530 241 540	21 860 868	57 147 754	295 469 048	84 112	415 344 532	47 094 977	4 576 960	16 076 682	27 231 486	749 937 023	0	0	0	0	2 206 677 131	
Claims incurred																			
Gross - Direct Business	R0310	26 426 187	223 457 456	244 670	33 759 349	91 263 095	-409 317	122 794 867	10 089 709	81 502	1 097 367	5 827 099	124 781 539					639 413 522	
Gross - Proportional reinsurance accepted	R0320	0	4 323 769	15 621 000	16 433 000	15 343 054	317 000	33 793 411	6 921 508	0	3 640 000	2 135 530	9 006 730					107 535 003	
Gross - Non-proportional reinsurance accepted	R0330													0	0	0	0	0	
Reinsurers' share	R0340	723 989	2 011 489	0	20 093 986	4 573 769	0	6 187 302	-392 303	8 958	-859 000	29 991	11 703 174	0	0	0	0	44 081 356	
Net	R0400	25 702 198	225 769 736	15 865 670	30 098 363	102 032 379	-92 317	150 400 977	17 403 519	72 543	5 596 367	7 932 639	122 085 095	0	0	0	0	702 867 169	
Changes in other technical provisions																			
Gross - Direct Business	R0410	2 000	-70 358 553	4 824	115 000	752 020	-312	616 695	71 421	0	-3 000	54 405	55 786					-68 689 716	
Gross - Proportional reinsurance accepted	R0420	0	-78 250	0	0	-907	0	1 181	2	0	0	733	7 683					-69 558	
Gross - Non- proportional reinsurance accepted	R0430													0	0	0	0	0	
Reinsurers'share	R0440	0	-64 834	48	0	158 645	0	199	-848	-222	0	0	-37 225	0	0	0	0	55 764	
Net	R0500	2 000	-70 371 970	4 776	115 000	592 467	-312	617 677	72 270	222	-3 000	55 138	100 694	0	0	0	0	-68 815 038	
Expenses incurred	R0550	4 908 309	268 284 965	18 834 483	42 326 008	196 722 064	63 901	298 845 305	24 529 647	3 759 253	6 375 628	15 421 772	554 167 093	0	0	0	0	1 434 238 427	
Other expenses	R1200																	-780 366	
Total expenses	R1300																	1 433 458 061	

		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	339 126 358	12 246 269 023	9 430 577 874	2 629 623 392	0	0	49 669 750	65 577 499	24 760 843 897
Reinsurers' share	R1420	35 084 903	87 717 789	58 217 811	164 469 374	0	0	-1 747 576	57 477	343 799 777
Net	R1500	304 041 456	12 158 551 234	9 372 360 064	2 465 154 018	0	0	51 417 327	65 520 022	24 417 044 121
Premiums earned										
Gross	R1510	384 665 007	12 244 018 241	9 428 949 342	2 637 693 520	0	0	58 501 448	65 081 267	24 818 908 824
Reinsurers' share	R1520	51 903 729	87 728 077	58 235 665	165 584 435	0	0	8 478 431	57 701	371 988 037
Net	R1600	332 761 278	12 156 290 164	9 370 713 677	2 472 109 085	0	0	50 023 017	65 023 566	24 446 920 787
Claims incurred										
Gross	R1610	100 533 110	10 684 707 542	5 901 610 504	1 160 587 168	0	0	11 769 574	60 632 642	17 919 840 540
Reinsurers' share	R1620	12 464 326	174 834 370	61 285 075	104 722 477	0	0	1 127 004	11 722	354 444 975
Net	R1700	88 068 784	10 509 873 173	5 840 325 429	1 055 864 690	0	0	10 642 569	60 620 920	17 565 395 565
Changes in other technical provisions										
Gross	R1710	548 996	7 937 657 857	6 718 032 653	91 622 542	0	0	140 846	-25 456 397	14 722 546 497
Reinsurers' share	R1720	-28 138	-56 966 348	-27 663 207	-38 301 519	0	0	24	677	-122 958 511
Net	R1800	577 134	7 994 624 205	6 745 695 860	129 924 062	0	0	140 822	-25 457 074	14 845 505 008
Expenses incurred	R1900	206 177 141	1 153 650 431	807 852 420	902 145 921	0	0	35 699 399	32 419 759	3 137 945 072
Other expenses	R2500									279 328 943
Total expenses	R2600									3 417 274 015

BNP Paribas Cardif
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)
		C0080	C0090	C0090	C0090	C0090	C0090	C0140
			BR	CL	CO	ES	IT	
Premiums written								
Gross - Direct Business	R0110	833 035 000	218 612 253	156 468 127	90 113 038	96 686 000	205 785 000	1 600 699 418
Gross - Proportional reinsurance accepted	R0120	184 128 000	0	-18 187	59 279 798	5 151 000	-4 000	248 536 611
Gross - Non-proportional reinsurance accepted	R0130	0	0	0	0	0	0	0
Reinsurers' share	R0140	32 952 000	61 939	271	713 331	2 701 000	18 630 000	55 058 541
Net	R0200	984 211 000	218 550 315	156 449 669	148 679 504	99 136 000	187 151 000	1 794 177 488
Premiums earned								
Gross - Direct Business	R0210	854 822 000	196 247 674	162 768 319	90 802 822	89 113 000	231 196 000	1 624 949 815
Gross - Proportional reinsurance accepted	R0220	191 581 000	0	344 395	63 352 487	5 493 000	-4 000	260 766 881
Gross - Non-proportional reinsurance accepted	R0230	0	0	0	0	0	0	0
Reinsurers' share	R0240	34 244 000	124 971	290	713 331	3 557 000	21 239 000	59 878 593
Net	R0300	1 012 159 000	196 122 703	163 112 423	153 441 978	91 049 000	209 953 000	1 825 838 103
Claims incurred								
Gross - Direct Business	R0310	409 694 000	16 933 729	35 743 579	11 956 667	14 879 000	56 012 000	545 218 975
Gross - Proportional reinsurance accepted	R0320	96 766 000	0	-14 170	7 927 616	305 000	-31 000	104 953 446
Gross - Non-proportional reinsurance accepted	R0330	0	0	0	0	0	0	0
Reinsurers' share	R0340	8 323 000	53 049	0	392 220	602 000	7 371 000	16 741 269
Net	R0400	498 137 000	16 880 680	35 729 409	19 492 063	14 582 000	48 610 000	633 431 152
Changes in other technical provisions								
Gross - Direct Business	R0410	-13 965 000	2 175 475	-43 778 682	3 311	-11 733 000	-471 000	-67 768 896
Gross - Proportional reinsurance accepted	R0420	1 000	0	-84 698	18 140	-4 000	0	-69 558
Gross - Non-proportional reinsurance accepted	R0430	0	0	0	0	0	0	0
Reinsurers' share	R0440	-91 000	0	-10 671	0	0	0	-101 671
Net	R0500	-13 873 000	2 175 475	-43 852 709	21 451	-11 737 000	-471 000	-67 736 784
Expenses incurred	R0550	478 479 000	160 627 511	112 111 609	111 575 784	74 818 000	141 066 000	1 078 677 904
Other expenses	R1200							-753 000
Total expenses	R1300							1 077 924 904

