

# **SOLVENCY AND FINANCIAL CONDITION REPORT 2022**



CREDIT AGRICOLE ASSURANCES



# Table of contents

<b>SUMMARY .....</b>	<b>4</b>
<b>A. BUSINESS AND PERFORMANCE.....</b>	<b>6</b>
<b>A.1 Business .....</b>	<b>6</b>
A.1.1 Scope .....	6
A.1.2 General presentation.....	6
A.1.3 Significant events and outlook.....	8
A.1.4 Intra-group transactions .....	10
A.1.5 Information on share capital and ownership .....	11
<b>A.2 Underwriting performance.....</b>	<b>12</b>
A.2.1 Life business.....	12
A.2.2 Non-life business .....	13
<b>A.3 Investment performance .....</b>	<b>15</b>
<b>A.4 Other income and expense.....</b>	<b>20</b>
<b>B. SYSTEM OF GOVERNANCE .....</b>	<b>21</b>
<b>B.1 General information on the system of governance .....</b>	<b>21</b>
B.1.1 Role and responsibilities .....	21
B.1.2 Material changes in the governance during the year .....	25
B.1.3 Remuneration policy .....	25
B.1.4 Material transactions with related parties.....	28
<b>B.2 Fit and Proper requirements .....</b>	<b>29</b>
B.2.1 Crédit Agricole Assurances' Fit and Proper policy .....	29
B.2.2 Fit and proper assessment and validation process .....	29
<b>B.3 Risk management system.....</b>	<b>31</b>
B.3.1 Risk management framework.....	31
B.3.2 Own Risk and Solvency Assessment (ORSA) .....	31
<b>B.4 Internal control system.....</b>	<b>33</b>
<b>B.5 Internal Audit function .....</b>	<b>35</b>
B.5.1 General principle.....	35
B.5.2 Internal Audit missions .....	35
<b>B.6 Actuarial function .....</b>	<b>36</b>
<b>B.7 Outsourcing .....</b>	<b>37</b>
B.7.1 General principles and objective of the Group's outsourcing policy .....	37
B.7.2 Intra-group outsourcing arrangements .....	37
B.7.3 Critical or important activities.....	37
<b>C. Risk profile.....</b>	<b>38</b>
<b>C.1 Introduction .....</b>	<b>38</b>
<b>C.2 Underwriting risk .....</b>	<b>39</b>
C.2.1 Exposure to principal risks .....	39
C.2.2 Risk management and mitigation .....	39
C.2.3 Risk concentration.....	40
C.2.4 Sensitivity.....	40
<b>C.3 Market risk .....</b>	<b>41</b>
C.3.1 Risk exposure .....	41
C.3.2 Risk management and mitigation .....	41
C.3.3 Risk concentration.....	42
C.3.4 Sensitivity.....	42
<b>C.4 Counterparty risk .....</b>	<b>44</b>
C.4.1 Risk exposure .....	44
C.4.2 Risk management and mitigation .....	44
C.4.3 Risk concentration.....	44
<b>C.5 Liquidity risk.....</b>	<b>45</b>

C.5.1 Risk exposure .....	45
C.5.2 Risk management and mitigation .....	45
C.5.3 Sensitivity.....	45
<b>C.6 Operational risk.....</b>	<b>46</b>
C.6.1 Risk exposure .....	46
C.6.2 management and mitigation .....	46
C.6.3 Sensitivity.....	46
<b>C.7 Other material risks.....</b>	<b>47</b>
C.7.1 Risk exposure .....	47
C.7.2 management and mitigation .....	47
<b>D. VALUATION FOR SOLVENCY PURPOSES .....</b>	<b>48</b>
<b>D.1 Introduction.....</b>	<b>48</b>
D.1.1 General valuation principle.....	48
D.1.2 Consolidation rules and methods .....	48
D.1.3 Foreign currency transactions .....	48
D.1.4 Asset and liability offsetting .....	49
D.1.5 Use of judgements and estimates in preparing the solvency balance sheet .....	49
<b>D.2 Assets.....</b>	<b>50</b>
D.2.1 Intangible assets and deferred costs .....	51
D.2.2 Deferred tax assets .....	51
D.2.3 Property, plant and equipment held for own use.....	51
D.2.4 Investments (other than investments representing unit-linked and indexed contracts).....	51
D.2.5 Assets representing unit-linked and indexed contracts .....	53
D.2.6 Recoverable amounts in respect of reinsurance contracts (ceded technical provisions) .....	53
D.2.7 Cash and cash equivalents .....	53
<b>D.3 Technical provisions .....</b>	<b>54</b>
D.3.1 Summary of technical provisions.....	54
D.3.2 Valuation of technical provisions for solvency purposes .....	54
D.3.3 Segmentation.....	54
D.3.4 Initial recognition .....	55
D.3.5 Best estimate (BE) general valuation principles.....	55
D.3.6 Transitional measures for technical provisions .....	56
D.3.7 Main changes to assumptions used in calculating technical provisions relative to the previous year .....	56
D.3.8 Risk margin.....	56
D.3.9 Level of uncertainty relating to technical provisions .....	56
<b>D.4 Liabilities other than technical provisions.....</b>	<b>57</b>
D.4.1 Provisions and contingent liabilities .....	57
D.4.2 Pension provisions.....	57
D.4.3 Deferred tax liabilities.....	57
D.4.4 Financial liabilities .....	58
<b>D.5 Alternative methods for valuation.....</b>	<b>59</b>
<b>D.6 OTHER INFORMATION .....</b>	<b>59</b>
<b>E. CAPITAL MANAGEMENT .....</b>	<b>60</b>
<b>E.1 Own funds.....</b>	<b>60</b>
E.1.1 Capital management policy .....	60
E.1.2 Consolidation method .....	60
E.1.3 Basic own funds after deductions and available own funds .....	60
E.1.4 Eligible own funds (excluding own funds from other financial sectors) .....	63
<b>E.2 Solvency capital requirement (SCR).....</b>	<b>65</b>
<b>F. Annexes – QRTs.....</b>	<b>66</b>

# SUMMARY

Crédit Agricole Assurances, a wholly-owned subsidiary of the Crédit Agricole banking group, presents its solvency and financial condition report (SFCR) for 2022 in accordance with Solvency II, which came into effect on 1 January 2016, and more specifically the Pillar 3 public disclosures required under the European capital requirements directive.

The purpose of the report is to provide a holistic overview of the Group's insurance business in a Solvency II environment. The report, together with the various quantitative reporting templates (QRT), provides detailed information about Crédit Agricole Assurances' business operations and performance, the adequacy and appropriateness of its system of governance, the Group's risk profile, the valuation differences between its local GAAP and Solvency II balance sheets and an assessment of its solvency. The report has been presented to the Audit Committee on 30<sup>th</sup> March 2023 and signed off by the Board of Directors on 4<sup>th</sup> April 2023.

## Business and performance

Crédit Agricole Assurances is the leading bancassurer in Europe<sup>1</sup> and leading insurer in France<sup>2</sup> in terms of written premiums. It is a full-service insurer, diversified across three business lines: Savings & Retirement, Death & Disability, Creditor and Group insurance, and Property & Casualty insurance.

With IFRS premium income of €35.3 billion in 2022 (84.4% in France and 15.6% internationally), net inflows of +€3.2 billion, of which +€6.1 billion of unit-linked net inflows, and a net income Group share of €1,758 million, Crédit Agricole Assurances posted very good results, confirming its solidity in a year 2022 that will be marked by major economic and social changes: a new geopolitical context illustrated by the outbreak of the Russian-Ukrainian conflict, the resurgence of inflation which has led to a shift towards higher interest rates, the energy crisis, and the climate emergency. These results demonstrate the relevance of the integrated bancassurance model built around the networks of the Crédit Agricole Regional Banks, LCL and the banks of the Crédit Agricole group in Europe.

## System of governance

Crédit Agricole Assurances, the Group's head company, has a governance system that is adapted to the Group's lines of business, in line with its various business lines and its management methods.

The Board of Directors determines the direction of the company's business and ensures that it is implemented, and as the head company of the Group it is responsible for compliance with the legal, regulatory and administrative provisions adopted under the Solvency 2 Directive. The Board works closely with the Executive Board, comprising the Chief Executive Officer and the other two senior executives of Crédit Agricole Assurances, as well as the heads of the four key functions.

This governance system contributes to the achievement of Crédit Agricole Assurances' strategic objectives and ensures effective control of its risks, taking into account their nature, scale and complexity, and monitors them at regular intervals to ensure sound and prudent management of the business.

## Risk profile

Crédit Agricole Assurances' risk profile, described in section C of this report, is based on the major risk identification process, which is the main tool used to identify and assess the risks to which each entity, and more generally the Crédit Agricole Assurances group, is exposed. The Crédit Agricole Assurances group's main risks are market and life underwriting risks, linked to the importance of the savings and pensions business. Given its risk profile, the standard formula is adapted to the calculation of the Crédit Agricole Assurances group's capital requirements. The risks that do not correspond to the standard formula are subject, as is the case for each of the identified risks, to a management and monitoring system that makes it possible, if necessary, to alert governance in the event of deviation from the current management framework.

## Valuation for solvency purposes

The reporting date for Crédit Agricole Assurances group's solvency balance sheet is 31 December.

The solvency balance sheet is based on an economic valuation of assets and liabilities:

- ▶ assets are valued at the amount for which they could be exchanged in an arm's length transaction between knowledgeable, willing parties;
- ▶ liabilities are valued at the amount for which they could be transferred or settled in an arm's length transaction between knowledgeable, willing parties.

Crédit Agricole Assurances uses IFRS for the valuation of assets and liabilities other than technical provisions for solvency purposes, insofar as these standards comply with the valuation principles of Solvency 2. The main adjustments made in the prudential balance sheet compared to the IFRS financial statements are set out in Part D.

<sup>1</sup> CAA internal source, end-2021 data. Crédit Agricole Assurances is called a bancassurer because of its membership of Crédit Agricole Group, whose banking distribution networks sell the insurance products.

<sup>2</sup> Source: *L'Argus de l'assurance*, 16<sup>th</sup> December 2022, end-2021 data.

## Capital management

Crédit Agricole Assurances group has a capital management policy in place. It defines the methods for managing, monitoring and supervising equity capital, as well as the financing process of the Crédit Agricole Assurances group and its subsidiaries.

It was designed to integrate the constraints of the regulations applicable to the insurance group, the banking regulations, the regulations governing financial conglomerates, as well as the Crédit Agricole Group's own objectives.

At 31<sup>st</sup> December 2022, the level of eligible capital (including capital from other financial sectors) amounts to 27,295 million euros and the capital requirement (SCR) to 13,403 million euros. As at 31 December 2022, the Minimum Capital Requirement (MCR) amounts to 5,963 million euros.

No transitional measures have been adopted by the Crédit Agricole Assurances group for the calculation of its solvency ratio, with the exception of the grandfathering clause for subordinated debt.

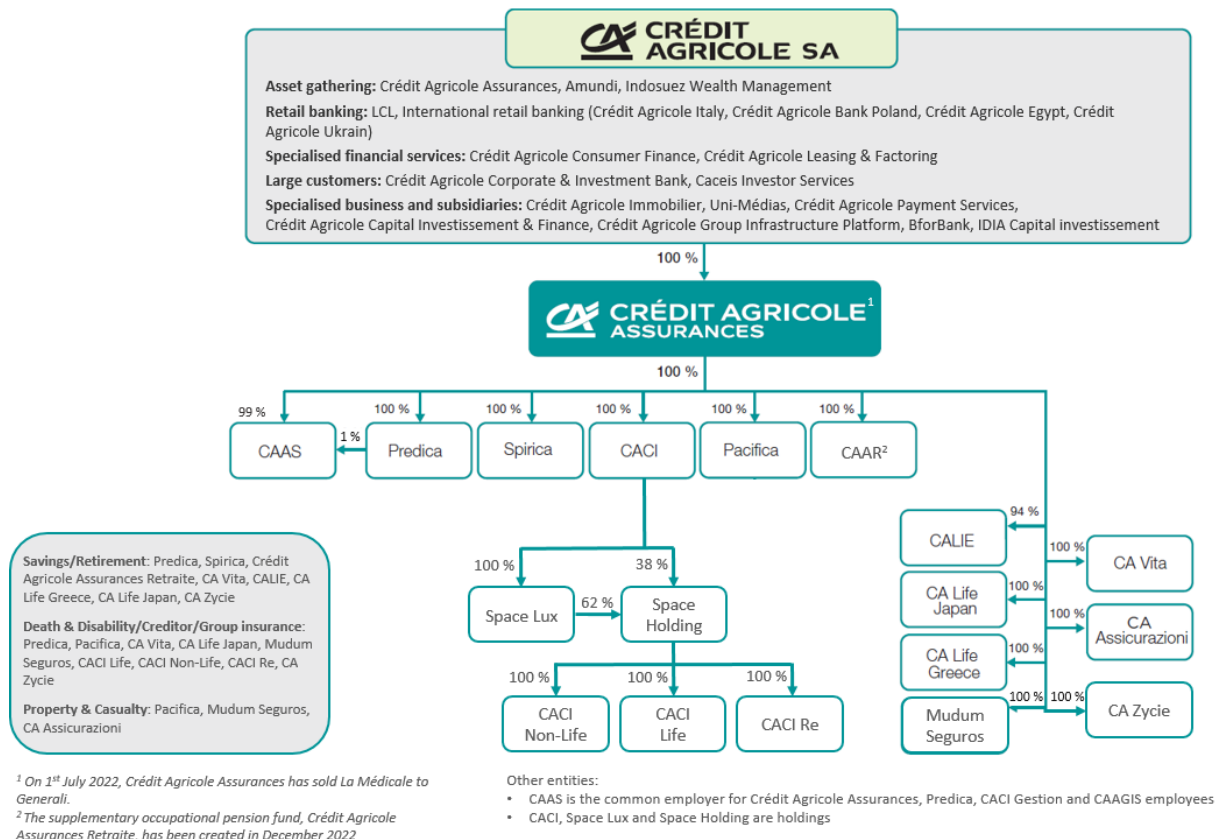
As a result, at the end of 2022, the Crédit Agricole Assurances group's solvency ratio is 204% and the MCR coverage ratio is 404%.

# A. BUSINESS AND PERFORMANCE

## A.1 BUSINESS

### A.1.1 Scope

Crédit Agricole Assurances S.A., an insurance holding company with share capital of €1,490,403,670, which has its head office at 16/18 boulevard de Vaugirard in Paris and is governed by a Board of Directors, is the parent company of the Crédit Agricole Assurances group and is wholly-owned by Crédit Agricole S.A. The following chart shows the Crédit Agricole Assurances group's main subsidiaries<sup>1</sup>:



The Crédit Agricole Assurances group is supervised by the *Autorité de Contrôle Prudentiel et de Résolution*, 4 place de Budapest, Paris. Its auditors are PricewaterhouseCoopers Audit, 63 rue de Villiers, Neuilly-sur-Seine, and Mazars, Tour Exaltis, 61 rue Henri Regnault, Courbevoie.

### A.1.2 General presentation

Crédit Agricole group is the leading bancassuranceur in Europe<sup>2</sup> and number one insurer in France<sup>3</sup> on the basis of written premiums. These positions are supported by comprehensive, competitive range of products suited to the specific needs of each domestic market and each local partner.

For more than 35 years, the Group has built its success on its ability to meet the needs of its customers and distributors through a high quality offering and a proactive approach to a changing environment. Crédit Agricole Assurances covers all the insurance needs of the Group's customers in France and abroad, through three core business activities: Savings & Retirement; Death & Disability, Creditor and Group Insurance; and Property & Casualty Insurance.

<sup>1</sup>Excluding the following fully consolidated traditional non-insurance entities: Iris Holding, Holding Euromarseille, Predica Infra, Vaugirard Infra, Alta Vai.

<sup>2</sup>CAA internal source, data as of end-2021. Crédit Agricole Assurances is known as a bancassurance group because of its membership of the Crédit Agricole group, whose banking distribution networks sell its insurance products.

<sup>3</sup> Source: *L'Argus de l'assurance*, 16 December 2022, data as of end-2021.

- ▶ **Savings & Retirement:** Crédit Agricole Assurances has confirmed its position as the largest life insurance provider in France<sup>1</sup> on the basis of revenue and assets under management.

This business covers all savings activities, including participating and unit-linked (UL) life insurance products, and pension products including PER retirement savings plans. In France, Crédit Agricole Assurances mainly distributes its products primarily to individual, wealth management, farming, small business and corporate customers of the Crédit Agricole Regional Banks and LCL (7,100 branches). Outside France, Crédit Agricole Assurances operates through Crédit Agricole group entities in Italy, Luxembourg and Poland, where it continues to export and tailor its bancassurance expertise. It is also continuing to expand through distribution agreements with external partners in Italy, Portugal, Japan and Luxembourg. In addition, Crédit Agricole Assurances group is expanding through alternative networks: independent wealth management advisor platforms and groups, online banks (particularly BforBank), online brokers and private banking relationship managers.

- ▶ **Death & Disability, Creditor and Group Insurance:** Crédit Agricole Assurances is the leading provider of individual death and disability insurance in France<sup>2</sup> and the second-largest provider of creditor insurance<sup>3</sup>. Group insurance, a new business launched in 2015, covered around 890,000 people at 31 December 2022.

This business encompasses individual and group death and disability insurance, creditor insurance and group health insurance. Through the combined expertise of its various insurance companies in France and abroad, Crédit Agricole Assurances group provides individual and group insurance solutions to its customers.

Death and disability products are sold through the Crédit Agricole group's branch networks in France and abroad, as well as through partnerships with independent financial advisors in France.

In creditor insurance, Crédit Agricole Assurances provides its services through some 50 partners, consumer finance companies and retail banks in seven countries.

- ▶ **Property & Casualty:** Crédit Agricole Assurances is France's largest motor, home and health bancassururer<sup>4</sup>, and its sixth-largest property and liability insurer<sup>1</sup>.