BNP Paribas Cardif
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	13 800 751 000	4 925 921 000	619 140 176	252 454 382	3 389 383 000	568 342 958	23 555 992 516
Reinsurers' share	R1420	134 136 000	19 514 000	64 487 514	1 328 740	4 619 000	10 584 723	234 669 978
Net	R1500	13 666 615 000	4 906 407 000	554 652 662	251 125 642	3 384 764 000	557 758 235	23 321 322 539
Premiums earned								
Gross	R1510	13 802 223 000	4 928 420 000	618 748 499	252 454 382	3 389 383 000	568 357 643	23 559 586 525
Reinsurers' share	R1520	134 151 000	19 785 000	64 314 543	1 328 740	4 619 000	10 597 865	234 796 148
Net	R1600	13 668 072 000	4 908 635 000	554 433 956	251 125 642	3 384 764 000	557 759 778	23 324 790 376
Claims incurred								
Gross	R1610	9 971 533 000	3 850 280 000	381 914 318	538 461 804	1 799 101 000	1 002 032 463	17 543 322 585
Reinsurers' share	R1620	227 738 000	39 371 000	36 759 679	997 652	3 302 000	7 446 884	315 615 215
Net	R1700	9 743 795 000	3 810 909 000	345 154 639	537 464 153	1 795 799 000	994 585 579	17 227 707 370
Changes in other technical provisions								
Gross	R1710	10 210 216 000	1 656 501 000	6 026 206	-270 604 908	3 815 379 000	-663 506 772	14 754 010 526
Reinsurers' share	R1720	-84 512 000	-25 452 000	-81 300	-5 257	0	-112 470	-110 163 027
Net	R1800	10 294 728 000	1 681 953 000	6 107 505	-270 599 651	3 815 379 000	-663 394 302	14 864 173 553
Expenses incurred	R1900	1 441 780 000	421 257 000	145 661 361	34 142 381	148 942 000	112 002 005	2 303 784 748
Other expenses	R2500							279 437 000
Total expenses	R2600							2 583 221 748

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	239 609 570 547	-	-	197 088 002	-
Basic own funds	R0020	19 967 163 447	-	-	- 144 737 430	-
Eligible own funds to meet Solvency Capital Requirement	R0050	19 967 163 447	-	-	- 144 737 430	-
Solvency Capital Requirement	R0090	10 821 613 492	-	-	65 243 245	-

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
Basic own funds before deduction for participations in other financial sector						
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 at group level	R0020	0	0		0	
Share premium account related to ordinary share capital	R0030	2 588 434 000	2 588 434 000		0	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040	0	0		0	
Subordinated mutual member accounts	R0050	0		0	0	0
Non-available subordinated mutual member accounts at group level	R0060	0		0	0	0
Surplus funds	R0070	6 321 434 000	6 321 434 000			
Non-available surplus funds at group level	R0080	225 532 096	225 532 096			
Preference shares	R0090	0		0	0	0
Non-available preference shares 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	5 083 807 365	5 083 807 365			
Subordinated liabilities	R0140	5 304 289 000		1 632 963 751	2 889 913 190	781 412 059
Non-available subordinated liabilities at group level	R0150	0		0	0	0
An amount equal to the value of net deferred tax assets	R0160	523 191 545				523 191 545
The amount equal to the value of net deferred tax assets not available 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 (if not reported as part of a specific own fund item)	R0200	564 712 961	564 712 961	0	0	0
Non-available minority interests at group level	R0210	311 128 907	194 751 120	34 134 885	65 646 727	16 596 175
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	32 003 421				
Deductions						
Deductions for participations in other financial undertakings, including non-regulated undertakings carrying out financial activities	R0230	0	0	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 by using D&A when a combination of methods is used	R0260	0	0	0	0	0
Total of non-available own fund items	R0270	536 661 002	420 283 215	34 134 885	65 646 727	16 596 175
Total deductions	R0280	536 661 002	420 283 215	34 134 885	65 646 727	16 596 175
Total basic own funds after deductions	R0290	19 967 163 447	14 256 060 689	1 598 828 866	2 824 266 463	1 288 007 429
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 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 manager, financial institutions	R0410	0	0	0	0	
Institutions for occupational retirement provision	R0420	0	0	0	0	0
Non regulated entities carrying out financial activities	R0430	0	0	0	0	
Total own funds of other financial sectors	R0440	0	0	0	0	0
Own funds when using the D&A, exclusively or in combination of 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 group SCR (excluding own funds from other financial sector and from the undertakings included via D&A)	R0520	19 967 163 447	14 256 060 689	1 598 828 866	2 824 266 463	1 288 007 429
Total available own funds to meet the minimum consolidated group SCR	R0530	18 679 156 018	14 256 060 689	1 598 828 866	2 824 266 463	
Total eligible own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A)	R0560	19 967 163 447	14 256 060 689	1 598 828 866	2 824 266 463	1 288 007 429
Total eligible own funds to meet the minimum consolidated group SCR	R0570	16 830 452 219	14 256 060 689	1 598 828 866	975 562 664	
Minimum consolidated Group SCR	R0610	4 902 120 934				
Ratio of Eligible own funds to Minimum Consolidated Group SCR	R0650	343%				
Total eligible own funds to meet the group SCR (including own funds from other financial sector and from the undertakings included via D&A)	R0660	19 967 163 447	14 256 060 689	1 598 828 866	2 824 266 463	1 288 007 429
Group SCR	R0680	10 821 613 492				
Ratio of Eligible own funds to group SCR including other financial sectors and the undertakings included via D&A	R0690	185%				

		C0060
Reconciliation reserve		
Excess of assets over liabilities	R0700	15 661 169 833
Own shares (held directly and indirectly)	R0710	0
Foreseeable dividends, distributions and charges	R0720	370 630 962
Other basic own fund items	R0730	10 147 731 506
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	59 000 000
Other non available own funds	R0750	0
Reconciliation reserve	R0760	5 083 807 365
Expected profits		
Expected profits included in future premiums (EPIFP) - Life business	R0770	8 037 638 864
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	67 126 745
Total Expected profits included in future premiums (EPIFP)	R0790	8 104 765 609

S.25.01.22

Basic Solvency Capital Requirement

		Gross solvency capital requirement	USP	Simplifications
		C0040	C0090	C0100
Market risk	R0010	24 173 429 222		
Counterparty default risk	R0020	369 033 229		
Life underwriting risk	R0030	2 941 488 713		
Health underwriting risk	R0040	719 534 137		
Non-life underwriting risk	R0050	685 193 235		
Diversification	R0060	-3 332 682 311		
Intangible asset risk	R0070	0		
Basic Solvency Capital Requirement	R0100	25 555 996 224		

Calculation of Solvency Capital Requirement

		C0100
Operational risk	R0130	917 373 577
Loss-absorbing capacity of technical provisions	R0140	-13 539 969 181
Loss-absorbing capacity of deferred taxes	R0150	-2 754 582 262
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional)	R0160	0
Solvency capital requirement, excluding capital add-on	R0200	10 178 818 358
Capital add-ons already set	R0210	97 913 777
Solvency capital requirement for undertakings under consolidated method	R0220	10 821 613 492
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	10 821 613 492
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
Method used to calculate the adjustment due to RFF/MAP nSCR aggregation (*)	R0450	1
Net future discretionary benefits	R0460	18 553 109 221
Minimum consolidated group solvency capital requirement	R0470	4 902 120 934
Information on other entities		
Capital requirement for other financial sectors (Non-insurance capital requirements)	R0500	0
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	0
Capital requirement for other financial sectors (Non-insurance capital requirements) - Capital requirement for non-regulated entities carrying out financial activities	R0530	0
Capital requirement for non-controlled participation requirements	R0540	544 881 357
Capital requirement for residual undertakings	R0550	0
Overall SCR		
SCR for undertakings included via D and A	R0560	0
Solvency capital requirement	R0570	10 821 613 492

(*) Closed list of values :
1 (Full recalculation),
2 (Simplification at risk sub-module level)
3 (Simplification at risk module level)

Country*	Identification code of the undertaking	Legal Name of the undertaking	Type of undertaking*	Legal form	Category (mutual/non mutual)*	Supervisory Authority	Criteria of influence						Inclusion in the scope of Group supervision		Group solvency
							% capital share	% used for the establishment of consolidated accounts	% voting rights	Other criteria	Level of influence*	Proportional share used for group solvency calculation	Yes/No*	Date of decision if art. 214 is applied	
C0010	C0020						C0180	C0190	C0200	C0210	C0220	C0230	C0240	C0250	C0260
SE	LEI21380015274GR4MKLT42	Cardif Nordic AB	5	Aktieföbolag	2		100,00	100,00	100,00		1	100%	1		1
AR	LEI213800109AT62143YU79	CARDIF SERVICIOS S.A.	10	Sociedad Anonima	2		100,00		100,00		2		1		
IT	LEI21380029FOLGFBDFQM54	BROKER H@B S.R.L.	99	Società A Responsabilità Limitata	2		100,00		100,00		2		1		10
CZ	LEI2138002BJVNNWW7MFZ169	BNP Paribas Cardif Pojistovna	4	Aktiová společnost	2	Ministère de l'Economie et des Finances	100,00	100,00	100,00		1	100%	1		1
CO	LEI21380036S8MRMK9HM241	Cardif Colombia Seguros Generales	4	SOCIEDAD ANONIMA	2	Colombian Financial Superintendency	100,00	100,00	100,00		1	100%	2		1
MX	LEI2138003XETN449Y203	Cardif Mexico Seguros Generala	2	SOCIEDAD ANONIMA DE CAPITAL VARIABLE	2	Department of treasury and Public Credit, National Banking and Securities Commission	100,00	100,00	100,00		1	100%	2		3
PT	LEI2138004K4PX8VSC3WQ51	CARDIF SUPPORT UNIPessoal, LDA	99	LIMITED COMPANY	2		100,00		100,00		2		1		10
IT	LEI2138005GZNNIUNAYX89	BNP PARIBAS CARDIF VITA S.P.A.	4	Società Per Azioni	2	IVARP – CONSOB – COVIP	100,00	100,00	100,00		1	100%	2		
PE	LEI2138005TL7MXSQZQ2B71	CARDIF SERVICIOS SAC	10	SOCIEDAD ANONIMA CERRADA	2	NATIONAL SUPERINTENDENCY OF TAX ADMINISTRATION (SUNAT)	100,00	100,00	100,00		1	100%	2		3
NL	LEI2138006E2488HM9WH62	BNP Paribas Cardif Levensverzekeringen NV	1	naamloze vennootschap	2	DE Nederlandse Bank (DNB)					2		2	23/11/2021	3
AR	LEI2138006YJN1MM46XL788	PEUGEOT CITROEN ARGENTINA COMPANIA DE SEGUROS S.A	2	SOCIEDAD ANONIMA	2	Argentine Superintendence of Insurance	30,00		30,00		2		1		10
CL	LEI21380074O75GFE4EK479	Compania Seguros de Vida Cardif - Chile	4	SOCIEDAD ANONIMA	2	Superintendencia de Valores y Seguros	100,00	100,00	100,00		1	100%	2		1
HU	LEI2138007VGVZLDMBWJ04	Cardif Biztosito Magyarorszag	4	Résztvénytársaság	2	Hungarian Financial Supervisory Authority (PSZAF)	100,00	100,00	100,00			100%	2		3
GB	LEI21380087VGWFWAL4FJ75	HAREWOOD HELENA 2 LIMITED	10	Private Limited Company	2		100,00	100,00	100,00		1	100%	2		1
MX	LEI2138008U2G6CLVTLR65	CARDIF SERVICIOS MEXICO, SA DE CV	10	SOCIEDAD ANONIMA DE CAPITAL VARIABLE	2		100,00		100,00	ms. Le bilan descendra donc sous les seuils à nouveau	2		1		10
TR	LEI21380091GNZ19TA39N70	BNPP CARDIF EMEKILIK ANONIM SIRKETI	4	anonim şirket	2	Republic of Turkey Prime Ministry, Undersecretariat of Treasury, General Directorate of Insurance	100,00	100,00	100,00		1	100%	1		
RU	LEI213800APNT9LGX1YPM45	Cardif Insurance Company	2	Société à responsabilité limitée (OOO)	2	Federal Service of Insurance Supervision	100,00	100,00	100,00		1	100%	2		1
BR	LEI213800B51X3BVRFR696	Cardif Seguros e Garantias - Brasil	2	SOCIEDADE POR AÇÕES	2	SUSEP - Ministerio da Fazenda	100,00	100,00	100,00			100%	2		1
PL	LEI213800CLFT1YIGUV9SW09	Cardif Assurance Vie Polska	4	spółki akcyjne	2	Komisja Nadzoru Finansowego (KNF)	100,00	100,00	100,00		1	100%	2		3
NL	LEI213800DSVJ57RIZ3A87	BNP Paribas Cardif Schadeverzekeringen NV	2	naamloze vennootschap	2	DE Nederlandse Bank (DNB)					2		2	23/11/2021	3
TW	LEI213800D9BMW36V87CD79	BNP Pb Asa TCB Life Insurance Cy Ltd	4	LIMITED COMPANY	2	Insurance Bureau, Financial Supervisory Commission,ExecutiveYuan of R.O.C.	49,00	49,00	49,00		2	49%	2		3
GB	LEI213800EJ677W8HTX3X38	Pinnacle Insurance PLC	4	Public Limited Company	2	Financial Services Agency FSA	100,00	100,00	100,00		1	100%	2		1
GB	LEI213800EM58B8GNSV55	PINNACLE PET HEALTHCARE LIMITED	10	Private Limited Company	2		100,00		100,00		2		1		10
PE	LEI213800F8BBMXAOY55X82	Cardif Compania de Seguros - Peru	4	SOCIEDAD ANONIMA	2	Superintendencia de Banca, Seguros y AFP	100,00	100,00	100,00		1	100%	2		3
KR	LEI213800FTYJAF9PHWM58	BNPP CARDIF GENERAL INSURANCE Co. Ltd	1	LIMITED LIABILITY COMPANY	2	Financial Supervisory Service / Financial Services Commission	94.54	100,00	94.54		1	95%	1		3
BR	LEI213800FTZ3LK8L3WXD05	Cardif Limitada	99	SOCIEDADE LIMITADA	2	City Hall – São Paulo	100,00	100,00	100,00		1	100%	2		3
GB	LEI213800GE3LLRZ2SXFV28	BNP PARIBAS CARDIF LIMITED	99	Private Limited Company	2		100,00		100,00	Entité en liquidation	2		1		10
KR	LEI213800GLAMS28GFO6W89	Cardif Life Insurance Co Ltd	4	JOINT STOCK COMPANY	2	Financial Supervisory Service (FSS)	85,00	100,00	85,00		1	85%	1		1
SE	LEI213800HD17UKYNBWQK74	Cardif Forsaking AB	2	Försäkringsaktieföbolag	2	Finansinspektionen	100,00	100,00	100,00		1	100%	2		
GB	LEI213800HDSLPS81A2LV49	EVERYPAW LIMITED	99	Private Limited Company	2		100,00		100,00	Entité dormante	2		1		10
LU	LEI21380082TAU7J3FP232	Cardif Lux Vie	1	Société anonyme	2	Commissariat aux Assurances	66.67	100,00	66.67		1	67%	2		
PT	LEI213800FHVRS59WHY542	CARDIF SERVICES AEIE	99	Agrupamento Europeu de Interesse Económico (AEIE)	2		100,00	100,00	100,00	Passage en dessous des seuils de consolidation	1	100%	2		1
CL	LEI213800J2Q8PY9REN8N09	BNP Paribas Cardif Servicios Y Asistencias Limitada	99	COMPANIA DE RESPONSABILIDAD LIMITADA	2		100,00	100,00	100,00		1	100%	2		3
NL	LEI213800K4TC9CLBA2MT05	BNP Paribas Assurance BV	5	besloten vennootschap met beperkte aansprakelijkheid	2	DE Nederlandse Bank (DNB)	100,00	100,00	100,00		1	100%	1		
FR	LEI213800KSGTFJORCKWK57	SCI Vendome Athenes	10	Société civile immobilière	2		50,00		50,00		1	50%	2		3