To protect its customers against unforeseen events and provide them with day-to-day support, Crédit Agricole Assurances offers a full range of property and casualty policies for individuals and businesses:

- property and liability insurance (motor, home, etc.) to deal with unexpected events such as fire, theft or bad weather;
- protection of farming and business assets;
- top-up health insurance;
- personal accident insurance to protect customers and their families in an effective, reliable way;
- insurance of electronic devices in the home;
- legal protection;
- professional indemnity;
- banking-related insurance (against theft, loss or fraudulent use of payment instruments);
- for the agricultural market, weather event insurance, crop insurance, and a pasture policy;
- cyber protection for small businesses and companies;
- a new property and casualty range for companies, including comprehensive business insurance and products covering vehicle fleets, assignments, transported goods, cyber risks and the civil liability of corporate officers.

These products are sold mainly to customers of Crédit Agricole Regional Banks by 37,000 insurance advisors including 580 business insurance advisers dedicated to business and farming customers, which represents a network of 7,100 branches.

In France, the Group also has 18 claims administration centres, which consist of 13 management units dedicated to P&C risks (with one more scheduled to open in 2023), five management units dedicated to legal protection (with one more scheduled to open in 2023) and two specialist risk management units.

Outside of France, Crédit Agricole Assurances is also capitalising on the success of its bancassurance model: in Italy, CA Assicurazioni helps the Group's banking networks grow by contributing its property and casualty insurance expertise, and in Spain Crédit Agricole Assurances has a partnership with banking group Abanca.

Crédit Agricole Assurances' strength also lies in its membership of the Crédit Agricole group, which enables it to draw on the efficiency and performance of one of Europe's largest banking groups, with about 50,000 advisors serving nearly 53 million customers worldwide in all segments.

Crédit Agricole Assurances has three distribution channels:

- ▶ its bancassurance model (82% of 2022 revenue), which distributes personal, Property & Casualty and Creditor insurance products through Crédit Agricole group's branch networks;

<sup>1</sup> Source: *L'Argus de l'assurance*, 16 December 2022, data as of end-2021.

<sup>2</sup> Source: *L'Argus de l'assurance*, 1 April 2022, data as of end-2021.

<sup>3</sup> Source: *L'Argus de l'assurance*, 2 September 2022, data as of end-2021.

<sup>4</sup> Source: *L'Argus de l'assurance*, 22 April 2022, data as of end-2021.

- ▶ Group partnerships (10% of 2022 revenue) through internal financial partners together with complementary channels (online, independent wealth management advisers);
- ▶ non-Group partnerships (8% of 2022 revenue) in countries such as Japan where the Group does not have a retail banking operation.

The table below shows a breakdown of Crédit Agricole Assurances' headcount by geographical area:

<i>(in number of employees)</i>	2022	2021	Variation
France	2,713	2,807	(3)%
International	669	651	3%
<b>Total headcount</b>	<b>3,382</b>	<b>3,458</b>	<b>(2)%</b>

Headcount on IFRS consolidation scope

### A.1.3 Significant events and outlook

#### Significant events

2022 saw a worldwide paradigm shift, with a new geopolitical climate dominated by the eruption of the conflict between Russia and Ukraine, the resurgence of inflation leading to rising interest rates, the energy crisis and the climate emergency all constituting disruptions that required the company to adapt.

Fully in keeping with the Crédit Agricole Group's *raison d'être* of working every day in the interest of its customers and society, Crédit Agricole Assurances has ensured its role and responsibilities by taking concrete measures.

#### ▶ Strategy:

- With the new Crédit Agricole S.A. strategic plan, "Ambitions 2025", Crédit Agricole Assurances – which for many years has been committed to being an insurer, investor and responsible business – intends to continue to develop its core businesses in France and worldwide, and to diversify its products and services to cover all customer needs, in particular in terms of healthcare and retirement. The ongoing development of Crédit Agricole Assurances' core business lines is based on five priorities:

- ✓ Ramping up protection of property and people;
- ✓ Developing new responsible and accessible savings solutions;
- ✓ Stepping up its model as a full-service bancassurance group for businesses;
- ✓ Developing its activities outside France;
- ✓ Becoming the leading digital insurance company.

The diversification of Crédit Agricole Assurances' products and services to cover all customer needs, in particular in terms of healthcare and retirement, is based on four priorities:

- ✓ Adopting a one-stop and service-led approach to health insurance;
- ✓ Providing a comprehensive range of products and services for the elderly and pensioners;
- ✓ Putting social and environmental concerns at the heart of its products and services and its business model;
- ✓ Responding to the long-term challenges facing French society as a key operator via Crédit Agricole Santé et Territoires.

- Banco BPM (BBPM) and Crédit Agricole Assurances (CAA) signed a memorandum of understanding to form a long-term bancassurance partnership. The aim is to offer non-life insurance products and associated services via BBPM's distribution networks. Under the partnership, BBPM will provide its top-level banking experience and distribution capacity in Italy. CAA will provide its expertise in innovative insurance products and services, offering customised non-life insurance solutions (property and casualty, health insurance, etc.) to BBPM customers in Italy, as well as the efficiency of a European market leader in bancassurance.

- Crédit Agricole Assurances launched its supplementary occupational pension fund, Crédit Agricole Assurances Retraite. The new entity will offer comprehensive, dedicated solutions, in particular individual and group pension savings plans, with the aim of increasing assets under management from €19 billion to €23 billion by 2025. Crédit Agricole Assurances Retraite will also set up a digital platform for anticipating needs, providing information and giving advice, with the aim of helping all policyholders prepare for retirement and support the group's long-term development goals in this market.

- Crédit Agricole Assurances launched its new Transformation Department in May 2022, with the aim of becoming the leading digital insurance company by 2025 and market leader in terms of customer satisfaction. Its main goal is to reflect the Group's *raison d'être* and corporate project, in particular by combining a human-led approach, digital technology and use of data to ensure operational excellence, as well as establishing itself as a leading name in omnichannel customer experience (digital experience), with a customer/advisor omnichannel customer experience meeting the highest standards and a unified know-your-customer approach, and increasing Crédit Agricole Assurances' capacity for innovation for the benefit of its customers, partners and employees.



- Crédit Agricole Assurances and Generali finalised the sale of La Médicale by Crédit Agricole Assurances to Generali, as well as the sale by Predica to Generali of the portfolio of death insurance cover marketed by La Médicale. This responds to Crédit Agricole Assurances' desire to focus on developing its bancassurance model, a source of significant synergies with other Crédit Agricole Group entities. As a full-service bancassurance group and a leading name in health insurance – a market for which Crédit Agricole S.A. has considerable ambitions, as set out when it announced its “Ambitions 2025” medium-term plan – Crédit Agricole Assurances is looking to improve its offering to all of its customers and directly via the Group's retail banks.

▶ Commercial offering:

- Crédit Agricole Assurances, via its subsidiary Predica, announced an average rate of profit sharing of 2.32% for its life insurance policies, which could increase to 3.25% for customers who have chosen to diversify into unit-linked products. The 106 basis point increase in returns applies uniformly to all policies. The average rate on individual retirement policies was 2.94% at the end of 2022, an increase of 132 basis points.

- Following the launch of its new motor insurance offering in December 2021, Pacifica, Crédit Agricole Assurances' property and casualty insurance subsidiary, announced the launch of a home insurance product for young renters, accessible to everyone. In keeping with the Crédit Agricole Group's corporate project of enabling everyone to access insurance on an everyday basis, this new product for young people offers a single cost of €6 per month. Available online and in branches, it responds to the expectations of young policyholders aged under 31, helping them with their first home, whether they are studying or working, with a simple product targeting their essential needs and budgetary constraints.

- Mobilize Financial Services selected Pacifica, Crédit Agricole Assurances' property and casualty insurance subsidiary, as its motor insurance partner in France. Under the partnership, as of the end of 2023, Pacifica will become Mobilize Financial Services' motor insurance partner in France, providing insurance policies attached to the sale of new and used vehicles to individuals. For Crédit Agricole Assurances, this partnership contributes to the goals set out in its 2025 corporate plan in terms of growth (more than 2.5 million additional property and casualty insurance policies in France) and in terms of encouraging new forms of mobility.

- Crédit Agricole Assurances complied with the Lemoine law of 28 February 2022, reforming borrower insurance in France. Policies can now be terminated at any time, the health questionnaire, subject to conditions, has been abolished, and the “right to forget”, allowing people suffering from a serious condition not to declare it when taking out borrower insurance, has been enhanced.

- Since June 2022, a number of insurance features have been added to the new Crédit Agricole “Ma Banque” app. These include quotation facilities and detailed information about savings, retirement and death and disability products.

▶ Corporate Social Responsibility:

- By aligning itself fully with the climate commitments of the Crédit Agricole Group, Crédit Agricole Assurances has continued to promote a low-carbon economy through its investments in the energy transition. The Net-Zero Asset Owner Alliance (NZAOA) launched in September 2019 at the United Nations Climate Action Summit brings together insurance companies and investors committed to making their investment portfolios carbon neutral by 2050, with the target of limiting the rise in the global average temperature to 1.5 °C.

Crédit Agricole Assurances is now committed to achieving the following by 2025:

- reducing the carbon footprint of its equity and corporate bond portfolio by 25%;
- increasing its investment in renewable energies to eventually contribute to achieving installed capacity of 14 GW compared with 10.5 GW as announced in 2021, equal to the average energy consumption of five million households per year;
- entering into dialogue with shareholders of at least 20 companies in the portfolio with the highest emissions.

- Crédit Agricole Assurances announced that it has joined the Net-Zero Insurance Alliance (NZIA). Spearheaded by the United Nations Environment Programme, the NZIA brings together insurance and reinsurance companies from around the world committed to supporting the acceleration of the industry's role in the ecological transition with the goal of zero carbon. Crédit Agricole Assurances has committed to taking part in the NZIA's work and apply its carbon footprint measurement methods to its underwriting portfolios to assess its progress and identify ways of reducing its carbon footprint.

- To respond to the search for meaning of customers wanting to invest their savings in charitable or environmental projects, Crédit Agricole Assurances is expanding its range of responsible unit-linked funds, with a target of assets under management of €28 billion at the end of 2025, compared with €14 billion at the end of 2021. In addition, Crédit Agricole Assurances announced the launch of a reference framework developed with internal and external stakeholders to incorporate CSR criteria into all aspects of its value chain, from designing products through to claims handling, as well as pricing. The goal is for 100% of new products and services designed to meet CSR criteria at the end of 2025.

- Pacifica, Crédit Agricole Assurances' property and casualty insurance subsidiary, joined the Better Driving Community launched by the Michelin group in 2019 through its Driving Data to Intelligence (DDI) business unit, alongside Colas, CGI and TotalEnergies. This initiative aims to promote safer and more responsible driving using driving data. A true community of drivers committed to road safety, the project brings together an ecosystem of partners with the goal of innovating and improving the mobility of the future.

► Investment:

- Ørsted announced the signing of an agreement to sell 50% of its 1.3 GW offshore wind farm Hornsea 2 in the United Kingdom to a consortium made up of AXA IM Alts, acting on behalf of its clients, and Crédit Agricole Assurances. Covering a 426 km<sup>2</sup> offshore area, Hornsea 2 is located 89 km off the coast of Yorkshire in the Hornsea region, one of the world's largest offshore wind power development zones. With capacity of 1.3 GW, Hornsea 2 will provide enough green electricity to cover the needs of more than 1.3 million households per year. Hornsea 2 plays a key role in enabling the British government to achieve its target of offshore wind power capacity of 40 MW by 2030.

- On 9 June 2022, Crédit Agricole Assurances, Europe's No. 1 bancassurur, and Energy Infrastructure Partners (EIP), a leading energy transition investor, announced the signing of an agreement with Repsol S.A. to acquire a 25% stake in Repsol Renewables, Repsol S.A.'s renewable energies division, on the basis of an implied enterprise value of €4.4 billion.

- Crédit Agricole Assurances, in line with the Crédit Agricole Group's corporate project to help the climate, announced its investment in the Clean Hydrogen Infrastructure fund managed by Hy24, the world's largest fund dedicated to low-carbon hydrogen infrastructure projects, with the aim of eventually reaching €1.5 billion. The fund brings together top-notch investors and strategic members of the industry with the goal of investing in all areas of the hydrogen value chain by targeting the most promising regions (Europe, Americas and Asia).

- Crédit Agricole Assurances and F2i, Italy's main infrastructure fund, signed an agreement to acquire from Villar Mir wind farms in operation (capacity of 53 MW) and wind farms at an advanced stage of development (capacity of 430 MW) in northern Spain. F2i, via the V - Fondo per le Infrastrutture Sostenibili fund, will acquire 60% of the wind power portfolio and the remaining 40% will be owned by Crédit Agricole Assurances, F2i's current partner in the EF Solare Italia group. The seller, Villar Mir, is a Spanish conglomerate with operations in 31 countries in the real estate, metals, energy and construction sectors.

► Financial:

- In 2022, Crédit Agricole Assurances generated net income (Group share) of €1,758 million, including a capital gain on the sale of La Médicale of €101 million. This represents an increase of 8% relative to 2021 (excluding proceeds from this capital gain). The Group also stepped up its policy of diversifying its business model by developing its priority business lines: property and personal protection, and unit-linked life insurance products. Crédit Agricole Assurances' revenues totalled €35.3 billion.

- Crédit Agricole Assurances continued to adapt its commercial policy, asset allocation and financial resources to Solvency II quantitative requirements. At the end of 2022, the Group's prudential ratio remained at the high level of 204%.

- On 24 June 2022, Crédit Agricole Assurances made an exceptional equity distribution of €2 billion to its shareholder Crédit Agricole S.A. This reflects its policy of paying exceptional dividends, with the long-term aim of improving Crédit Agricole S.A.'s CET1.

## Outlook

Subsequent to the closing of the accounts on 7 February 2023, the collapse of several US regional banks and the planned takeover of the Crédit Suisse group by UBS at the end of March have not changed the Crédit Agricole Assurances group's ability to meet the needs of its clients.

Direct exposure to the four US distressed banks is zero, as are exposures to Credit Suisse Group AT1.

### A.1.4 Intra-group transactions

#### A.1.4.1 Intra-group transactions within Crédit Agricole Assurances group

The main intra-group transactions within the Crédit Agricole Assurances group in 2022 consisted of the issuance of subordinated debt between Crédit Agricole Assurances and its subsidiaries.

#### A.1.4.2 Intra-group transactions within Crédit Agricole Group

Crédit Agricole Assurances obtains funding mainly from Crédit Agricole group and in the market.

At the end of 2022, Crédit Agricole group held €0.1 billion of perpetual subordinated notes and €0.5 billion of redeemable subordinated notes issued by Crédit Agricole Assurances (under IFRS).

In its investment portfolio, Crédit Agricole Assurances held notes issued by Crédit Agricole group for a total of €13.8 billion, including €11.3 billion backing unit-linked contracts, at the end of 2022.

### A.1.5 Information on share capital and ownership

The table below reflects the changes in the number of Crédit Agricole Assurances shares and their ownership over the last three years.

<i>Actionnaires</i>	31/12/2022	31/12/2021	31/12/2020
Crédit Agricole S.A.	149,040,366	149,040,366	149,040,366
Autres	1	1	1
<b>Total</b>	<b>149,040,367</b>	<b>149,040,367</b>	<b>149,040,367</b>

At 31 December 2022, Crédit Agricole Assurances S.A.'s share capital comprised 149,040,367 ordinary shares, each with a par value of €10. The shares have never been offered to the public and are not traded on a regulated market. At 31 December 2022, no Crédit Agricole Assurances group employees held shares in Crédit Agricole Assurances S.A.

#### Dividend payout in respect of 2022

On 27 September 2022, the Board of Directors decided to pay an interim cash dividend of €700,489,724.90, representing €4.70 per share.

Then on 7 February 2023, the Board of Directors decided to propose a final dividend of €6.03 per share to the General Meeting of Shareholders scheduled for 2 May 2023, amounting to a total of €898,713,413.01. If approved, total dividend payments for 2022 will therefore amount to €1,599,203,137.91 or €10.73 per share.

## A.2 UNDERWRITING PERFORMANCE

At the end of December 2022, Crédit Agricole Assurances reported IFRS revenue of €35.3 billion, 84.4% of which was generated in France. The other main countries in which Crédit Agricole Assurances operates are Italy, Luxembourg, and Poland.

2022 was a year of major economic and social change: a new geopolitical context illustrated by the outbreak of the conflict between Russia and Ukraine, resurgent inflation causing interest rates to pivot upwards, the energy crisis and the climate emergency. This resulted in a 3.1% decline in revenue in 2022, mainly because of lower revenue in the retirement savings business. Revenue in the property and casualty insurance business continued to grow at a rapid pace.

Unit-linked products accounted for 41.2% of gross inflows into savings and retirement products in 2022 (under French GAAP), a decrease of 0.5 points year-on-year. In addition, unit-linked outstandings fell by 5.1% and represented 25.6% of total outstandings at end-December 2022, down 1.2 points year-on-year.

### A.2.1 Life business

Crédit Agricole Assurances is France's largest life insurer<sup>1</sup> and second-largest retirement savings provider<sup>2</sup>.

At the end of 2022, the Crédit Agricole Assurances group's life, savings and pensions activities accounted for around 83% of its total revenue, mainly driven by activities in France, Italy and Luxembourg.

The tables below show life underwriting performance by line of business on a Solvency II basis and according to the Crédit Agricole Assurances group's Solvency II scope of consolidation. It does not include investment income, which is discussed in section A.3 "Investment performance".

<i>(in millions of euros)</i>	31/12/2022				
	Profit-sharing insurance	Indexed or unit-linked insurance commitments	Other commitments of (re) life insurance	Other LoB	Total
Gross written premiums	14,767	9,614	2,592	958	27,931
Gross earned premiums	14,767	9,614	2,509	956	27,847
Gross claims	16,515	5,414	651	370	22,951
Variation in gross technical provisions	4,654	4,283	(64)	115	8,989
Gross expenses (excluding Investment management expenses)	1,083	576	1,329	478	3,465
	<b>31/12/2021</b>				
<i>(in millions of euros)</i>	Profit-sharing insurance	Indexed or unit-linked insurance commitments	Other commitments of (re) life insurance	Other LoB	Total
Gross written premiums	16,391	11,037	2,514	1,283	31,224
Gross earned premiums	16,391	11,037	2,457	1,287	31,172
Gross claims	16,622	4,299	636	706	22,264
Variation in gross technical provisions	(7,236)	(11,996)	(24)	(437)	(19,692)
Gross expenses (excluding Investment management expenses)	1,042	632	1,313	478	3,464

In 2022, Crédit Agricole Assurances' life revenue totalled €27,931 million, down 10.5% compared with 2021, mainly due to the decrease in insurance commitments in the participating and unit-linked plans segment. This resulted partly from the transfer of Predica's individual and collective retirement savings business line to the Crédit Agricole Assurances Retraite supplementary occupational pension fund, which is not consolidated under Solvency II, and partly from the decline in financial markets in 2022.