SE	LEI213800KQZVX3JK26M30	CARDIF LNFORSÄKRING AB	4	Försäkringsaktieföbolag	2	Finansinspektionen	100,00	100,00	100,00		1	100%	2		1
CO	LEI213800KVHXKJP115ED44	CARDIF COLOMBIA SERVICIOS S A	10	Sociedad Anónima	2		100,00		100,00		2		1		
MX	LEI213800MTCVHJ3JNZE474	CARDIF ASISTENCIA S.A. DE C.V.	10	SOCIEDAD ANONIMA DE CAPITAL VARIABLE	2		100,00		100,00		2		1		10
BR	LEI213800N59S56VBWZQZ72	NCVP Participacoes SA	5	SOCIEDADE POR AÇÕES	2	City Hall	100,00	100,00	100,00		1	100%	1		1
SK	LEI213800NPP9YG46DUL465	Poistovna Cardif Slovakia a.s	4	Aktiová spoločnosť	2	Ministère de l'Economie et des Finances	100,00	100,00	100,00		1	100%	2		3
FR	LEI213800NWQZNNSQ7YP880	BOULERAGNY SCI	10	Société civile immobilière	2		50,00		50,00		1	50%	2		3
BR	LEI213800OE16GS2TEFPV16	Cardif do Brasil Seguros SA	4	SOCIEDADE POR AÇÕES	2	SUSEP - Ministerio da Fazenda	100,00	100,00	100,00		2		1		1
GB	LEI213800QEHMQFMVRNIU12	Warranty Direct Ltd	99	Private Limited Company	2		100,00		100,00	Entité en liquidation	2		1		10
CL	LEI213800QK584EL773SE58	Cia de Seguros Generales SA - Chile	2	SOCIEDAD ANONIMA	2	Superintendencia de Valores y Seguros	100,00	100,00	100,00		1	100%	2		1
GB	LEI213800QN6LIF5NM3346	CARDIF PINNACLE LIMITED	2	Private Limited Company	2		100,00		100,00	Entité dormante	2		1		10
GB	LEI213800R8JKU2OQND1M96	Pinnacle Insurance Holding PLC - UK	5	Public Limited Company	2		100,00	100,00	100,00		1	100%	1		
MX	LEI213800RLOO26T75G483	Cardif Mexico Seguros de vida	4	SOCIEDAD ANONIMA DE CAPITAL VARIABLE	2	The Ministry of Finance and Public Credit and the National Insurance and Bond Commission	100,00	100,00	100,00		1	100%	2		3
TR	LEI213800RZN51FP5KR967	Cardif Hayat Sigorta Anonim Sirketi Vie	4	anonim şirket	2	Republic of Turkey Prime Ministry, Undersecretariat of Treasury, General Directorate of Insurance	100,00	100,00	100,00		2	100%	2		3
BR	LEI213800SDRN26RE36W536	Luizaseg Seguros	2	SOCIEDADE POR AÇÕES	2	SUSEP - Ministerio da Fazenda	50,00	50,00	50,00		1	50%	2		3
TW	LEI213800U1M6F4SETXEU72	Paris Management Consultant Company Ltd	10	company limited by shares	2		100,00	100,00	100,00		1	100%	2		3
GB	LEI213800X9EGSRKJ3K5654	Pinnacle Insur. Mngt.Serv. PLC	99	Public Limited Company	2		100,00	100,00	100,00		1	100%	2		1
AR	LEI213800XDQQPFPJ72MM13	Cardif Cia Seguros de Vida Argentina	4	SOCIEDAD ANONIMA	2	Superintendencia de Valores y Seguros	100,00	100,00	100,00		1	100%	2		3
DZ	LEI213800XP5OIELFZU1B78	CARDIF EL D.JAZAIR	4	SOCIETE PAR ACTIONS	2	Ministère des Finances, Direction des assurances	100,00	100,00	100,00		2		1		3
GB	LEI213800Z7NWIJWQXVK44	PINNACLE PARTNERSHIPS LIMITED	99	Private Limited Company	2		100,00		100,00	Entité dormante	2		1		10
UA	LEI253400TL1PRQT3MR535	PRIVATE JSC INSURANCE COMPANY CARDIF	2	JOINT STOCK COMPANY	2		100,00		100,00		2		1		10
PL	LEI259400H69GDENRDFDK72	CARDIF SERVICES SP Z.O.O.	10	spółki z ograniczoną odpowiedzialnością	2		100,00		100,00		2		1		
PL	LEI259400X8ARVYK78GJT67	Pocztylon-Arka Powszechnie Towarzystwo Emerytalne S.A.	99	spółki akcyjne F.ŹOE	2	KNF (Komisja Nadzoru Finansowego)	33.33			liquider comme l'indique la forte baisse de son résultat.	2		1		10
JP	LEI353800CZMMNOKZU06U49	Cardif JAPAN - Life Japan	4	Société anonyme	2		75,00	100,00	75,00		1	75%	2		1
JP	LEI353800OLHAQSS5CV6B71	Cardif JAPAN - Non Life Japan	2	Société anonyme	2		75,00	100,00	100,00		1	75%	2		1
LU	LEI39120000GFUNADACZL39	GHS Pflegeheim Heilbronn Grundstücks GMBH	10	Gesellschaft mit beschränkter Haftung	2		23.33		35,00		2	23%	2		3
LU	LEI3912001ZOE78FECFJ79	GHS Pflegeheim Kassel Grundstücks	10	Gesellschaft mit beschränkter Haftung (de)	2		23.33		35,00		2	23%	2		3
LU	LEI391200BVEKS3TLIJX47	GHS Pflegeheim Butzbach Grundstücks	10	Gesellschaft mit beschränkter Haftung (de)	2		23.33		35,00		2	23%	2		3
LU	LEI391200FG7C8PRERXZV98	GHS Pflegeheim Wolftratshausen Grundstücks GMBH	10	Gesellschaft mit beschränkter Haftung	2		23.33		35,00		2	23%	2		3
LU	LEI391200NLRGFANOEVL89	GHS Pflegeresidenzen Grundstücks GMBH	10	Gesellschaft mit beschränkter Haftung	2		23.33		35,00		2	23%	2		3
DE	LEI391200VQDBWS12KOMN40	*Sc-ID Cologne A1 GmbH-10327	10	Organisme de placement collectif en valeurs mobilières sans personnalité morale (fr)	2		34.58		34.58		2	35%	1		3
HU	LEI5299000ECHZUDL8LP161	CARDIF ELEBTZOSITO MAGYAR RESVENYIT	1	Résztvénytársaság	2	Hungarian Financial Supervisory Authority (PSZAF)	100,00		100,00		2		1		10
DE	LEI52990009XJFJ0756F36	Horizon GmbH	10	société à responsabilité limitée	2		33.33		33.33		2	33%	2		3
DE	LEI529900X4I7XF3VT9HM42	*Sc-ID Cologne A2 GmbH-10327	10	Organisme de placement collectif en valeurs mobilières sans personnalité morale (fr)	2		34.58		34.58		2	35%	1		3
FR	LEI5493000J5O2ZIGS9T649	CARDIF BNPP IP SIGNATURES	15	Organisme de placement collectif en valeurs mobilières	2		100,00		100,00		1	100%	2		1
BE	LEI5493004JVNOCZVDK4X40	AstridPiazza	10	société à responsabilité limitée	2		98.37		100,00		1	98%	2		1
FR	LEI549300APCUL05NVD144	CFH Bercy Hotel	10	SAS, société par actions simplifiée	2		98.37		100,00		1	98%	2		1
LU	LEI549300D80XAYBX3WYF50	Next Estate Income Fund II S.C.S. SICAV-FIS	15	Société en commandite simple	2		100,00		100,00	Société liquidée en août 2020.	2		1		
CN	LEI549300J6TFLDXGH6S048	BOB-CARDIF LIFE INSUR COMP LIMITED	4	COMPANY LIMITED	2		50,00	50,00	50,00		1	50%	2		3
IT	LEI549300OW6LTZPOEZ2F72	CFH Milan Holdco SRL	10	SAS, société par actions simplifiée	2		98.37		100,00		1	98%	2		1
FR	LEI549300PJ430TQFDJXU02	Batipart Participations SAS	10	SAS, société par actions simplifiée	2		29.65	0,00	29.65		2	30%	2	00/01/1900	3
LU	LEI549300S8OQCUDULQXP38	Société Immobilière du Royal Building S.A.	10	Société anonyme	2		66.67	100,00	100,00		1	67%	2		1
DE	LEI549300W05Y70MNMWORD44	Seniorenzentren Deutschland Holding SARL	10	Gesellschaft mit beschränkter Haftung	2		13.33		20,00		2	13%	2		

S.32.01.22

- Type of undertaking*
- 1 (Life insurance undertaking)
- 2 (Non life insurance undertaking)
- 3 (Reinsurance undertaking)
- 4 (Composite undertaking)
- 5 (Insurance holding company as defined in Article 212(1) (f) of Directive 2009/138/EC)
- 6 (Mixed-activity insurance holding company as defined in Article 212(1) (g) of Directive 2009/138/EC)
- 7 (Mixed financial holding company as defined in Article 212(1)(h) of Directive 2009/138/EC)
- 8 (Credit institution, investment firm and financial institution)
- 9 (Institution for occupational retirement provision)
- 10 (Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35)
- 11 (Non-regulated undertaking carrying out financial activities as defined in Article 1 (52) of Delegated Regulation (EU) 2015/35)
- 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 (54) of Delegated Regulation (EU) 2015/35)
- 15 (Alternative investment funds managers as defined in Article 1 (55) of Delegated Regulation (EU) 2015/35)
- 99 (Other)

Category (mutual/non mutual)*

1 (Mutual)

2 (Non-mutual)

* Level of influence

1 (Dominant)

2 (Significant)

*Inclusion in the scope of Group supervision

1 (Included in the scope)

2 (Not included in the scope (art. 214 a))

3 (Not included in the scope (art. 214 b))

4 (Not included in the scope (art. 214 c))