Revenue from unit-linked policies thus fell by 12.9% compared with 2021 to €9,614 million, representing 34% of life written premiums.

<sup>1</sup> Source: *L'Argus de l'assurance*, 20 May 2022, data as of end-2021.

<sup>2</sup> Source: *L'Argus de l'assurance*, 30 September 2022, data as of end-2021.

Revenue from participating policies totalled €14,767 million, down 9.9% compared with 2021 and representing 53% of life written premiums.

Moreover, death and disability business through products such as those providing cover against an inability to work (disability, invalidity) and death, as well as funeral and long-term care products, makes up the bulk of the Crédit Agricole Assurances group's other life insurance commitments and represented around 9% of its life insurance revenue in 2022, or €2,592 million.

The cost of benefits paid mainly comprises the policyholder participation distributed to policyholders and additions to the policyholder participation reserve.

At the end of 2022, the policyholder participation reserve<sup>1</sup> amounted to €12.0 billion, representing a release of €1.1 billion compared with the end of 2021.

## A.2.2 Non-life business

Crédit Agricole Assurances is France's largest motor, home and health bancassurer<sup>2</sup>, and its fifth-largest property and liability insurer.<sup>3</sup>

The tables below show non-life underwriting performance by line of business on a Solvency II basis and according to the Crédit Agricole Assurances group's Solvency II scope of consolidation. It illustrates the broad range of property and casualty lines:

	31/12/2022								
	Medical fees	Income protection	Civil liability for the use of motor vehicles	Damage related to the use of motor vehicles	Fire and other property damage	Personal liability	Various pecuniary losses	Other LoB	Total
<i>(in millions of euros)</i>									
Gross written premiums	1,139	533	532	903	1,725	174	493	231	5,731
Gross earned premiums	1,121	527	526	874	1,681	170	500	222	5,621
Gross claims	891	232	437	727	1,435	104	107	80	4,012
Variation in gross technical provisions	(16)	(31)	(18)	(1)	(6)	2	2	-	(68)
Net expenses	187	211	108	214	489	65	230	106	1,610

	31/12/2021								
	Medical fees	Income protection	Civil liability for the use of motor vehicles	Damage related to the use of motor vehicles	Fire and other property damage	Personal liability	Various pecuniary losses	Other LoB	Total
<i>(in millions of euros)</i>									
Gross written premiums	858	599	519	876	1,626	235	390	222	5,323
Gross earned premiums	843	593	511	857	1,572	229	405	213	5,223
Gross claims	663	307	496	521	964	193	132	74	3,351
Variation in gross technical provisions	-	1	14	-	2	(3)	(4)	-	9
Net expenses	164	227	122	222	462	72	165	105	1,539

In 2022, Crédit Agricole Assurances' non-life revenue totalled €5,731 million, up 7.7% compared with 2021. Most of that revenue came from France. The increase was mainly driven by a 32.8% rise in the medical expenses segment and a 26.4% in the financial loss segment, and came despite a 26.0% fall in motor liability and a 11.0% decline in income protection. Medical expense and financial loss insurance accounted for 20% and 9% respectively of total non-life revenue in 2022.

Fire and other property damage insurance accounted for 30% of total non-life written premiums and totalled €1,725 million. This represents a 6.1% increase compared with 2021 and is mainly explained by major marketing efforts in the comprehensive home insurance segment.

<sup>1</sup>Life France scope (Predica, CAAR and Spirica)

<sup>2</sup> Source: *L'Argus de l'assurance*, 22 April 2022, data as of end-2021.

<sup>3</sup> Source: *L'Argus de l'assurance*, 16 December 2022, data as of end-2021.

Products insuring against damage related to the use of motor vehicles generated €903 million of written premiums, an increase of 3.1% and representing 16% of the total.

The combined ratio in France, which accounts for most of Crédit Agricole Assurances' business, remained well under control at 98.5%<sup>1</sup>.

---

<sup>1</sup>Ratio (number of claims + general expenses + commission fees) / premiums, net of reinsurance, Pacifica scope.

## A.3 INVESTMENT PERFORMANCE

### 2022 overview

The economic and financial context in 2022 was dominated by stagflation – slowing growth and high inflation – caused mainly by delayed effects arising from the Covid-19 pandemic along with the impact of the conflict in Ukraine. Most central banks tightened monetary policy very abruptly, focusing on combating inflation at the risk of putting a further drag on economic activity. China had specific difficulties relating to the authorities' decision to maintain Covid restrictions for most of the year. In the markets, bond yields rose sharply while share prices fell.

### United States

The US economy was still affected by anti-Covid measures at the start of the year, but output rebounded from February onwards. However, inflation quickly became the main theme. It was already high at the end of 2021 and was more persistent than expected, gradually spreading to the prices of imported items – especially energy and goods – and services. As well as damaging households' real incomes, and although it started to ease during the summer, inflation prompted the Federal Reserve to raise its official interest rates much more quickly than had been anticipated at the start of the year. In total, rate hikes amounted to 425 basis points in 2022, and this adversely affected activity levels in many sectors, particularly real estate. As a result, most economic indicators in the second half pointed to an economic slowdown, although GDP was the exception, having misleadingly been held back by volatile components in the first half. Nevertheless, at the end of the year the US jobs market remained buoyant and business sentiment surveys suggested that activity levels remained strong in the service sector. On the political front, November's mid-term elections resulted in the Republicans taking control of the House of Representatives while the Democrats held the Senate.

### Eurozone

In late February, at a time when Covid restrictions had barely been lifted, the eurozone economy suffered the effects of Russia's invasion of Ukraine: prices of commodities, particularly energy, under severe upward pressure and confidence damaged by fears of a prolonged conflict and natural gas shortages in the winter. In addition, China's Covid restrictions affected manufacturing supply chains. Inflation rose sharply, even reaching double digits in October. Starting in June, this prompted the ECB to undertake the fastest series of rate hikes since it was founded. At the same time, governments sought to ease the burden of higher energy prices on businesses and households, although in an uncoordinated way. From late summer onward, however, certain indicators were a little less bad than expected. In particular, natural gas prices fell sharply, although they remained several times the average seen in previous years. Risks of gas shortages diminished and Q4 indicators suggested that the economic downturn remained moderate. In terms of domestic politics, the main event was the election of a new government in Italy led by a Prime Minister previously regarded as Eurosceptic but whose ascent to power did not lead to any major tensions in the markets or with other eurozone countries, at least not in 2022.

### Emerging markets

2022 started on a positive note, with the reopening of most economies and expectations that the adverse effects of the pandemic would ease. However, Russia's invasion of Ukraine in February caused the horizon to darken, quickly causing a surge in the prices of oil, gas and some cereals. Price rises gradually spread across all sectors, leading to a sharp increase in inflation around the world. The inflationary environment, coupled with greater risk aversion in financial markets, badly hurt asset prices in emerging markets and their currencies in particular. Emerging-country central banks had no choice but to tighten monetary policy ahead of their developed-country counterparts. Falling household real incomes, higher borrowing costs and rising production costs combined to put the brakes on growth, especially since the pandemic had left many countries with limited room for manoeuvre in terms of absorbing the shock. However, not all countries were affected in the same way. Asian countries, for example, fared better than those in Central and Eastern Europe, which bore the full brunt of the conflict because of their geographical proximity to it and stretched labour markets. Domestic politics also created volatility for emerging-market assets in 2022, with elections in many countries, particularly in Latin America. Towards the end of the year, the main event was China's sudden post-Covid reopening.

### Interest rates

Interest rates rose particularly sharply in 2022, to an extent not seen since the 1980s. The 10-year German Bund yield started the year in negative territory, but ended it above 2.3%. The US 10-year yield rose above 4% in October/November, as opposed to a low of 1.5% in January. These increases were driven by changes in expectations regarding inflation and monetary policy. At the start of the year, the markets were much too optimistic about the trajectory of inflation and underestimated central banks' determination to bring it back down to 2%. Although there have been some recent signs of overall inflation falling, they have not been enough to reassure central bank officials. The Fed remains seriously concerned by the stretched US jobs market and inflation in basic services. The ECB expects upward pressure on prices to remain severe in all sectors because of high energy costs. Christine Lagarde has also stressed that untargeted fiscal measures are likely to make inflation worse. In the circumstances, the yield spreads of peripheral countries remained fairly subdued in 2022.

### Equities

Share prices fell significantly in 2022, and the MSCI World AC index dropped by 17.5%. Russia's invasion of Ukraine at the start of the year set the tone, significantly increasing energy prices and therefore inflation, which was already high at the end of 2021. In response, central banks continued tightening monetary policy to address the threat of inflation, triggering a sharp increase in bond yields. Despite the resilience of the US economy and jobs market, the US stockmarket (MSCI USA index -20.8%) performed worse than Europe's (-10.9%). The US market suffered more from the increase in

real bond yields because of its heavy exposure to growth stocks, particularly large tech companies. Japan was more resilient to the general downtrend than Europe, with the MSCI Japan index losing 6.6%. However, the MSCI Emerging index ended the year with a heavy loss of 17.9%. In Europe, the eurozone (-14.5%) underperformed the MSCI Europe index because the UK market remained resilient (+3.0%). Within the eurozone, Southern European markets did better than “core” countries. The best performers were Portugal (+4.1%), followed by Spain (-3.4%), while France (-9.8%) fared better than Germany (-19.3%) and the Netherlands (-24.6%). In terms of individual industries, all European sectors lost ground except energy (+35.8%), which benefited from higher energy prices. The best performers in 2022 included banks (-0.6%) and insurance (-1.3%), partly thanks to a rally in the fourth quarter. Unsurprisingly, the real-estate sector was bottom of the table with a loss of 39.4%. In Europe, value stocks (-3.1%) significantly outperformed growth stocks (-18.5%).

	31/12/2022	Higher 2022	Lower 2022	31/12/2021	Variation 2022 vs 12/2021
<b>Rates</b>					
T Bill 10 years	3.87%	4.24%	1.62%	1.51%	+236bp
EUR CMS 2 years	3.39%	3.41%	-0.29%	-0.30%	+369bp
EUR CMS 10 years	3.20%	3.33%	0.33%	0.30%	+290bp
<b>OAT 10 years (TEC 10)</b>	3.12%	3.12%	0.23%	<b>0.19%</b>	+293bp
Spread Corporate BBB years	1.11%	1.53%	0.65%	0.65%	+46bp
<b>Actions</b>					
<b>S&amp;P 500</b>	<b>3,839.5</b>	<b>4,756.6</b>	<b>3,577</b>	<b>4,766</b>	<b>-19.4%</b>
<b>EuroStoxx 50</b>	<b>3,793.6</b>	<b>4,392.2</b>	<b>3,279</b>	<b>4,298</b>	<b>-11.7%</b>
<b>CAC 40</b>	<b>6,474</b>	<b>7,376.4</b>	<b>5,676.9</b>	<b>7,153</b>	<b>-9.5%</b>
Nikkéï	26,094.5	29,332.2	24,717.5	28,792	-9.4%
EUR/USD	1.07	1.15	0.96	1.14	-6.1%
Oil (Brent in USD)	85.9	128	76.1	77.8	+10.4%

In 2022, “Total investment income net of investment expenses” from the Crédit Agricole Assurances group’s investment portfolio mainly comprised:

- €7,165 million of income from investments made by insurance businesses, mainly comprising €5,692 million of income from bonds,
- the change in fair value of investments recognised at fair value through profit or loss, resulting from market movements (higher interest rates, lower share prices): 55% of that change was down to movements in the fair value of assets representing unit-linked contracts.

In 2022, investments made by insurance businesses made a loss of €4,137 million, as the deterioration in financial markets during the period had a major impact on the fair value of investments.

The table below shows investment income net of expenses (including dividends) as recognised in the IFRS consolidated financial statements for 2022 and 2021:



<i>(in millions of euros)</i>	<b>31/12/2022</b>	<b>31/12/2021</b>
<b>Investment income</b>	<b>7,165</b>	<b>6,957</b>
<b>dividends</b>	<b>868</b>	<b>769</b>
Dividends received on equity instruments at fair value through profit or loss	864	764
Dividends received on equity instruments recognized in non-recyclable equity	4	5
<b>Interest products</b>	<b>5,692</b>	<b>5,482</b>
Interest income on financial assets at amortized cost	145	199
Interest income on financial assets at fair value through equity	4,382	4,297
Accrued and overdue interest on hedging instruments	284	227
other interests and similar products	881	759
<b>Other investment income</b>	<b>605</b>	<b>706</b>
<b>Investment expenses</b>	<b>(612)</b>	<b>(460)</b>
<b>Interest expenses</b>	<b>(89)</b>	<b>(54)</b>
Interest expense on financial liabilities at amortized cost	-	-
Accrued and overdue interest on hedging instruments	-	-
Other interest and similar expenses	(89)	(54)
<b>Commission expenses</b>	<b>(271)</b>	<b>(266)</b>
<b>Other expenses of investments</b>	<b>(252)</b>	<b>(140)</b>
<b>Capital gains and losses on disposal of investments net of reversals of depreciation and amortization</b>	<b>(83)</b>	<b>(178)</b>
<b>Net capital gains and losses on financial assets at amortized cost</b>	<b>-</b>	<b>-</b>
Gains from derecognition of financial assets at amortized cost	-	-
Losses from derecognition of financial assets at amortized cost	-	-
<b>Net gains and losses on debt instruments recognized in recyclable equity</b>	<b>(84)</b>	<b>(178)</b>
<b>Net gains and losses on the sale of hedging instruments</b>	<b>1</b>	<b>-</b>
<b>Net capital gains and losses on investment properties</b>	<b>-</b>	<b>-</b>
<b>Fair value change in investments recognized at fair value through profit or loss</b>	<b>(14,164)</b>	<b>10,115</b>
Fair value change in financial assets held for trading	-	-
Fair value change in equity instruments	(1,794)	1,986
Fair value change of debt instruments that do not meet SPPI criteria	(3,868)	2,208
Fair value change in assets representing unit-linked contracts	(7,727)	5,658
Fair value change in financial assets at fair value through option income	-	-
Fair value change of transaction derivative instruments	(775)	263
<b>Result of hedge accounting</b>	<b>-</b>	<b>-</b>
<b>Change in impairments on investments</b>	<b>(39)</b>	<b>(52)</b>
<b>Change in impairments on healthy assets (Bucket 1 and Bucket 2)</b>	<b>(37)</b>	<b>(50)</b>
Bucket 1: Losses estimated at the amount of credit losses expected for the next 12 months	(31)	(34)
Debt instruments recognized at fair value through recyclable equity	(30)	(33)
Debt instruments carried at amortized cost	(1)	(1)
commitments	-	-
Bucket 2: Losses Measured at the Expected Lifetime Credit Losses	(6)	(16)
Debt instruments recognized at fair value through recyclable equity	(6)	(16)
Debt instruments carried at amortized cost	-	-
commitments	-	-
<b>Change in impairments on impaired assets (Bucket 3)</b>	<b>-</b>	<b>-</b>
Debt instruments recognized at fair value through recyclable equity	-	-
Debt instruments carried at amortized cost	-	-
commitments	-	-
<b>Changes in depreciation on investment properties</b>	<b>(2)</b>	<b>(2)</b>
<b>Changes in impairments on other assets</b>	<b>-</b>	<b>-</b>

Amount reclassified as gains and losses recognized directly in equity under the overlay approach	3,596	(1,492)
<b>TOTAL INVESTMENT INCOME NET OF EXPENSES</b>	<b>(4,137)</b>	<b>14,890</b>

Furthermore, at the end of 2022, Crédit Agricole Assurances held €1.5 billion in investment-grade securitised assets (directly and through dedicated mutual funds).

The table below shows gains and losses recognised in other comprehensive income in the 2022 IFRS consolidated financial statements:

(in millions of euros)

31/12/2022

31/12/2021

	31/12/2022	31/12/2021
<b>Other comprehensive income on items that may be reclassified subsequently to profit or loss</b>		
<b>Gains and losses on translation adjustments</b>	<b>(1)</b>	<b>(1)</b>
Revaluation adjustment of the period	-	-
Reclassified to profit or loss	-	-
Other variations	(1)	(1)
<b>Gains and losses on debt instruments at fair value through other comprehensive income that may be reclassified to profit or/and loss</b>	<b>(6,933)</b>	<b>(1,518)</b>
Revaluation adjustment of the period	(40,250)	(9,418)
Reclassified to profit or loss	106	183
Other variations	14	44
Change in deferred participation during the period	33,197	7,673
<b>Gains and losses on hedging derivative instruments</b>	<b>(20)</b>	<b>(115)</b>
Revaluation adjustment of the period	(118)	(683)
Reclassified to profit or loss	(1)	-
Other variations	-	-
Change in deferred participation during the period	99	568
<b>Reclassification of net gains (losses) of designated financial assets applying the overlay approach</b>	<b>(485)</b>	<b>169</b>
Revaluation adjustment of the period	(3,598)	1,492
Reclassified to profit or loss	-	-
Other variations	(5)	(4)
Change in deferred participation during the period	3,117	(1,319)
<b>Pre-tax other comprehensive income on items that may be reclassified to profit or loss on equity-accounted entities</b>	<b>(7,438)</b>	<b>(1,467)</b>
<b>Income tax related to items that may be reclassified to profit or loss excluding equity-accounted entities</b>	<b>-</b>	<b>-</b>
<b>Income tax related to items that may be reclassified to profit or loss on equity-accounted entities</b>	<b>1,872</b>	<b>444</b>
<b>Net other comprehensive income on items that may be reclassified to profit or loss on equity-accounted entities on discontinued operations</b>	<b>-</b>	<b>-</b>
<b>Other comprehensive income on items that may be reclassified subsequently to profit or loss, net of income tax</b>	<b>(48)</b>	<b>(1)</b>
<b>Other comprehensive income on items that will not be reclassified subsequently to profit or loss</b>	<b>(5,614)</b>	<b>(1,024)</b>
<b>Actuarial gains and losses on post-employment benefits</b>		
Other comprehensive income on financial liabilities attributable to changes in own credit risk	12	2
<b>Revaluation adjustment of the period</b>	<b>(6)</b>	<b>(29)</b>
Transfer in reserves	(6)	(2)
Other comprehensive income on equity instruments that will not be reclassified to profit or loss	-	(27)
Other variations	-	-
Revaluation adjustment of the period	-	-
Transfer in reserves	6	(27)
<b>Other comprehensive income on items that will not be reclassified to profit or loss on equity-accounted entities</b>	<b>18</b>	<b>23</b>
<b>Income tax related to items that will not be reclassified excluding equity-accounted entities</b>	<b>1</b>	<b>5</b>
<b>Income tax related to items that will not be reclassified on equity-accounted entities</b>	<b>(7)</b>	<b>(14)</b>
<b>Net other comprehensive income on items that will not be reclassified to profit or loss on equity-accounted entities on discontinued operations</b>	<b>-</b>	<b>-</b>
<b>Other comprehensive income on items that will not be reclassified subsequently to profit or loss, net of income tax</b>	<b>18</b>	<b>(13)</b>
<b>OTHER COMPREHENSIVE INCOME NET OF INCOME TAX</b>	<b>(5,596)</b>	<b>(1,037)</b>
Of which Group share	(5,595)	(1,037)
Of which non-controlling interests	(1)	-

## A.4 OTHER INCOME AND EXPENSE

Other income and expense mainly comprises tax and interest expense on subordinated debt.



## B. SYSTEM OF GOVERNANCE

Crédit Agricole Assurances has an appropriate system of governance tailored to its various business activities and its management methods. This system of governance contributes to achieving its strategic objectives and guarantees sound and prudent management of risks in view of their nature, scope and complexity.

### B.1 GENERAL INFORMATION ON THE SYSTEM OF GOVERNANCE

Crédit Agricole Assurances, parent company of the insurance group, has a general system of governance based on:

- ▶ Board of Directors with its specialised Committees (Audit and Risks Committee, IT strategic and Client process Committee);
- ▶ Senior Management with key executive officers;
- ▶ Hierarchical structure;
- ▶ Matrix structure through committees.

For each entity of Crédit Agricole Assurances group, the membership to Crédit Agricole S.A. group is reflected in a structure organised by business line. The reporting lines of the heads of the corresponding functions within the Group are direct in the case of Periodic Control, Permanent Control and Risks, Legal Affairs and Compliance departments, and functional in the case of Finance, Communications and Human Resources departments. The heads of these functions report to both Senior Management of the Crédit Agricole Assurances group entity to which they belong and to the head of the Group business line.

Furthermore, some functions are pooled for several entities of Crédit Agricole Assurances group like the Investments, Corporate Communications, Customer Communications, Internal Audit, Human Resources and Purchasing functions.

#### B.1.1 Role and responsibilities

##### B.1.1.1 Board of Directors

The Board of Directors of Crédit Agricole Assurances, parent company of the insurance group, had nine members and one non-voting member at 31st December 2022.

The Board of Directors is convened by its Chairman as often as the interests of the Company require and, in accordance with its internal regulations, at least four times a year. In general, it meets six times a year.

The Board of Directors carries out the tasks assigned to it by law, the Company's Articles of Association and the Company's Internal Regulations. It acts in all circumstances in the company's social interest. It endeavours to promote the creation of value by the Company in the long term by taking into account the social and environmental challenges of its activities. It determines the orientations of the Company's activities and ensures their implementation. Within the limits of its powers, it deals with any issue concerning the proper operation of the Company and settles the matters that concern it through its deliberations. It proposes, if necessary, any changes to the articles of association that it considers appropriate. It defines the Company's strategy and general policies. It approves, where appropriate, on the proposal of the Chief Executive Officer, the resources, structures and plans intended to implement the strategy and general policies that it has defined. It decides on all matters relating to the administration of the Company, which are submitted to it by the Chairman and the Chief Executive Officer. It deliberates on all the Company's operations falling within its exclusive competence. It carries out the controls and verifications that it deems appropriate. It draws up and approves the various reports required by law. It also validates the policies applicable to the Crédit Agricole Assurances group. The Board may carry out the controls and verifications it deems appropriate and ensures the quality of the information provided to shareholders.

The Board is responsible at Group level for ensuring compliance with the legal and regulatory provisions adopted under the Solvency II Directive. It ensures that an internal risk and solvency assessment is conducted at Group level.

The Board is also responsible for the effectiveness of the risk management system by setting risk appetite and tolerance limits and approving the main risk management policies for the Group as a whole.

In this respect, it sets and approves the general organisation of the Group, its system of governance and risk management, and its internal control framework. It ensures that these systems are adequate for the nature, scope and complexity of the transaction risks and controls them regularly to make sure that the business is managed on a sound and prudent basis. It is therefore involved in understanding the principal risks encountered by the Group and setting relevant limits. It receives regular reports on compliance with those limits. It ensures that the system of risk management is integrated, consistent and effective at Group level.

The Board works with Senior Management and the key function holders.

The key function holders report to the Board at least once a year and whenever they believe a particular event needs reporting. The key function holders also attend meetings of the Audit and Accounts Committee, which reports to the Board on its work.

#### B.1.1.2 Committees under the responsibility of the Board of Directors

##### Audit and Risks Committee

It is composed of four directors including its Chairman. The external auditors and any person responsible for reporting or authorised to report issues relating to risk management, audit work, finance and accounting also attend committee meetings. In accordance with the internal rules of procedure, representatives of the Finance and Corporate Secretarial Departments and the four key function holders also attend committee meetings.

The Committee meets at least twice year (in general, the Audit Committee holds seven meetings a year) at the initiative of its Chairman or at the request of the Chairman of the Board or the Chief Executive Officer. The Committee reports on its work at the next meeting of the Board of Directors and informs the latter promptly of any difficulties it encounters.

The Committee insures the follow-up of the process of production of the financial and accounting information by reflecting on the impacts of significant events on accounts. It is also responsible for the follow-up of the proper realization of external Auditors' diligences and ensures the follow-up of the independence of external auditors.

The Audit and Risks Committee also reviews the effectiveness of internal control and risk management systems (in particular the appropriateness of accounting treatment of significant transactions, major risks, overall consistency, etc.). It notably examines the internal audit plan of Credit Agricole Assurances group.

More generally, the Audit and Risk Committee monitors all strategic matters that could have a major impact on the Group's financial condition at the request of Senior Management, the Committee Chair or the Chairman of the Board.

The Audit and Risk Committee reviews and advises the Board on Crédit Agricole Assurance's overall strategy and risk appetite, including social and environmental risks.

##### IT Strategy and Customer Processes Committee

The IT Strategy and Customer processes Committee was created by the Board of Directors on 27th July 2017. This Committee is chaired by a director of Crédit Agricole Assurances and comprises members approved by the Board of Directors. Other permanent invitees also attend meetings: they include the chairs of the France Life and Non-Life IT & Customer Processes Committees, internal representatives of Crédit Agricole Assurances Solutions and heads of banking and insurance distributors.

The Committee meets at least twice a year. The agenda is set by the Chairman of the Committee, who reports on its work at the next Board meeting.

The Committee's role is to define guidelines for IT strategy and customer processes to ensure a consistent Group-wide approach in these areas. It examines and issues opinions on the monitoring of major projects, the quality of IT operations and the services provided throughout the front-to-back chain and, in particular, rebilling costs

##### Ad hoc committees

The Board of Directors may create ad hoc committees to deal with specific matters within its remit. These committees conduct their work under the Board's responsibility.

Since 2013, the functions of Crédit Agricole Assurances' Compensation Committee were transferred to the Compensation Committee of Crédit Agricole S.A.

#### B.1.1.3 Senior Management

Pursuant to the provisions of the law, Crédit Agricole Assurances has separated the office of Chairman from that of Chief Executive Officer.

Within the limits of the powers expressly vested by law (or by the company rules and organization) attributed to the general meeting of shareholders and to the Board of Directors, Senior Management has the broadest power to act in the name of the company at all times and in all circumstances, within the limits of its corporate purpose.

Senior Management implements the strategy set by the Board of Directors and reports on its action to the Board. It supervises, manages and runs the risk governance system put in place by the Group. It makes strategy proposals to the Board and draws up policies, which the Board approves for the Group as a whole. It sets effective decision-making procedures, an organisation structure that clearly indicates reporting lines, assigns roles and responsibilities as regards internal control and allocates the appropriate resources.

It is directly involved in the organisation and operation of the risk management and internal control system and makes sure that risk strategies and limits are compatible with the Group's financial condition (level of own funds, earnings) and the strategies determined for the group. It ensures that the key information about the entities and Group is regularly reported and properly documented, significant irregularities identified and corrective measures taken. It interacts appropriately with the Board committees and the key function holders.

On 6<sup>th</sup> November 2019, the Board of Directors appointed Philippe DUMONT as Chief Executive Officer, effective as of 1<sup>st</sup> January 2020.

#### B.1.1.4 Key executive officers

As Henri LE BIHAN, Deputy Chief Executive Officer, Effective Officer, retired on 15 September 2022, Crédit Agricole Assurances had two Effective Officers at 31 December 2022, Philippe DUMONT (Chief Executive Officer) and Guillaume

ORECKIN (Deputy Chief Executive Officer). On November 2, 2022, the Board of Directors of Crédit Agricole Assurances appointed Nicolas DENIS, effective as of March 1, 2023, as Executive Vice President.

As of 1 March 2023, the three Executive Directors of Crédit Agricole Assurances are:

- ▶ Philippe DUMONT, Chief Executive Officer, Effective Director;
- ▶ Nicolas DENIS, Deputy Managing Director, Effective Director;
- ▶ Guillaume ORECKIN, Deputy Managing Director, Effective Director.

#### B.1.1.5 Committees under the responsibility of Senior Management

The comitology of the Crédit Agricole Assurances group is structured around:

- ▶ A Crédit Agricole Assurances group Executive Committee,
- ▶ A Crédit Agricole Assurances group Executive Committee which is held alternately with the Crédit Agricole Assurances group Management Committee,
- ▶ Thematic Strategic Committees of Crédit Agricole Assurances group.

#### B.1.1.6 Key functions

Crédit Agricole Assurances has designated four key functions for each entity within the Group:

- ▶ Risk Management;
- ▶ Actuarial;
- ▶ Compliance;
- ▶ Internal Audit.

These key functions, provide guidance and assistance to the Senior Management and the Board of Directors in running the governance. They have the authority and independence required to fulfil their role. The risk management function and the actuarial function contribute to the risk management system.

### Risk management

The Risk Management function is organised in the same way as Crédit Agricole S.A.'s Risk business line and in accordance with Solvency II requirements.

#### Role and responsibilities

The Risk Management function is responsible at Crédit Agricole Assurances group level for:

- ▶ Developing a "risk" framework including a Crédit Agricole Assurances group risk strategy based on a risk appetite framework approved by the Board of Directors;
- ▶ Implementing and overseeing a risk management system (risk identification, measurement, alerts, controls, management and reporting, and action plan monitoring);
- ▶ Making sure it is consistently applied in the subsidiaries;
- ▶ Meeting oversight and communication needs;
- ▶ Reporting to governance on risk exposure and its management.

#### Organisation of the function, reporting lines and relationship with other insurance undertakings

The Risk Management function reports to the Head of Risk Management and Permanent Control of Crédit Agricole Assurances, who has a direct reporting line to Crédit Agricole S.A.'s Risk Department and a functional reporting line to Crédit Agricole Assurances' Chief Executive Officer.

The Head of Risk Management and Permanent Control of Crédit Agricole Assurances is supported by the Heads of Permanent Control and Risks of the entities of Crédit Agricole Assurances, who are hierarchically connected with to the Head of Risk Management and Permanent Control of the group, and functionally connected with the Chief Executive Officer of the entity.

The Risk Management function also plays a cross functional role within the Group on risks areas that require a specific technical expertise. The Risk Management function also draws on other key functions (in particular Actuarial for underwriting risks) and the internal control systems of the Group and the entities.

### Actuarial function

#### Role and responsibilities

The Actuarial function is responsible at Crédit Agricole Assurances group level for:

- ▶ Implementing a Group system to coordinate and ensure consistency of actuarial practices and work of each actuarial function within the entities;
- ▶ Making sure that consolidated prudential technical reserves are reliable and adequate relative to risks and coverage;

- ▶ Providing an opinion on underwriting and reinsurance policies, in particular by making sure that the entities draw up and implement appropriate policies et by relying on the work of the Actuarial function of each entity;
- ▶ Formally documenting all its work and conclusions in an annual report for presentation to the Audit and Accounts committee and to the Board of Directors.

### **Organisation of the function, reporting lines and relationship with other insurance undertakings**

The Actuarial Function is managed by the Head of the Actuarial Function of the Crédit Agricole Assurances group and reports to the CEO of the Crédit Agricole Assurances group.

The Group Actuarial function is based on the principle of subsidiarity. Each subsidiary has an Actuarial function commensurate with the scale of its business.

Each entity Actuarial function, which is independent of the operational functions in line with the principle of segregation of tasks, is responsible for:

- ▶ Coordinating the calculation of Solvency II technical provisions;
- ▶ Ensuring the appropriateness of methodologies, underlying models and assumptions used to calculate Solvency II technical provisions;
- ▶ Assessing the adequacy and quality of data used to calculate Solvency II technical provisions;
- ▶ Issuing an opinion on the overall underwriting policy and the adequacy of reinsurance arrangements;
- ▶ Contributing to the risk management system, in particular with regard to the risk modelling underlying the calculation of capital requirements and ORSA.

The Actuarial functions of the entities liaise with the Group Actuarial function to carry out their work and perform controls within the area of their remit.

### **Compliance function**

The Compliance function is organised in the same way as Crédit Agricole S.A.'s Compliance business line and in accordance with Solvency II requirements.

### **Role and responsibilities**

The Compliance function is responsible at Crédit Agricole Assurances group level for:

- ▶ Protecting the Group against the risk of non-compliance with the laws and regulations applicable to its business, including those compliance areas defined by Crédit Agricole Group's business line;
- ▶ Implementing a clear and consistent method of operation between Crédit Agricole Assurances, its subsidiaries and Crédit Agricole Group;
- ▶ Obtaining a "group" view of compliance risks across the Crédit Agricole Assurances group scope;
- ▶ Implementing systems to manage those risks and reporting to the governance bodies.

### **Organisation of the function, reporting lines and relationship with other insurance entities**

The Compliance function is organised as follows:

- ▶ The Corporate Secretary of Crédit Agricole Assurances is the key function holder for the Compliance function in the French insurance companies. He reports to the Chief Executive Officer;
- ▶ The Crédit Agricole Assurances group Compliance Officer has a functional reporting line to the Corporate Secretary and a direct reporting line to Crédit Agricole group's Chief Compliance Officer. He is responsible for overseeing the Insurance Compliance business line, which is organised on a hierarchical basis in France and in other countries unless incompatible with local regulations;
- ▶ Each subsidiary and the holding company has a compliance department headed by a compliance officer.

The Compliance function may also call on the business lines and other support functions, including the Legal function.

### **Internal Audit function**

#### **Role and responsibilities**

The Insurance Audit Department conducts desk and onsite audits across the entire Crédit Agricole Assurances group internal control scope, including its critical service providers. It draws first and foremost on the work performed by the dedicated internal audit units in Italy, Poland, Japan and Spain. Its role is to obtain assurance on:

- ▶ Proper measurement and management of risks;
- ▶ Adequacy and effectiveness of internal control systems;
- ▶ Conformity of transactions and compliance with procedures;
- ▶ Proper implementation of remedial action decided;
- ▶ And to assess the quality and effectiveness of operations.



Based on its work, the Insurance Audit department provides Senior Management and the Boards of both the Group and its subsidiaries with a professional, independent opinion on the operation and internal control of the Group and its entities.

### Organisation of the function, reporting lines and relationship with other insurance undertakings

The Head of Internal Audit is the key function holder for the Internal Audit function at the level of Crédit Agricole Assurances group and its French subsidiaries. Furthermore, to guarantee his independence, the Head of Internal Audit reports both to Crédit Agricole group's Audit Inspection business line and the Chief Executive Officer of Crédit Agricole Assurances group, who is responsible for ensuring that the necessary resources are allocated to the Internal Audit function to fulfil its task.

## B.1.2 Material changes in the governance during the year

### Board of Directors

On 27 July 2022, José SANTUCCI was appointed Chairman of the Board of Directors to replace Nicolas DENIS, who had held this position since July 2020. Marie-Agnès CHESNEAU, censor, was replaced on 27 July 2022 by decision of the Board by Grégory ERPHELIN. Olivier GAVALDA, replacing Xavier MUSCA who resigned on 1 September 2022, was co-opted by decision of the Board on 27 September 2022.

### Executive management

As Henri LE BIHAN, Deputy Chief Executive Officer, Effective Officer, retired on 15 September 2022, Crédit Agricole Assurances had two Effective Officers at 31 December 2022, Philippe DUMONT (Chief Executive Officer) and Guillaume ORECKIN (Deputy Chief Executive Officer). On November 2, 2022, the Board of Directors of Crédit Agricole Assurances appointed Nicolas DENIS, effective as of March 1, 2023, as Executive Vice President.

As of 1 March 2023, the three Executive Directors of Crédit Agricole Assurances are:

- ▶ Philippe DUMONT, Chief Executive Officer, Effective Director;
- ▶ Nicolas DENIS, Deputy Managing Director, Effective Director;
- ▶ Guillaume ORECKIN, Deputy Managing Director, Effective Director.

### Key functions

No changes were made to the four key function managers during the 2022 financial year.

- ▶ Risk Management function: Andrée-Lise REMY;
- ▶ Compliance function: Bruno MOATTI;
- ▶ Actuarial function: David GRIMAL; Internal Audit function: Aurélia ALRAN.

## B.1.3 Remuneration policy

Crédit Agricole Assurances group's remuneration policy is aligned with that of Crédit Agricole S.A. and consistent with its internal structure. Its policy is based on responsible remuneration practices protecting it from excessive risk-taking by its senior executives and employees in the interests of all stakeholders — employees, customers and shareholders.