						Criteria of influence							Inclusion in the scope of Group supervision		Group solvency
Country*	Identification code of the undertaking	Legal Name of the undertaking	Type of undertaking*	Legal form	Category (mutual/non mutual)*	Supervisory Authority	% capital share	% used for the establishment of consolidated accounts	% voting rights	Other criteria	Level of influence*	Proportional share used for group solvency calculation	Yes/No*	Date of decision if art. 214 is applied	Method used and under method 1, treatment of the undertaking
LU	LEI549300W13XNDT2RRX08	Schroder European Operating Hotels Fund I	10	Organisme de placement collectif en valeurs mobilières sans personnalité morale (fr)	2		17,87		18,18		2	18%	1		3
FR	LEI549300WWGS74JXTW035	G C Thematic Opportunities II (Ireland)	15	FUND	2		100,00		100,00		1	100%	2		
TR	LEI789000D7BQM1H9GX1F72	CARDIF SIGORTA ANONIM SIRKETI	2	anonim girket	2	Republic of Turkey Prime Ministry, Undersecretariat of Treasury, General Directorate of Insurance	100,00		100,00		1	100%	2		3
IT	LEI8156002CFD616D9E4A17	FONDO FUNDAMENTA	10	FONDO	2		100,00		100,00		1	100%	2		1
IT	LEI8156007717D1C315E918	S.A.P.A - CFH Algonquin Management Partners France Italia	10	SAS, société par actions simplifiée	2		98,37		100,00		1	98%	2		1
IT	LEI815600F7E2571DC1DC59	CARGEAS Assicurazioni S.p.A	2	Società Per Azioni	2	IVASS					2	0%	2	08/03/2021	3
FR	LEI96950006SSJSQVQ8Q10	SCI Carma Grand Horizon SARL	10	SARL unipersonnelle	2		100,00		100,00		1	100%	2	00/01/1900	1
FR	LEI9695000CP9OKJOK0X33	Hemisphere Holding	10	Société par Actions Simplifiée	2		20,00		20,00		2	20%	2		3
FR	LEI96950002418PWK8HU75	Cardif IARD	2	SA à conseil d'administration (s.a.i.)	2	Autorité de Contrôle Prudentiel et de Résolution (ACPR)	66,00		100,00		1	66%	2		1
FR	LEI9695000Y9UJTTADN1X94	BECQUEREL	15	Organisme de placement collectif en valeurs mobilières sans personnalité morale (fr)	2		100,00		100,00		1	100%	1		1
FR	LEI9695000YQ2V0833P8E74	NATIO FONDS COLLINES INVESTISSEMENT 3	15	Organisme de placement collectif en valeurs mobilières	2		100,00		100,00		1	100%	2		1
FR	LEI9695001DOP94YLP6UY51	CFH Montmartre	10	SAS, société par actions simplifiée	2		98,37		100,00		1	98%	2		1
FR	LEI9695001M045WKS5X5A82	New Alpha Cardif Incubator Fund	15	Organisme de placement collectif en valeurs mobilières	2		100,00		100,00		1	100%	2		1
FR	LEI9695001QJW78VQPR842	HVP	10	SAS, société par actions simplifiée	2		98,37		100,00		1	98%	2		1
FR	LEI9695001XGHXQZRBUCN80	BNP PARIBAS MONETAIRE ASSURANCE	15	Organisme de placement collectif en valeurs mobilières sans personnalité morale (fr)	2		100,00		100,00		1	100%	1		1
FR	LEI9695002FCS2JW7OXF94	Cardif Assur. Risques Divers	2	SA à conseil d'administration (s.a.i.)	2	Autorité de Contrôle Prudentiel et de Résolution (ACPR)	100,00		100,00		1	100%	2		1
FR	LEI96950024QB7WFKPVXX031	SAS Defense CB3	10	SAS, société par actions simplifiée	2		25,00		25,00		2	25%	2		3
FR	LEI9695002KWHD6FJ65P41	Cedrus Carbon Initiative Trends	15	Organisme de placement collectif en valeurs mobilières	2		100,00		100,00		1	100%	2		1
FR	LEI9695002MX6ROYPS2K454	Cardif BNPP AM GSC	15	Organisme de placement collectif en valeurs mobilières sans personnalité morale (fr)	2		100,00		100,00		1	100%	1		1
FR	LEI9695002XWYUYDU486K17	Korian et Partenaires Immobilier 2	10	Organisme de placement collectif en valeurs mobilières sans personnalité morale (fr)	2		24,50		24,50		2	25%	2		3
FR	LEI9695003G53CX39ERH428	BNPP France Crédit	15	Organisme de placement collectif en valeurs mobilières	2		100,00		100,00		1	100%	2		1
FR	LEI9695003HEW4EJ81CZP67	SCI Défense Vendome	10	Société civile immobilière	2		100,00		100,00		1	100%	2		1
FR	LEI9695003ZXE8G93WLU513	ICARE ASSURANCE	2	SA à conseil d'administration (s.a.i.)	2	Autorité de Contrôle Prudentiel et de Résolution (ACPR)	99,99		100,00		1	100%	2		1
FR	LEI96950041TGL16PN48495	SCI Reumal Investissements	10	Société à Responsabilité Limitée	2		100,00		100,00		1	100%	2		1
FR	LEI96950041TP8LZCKQQM50	SCI Bobigny Jean Rosland	10	Autre société civile	2		100,00		100,00		1	100%	2		1
FR	LEI9695004CJDOZBW5UIH57	SCI PARIS COURS DE VINCENNES	10	Autre société civile	2		100,00		100,00		1	100%	2		1
FR	LEI9695005979PSRQXHJ33	SCI Le Mans Gare	10	Société civile immobilière	2		100,00		100,00		1	100%	2		1
FR	LEI9695005N8YRXRNPVRV60	SCI BATIPART CHADESRENT	10	Organisme de placement collectif en valeurs mobilières sans personnalité morale (fr)	2		20,00		20,00		2	20%	1		3
FR	LEI96950063NPDUIUF86YR20	OFFICE FRANCAIS DE PREVOYANCE FUNERAIRE	10	SAS, société par actions simplifiée	2		100,00		100,00		2		1		10
FR	LEI96950064P68M1GCV0325	SCI CLUCHY NUOVO	10	Société civile immobilière	2		50,00		50,00		1	50%	2		3
FR	LEI9695006X8LPHYWFNC08	Cardif BNPP IP Smid Cap Euro	15	Organisme de placement collectif en valeurs mobilières	2		100,00		100,00		1	100%	2		1
FR	LEI96950074HP74S4GUO37	SCI DE LAGNY	10	Société civile immobilière	2		100,00		100,00		1	100%	2		1
FR	LEI9695007KYQJYBROY438	Cardif Edram Signatures	15	Organisme de placement collectif en valeurs mobilières	2		100,00		100,00		1	100%	2		1
FR	LEI96950081J7NSDKPJ9E56	SCI Etoile du Nord	10	Autre société civile	2		100,00		100,00		1	100%	2		1
FR	LEI96950081SRZZ4HTHU666	BNP PARIBAS RENDACTIS ISR	15	Organisme de placement collectif en valeurs mobilières sans personnalité morale	2		100,00		100,00		2		1		10
FR	LEI96950096GT3A7K47FR60	C SANTE	10	Société d'investissement à capital variable (SICAV) à conseil d'administration	2		100,00		100,00		1	100%	2		1
FR	LEI9695009A79D8KJ5PN573	SCI Rue Moussorgski	10	Société civile immobilière	2		100,00		100,00		1	100%	2		1
FR	LEI969500AMOCYCW9U22O881	SCI Nanteme Guillerates	10	Société civile immobilière	2		100,00		100,00		1	100%	2		1
FR	LEI969500AR8HTH0PKH909	SCI Porte de Claye	10	Société civile immobilière	2		45,00		45,00		2	45%	2		3
FR	LEI969500B5LCYLVT83G45	SCI Saint Denis Landy	10	Société civile immobilière	2		100,00		100,00		1	100%	2		1
FR	LEI969500BJG8LTS4PYP25	Natio Assurance	2	SA à conseil d'administration (s.a.i.)	2	Autorité de Contrôle Prudentiel et de Résolution (ACPR)	100,00		100,00		1	100%	2		1
FR	LEI969500BM62EX1XARWP88	Cardif BNPP IP Smid Cap Europe	15	Organisme de placement collectif en valeurs mobilières	2		100,00		100,00		1	100%	2		1
FR	LEI969500BXQ1DJPY1HUT26	VALTITRES FCP	15	Organisme de placement collectif en valeurs mobilières	2		100,00		100,00		1	100%	2		1
FR	LEI969500BYK1UBDKDFG27	SCI Paris Balgnoilles	10	Société civile immobilière	2		100,00		100,00		1	100%	2		1
FR	LEI969500C2RKZHK6SWV93	SCI BN MALAKOFF	10	Organisme de placement collectif en valeurs mobilières sans personnalité morale (fr)	2		23,26		23,26		2	23%	1		3
FR	LEI969500C4QM9WEVSSQ140	Fleur SAS	10	SAS, société par actions simplifiée	2		33,33		33,33		2	33%	2		3
FR	LEI969500CEFFQCCGGJUH41	SCI Citylight Boulogne	10	Société civile immobilière	2		100,00		100,00		1	100%	2		1
FR	LEI969500CGYXPBFU48910	SCI ALPHA PARK	10	Société civile immobilière	2		50,00		50,00		1	50%	2		3
FR	LEI969500CULK4QUJPDFL83	SC OPERA RENDEMENT	10	Société civile immobilière	2		99,76		100,00		1	100%	2		1
FR	LEI969500DEQR8V2YSVW49	EP1 GRANDS MOULINS	10	SAS, société par actions simplifiée (fr)	2		34,30		34,30		2	34%	2		3
FR	LEI969500E2SH77DFZ3X34	*Ex*SCI Liberti-10327-2021.12	10	Société civile immobilière (fr)	2					ion de titres (Date du contrat de cession le 23/09/2021)	2	0%	2		3
FR	LEI969500EVREQM6OCANV64	CFH Boulogne	10	SAS, société par actions simplifiée	2		98,37		100,00		1	98%	2		1
FR	LEI969500F5PQGZKD200G10	ASSUVIE	1	SA à conseil d'administration (s.a.i.)	2	Autorité de Contrôle Prudentiel et de Résolution (ACPR)	50,00		50,00		1	50%	2		3
FR	LEI969500F97ZXT9NE53G38	EPL	10	SAS, société par actions simplifiée	2		34,30		34,30		2	34%	2		3
FR	LEI969500FBZHUAMPYPYV35	GIE BNP PARIBAS CARDIF	99	Groupeement d'intérêt économique (GIE)	2		99,37		100,00		1	99%	2		1
FR	LEI969500FDONSIFY1Z6LL77	Cardif Alternatives Part I	15	Organisme de placement collectif en valeurs mobilières	2		100,00		100,00		1	100%	2		1
FR	LEI969500FHSJYBUFCV187	KARAPASS COURTAGE	10	SAS, société par actions simplifiée (fr)	2		100,00		100,00		1	100%	2		3
FR	LEI969500FON47CQGLZ465	SCI BNPP Pierre I	10	Société civile immobilière	2		100,00		100,00		1	100%	2		1
FR	LEI969500FRSF8VOK2YV21	SCI Odyssee	10	Autre société civile	2		99,99		100,00		1	100%	2		1
FR	LEI969500G544G7SX1R1244	Cardif Assurances Vie	4	SA à conseil d'administration (s.a.i.)	2	Autorité de Contrôle Prudentiel et de Résolution (ACPR)	100,00		100,00		1	100%	2		1
FR	LEI969500GD97X6CCNBRK73	Ex*High Street Retail-10327-2021.06	10	Fonds à forme sociétale à conseil d'administration	2					ormative, non intégration dans le périmètre 01/04/2021	2		2		3
FR	LEI969500GQ1KYK002WJX24	SCI Saint Denis Mitterand	10	Autre société civile	2		100,00		100,00		1	100%	2		1
FR	LEI969500H4QHVDWUXD7445	Fp Cardif Convex Fund Usd	15	Organisme de placement collectif en valeurs mobilières	2		100,00		100,00		1	100%	2		1
FR	LEI969500HJAESL378A627	CARDIMMO	10	Autre société civile	2		100,00		0,00		1	100%	2		1
FR	LEI969500HYQF743B116P52	BNPP CP Cardif Alternative	15	Organisme de placement collectif en valeurs mobilières	2		100,00		100,00		1	100%	2		1
FR	LEI969500ILL48XALH2FM40	Elegia Septembre 2028	15	Organisme de placement collectif en valeurs mobilières sans personnalité morale (fr)	2					Franchissement de seuil à la baisse (30/09/2021)	2		2		3
FR	LEI969500IR43FY0SE5ZD51	SCI Corosia	10	Société civile immobilière	2		100,00		100,00		1	100%	2		1
FR	LEI969500J7BNMPP3V77N90	BNPP Moderate Focus Italia	15	Organisme de placement collectif en valeurs mobilières sans personnalité morale (fr)	2		100,00		100,00		1	100%	2		1
FR	LEI969500KIV247BE7DKF166	Permal Cardif Co-Investment Fund	15	Organisme de placement collectif en valeurs mobilières	2		100,00		100,00		1	100%	2		1
LU	LEI969500L62K212ENQTT28	AEW Immo commercial	10	Société d'investissement à capital variable (SICAV) à conseil d'administration	2		20,50		0,00		2	21%	2		3
FR	LEI969500L9UPB18V2P7A73	FONCIERE PARTENAIRES	10	Autre société civile	2		20,00		20,00		2	20%	2		3
FR	LEI969500LLXP2PUBNMCOQ4	Tikehau Cardif Loan Europe	15	Organisme de placement collectif en valeurs mobilières	2		100,00		100,00		1	100%	2		1
FR	LEI969500LYQCEDC11QQ81	ECLAIR	15	Organisme de placement collectif en valeurs mobilières sans personnalité morale (fr)	2		100,00		100,00		1	100%	1		1
FR	LEI969500MSA428678GIN66	NATIO FONDS ATHENES INVESTISSEMENT 5	15	Organisme de placement collectif en valeurs mobilières	2		89,61		100,00		1	90%	2		1
FR	LEI969500MSK9Q3BH6COJ27	Cardif BNPP IP Convertibles World	15	Organisme de placement collectif en valeurs mobilières	2		100,00		100,00		1	100%	2		1
FR	LEI969500NKQNL2P2E7B3O18	BNP PARIBAS INDICE FRANCE ESG	15	Organisme de placement collectif en valeurs mobilières sans personnalité morale	2		53,00				2		1		10
FR	LEI969500NMHW121PRUC11	FDI Poncellet SAS	10	SAS, société par actions simplifiée (fr)	2		100,00		100,00		1	100%	1		1
FR	LEI969500NNXYAGXLLYV435	SCI FONDIS	10	Société civile immobilière	2		25,00		25,00		2	25%	2		3
FR	LEI969500NXL6SAZZPR8T33	CFH Cap D'ail	10	SAS, société par actions simplifiée	2		98,37		100,00		1	98%	2		1
FR	LEI969500NY06D5P0114120	Rueil Ariane	10	Autre société civile	2		100,00		100,00		1	100%	2		1
FR	LEI969500O4329067H4CX33	SCI Nantes Carnot	10	Autre société civile	2		100,00		100,00		1	100%	2		

BNP
Paribas
Undertakings in the scope of the group

S.32.01.22

Type of undertaking*

1 (Life insurance undertaking)

2 (Non life insurance undertaking)

3 (Reinsurance undertaking)

4 (Composite undertaking)

5 (Insurance holding company as defined in Article 212(1) (f) of Directive 2009/138/EC)

6 (Mixed-activity insurance holding company as defined in Article 212(1) (g) of Directive 2009/138/EC)

7 (Mixed financial holding company as defined in Article 212 (1)(h) of Directive 2009/138/EC)

8 (Credit institution, investment firm and financial institution)

9 (Institution for occupational retirement provision)

10 (Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35)

11 (Non-regulated undertaking carrying out financial activities as defined in Article 1 (52) of Delegated Regulation (EU) 2015/35)

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 (54) of Delegated Regulation (EU) 2015/35)

15 (Alternative investment funds managers as defined in Article 1 (56) of Delegated Regulation (EU) 2015/35)

99 (Other)

Category (mutual/non mutual)*

1 (Mutual)

2 (Non-mutual)

* Level of influence

1 (Dominant)

2 (Significant)

*Inclusion in the scope of Group supervision

1 (Included in the scope)

2 (Not included in the scope (art. 214 a))

3 (Not included in the scope (art. 214 b))

4 (Not included in the scope (art. 214 c))