### B.1.3.1 General presentation and key components of the remuneration policy for members of the Board of Directors and Senior Management

#### Board of Directors

##### Remuneration

The aggregate amount of directors' fees is set each year at the Shareholders' Meeting and allocated among the directors and Board observers by decision of the Board. A fixed amount, set by the Board, is allocated to each director and observer per meeting of the Board, Audit and Accounts Committee, IT Strategy and Customer Processes Committee, or any ad hoc Committee attended (such as, in particular, the committee for the selection of a new independent director).

##### Variable components of remuneration

Directors do not hold any stock options or performance shares. As Crédit Agricole Assurances has no listed equity securities, only debt securities, directors do not receive any share-based variable remuneration.

#### Executive officers

Crédit Agricole Assurances does not pay any remuneration to the Chief Executive Officer in respect of his office, as his remuneration is paid by Crédit Agricole S.A. in accordance with the provisions applicable within the Group. The executive officers are not entitled to any benefits, specific pension arrangements, death and disability insurance or severance benefits of any kind in respect of their office. However, they are "identified persons" (as defined under the heading "Remuneration of identified persons") and their remuneration is structured in such a way as to be aligned to the long-term interests of the company.

## General principles

Crédit Agricole Assurances group's remuneration policy is an integral part of Crédit Agricole S.A.'s remuneration policy. It is set by the Group's Senior Management at the proposal of the Human Resources Department, after review by the Compensation Policy Control Committee. This policy is reviewed and approved each year by Crédit Agricole S.A.'s Board of Directors.

Given the specific nature of its business, its legal entities and national legislation in its countries of operation, Crédit Agricole Assurances strives to develop a remuneration system aligned to market practices in order to attract and retain the talent the group needs. Remuneration is based on both individual performance and collective performance of the business lines. The remuneration policy is designed to discourage excessive risk-taking.

Its policy is therefore devised in line with the objectives set by the Group while striving to adapt them to the different categories of employee and the specific features of the insurance market.

## Governance

The governance of the compensation policies and practices of Crédit Agricole Assurances' entities is based on the terms and processes defined within the Crédit Agricole group.

Accordingly, Crédit Agricole Assurances has established a committee to implement compensation policies; this committee gathers the Risks Management and Permanent Control department, the Compliance department and the Human Resources department.

The role of this committee, that allows to involve Control functions in the process of variable compensations review and more precisely the ones relative to identified staff, is to:

- ▶ define identification criteria for employee considered as « risk-takers », in a consistent manner within the framework given by the Group for each period, and regulatory requirements specific to Insurance;
- ▶ identify and update the list of identified staff ;
- ▶ coordinate the effective implementation of a risk-behaviour control, in accordance with the ongoing procedures and norms;
- ▶ validate the review of the process and the reporting to the Group governance bodies, including the information relative to observed risk-behaviour individual situation.

Crédit Agricole Assurances' remuneration policy, which is drawn up on the basis of proposals from the Human Resources Department, is adjusted on a regular basis in the light of the committee's work, reviews and recommendations, any regulatory changes, recommendations from Internal Audit or the ACPR and changes to the Group's remuneration policy.

As the remuneration policy is monitored by the Crédit Agricole Group's Remuneration Committee, Crédit Agricole Assurances, through the Group Human Resources Department, provides the Committee with all the information it needs to carry out its duties.

The Board of Directors of Crédit Agricole Assurances is then informed each year of the work carried out by the Crédit Agricole S.A. Compensation Committee, in particular:

- ▶ through the issuance of opinions relating to the compensation policy, its updates and the various related application notes;
- ▶ on its position regarding the variable compensation package in relation to the financial situation of Crédit Agricole Assurances, its long-term performance and its compliance with the risk policy;
- ▶ on the completion of a census of identified personnel;
- ▶ on the review of the opinion of the Control functions on the implementation and control of the compensation policy.

This work enables the Board of Directors to review and approve the compensation policy.

The Group Finance Department is also involved in validating the methods for determining the economic results of the variable compensation of senior executives.

Finally, the Group General Inspection department ensures, through its audits, compliance with the policy and conformity of practices.

### B.1.3.2 Main components of the remuneration policy for employees and senior executives

#### Employees

Employees' remuneration is based on the following components:

- ▶ Base salary;
- ▶ Individual variable remuneration;
- ▶ Collective variable compensation;
- ▶ Long-term and deferred variable remuneration;
- ▶ Peripheral compensation (supplementary pension and health insurance schemes):

Crédit Agricole Assurances benchmarks its practices against those of insurance and reinsurance companies in the French market and aims to position itself within the market median in terms of overall remuneration.

Individual variable remuneration rewards employees for performance and forms an integral part of the annual remuneration package. It is based on a precise assessment of results achieved relative to the specific targets for the year, taking into account how they were achieved.

In response to regulatory requirements both in Europe (Solvency II) and in the United States (the Volcker Rule), a code of conduct is included in the compensation policy so that compensation practices:

- ▶ do not create incentives that might encourage the persons concerned to promote their own interests to the potential detriment of their client;
- ▶ prohibit employees from any recourse to an individual hedging strategy or income protection or liability insurance that could compromise the risk alignment envisaged by variable compensation schemes;

Again in response to Solvency II regulatory requirements and to avoid any conflict of interest, the remuneration of key function holders is set independently of that of the business lines they are responsible for overseeing or controlling. Targets set and metrics used to determine their variable remuneration do not include any criteria related to the results and economic performance of entities they are responsible for controlling.

Finally, following the entry into force of the Insurance Distribution Directive, rules of conduct have been completed so that remuneration policies do not hinder the ability of employees to act in the best interests of their clients, nor dissuade them from presenting the information in an unbiased, clear and not misleading way.

Collective variable remuneration rewards employees for Crédit Agricole Assurances group's overall performance. It comprises mandatory profit-sharing and discretionary incentive schemes, plus an employee savings scheme and a Group retirement savings scheme.

## Senior executives

### Individual variable remuneration

Senior executives of Crédit Agricole Assurances benefit from the variable remuneration program provided by Crédit Agricole group — Personal Variable Remuneration (PVR) — based on management by objectives and the achievement of pre-set individual and collective targets on the employee's scope of responsibility.

The program has been rolled out and adapted to senior executives of Crédit Agricole Assurances, who are also entitled to receive PVR. PVR measures individual performance based on individual and collective targets in four areas:

- ▶ Economic results;
- ▶ Human capital;
- ▶ Internal/external customers;
- ▶ Society.

The variable remuneration awarded is also directly impacted by behaviour that fails to respect the fit and proper requirements, compliance rules and procedures and risk limits. Annual variable remuneration is defined as a percentage of base salary, which increases in line with the level of responsibility. For all senior executives, regardless of business line or function, a portion of variable remuneration is based on economic targets at group level, increasing in line with responsibility, and the remainder is based on entity targets.

### Long-term variable remuneration

The long-term remuneration plan, set up by Crédit Agricole S.A. Group in 2011, is based on share and/or cash awards linked to long-term performance conditions.

Crédit Agricole Assurances' senior executives and key Group positions are eligible for this long-term plan, which may be granted at the discretion of Crédit Agricole S.A.'s CEO.

The objectives of the long-term incentive plan are multiple:

- ▶ strengthening the link between sustainable performance and remuneration ;
- ▶ adapting remuneration structures, in line with the regulations, by allowing remuneration to be managed over the short and long term ;
- ▶ aligning the interests of senior management with those of shareholders and the long-term performance of the Group ;
- ▶ enhance the attractiveness of the Group and its ability to retain talent ; and
- ▶ enable the sharing of the company's value creation with key employees.

The shares and/or performance-linked cash, subject to the fulfilment of the performance conditions, vest over a period of three years.

Following the final vesting, a retention condition for an additional period may be imposed on beneficiaries.

At the end of the deferral period, the definitive acquisition of the shares and/or the indexed cash is linked to the achievement of demanding conditions of sustainable performance, based on criteria linked to the economic, financial and social performance of the Crédit Agricole S.A. Group.

These performance criteria are set at the time of the implementation of each plan.

## Information on the key characteristics of supplemental pension plans

From 2011 to 2019, Crédit Agricole Assurances' supplementary pension plan for executive managers consisted of a combination of defined contribution pension plans and a top-up defined benefit plan:

- ▶ the aggregate contributions of the two defined-contribution supplementary pension plans (the branch scheme and the Company scheme) are equal to 8% of the gross salary capped at eight times the Social Security ceiling (of which 5% is paid by the employer and 3% by the beneficiary);
- ▶ the rights to the defined-benefit top-up scheme, which are determined after the rights paid under the defined-contribution plans. These rights are equal, subject to presence at term, to the product of a pension rate between 0.125% and 0.30% per quarter of seniority, within the limit of 120 quarters, and the reference salary.

This defined-benefit supplementary pension plan complies with the recommendations of the AFEP-MEDEF Code as well as the former provisions of Article L.225-42-1 of the French Commercial Code which, for the periods concerned, limited the vesting rate of defined-benefit plans to 3% per year (text repealed by Order no. 2019-1234 of 27 November 2019).

In all cases, at the settlement date, the total retirement annuity of all schemes is capped at 70% of the reference compensation by application of the supplementary pension scheme regulations for Crédit Agricole Assurances' executive managers.

In compliance with the Pacte law and in accordance with the provisions of Order no. 2019-697 of 3 July 2019, the top-up defined-benefit plan has been definitively closed since 4 July 2019 and the conditional rights it provides have been crystallized as of 31 December 2019.

Entitlements accumulated within the Group prior to the effective date of the 2011 regulation are maintained in accordance with the provisions of the regulation and are accumulated, where applicable, with entitlements arising from the application of the regulation in force for the calculation of the ceiling of the pension paid.

Therefore, no additional entitlements under the top-up defined-benefit pension plan will be granted for periods of employment after 1<sup>st</sup> January 2020. The entitlements for periods of employment prior to 1<sup>st</sup> January 2020 will continue to be calculated on the basis of the salary at the end of the career, in accordance with the conditions provided for by the plan, and the benefit of these past entitlements remains uncertain and subject to the condition of presence.

Since 1<sup>st</sup> January 2020, Crédit Agricole Assurances has set up a defined contribution plan (Article 82) enabling executive managers to build up savings for retirement, with the company's support. Part of this capital will thus evolve in line with the Group's performance, reinforcing the alignment with the strong and sustainable growth objectives of the Group's corporate strategy.

## Performance bonus for managerial and non-managerial staff

Performance bonuses are based on a precise assessment of results achieved relative to the specific targets for the year (quantitative assessment), taking into account how they were achieved (qualitative assessment). They do not reward the fulfilment of normal duties.

The extent to which objectives are achieved or exceeded is the key criterion for the award of performance bonuses, plus a qualitative assessment of how the targets were achieved (based on criteria such as autonomy, engagement, uncertainty, general context, etc.), and in light of the consequences for other stakeholders in the company (managers, colleagues, other sectors, etc.).

The bonus awarded can therefore be tailored to different situations.

The assessment is formally documented in an annual performance appraisal.

In summary, the performance bonus can vary from one employee to another (even within the same category) and from year to year. It is possible that no bonus will be awarded.

## Remuneration of identified persons

Identified persons are designated jointly by the Risk Management and Permanent Control, Compliance and Human Resources departments. The process is supervised by Crédit Agricole S.A.'s Compensation Committee. Identified persons are employees who can have an impact on the company's risk profile due to their functions, i.e.:

- ▶ Key executive officers;
- ▶ Members of the Executive Committee;
- ▶ Persons responsible for key functions;
- ▶ Persons responsible for underwriting activities and business development;
- ▶ Persons responsible for investments.

## B.1.4 Material transactions with related parties

The principal material transaction identified during 2022 was the 2022 dividend distribution (as presented in section A.1.5). There were no material transactions with members of Senior Management.

## B.2 FIT AND PROPER REQUIREMENTS

A "fit and proper policy for Crédit Agricole group insurance companies" sets out formal rules for assessing and justifying fitness (individual and collective) and propriety of the relevant persons (Board of Directors, key executive officers and key function holders).

The policy is reviewed annually and revised if warranted by an event such as a change in the rules for assessing and justifying fitness and propriety.

### B.2.1 Crédit Agricole Assurances' Fit and Proper policy

#### B.2.1.1 Fitness

##### Assessment of fitness

Collective fitness is assessed in the light of the overall skills, knowledge and experience of the Board of Directors of Crédit Agricole Assurances. It takes into account the various responsibilities allocated to each of the directors to ensure that the Board has a sufficiently broad range of skills, knowledge and experience to guarantee sound, professional management and supervision of the company.

Assessment of individual fitness:

- ▶ For executive officers and key function holders, it takes into account diplomas and experience in proportion to the duties. It is also based on the existence of previous mandates and on all the training followed throughout the mandate.
- ▶ For directors, it is a means of assessment for the individual functions assigned to them but also for the determination of collective competence.

##### Skills

The individual and collective assessment is based on five areas of skills: insurance, management, finance, accounting and actuarial.

This ensures that the Board has the knowledge and experience required in the insurance and financial markets, the company's business strategy and business models, systems of governance, financial and actuarial analysis and the regulatory framework and requirements for the insurance business. The skills in each area are described in the policy.

#### B.2.1.2 Propriety

The propriety assessment checks that the individual has never been involved in money laundering, bribery and corruption, influence peddling, embezzlement, narcotics trafficking, fiscal fraud, personal bankruptcy, etc. It also checks the person's reputation and integrity.

Anyone found guilty of impropriety in any of those areas is required to cease their activity within one month of the court decision.

The minimum proof of propriety is a clean criminal record or equivalent document issued by a competent judicial or administrative authority.

#### B.2.1.3 Notification to the control authority

The control authority is notified of the names of all key executive officers and key function holders and of any new appointments or re-appointments.

The Legal Department of each entity is responsible for obtaining the information required for notification to the *Autorité de Contrôle Prudentiel et de Résolution* (ACPR).

### B.2.2 Fit and proper assessment and validation process

#### B.2.2.1 Assessment of fitness

##### Individual fitness

The assessment is based principally on experience acquired (current function, previous executive experience, etc.) and the assessment principles are based on the following factors:

- ▶ Executive officers and key function holders: assessment of skills in five areas for key executive officers and in their area of responsibility for key function holders, based on qualifications, previous executive experience and training, which are detailed in the applications sent to the ACPR for authorisation of their functions in an insurance undertaking.
- ▶ Directors: assessment of skills in the five areas referred to above based on their qualifications, previous directorships, experience and approvals for executive offices held.

To identify qualifications, previous directorships, experience and training, a form entitled "Assessment and Validation of Skills, Experience and Knowledge" is completed for all directors and executive officers.

### Collective fitness

In addition to the individual assessment, a questionnaire entitled "Self-assessment of Solvency II skills" is completed by directors to assess the level of skills expected in each of the five areas referred to above.

#### B.2.2.2 Training plan

The results of the skills assessments are analysed to determine any training requirements.

- ▶ Executive officers and key function holders: upon appointment and depending on needs identified, training plans may be proposed and completed on an individual basis.
- ▶ Directors: the training plan proposed is the same for all members of a given Board. However, there may be a special focus on some specific aspects at the request of a director to support the collective training plan, or such training can be provided on an individual basis.

#### B.2.2.3 Assessment of propriety

The Corporate Secretarial and Legal departments obtain proof of the propriety of directors, executive officers and key function holders and check that they have never been subject to any civil or criminal penalties or sanctions.

For this purpose, in addition to providing a clean criminal record or equivalent document, directors, key executive officers and key function holders are required to sign an attestation of propriety.

## B.3 RISK MANAGEMENT SYSTEM

### B.3.1 Risk management framework

Crédit Agricole Assurances has devised a risk appetite framework to achieve its strategic objectives while controlling and managing its risk appropriately. This framework is based on strategic financial metrics for solvency, earnings and value, which are drilled down into key indicators by risk type, constituting the basis for the Group's Risk strategy.

The Risk strategy is reviewed once a year and documents the system for managing and monitoring the various risks inherent in the business (financial risk, underwriting risk and operational risk) and, in particular, all related limits and alert thresholds. It is approved, along with the risk appetite framework, by the Board of Directors after a review of the key indicators and limits by Crédit Agricole group's Risk Committee (a sub-committee of Crédit Agricole S.A.'s Executive Committee, chaired by its Chief Executive Officer).

Any breach of a limit or alert threshold and the associated remedial measures are reported to Crédit Agricole Assurances' Senior Management or to Crédit Agricole group's Risk Department if the limits fall under its authority. The risk management framework is supplemented by the Own Risk and Solvency Assessment (ORSA) as described below in section B.3.2.

The risk map is the main tool used to identify and measure risks to which each entity and the Group as a whole are exposed. It is based on available information sources and existing measurement systems, which are standardised across the Crédit Agricole Assurances group: risk dashboards, operational risk map revised regularly, outcome of permanent controls, reporting of operational incidents and losses, audit findings and analyses from the various business lines.

In addition, the risk framework is completed by a risk corpus including Solvency 2 policies.

Each year, the risk map is re-evaluated by the Risk Department, particularly in light of changes in the business lines.

Apart from identifying the key risk exposures, the Risk Management department monitors risks related to the insurance business on an ongoing basis in conjunction with the senior management of the business lines and the Legal department. It draws on many sources including economic research, internal reports and external reports published by consulting firms or bodies such as EIOPA, ACPR and FA.

Financial risk is managed transversally across the Group through:

- ▶ Financial risk analyses and opinions issued for general use, in particular those related to investments made directly by the Investment department at the decision of the Chief Executive Officer in compliance with a set of delegated authorities.;
- ▶ A set of financial risk documents including risk procedures and policies applicable to management mandates given by Crédit Agricole Assurances group entities to Amundi, Crédit Agricole S.A. Group's asset management company.

Other risk types are also managed from a Group perspective and are coordinated and consolidated at Group level (underwriting risk, operational risk). Information security risk and business continuity risk across the Group scope are monitored and managed on a centralised basis under the responsibility of the IT and BCP Risk Manager. They are monitored separately on an operational basis, which is also centralised under the responsibility of the CISO (Chief Information Security Officer). The IT and BCP Risk Manager's second review role also extends to security of property and people.

The Executive Committee is informed monthly of risk news and developments through a "Risk flash" and receives the Group's Risk dashboard on a quarterly basis, which is used to monitor the Group's risk profile and identify any deviations. Financial risk and compliance with the associated consolidated limits are monitored monthly based on a standardised report.

Crédit Agricole Assurances has set up various bodies to manage risks consistently at Group level: a twice-monthly risk monitoring committee (RMPC officers and centres of expertise managers discuss alerts flagged for all risk types), monthly financial risk committee and portfolio reviews by asset type (bonds, equities, property, etc.).

In addition, a methodology committee, run by the Risk Management business line with input from the Actuarial function, validates model methodologies and indicators associated with major risks or risks common to the Group as a whole.

### B.3.2 Own Risk and Solvency Assessment (ORSA)

The Own Risk and Solvency Assessment (ORSA) is organised both at entity level and at Group level on a consolidated basis. It is the responsibility of the Risk Management function, with a key contribution from the Actuarial function and Finance department. It is based on the existing risk management system (in particular the Risk strategy).

The ORSA approach is embedded in the Group's operations and in the decision-making processes in place at strategic, management and operational level. Thus, the Group synchronises its ORSA with its budget preparation process and uses the results and analyses to update its risk appetite framework and business line policies in line with budget information and capital planning.

The Group ORSA is prepared annually but may be shorter in the event of a material change in the environment or risk profile. It is based on calculations and information produced by the entities on a solo basis using the standard formula.

Overall consistency is assured through the standard reference framework defined by the Group:

- ▶ An internal ORSA policy of the Crédit Agricole Assurances group;

- ▶ Forward-looking Group ORSA guidelines setting out the key points of the methodology;
- ▶ Group ORSA scenarios applied by all entities drawn up in line with the Group's consolidated risk profile. However, entities may add specific scenarios to capture material risks at their level, which are not covered by the set of Group scenarios;
- ▶ A set of metrics shared at Group level to provide the minimum common basis of the Group dashboard and thus facilitate the risk profile assessment at each level, as well as data aggregation and analysis.

The internal ORSA policy, validated by the Board of Directors, describes the key elements of the ORSA process and the interaction between the Group and its subsidiaries.

The 2022 ORSA covered the three regulatory assessments of overall solvency requirement, continuous compliance and appropriateness of the standard formula assumptions for the risk profile. The scenarios used for forward-looking assessments mainly focused on financial stress given the preponderance of financial risk for Crédit Agricole Assurances group, and also considered risks not captured by the standard formula (sovereign stress, liquidity stress, etc.). They aimed to analyse the consequences of penalising situations such as persistently negative interest rates, a significant fall in equities, a correction in the property market, a widening of spreads, a persistence of low rates or a rise in rates associated with requests for surrender of life insurance policies. For each of these scenarios, business assumptions were adjusted to take account of probable policyholder behaviour. In addition, the companies most exposed to climate risks have assessed their impacts through specific scenarios, which have been reported to the Group's governance.

This work provides quantitative and qualitative information about the Group's funding requirements, which is then used to determine any funding operations that would be required were the scenarios to materialise (commented on in section E. Capital Management). They also help to identify the levers for action in the event of a shift towards one of the adverse scenarios.



## B.4 INTERNAL CONTROL SYSTEM

Internal control aims to ensure the control of activities and risks of all kinds to which the entity is exposed, allowing for the regularity (within the meaning of the regulations and taking into account the revision of the decree of 3<sup>rd</sup> November 2014, which occurred in 2021), safety and efficiency of operations.

Crédit Agricole Assurances has an adequate internal control system that meets the following common principles:

- ▶ Comprehensive coverage of all business operations, risks and responsibilities of persons involved;
- ▶ Senior Management directly involved in the organisation and operation of the internal control system;
- ▶ A clear definition of tasks, including effective segregation of underwriting and control functions and a decision-making process based on a set of formal, up-to-date delegated authorities;
- ▶ Formal, regularly updated standards and procedures, especially in accounting;
- ▶ Risk measurement, monitoring and management systems;
- ▶ A system of control encompassing permanent controls embedded in business operations (tier 1) or performed by operational staff not involved in the operations being controlled (tier 2, level 1), or performed by dedicated staff (tier 2, level 2), and periodic controls (tier 3) performed by Group General Inspection or Internal Audit;
- ▶ Reporting to Senior Management and the Board on the risk strategy and compliance with limits set, as well as the outcome of internal control and the implementation of associated remedial action.

The internal control system implementation meets the following objectives in particular:

- ▶ financial performance, through the efficient and appropriate use of the Group's assets and resources, and protection against the risk of loss;
- ▶ comprehensive, accurate and regular knowledge of the data needed for decision making and risk management;
- ▶ compliance with legal and regulatory provisions, professional and ethical standards and internal standards;
- ▶ fraud and error prevention and detection ;
- ▶ accuracy, completeness of accounting records and timely and reliable accounting and financial information;
- ▶ control and regulatory compliance of data used in key Solvency 2 processes and in particular in Pillar 1

Permanent control plans comprise:

- ▶ local control plans focusing on critical processes and the most material risks identified in the risk map and
- ▶ a set of "key" control reference manual prepared by Crédit Agricole group's Risk Department, covering the quality and proper operation of the risk monitoring and management system

Four separate control functions ensure that the overall internal control system is consistent, effective and complies with the principles described above across the entire Crédit Agricole Assurances internal control scope

- ▶ The Group Head of Risk Management and Permanent Control, supported by the RMPC officers of the subsidiaries who exercise their role fully in their respective entities;
- ▶ The Group Compliance Officer, who directly supervises the compliance officers in the international and French subsidiaries;
- ▶ The Head of the Key Actuarial Function, who is responsible in particular for data quality and the validation of prudential technical provisions;
- ▶ Internal audit, which performs audits on a Group-wide basis (including the Risk Management and Permanent Control and Compliance functions).

The Risk Management function interacts regularly with Internal Audit during the preparation of assignments and at the time of reporting. The findings and recommendations issued feed into the action plans and are used to update the risk map. Similarly, it works closely with the Actuarial Function, which contributes to the control of technical risks.

In all areas of Compliance managed at Crédit Agricole group level through the "FIDES" framework, the Compliance function covers those applicable to insurance business, and more specifically in each entity, those applicable to its own business operations. The framework is drilled down into operational procedures and defines the permanent control plan designed to ensure compliance with the framework and proper management of the compliance risks identified during the risk mapping preparation or revision process. The compliance system, whose purpose is to preserve the Group's reputation and avoid the impacts of any violation of the applicable regulations (financial loss, civil, administrative or disciplinary sanctions), also includes training and staff and management awareness actions. The Compliance function issues opinions upon the launch of new products or business activities, which are vetted by the new activity and product committees in each entity, and upon the proposal of new investment projects.

The Crédit Agricole Assurances group's compliance systems are the subject of an annual review that summarises the main actions taken to improve the system and presents the compliance action plan for the coming year.

The Crédit Agricole Assurances group Head of Compliance ensures that the Compliance Officers of the Crédit Agricole Assurances group entities are properly supervised, in particular by participating (directly or by delegation) in the Risk and

Internal Control Committees. This supervision at Group level is also carried out through the management of regulatory projects.

Compliance helps to support the distribution networks (Regional Banks and LCL), in particular by defining a standard control plan for the insurance business, designed with the distributors and validated by the Crédit Agricole group bodies.

The Actuarial function contributes to the overall effectiveness of the system by reviewing the reliability and the adequacy of the calculation of prudential technical provisions, and expressing "actuarial opinions" on the overall underwriting policy and the reinsurance decisions made. It also contributes to the effective implementation of the risk management system, in particular the risk modelling underlying the calculation of capital requirements (SCR / MCR) and the ORSA (which is discussed in section B.6 Actuarial function).

The representative of the Legal Business Line ensures compliance with legal and regulatory provisions and also participates in the internal control system.

The system is managed at Group level through coordination committees and also covers the regulatory projects initiated by Crédit Agricole group.

Lastly, the Group's Risk Management and Internal Control Committee coordinates the four key functions.

## B.5 INTERNAL AUDIT FUNCTION

### B.5.1 General principle

Internal Audit operates in line with the internal audit policy approved in 2022 by the Board of Crédit Agricole Assurances and its subsidiaries. This policy, which is fully compliant with the framework set out in the Solvency II Directive, is reviewed annually. It also complies with the principles and standards drawn up by Crédit Agricole group's Audit-Inspection business line (LMAI).

The Internal Audit function has been centralised since 2010 in the Crédit Agricole Assurances Internal Audit Department (Insurance Internal Audit). It has 28 employees based in Paris and also draws on the LMAI's resources and methodological standards. Insurance Internal Audit covers the Group's entire internal control scope. It is responsible for auditing Crédit Agricole Assurances group's subsidiaries in France and is involved in the international network supported where applicable by the local internal audit teams (9 persons in total) in Italy (CA Vita, CA Assicurazioni), Japan (CA Life Japan), Poland (CA T.U., CA Zycie) and Spain (Abanca Seguros Generales).

### B.5.2 Internal Audit missions

The Insurance Internal Audit department performs the "Internal Audit Function" for Crédit Agricole Assurances group within the meaning of the Solvency II Directive and the "Periodic Control Function" within the meaning of Article 17 of the French decree of 3<sup>rd</sup> November 2014, amended by the decree of 25<sup>th</sup> February 2021. It conducts desk and onsite audits in all business units within the Crédit Agricole Assurances group scope of internal control (no safe haven). Its scope of intervention thus covers all entities, operations, processes and functions covered by the Crédit Agricole Assurances group internal control scope in France and the international network. It also covers governance and the activities of the other three key functions within the meaning of Solvency II. Lastly, it covers outsourced critical or important services or other operational tasks within the meaning of the decree of 3<sup>rd</sup> November 2014.

An annual internal audit plan is drawn up based on a risk map covering all operations and the entire system of governance, as well as the expected development in business. At Group and subsidiary level, it is part of a broader, longer-term plan that aims to review all operations in full over a maximum period of five years (the frequency may be shorter depending on the risk assessment). The annual audit plan is reviewed annually by the Audit and Accounts Committee and approved by the Board of Directors.

The audits performed by Internal Audit are insurance assignments as defined by professional standards, not consulting assignments. Their purpose is to assess the appropriateness and effectiveness of the risk management and internal control system, and in particular:

- ▶ Correct measurement and management of risks related to the Group's business operations (identification, reporting, management, hedging);
- ▶ Appropriateness and effectiveness of control systems designed to ensure reliability and accuracy of financial, management and operating data in the audited areas, in compliance with the applicable standards and procedures;
- ▶ Proper implementation of remedial action decided (including following audits by the supervisory authorities or Crédit Agricole group's Inspection-Audit department);
- ▶ Assessment of the quality and effectiveness of the organisation structure in general.

These audits provide members of the administrative, management or supervisory bodies (AMSB) of Crédit Agricole Assurances group and its entities, as well as Crédit Agricole group's Audit Inspection business line, with a professional, independent, objective opinion on the operation, risk management system and internal control system of Crédit Agricole Assurances group entities.

## B.6 ACTUARIAL FUNCTION

The Actuarial function is organised in accordance with Solvency II regulatory requirements. It coordinates and manages the Actuarial functions in the entities and is based on the principle of subsidiarity; each Crédit Agricole Assurances entity organises its Actuarial function according to its own specific needs and any local regulatory or supervisory requirements.

The Group Actuarial function bases its conclusions and recommendations on its review of specific Group issues (e.g. intra-group reinsurance) and on the reviews performed by the entities' Actuarial functions.

Each entity's Actuarial function is responsible for:

- ▶ Coordinating the calculation of Solvency II technical provisions;
- ▶ Ensuring the appropriateness of methodologies, underlying models and assumptions used to calculate Solvency II technical provisions;
- ▶ Assessing the adequacy and quality of data used to calculate Solvency II technical provisions;
- ▶ Issuing an opinion on the overall underwriting policy and the adequacy of reinsurance arrangements;
- ▶ Contributing to the risk management system, in particular as regards modelling the risks underlying the calculation of capital and ORSA requirements.

The Group Actuarial function also submits its annual report to the governing bodies, covering:

- ▶ Its coordination with the entities' Actuarial functions;
- ▶ Its conclusions on the reliability and adequacy of the calculation of technical provisions;
- ▶ All work performed by the Actuarial function and its outcome, clearly indicating any deficiencies and issuing recommendations for remedying them.

The role of Crédit Agricole Assurances group's Actuarial function is to:

- ▶ Organise quarterly meetings of the Actuarial function committee, whose role is to coordinate the work of the Group Actuarial function and entities' Actuarial functions;
- ▶ Take part in the key committees forming part of the risk management system.

## B.7 OUTSOURCING

### B.7.1 General principles and objective of the Group's outsourcing policy

The outsourcing policy:

- ▶ Defines outsourcing in accordance with the Solvency 2 Directive and EBA's Guidance on outsourcing and EIOPA's Guidance on outsourcing;
- ▶ Defines the criteria for qualifying a service as outsourcing, distinguishing between "critical" and "significant" outsourcing as defined in the above standards;
- ▶ Sets the general principles and key stages of the outsourcing process;
- ▶ Identifies the associated responsibilities, including that of the outsourcing "Leader", a position held by a senior manager reporting directly to the governing body and responsible for steering the outsourcing framework;
- ▶ Reminds the obligation to inform the supervisor of the intention to outsource critical or important activities;
- ▶ Describes the control system of outsourcing (including its inclusion in audited operations).

The outsourcing policy, which comprises a set of guidelines, applies to all outsourced activities and functions of the Group regardless of the ordering department.

### B.7.2 Intra-group outsourcing arrangements

This policy is reviewed and approved each year by the Board of Directors. It is drilled down to the various subsidiaries by the RMPC officers. The outsourcing policies of the subsidiaries are approved by Senior Management of each entity based on their own governance process and by their Board of Directors. Each entity is responsible for its outsourcing decisions across its scope of activity.

The Group has an outsourcing policy, an outsourcing strategy and an outsourcing procedure that are deployed in all its subsidiaries. Within this framework, the Crédit Agricole Assurances group and each entity has appointed an outsourcing "Pilot".

### B.7.3 Critical or important activities

Crédit Agricole Assurances outsources a number of critical or important activities mainly within the Crédit Agricole Group:

- ▶ Marketing of insurance contracts is outsourced to the Regional Bank and LCL branch networks in France and abroad, and also to partner networks in the international markets;
- ▶ Administration of life insurance contracts sold by the branch networks is outsourced to the distributors (Regional Banks, which delegate part of this administration to CAAS);
- ▶ Asset management is outsourced to the specialised entities in the various markets (Amundi, CA Immobilier, CACEIS, etc.);
- ▶ IT maintenance of insurance applications with CA-GIP (Crédit Agricole Group Infrastructure Platform).

# C. RISK PROFILE

## C.1 INTRODUCTION

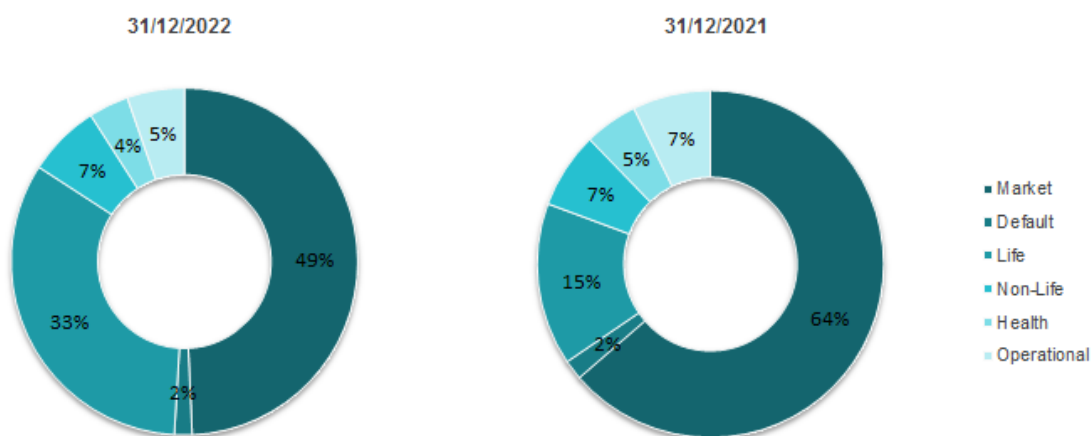
The Group's risk profile described in this section is based on the process for identifying major risks, which is the key tool used to identify and measure the risks to which each entity, and more generally the Crédit Agricole Assurances group, is exposed. The risk profile is used as the basis for assessing the Group's capital requirement, which is further developed in Section E "Capital management" of this report.

Due to the predominance of its savings and retirement activities, the Crédit Agricole Assurances group's main risks are market and life underwriting risks and, to a lesser extent, other technical risks as well as operational risks, which are all taken into account in the standard Solvency Capital Requirement (SCR) formula. These risks are also the subject of a qualitative analysis in addition to the standard formula's quantitative approach to identifying major risks. This risk management system also allows for control of certain risks that are not explicitly taken into account in the standard formula (in particular sovereign spread risk, liquidity risk, the risk relating to guarantees on non-unit-linked funds, reputational risk, risk of dependency on the Crédit Agricole group, climate risk, risk of changes in the legal environment and strategic risk), in order to alert the governing body if any deviation is seen relative to the ordinary management framework. The risk control procedure relies on the various policies in place and additional assessments carried out within the framework of the quantitative ORSA.

In view of the risks quantified by the standard formula at end-2022, the Crédit Agricole Assurance group's solvency capital requirement (SCR) was €13,403 million.

The Group's risk exposure<sup>14</sup> which represents its risk profile for the purposes of the basic solvency capital requirement (BSCR) before diversification, is largely comprised of capital requirements for market risks (49%), and to a lesser extent, of underwriting risks (44%).

Contribution of the modules of the formula to the SCR



<sup>14</sup>Risk exposure is defined as the BSCR before diversification, after the loss-absorbing capacity of technical reserves and including operational risk.