Criteria of influence																Inclusion in the scope of Group supervision		Group solvency	
Country*	Identification code of the undertaking	Legal Name of the undertaking	Type of undertaking*	Legal form	Category (mutual/non mutual)*	Supervisory Authority	% capital share	% used for the establishment of consolidated accounts	% voting rights	Other criteria	Level of influence*	Proportional share used for group solvency calculation	Yes/No*	Date of decision if art. 214 is applied	Method used and under method 1, treatment of the undertaking				
FR	LEI969500QQA7MQNWF7TO17	CFH Bercy	10	SAS, société par actions simplifiée	2		98.37		100.00		1	98%	2		1				
FR	LEI969500QD5FXS3VEUJN98	ICARE	5	SA à conseil d'administration (s.a.l.)	2		100.00	100.00	100.00		1	100%	1		1				
FR	LEI969500QEAJKJO3VZJP567	Hibernia	10	SAS, société par actions simplifiée	2		98.37		100.00		1	98%	2		1				
FR	LEI969500QGJCH8RGIB9545	SNC BATIPART MERMOZ	10	Organisme de placement collectif en valeurs mobilières sans personnalité morale (fr)	2		25.00		25.00		2	25%	1		3				
FR	LEI969500QJY3CCZJUDO457	SCI Défense Etoile	10	Société civile immobilière	2		100.00		100.00		1	100%	2		1				
FR	LEI969500QVZJJMWGF33035	Cardif Cpr Base Credit	15	Organisme de placement collectif en valeurs mobilières	2		100.00		100.00		1	100%	2		1				
FR	LEI969500RHETYS1Z9GD796	CFH Montparnasse	10	SAS, société par actions simplifiée	2		98.37		100.00		1	98%	2		1				
FR	LEI969500S78AOSW8IA954	SAS PREM HEALTHCARE	10	Société par actions simplifiée à associé unique ou société par actions simplifiée unipersonnelle	2		24.38		24.38		2	24.38	2		3				
FR	LEI969500T04FWDTHGUBA22	SCI Villeurbanne Stalingrad	10	Autre société civile	2		100.00		100.00		1	100%	2		1				
FR	LEI969500T0QTQE0X8LCD97	SCI SCOD	10	Autre société civile	2		46.36	46.36	46.36		2	46%	2		3				
FR	LEI969500T86SHG919ON888	BNPP CP Cardif Private Debt	15	Organisme de placement collectif en valeurs mobilières	2		100.00		100.00		1	100%	2		1				
FR	LEI969500TF0H1L6OUWO67	CARDIF SERVICES	10	SAS, société par actions simplifiée	2		100.00		100.00		2		1		10				
FR	LEI969500T5AB7TG349341	CAMGESTION OBLIFLEXIBLE	15	Organisme de placement collectif en valeurs mobilières	2		100.00	100.00	100.00		1	100%	2		1				
FR	LEI969500TYBF0U23OZEF55	CFH Bercy Intermédiaire	10	SAS, société par actions simplifiée	2		98.37		100.00		1	98%	2		1				
FR	LEI969500UB9FGX21996738	OPPF FORMATION	99	Société à responsabilité limitée (sans autre indication)	2		100.00		100.00		2		1		10				
FR	LEI969500UBCGZU6HVBAA75	SCI Cardif Logement	10	Société civile immobilière	2		100.00	100.00	100.00		1	100%	2		1				
FR	LEI969500UG6VKP14QNY75	Cardif BNPP AM Emerging Bond	15	Organisme de placement collectif en valeurs mobilières sans personnalité morale (fr)	2		100.00		100.00		1	100%	2		1				
FR	LEI969500UHFOZTCU50KG49	PANTIN LES MOULINS	10	Société civile immobilière	2		100.00	100.00	100.00		1	100%	2		1				
FR	LEI969500UJVCVXEK8FD15	BNP PARIBAS INDICE EURO	15	Organisme de placement collectif en valeurs mobilières sans personnalité morale	2		61.00		61.00		2		1		10				
FR	LEI969500UOXSF93ZVAGX63	Valeur Pierre Epargne	10	Autre société civile	2		100.00		100.00		1	100%	2		1				
FR	LEI969500V76OLKQALJ1F32	GPINVEST 10	10	Organisme de placement collectif en valeurs mobilières sans personnalité morale (fr)	2		50.00		50.00		1	50%	1		3				
FR	LEI969500VRSFWX7S1P2M29	BNP PARIBAS CARDIF	5	SA à conseil d'administration (s.a.l.)	2					Société consolidante	1	100%	1		1				
FR	LEI969500VWQ5APZPH033	SCI Fontenay Plaisance	10	Autre société civile	2		100.00		100.00		1	100%	2		1				
FR	LEI969500W57JU6DPCAW293	Capital France Hotel	10	SAS, société par actions simplifiée	2		98.48	100.00	98.48		1	98%	2		1				
FR	LEI969500WGA3DBDH7OCL41	SNC Batipart Poncelet	10	Société en nom collectif (fr)	2		25.00		25.00		2	25%	2		3				
FR	LEI969500WGMCFV0FJA4X46	SCI IMEFA VELIZY	10	Autre société civile	2		21.75		21.75		2	22%	2		3				
FR	LEI969500WUH71XN1CMGP16	POWERHOUSE OPPCI	10	SAS, société par actions simplifiée	2		47.46		47.46		2	47%	2		3				
FR	LEI969500XB368D7JF0G038	Korian et Partenaires Immobilier 1	10	Organisme de placement collectif en valeurs mobilières sans personnalité morale (fr)	2		24.50		24.50		2	25%	2		3				
IT	LEI969500XD79HXFODETQ81	Cardif Vita Convex Fund Eur	15	Organisme de placement collectif en valeurs mobilières	2		100.00		100.00		1	100%	2		1				
FR	LEI969500XR8KOZUPGYN76	Natio Fonds Ampère 1	15	Organisme de placement collectif en valeurs mobilières sans personnalité morale (fr)	2		100.00		100.00		1	100%	1		1				
FR	LEI969500XWFLDJU4LE4M30	SCI Rueil Caudron	10	Société civile immobilière de construction-vente	2		100.00		100.00		1	100%	2		1				
FR	LEI969500XWTQV35QM2S358	SCI Porte d'Asnières	10	Autre société civile	2		100.00		100.00		1	100%	2		1				
FR	LEI969500XZLB0ZWVLAKR25	CARDIF COURTAGE	10	SA à conseil d'administration (s.a.l.)	2		100.00		100.00		2		1		10				
FR	LEI969500Y2W4ISGF9QS387	SCI PARIS GRANDE ARMEE	10	Société civile immobilière (fr)	2		100.00	100.00	100.00		1	100%	2		1				
FR	LEI969500Y4XYZT1QOWY02	Natio Fonds Colline International	15	Organisme de placement collectif en valeurs mobilières	2		100.00		100.00		1	100%	2		1				
FR	LEI969500YMCYA2NYMEHU81	AGATHE RETAIL FRANCE	10	Société civile immobilière	2		33.33	0.00	33.33		2	33%	2		3				
FR	LEI969500YQJ5RR20LJX86	CARDIF BNPP AM EQUITY FRONTIER MARKETS	15	Organisme de placement collectif en valeurs mobilières sans personnalité morale	2		100.00		100.00		2		1		10				
FR	LEI969500YZ0Z5896GUQV23	SCI Paris Turenne	10	Société Civile Immobilière	2		100.00		100.00		1	100%	2		1				