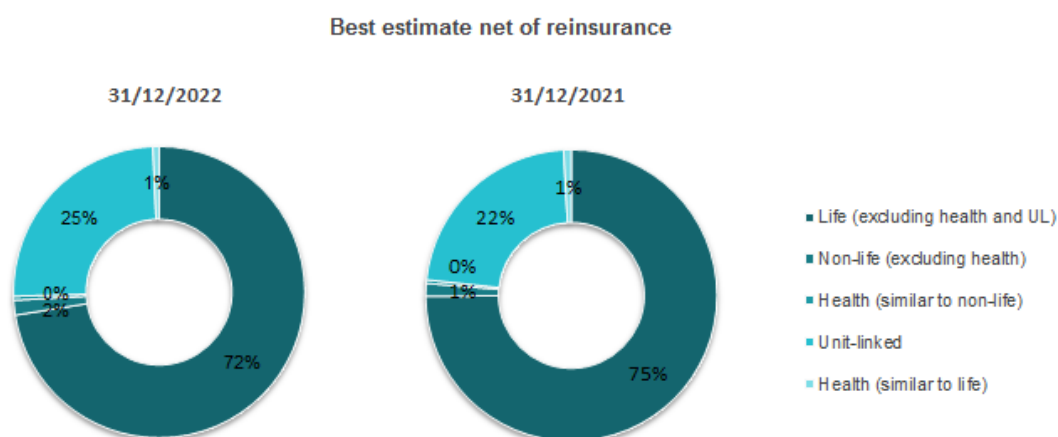
## C.2 UNDERWRITING RISK

Through its subsidiaries in France and abroad, Crédit Agricole Assurances group operates in three segments: Savings & Retirement; Death & Disability, Creditor and Group Insurance; and Property & Casualty. At end-2022, underwriting risk exposure represented 44% of the Group's total risk exposure, breaking down as follows between life and non-life risks:

- ▶ 33% for life risks;
- ▶ 7% for non-life risks;
- ▶ 4% for health risks.

It should be noted that, in a context of sharply rising interest rates, the large increase in underwriting risk was driven mainly by life risks.

The Savings & Retirement business accounts for the bulk of the group's life best estimate liabilities (BEL), as illustrated by the table below.



### C.2.1 Exposure to principal risks

#### C.2.1.1 Life underwriting risk

**The Savings & Retirement business** exposes Crédit Agricole Assurances group to the risk that expenses and deductions charged may not be sufficient to cover operating expenses and commissions paid to distributors, mortality and longevity risk, and, most importantly, surrender risk.

**In Death & Disability and Creditor insurance**, the Group is more particularly exposed to biometric risk (longevity, mortality, disability, long-term care) and health risk.

Life insurance underwriting risk constitutes the Group's second-largest risk, representing 33% of its risk exposure at end-2022. It is more stable by nature than market risk and benefits from better risk diversification.

#### C.2.1.2 Non-life underwriting risk

Non-life underwriting risk is encountered mainly in property and casualty insurance. The group is exposed to frequency and exceptional risks originating either from catastrophe risk, especially climate-related, or the occurrence of high-severity individual claims.

Non-life underwriting risk is the Group's fourth-largest risk category, with a capital requirement representing 7% of risk exposure at end-2022, roughly the same as at end-2021.

#### C.2.1.3 Health underwriting risk

Health underwriting risks are mainly encountered in the creditor insurance business for "similar to life" risks, and in the health and personal accident insurance business for "similar to non-life" risks.

The Group is mainly exposed to frequency risk and exceptional risk (occurrence of high-severity claims) and biometric risk (incapacity/disability). Health underwriting risk is a secondary risk for the Group.

### C.2.2 Risk management and mitigation

In life insurance (savings), the main identified risk is surrender risk. This risk is managed through close monitoring of policyholder behaviour, a competitive policyholder participation policy and prudent financial management, particularly management of reserves.

The surrender rate is monitored at several levels:



- ▶ Monthly by the relevant entities to identify any movements due to the economic environment;
- ▶ Quarterly to compare surrender rates with those of the market.

In Property & Casualty, Creditor and Death & Disability insurance, anti-selection and mispricing risks are managed through:

- ▶ An appropriate pricing policy;
- ▶ The underwriting policy, which is executed by the banking networks and financial partners: in death and disability insurance for example, the policy involves medical selection and the maximum death benefit by product and cumulatively per insured;
- ▶ The claims administration policy, which is executed by dedicated units or platforms covering France and multiple countries, or is outsourced to local service providers.

The reserves policy developed within each entity ensures good control of the related risk. Catastrophe risk and claims risk are mitigated through the reinsurance policy, which aims to protect capital and to limit earnings volatility.

The ratio of claims - reported, settled or provisioned - to earned premiums (claims ratio) is the key indicator for risk monitoring and is compared with the target ratio based on a standard loss experience scenario.

Additional monitoring of extreme risks and provisioning has also been introduced, mainly by comparison with a climate-related claims budget and a high-severity claims budget.

### C.2.3 Risk concentration

Life technical reserves are primarily recognised by the Group's main life insurance entity in France, Predica. Meanwhile, non-life reserves are recognised primarily by the Crédit Agricole Assurances group's main non-life insurance entity in France, Pacifica. At 31 December 2022, life, non-life and health insurance activities accounted for 76%, 16% and 9% of underwriting risk exposure respectively (vs 56%, 26% and 18% respectively at end-2021).

In non-life insurance, the Group has a wide variety of business activities with six main business lines, which accounted for around 93% of written premiums in 2022.

### C.2.4 Sensitivity

The main underwriting risk is surrender risk, the sensitivity of which is tested indirectly through sensitivity analysis work on assets (bond yield curves) or more directly using a scenario of high interest rates accompanied by a wave of surrenders, adopted for the ORSA's stress scenarios. Given the current environment, that stress would affect solvency and profitability.



## C.3 MARKET RISK

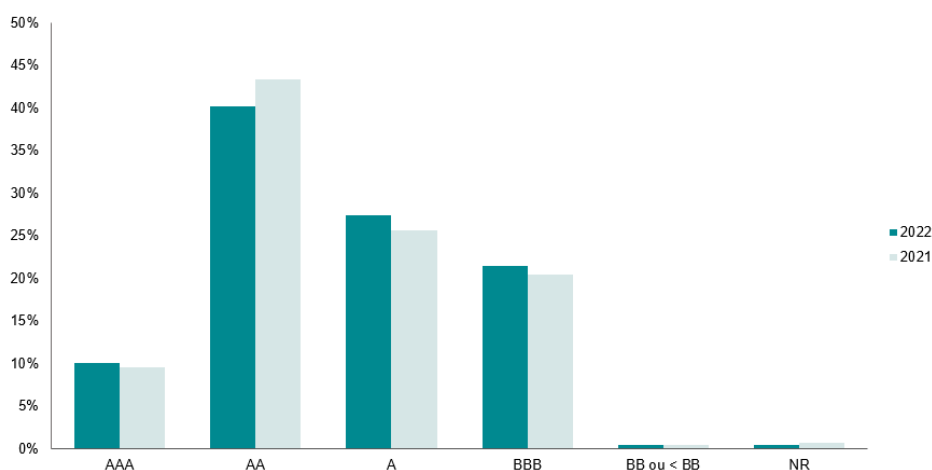
Market risk is the Group's main risk due to the very high and growing amount of financial assets held to cover policyholder liabilities in the savings business. At end-2022, market risk represented 49% of total risk exposure. Given the diversification of investments, the sources of market risk are equity risk, spread risk, interest-rate risk and property risk.

### C.3.1 Risk exposure

In-force participating business amounted to €340,304 million in market value, up €742 million over one year, while unit-linked financial investments totalled €72,902 million at end-2022, up €5,353 million compared with 2021.

The graph below shows a breakdown of the Group's total bond portfolio, excluding unit-linked investments, by credit rating.

**Bond portfolio exposure**



Exposure to sovereign bonds (and government guarantees) is mostly concentrated in France, Italy and Spain. Exposure to Italian sovereign debt is carried mainly by the Group's life subsidiary in Italy.

Exposure to exchange-rate risk is minimal due to Group's activities and hedging policy. Low exposure to concentration risk results from the Group's policy in terms of issuer diversification, through compliance with concentration limits.

### C.3.2 Risk management and mitigation

Crédit Agricole Assurances has a prudent investment policy. It is based on analyses produced by the Investment Department, which take into account the Group's risk appetite framework, and on information from external sources (financial institutions, asset managers, rating agencies). The various risk management and mitigation techniques described below are also based on this principle.

Furthermore, systems are in place to prevent conflicts of interest and to ensure a reliable procedure for vetting new types of investment.

#### C.3.2.1 Spread risk

Counterparty risk, along with the risk associated with movements of the spread remunerating that risk, is managed through limits on the breakdown of issues between different rating classes.

Issuer risk is analysed and monitored closely by Amundi's Risk teams (portfolio management is outsourced to Amundi). Risk is actively managed through quarterly portfolio reviews that not only review individual issuers but also address issues related to sectors, countries, the economic environment and identified areas for attention. Where necessary, an issuer can be put on the watch list (a list of issuers in which entities must not invest) or be subject to a divestment program.

#### C.3.2.2 Interest rate risk

The Crédit Agricole Assurances group uses several techniques to deal with sustained decreases or increases in interest rates:

- ▶ A prudent policy as regards policyholder participation distributions and reserves (policyholder participation reserve);
- ▶ Hedging programmes via derivative instruments: caps to hedge upward movements in interest rates, floors and swaps to reduce the reinvestment risk in case of a fall in interest rates;

- ▶ An appropriate marketing policy: discontinuation of guaranteed minimum return contracts;
- ▶ Duration adjusted according to the projected settlement of liabilities;
- ▶ Management of cash and fixed-income assets that can be sold with limited impact in terms of capital losses.

The Group and each of its insurance undertakings have indicators and committees to monitor these techniques.

#### C.3.2.3 Diversification asset risk

Overall limits are set for diversification assets and individual limits for each asset class (equities, property, private equity and infrastructure, alternative investments).

These assets, which although likely to generate better returns and provide decorrelation, involve a valuation and accounting provisioning risk (impairment provision), with a potential impact on policyholder returns. These assets are therefore constrained both in terms of their share of the total portfolio and in terms of their volatility.

### C.3.3 Risk concentration

Concentration risk is controlled through different sets of limits, which calibrated according to counterparty type:

- ▶ For sovereign issuers and similar, the group takes into account the country's debt-to-GDP ratio and credit rating;
- ▶ For financial and industrial issuers, limits are adjusted according to rating and supplemented by an issuer group approach;
- ▶ For the Crédit Agricole group, for the sake of caution, the measurement of exposure includes a portion of Crédit Agricole bonds backing unit-linked policies, in order to include the potential carrying risk in the event of a wave of surrenders.

Usage of these limits is monitored monthly and any breaches together with remedial measures taken are reported to the appropriate hierarchical level.

Given these management measures, exposure to concentration risk is relatively low.

Excluding French government bonds, the Crédit Agricole group represents Crédit Agricole Assurances' third-largest risk exposure, accounting for 1.6% of regulatory reserves, after the European Investment Bank and SNCF.

Investments in diversification assets also comply with concentration rules on an individual basis and within an asset class (weighting of the top 10 exposures, for example for physical real estate).

### C.3.4 Sensitivity

Stress scenarios related to financial risks are drawn up as part of the ORSA process. They provide a forward-looking view, over the projection horizon, of solvency indicators by including the plan assumptions, particularly in terms of dividend pay-out and funding and by adjusting life insurance inflows to likely policyholder behaviour in each scenario.

During the 2022 ORSA, the selected stress scenarios, in connection with the Crédit Agricole Assurance group's risk profile, consisted of:

- ▶ steady growth, higher inflation (with no prolonged shock) and a moderate increase in interest rates;
- ▶ a sharp fall in risky assets in an environment of rising interest rates;
- ▶ sustained low interest rates and high inflation, without a widening of spreads;
- ▶ a rise in interest rates combined with a fall in stock markets, a widening of spreads and stress on inflation.

Crédit Agricole Assurances does not include a group "climate risk" scenario in its ORSA report. Preliminary assessments report measured impacts, and climate risks are likely to have significant effects over a time horizon (2030-2050) that exceeds the ORSA horizon.

Nevertheless, the companies with the greatest local exposure to this type of risk are required to assess impacts through specific scenarios that they submit to their governance bodies in accordance with Crédit Agricole Assurances' ORSA process.

The scenario of a sharp fall in risky assets in an environment of rising interest rates, accompanied by a widening of sovereign and corporate spreads, would have the greatest impact on the Crédit Agricole Assurances group's solvency ratio.

The solvency ratio also underwent financial sensitivity analyses at 31 December 2022. They included the main risk factors, both on a stand-alone basis (equities, interest rates, spreads) and then combined.

The assumptions used were as follows:



#### C.3.4.1 Stand-alone financial sensitivity

	Shock
Equities	(25)%
Interest rate rise	+ 50 bp
Interest rate fall	- 25 bp
Increase in government spreads	+ 75 bp
Increase in corporate spreads	+ 75 bp
Increase in equity volatility	25%

#### C.3.4.2 "Interest rate fall" combined financial sensitivity

##### Combined 1

	Shock
Interest rate fall	- 50 bp
Equities	- 25 %
Real estate	- 10 %

##### Combined 2

	Shock
Interest rate fall	- 25 bp
Equities	- 15 %
Real estate	- 5 %

The solvency ratio of Crédit Agricole Assurances group is sensitive to changes in interest rates and would deteriorate if interest rates were to rise. It is also sensitive to a decrease in share prices and to a widening of spreads. The most damaging kind of stress is a widening of sovereign bond spreads, even if the solvency ratio remains above the regulatory minimum.





## C.4 COUNTERPARTY RISK

### C.4.1 Risk exposure

Counterparty default risk is a minor risk for the Crédit Agricole Assurances group as it represented only 2% of risk exposure at end-2022. Sources of counterparty risk are:

- ▶ Financial counterparties in the case of derivative financial instruments used for hedging purposes (a counterparty's failure to meet its obligations) or bank deposits/cash (failure of a bank to meet its obligations);
- ▶ Reinsurance counterparties (failure of a reinsurer, preventing it from assuming its portion of claims);
- ▶ Guarantees received.

### C.4.2 Risk management and mitigation

#### C.4.2.1 Financial counterparties

Cash is generally not held in current accounts but invested in money market funds.

Derivative instruments on an over-the-counter market, used mainly for prudent hedging of interest-rate risk – both on the upside (caps) and downside (floors, swaps, swaptions, etc.) – are contracted with counterparties selected for the quality of their credit rating. As these transactions are backed by collateral agreements, with daily margin calls, the residual counterparty risk is minimal.

#### C.4.2.2 Reinsurance counterparties

Management of reinsurer default risk is based on Group internal standards, namely:

- ▶ First, agreements with reinsurers that meet a minimum financial robustness condition (A-), compliance with which is monitored throughout the relationship;
- ▶ Reinsurer dispersion rules (by treaty) and concentration limits on premiums ceded to a single reinsurer, defined by each undertaking, which monitors the limits. The Group monitors the concentration of total premiums ceded, by reinsurer;
- ▶ Securing reserves ceded through standard pledge clauses.

### C.4.3 Risk concentration

There were around twenty counterparties in the portfolio of derivative instruments at end-2022.

As regards reinsurance counterparties, excluding internal reinsurance, the largest exposure to any one reinsurer represented around 30% of all premiums ceded to reinsurers. The five most represented external reinsurers together accounted for around 60% of reinsured premiums.



## C.5 LIQUIDITY RISK

### C.5.1 Risk exposure

Insurance undertakings must be able to cover their liabilities as they become due (particularly surrenders and death benefits in the life business). The risk is that losses may have to be incurred to meet the liabilities (unfavourable market conditions, benefits shock).

### C.5.2 Risk management and mitigation

Firstly, liquidity is an investment selection criterion: a majority of securities listed on regulated markets, and limits on naturally less liquid assets such as property, private equity, unrated bonds, participating notes and alternative investments.

Secondly, liquidity management systems are harmonised at Group level and are defined by the insurance undertakings as part of their asset-liability management policy, with metrics adapted to various time horizons (short, medium and long term). Life undertakings manage and mitigate their liquidity risk through three mechanisms:

- ▶ Long-term liquidity: monitoring of and limits on annual liquidity gaps, estimated on a portfolio run-off basis so as to match asset and liability maturities under normal and stressed conditions (wave of surrenders/deaths);
- ▶ Medium-term liquidity: calculation of a “2-year responsiveness” indicator, which measures the capacity to mobilise short-term or floating-rate assets while limiting the impacts in terms of capital loss. It is compared with a minimum threshold required to absorb a wave of surrenders, set by each insurance undertaking. Faced with the risk of massive redemptions in the event of a sharp rise in interest rates, Crédit Agricole Assurances also uses a liquidity monitoring indicator, a measure of liquidity stress whose assumptions regarding assets involve a systemic and global crisis and, regarding liabilities, correspond to the parameters defined by the standard Solvency II model (pillar 1) and also used by Crédit Agricole Assurances in its ORSA scenarios (pillar 2);
- ▶ Short-term liquidity: in case of uncertainty regarding net inflows, minimum one-week and one-month liquidity amounts are set and surrenders monitored daily. Crédit Agricole Assurances also has a surrender crisis management plan.

Mechanisms for temporary liquidity management, in the event of an exceptional situation in which markets are unavailable, have also been tested (Predica’s channel for liquefying reserves with the ability to sell securities under repurchase agreements to the ECB via Crédit Agricole S.A.).

Life insurance companies analyse cash flow gaps to identify any maturities they should focus on or avoid, e.g. maturities where excessive amounts of redemptions could occur, leading to interest-rate risk when reinvesting the proceeds. Every month, using scorecards, they monitor their reactivity ratio and liquidity monitoring indicator compared with the thresholds they have defined. They also regularly monitor surrender rates and switching between non-unit-linked and unit-linked funds, so that they can carry out very close supervision if a stress scenario should arise.

Non-life companies keep a reasonable amount of liquidity in order to respond to a liability shock in view of their reinsurance programme.

### C.5.3 Sensitivity

The main life undertakings perform stress tests designed to:

- ▶ simulate a crisis of confidence in a volatile environment (surrender shock affecting mathematical reserves for contracts classified as less stable coupled with a decrease in asset prices based on the nature, rating and maturity of the assets and a liquidity conversion time of 1 to 6 months);
- ▶ determine resilience in terms of liquidity on that basis.



## C.6 OPERATIONAL RISK

### C.6.1 Risk exposure

The capital requirement for operational risk amounted to €1,204 million at end-2022.

The most sensitive recurring risk themes concern problems with business activities and systems, as well as poor process execution or management (such as computer processing involved in the management of unit-linked contracts).

IT incidents, which can have impacts on processing times and alter data, are generally difficult to evaluate. Special attention is also paid to the security of property and people.

Risks of non-compliance also constitute a major issue in view of the penalties to which they may expose the Group, as well as the potential risk to the Group's reputation. These risks concern primarily:

- ▶ customer relations, in an increasingly stringent regulatory environment (Insurance Distribution Directive, General Data Protection Regulation, France's Sapin 2 act). In this area, the Crédit Agricole Assurances group is vigilant in ensuring that its products are properly distributed by its networks (Regional Banks, LCL);
- ▶ prevention of money laundering and terrorist financing;
- ▶ regulations relating to international sanctions (remediation project relating to OFAC);
- ▶ compliance with securities regulations for its direct investments (thresholds, prevention of insider trading, etc.).

### C.6.2 management and mitigation

The Crédit Agricole Assurances group and its subsidiaries have an operational risk management system based on:

- ▶ mapping of processes exposed to risk, periodically updated to include organisational changes, new business activities, changes in the cost of risk and audit findings;
- ▶ collection of data relating to operational incidents and losses;
- ▶ a monitoring and alert system; action plans for risks considered to be material after any mitigation and management mechanisms.

Crédit Agricole Assurances applies Crédit Agricole group's general information systems risk management policy. The Crédit Agricole Assurances group and its subsidiaries have each prepared a business continuity plan focusing on essential activities to cover the potential unavailability of information systems, operating premises and staff. These plans meet Crédit Agricole Group standards: a user fall-back plan (remote working and the acquisition of a strategic stock of back-up workstations) and an IT backup plan based on the shared operating and production environment (Greenfield site). In 2022, based on learnings from the Covid crisis, the user fall-back plan was reviewed and no longer involves a user fall-back site, but rather remote working and a stock of back-up workstations. Annual drills are held for both the user fall-back plan and the IT backup plan.

Information system security is based on Crédit Agricole Group security policies. Following the completion of the CARS programme (Crédit Agricole programme to strengthen information system security) at the end of 2020, a new three-year programme of Cybersecurity projects (including accreditation, intrusion tests and large-scale IT system and workstation failure scenarios) has been put in place to fight against the threat of cyberattacks. At the same time, awareness-raising initiatives for employees take place regularly. In 2022, no successful cyberattacks took place at Crédit Agricole Assurances.

The migration of Pacifica's datacenter to the Group's infrastructure began in early 2022 and should be completed in June 2023.

Non-compliance risks are addressed through the compliance system set up within the Crédit Agricole Assurances group and its entities, including the New Activities and New Products Committees (NAP Committees). Co-ordination bodies help to strengthen management of these risks.

The Crédit Agricole Assurances group also co-ordinates regulatory projects as well as compliance and financial security matters, such as the treatment of unsettled contracts and the remediation project for international sanctions (OFAC).

### C.6.3 Sensitivity

Sensitivities are not calculated for operational risk,

the impacts of which are measured in terms of image or financial impacts through the operational risk map. This identifies critical and high-risk processes and the action plans required to improve their management.



## C.7 OTHER MATERIAL RISKS

### C.7.1 Risk exposure

#### C.7.1.1 Reputational risk

Given its distribution model, which is based principally on the Crédit Agricole group's banking networks, and despite the development of alternative channels, any factor affecting the competitive position, reputation (products launched, marketing) or credit quality of the Crédit Agricole group could have an impact on the results of the Crédit Agricole Assurances group.

#### C.7.1.2 Risk of developments in the legal environment

As insurance is a highly regulated activity, it can be seriously affected by changes in standards arising from developments in the law and in the legal environment in which companies operate.

In 2023, insurance companies will have to pay particular attention to the following regulatory changes:

- ▶ The entry into force of IFRS 17, SFDR Level 2 and the new harvest insurance system from 1 January 2023;
- ▶ The entry into force of the Digital Operational Resilience Act (European regulation on digital operational resilience for the financial sector) on 16 January 2023;
- ▶ Planned pension reforms, which include gradually increasing the statutory retirement age and will affect insurers' death and disability insurance and supplementary pension businesses;
- ▶ Proposed saver protection legislation, including provisions regarding the annual publication of a table setting out fees on insurance contracts and the external transferability of life insurance contracts.

### C.7.2 management and mitigation

#### C.7.2.1 Reputational risk

The compliance of new products is reviewed by the new activity and new product committees, which review contractual and commercial documentation, training material and sales aids intended for distributors. Training is provided to distribution networks and in France the Crédit Agricole Assurances group has deployed insurance controls (life and non-life) within LCL and the Regional Banks, to make sure that the marketing and sales approach is consistent.

Initiatives to prevent damage to reputation and image also include procedures for managing relations with third parties, in particular the press. There is also a monitoring process designed to detect emerging risks (press, media, social media, comparison sites, forums, etc.) and organise an appropriate response where necessary.

#### C.7.2.2 Risk of developments in the regulatory environment

Changes in standards arising from developments in the legal and regulatory environment in which insurance companies operate are a source of risk.

The Group's intelligence efforts involve several complementary systems:

- ▶ legal and regulatory intelligence work by the Public Affairs team;
- ▶ prudential intelligence work by the Finance Department;
- ▶ regulatory intelligence work, including work regarding the remit of supervisors, interactions with supervisors and publications. The Risk Management Department, in co-ordination with the Compliance Control and Audit Departments and the Actuarial function, is in charge of those intelligence efforts, which are the subject of monthly reporting to Executive Management.



# D. VALUATION FOR SOLVENCY PURPOSES

## D.1 INTRODUCTION

### D.1.1 General valuation principle

The reporting date for Crédit Agricole Assurances' Solvency II balance sheet is 31 December. In accordance with Article 75 of the Solvency II Directive, the solvency balance sheet is based on an economic valuation of assets and liabilities:

- ▶ assets are valued at the amount for which they could be exchanged between knowledgeable willing parties in an arm's length transaction;
- ▶ liabilities are valued at the amount for which they could be transferred, or settled, between knowledgeable willing parties in an arm's length transaction. No adjustment is made to take account of the insurance or reinsurance undertaking's own credit standing.

The Group's consolidated financial statements are prepared in accordance with IAS/IFRS and IFRIC interpretations applicable as at 31 December 2022 and as adopted by the European Union.

Details of the basis, methods and main assumptions used to value assets, technical reserves and other liabilities in the Group's consolidated financial statements are provided in Note 1 "Policies and methods applicable within the Crédit Agricole Assurances group, judgements and estimates used" of Section 6 "Consolidated financial statements to 31 December 2022" of the Crédit Agricole Assurances Universal Registration Document.

Crédit Agricole Assurances uses IFRS to value its assets and liabilities other than technical reserves for solvency purposes, insofar as these standards comply with the valuation principles of Solvency II.

The main adjustments made to the solvency balance sheet by comparison with the IFRS financial statements are:

- ▶ differences in scope of consolidation between the IFRS financial statements and the solvency balance sheet;
- ▶ the elimination of certain intangible assets and deferred acquisition costs;
- ▶ the revaluation of assets not recognised at fair value in the IFRS financial statements;
- ▶ the valuation of technical reserves (replacement of technical reserves under IFRS with the best estimate and risk margin);
- ▶ the reclassification and revaluation of debt, including subordinated debt;
- ▶ the tax impacts relating to the above adjustments.

The policies and methods for valuing the main solvency balance sheet items are explained below. The difference between the valuation of assets and liabilities (including technical reserves) for solvency purposes corresponds to capital, as set out in detail in Section E.

### D.1.2 Consolidation rules and methods

To prepare the solvency balance sheet, the first method (based on the accounting consolidation) was used to consolidate data relating to entities within the group's scope. The method is as follows:

- ▶ full consolidation of data from all insurance and reinsurance undertakings, insurance holding companies, mixed financial holding companies and auxiliary service companies that are subsidiaries, along with securitisation vehicles to which risk has been transferred and that have not been excluded from the Group's solvency calculation;
- ▶ proportional consolidation of data from insurance and reinsurance undertakings, insurance holding companies, mixed financial holding companies and auxiliary service companies managed by a subsidiary, in collaboration with one or more subsidiaries, where the liability of those companies is limited to the proportion of the capital they hold;
- ▶ the adjusted equity method for data relating to all investments in related insurance and reinsurance undertakings, insurance holding companies and mixed financial holding companies that are not subsidiaries and are not covered by the preceding points;
- ▶ the equity method, based on sector rules, for investments in related companies that are credit institutions, investment companies and financial institutions, alternative investment fund managers, UCITS management companies, occupational pension institutions and unregulated companies that undertake financial activities;
- ▶ based on the hierarchy of valuation methods described in Article 13 of the Delegated Regulation for the data of all other entities not covered by the preceding points.

Consolidated data are adjusted to eliminate intragroup transactions.

### D.1.3 Foreign currency transactions

At the balance sheet date, foreign currency assets and liabilities are translated at the closing exchange rate into the entity's operating currency, the euro.

Foreign subsidiaries' balance sheets are translated into euros, the Group's reporting currency, at the closing exchange rate.





#### D.1.4 Asset and liability offsetting

The Crédit Agricole Assurances group offsets a financial asset and a financial liability and presents a net balance if and only if it has a legally enforceable right to offset the amounts recognised and intends to settle the net amount or realise the asset and the liability simultaneously.

#### D.1.5 Use of judgements and estimates in preparing the solvency balance sheet

By their nature, the valuations needed to prepare the financial statements and the solvency balance sheet require assumptions to be made and entail risks and uncertainties as regards their future realisation.

Future realisations may be influenced by a number of factors, in particular:

- ▶ national and international market activity;
- ▶ interest-rate and exchange-rate fluctuations;
- ▶ the economic and political climate in certain business sectors or countries;
- ▶ changes to regulations or legislation;
- ▶ the behaviour of policyholders;
- ▶ demographic changes.

This list is not exhaustive.

Accounting estimates that require assumptions to be made are used primarily for the following valuations:

- ▶ financial assets at fair value;
- ▶ unconsolidated equity interests;
- ▶ technical reserves;
- ▶ pension plans and other future employee benefits;
- ▶ stock option plans;
- ▶ reserves;
- ▶ deferred tax assets.



## D.2 ASSETS

**Table comparing the valuation of assets in the financial statements and the valuation of assets for solvency purposes**

<i>(in million of euros)</i>	31/12/2022	
	IFRS value	S2 Value
Goodwill	872	-
Deferred acquisition costs	1,135	-
Intangible assets	388	-
Deferred tax assets	1,926	46
Pension benefit surplus	-	-
Property, plant & equipment held for own use	270	213
Investments (other than assets held for index-linked and unit-linked funds)	292,741	273,972
Property (other than own use)	7,641	10,225
Holdings in related undertakings, including participations	20,395	25,332
Equities	20,518	5,013
Bonds	186,134	175,482
Collective Investments Undertakings	56,941	56,884
Derivatives - assets	1,098	1,023
Deposits other than cash equivalents	14	14
Other investments	-	-
Assets held for index-linked and unit-linked contracts	81,952	77,307
Loans & mortgages	3,125	659
Reinsurance recoverables from:	1,930	1,283
Non-life and health similar to non-life	1,578	708
Life and health similar to life, excluding health and index-linked and unit-linked	352	575
Life index-linked and unit-linked	-	-
Deposits to cedants	445	451
Insurance & intermediaries receivables	19,073	2,227
Reinsurance receivables	518	201
Receivables (trade, not insurance)	3,270	2,570
Own shares (held directly)	-	-
Amounts due in respect of own fund items or initial fund called up but not yet paid in	-	-
Cash and cash equivalents	1,551	633
Any other assets, not elsewhere shown	193	182
<b>Total assets</b>	<b>409,390</b>	<b>359,744</b>

Explanation of the main differences between the IFRS balance sheet and the solvency balance sheet as at 31 December 2022:

The €49,646 million negative impact on total assets arising from changes in scope is mainly due to:

- ▶ the differing scopes of consolidation between the IFRS and solvency financial statements:
  - Crédit Agricole Assurances Retraite in an amount of -€19,860 million
  - CA Life Japan in an amount of -€2,152 million
- ▶ the deconsolidation of non-controlling interests relating to the Equity portfolio in an amount of -€9,570 million;
- ▶ a change of -€13 billion corresponding to the recognition, in the IFRS financial statements, of deferred policyholder participation assets related to the revaluation of the bond portfolio;
- ▶ the normative adjustment corresponding to the elimination of intangible assets in an amount of €1,154 million (€872 million for goodwill and €388 million for software) and deferred acquisition costs in an amount of €1,135 million;
- ▶ the revaluation of financial assets carried at amortised cost under IFRS: investment property (-€3,982 million).



## D.2.1 Intangible assets and deferred costs

Intangible assets are identifiable non-monetary assets without physical substance. An asset is considered identifiable if it can be sold or transferred separately, or if it arises from contractual or other legal rights. The main intangible assets recognised in the IFRS financial statements are software, goodwill and deferred acquisition costs.

### D.2.1.1 Intangible assets

Goodwill is valued at zero in the solvency balance sheet.

Intangible fixed assets (other than goodwill) can be recognised in the solvency balance sheet at a value that is not zero if they can be sold separately and it can be demonstrated that there is a quoted price on an active market for these assets or similar assets.

If those conditions are met, they are measured at fair value in the solvency balance sheet.

For example, software developed for the company's own needs has a value of zero in the solvency balance sheet as there is no active market for such an asset.

### D.2.1.2 Deferred acquisition costs

Under IFRS, deferred acquisition costs comprise the portion attributable to future years of commissions payable to intermediaries and other internal underwriting expenses.

They are eliminated in the solvency balance sheet.

## D.2.2 Deferred tax assets

The principles for the recognition and valuation of deferred taxes in the solvency balance sheet are similar to those used in the IFRS financial statements in accordance with IAS 12. Differences between the amounts shown on the solvency balance sheet and the IFRS balances sheet stem from differences in the valuation of assets and liabilities on the basis of which these deferred taxes are calculated.

Deferred taxes in the solvency balance sheet are valued using a balance sheet-based approach by comparing the value of assets and liabilities in the solvency balance sheet with their value for tax purposes. Deferred taxes recognised in the solvency balance sheet are the result of:

- ▶ temporary differences (relating in particular to the application of fair value) between the solvency value and the tax value of assets and liabilities;
- ▶ unused tax credits and tax loss carryforwards, if applicable.

A deferred tax asset is recognised insofar as it is likely that future taxable income (other than that already taken into account elsewhere in the solvency balance sheet), from which these deductible temporary differences, tax losses and unused tax credits can be deducted, will be available.

An entity's deferred tax assets cannot benefit other entities of the Crédit Agricole Assurances group.

## D.2.3 Property, plant and equipment held for own use

Property, plant and equipment held for own use correspond to physical assets that the company intends to use beyond the end of the current financial year and are held for the following purpose:

- ▶ use by the company in the production or supply of goods and services;
- ▶ rental to others;
- ▶ administrative purposes.

The majority of property, plant and equipment corresponds to operating property, consisting of land, buildings and fixtures and fittings used by the company as part of its business activity.

In the IFRS balance sheet, operating properties are recognised at amortised cost.

For the purposes of the solvency balance sheet, operating properties are recognised at fair value. This corresponds to a market value based on a five-year valuation that is updated annually.

## D.2.4 Investments (other than investments representing unit-linked and indexed contracts)

Investments are presented by nature in the solvency balance sheet (investment property, equities, bonds, investment funds, loans, assets backing unit-linked contracts, etc.).

In the IFRS balance sheet, financial instruments are classified within one of the following three categories:

- ▶ financial assets at fair value through profit or loss;
- ▶ financial assets at amortised cost;
- ▶ financial assets recognised at fair value through equity.

The criteria for classifying and evaluating financial instruments in the IFRS balance sheet depend on the nature of the financial asset, according to its designation:

- ▶ debt instrument (i.e. loans and fixed income securities); or
- ▶ equity instruments (i.e. equities).

The following adjustments are therefore made in the solvency balance sheet depending on the classification of financial assets under IFRS:

- ▶ assets recognised at fair value under IFRS: no adjustment as they are already measured at fair value;
- ▶ assets recognised at amortised cost under IFRS: these assets are remeasured at their economic value.

#### D.2.4.1 Fair value hierarchy

To value financial instruments for solvency purposes, the Crédit Agricole Assurances group uses the fair value hierarchy established by IFRS 13, which complies with Solvency II regulations.

The fair value hierarchy of financial assets and liabilities is broken down according to the observability of input data used in the valuation in accordance with the principles of IFRS 13.

Level 1 of the hierarchy applies to the fair value of financial assets and liabilities listed on an active market.

Level 2 of the hierarchy applies to the fair value of financial assets and liabilities for which observable data exists. This primarily concerns parameters relating to interest-rate risk or credit risk parameters where these can be revalued on the basis of Credit Default Swap (CDS) prices. Repurchase agreements and reverse repurchase agreements concerning underlying assets listed on an active market are also included in level 2 of the hierarchy, as well as financial assets and liabilities with a demand feature for which the fair value corresponds to the unadjusted amortised cost.

Level 3 of the hierarchy indicates the fair value of financial assets and liabilities for which no observable data exists or for which certain parameters may be remeasured on the basis of internal models using historic data. This primarily concerns parameters relating to credit risk and early redemption risk.

In a certain number of cases, market values are similar to the carrying value. These include in particular:

- ▶ variable-rate assets or liabilities for which changes in interest rates do not have a notable influence on fair value, as the rates of these instruments are adjusted frequently to market rates;
- ▶ short-term assets or liabilities for which it is believed that the redemption value is similar to the market value;
- ▶ instruments on a regulated market for which prices are set by public authorities;
- ▶ assets or liabilities repayable on demand;
- ▶ operations for which there is no reliable observable data.

#### D.2.4.2 Investment property

Investment property – as opposed to operating property – is owned by the company in order to give it a certain yield and a capital gain at the time of reselling.

In the IFRS balance sheet, investment property is recognised:

- ▶ at amortised cost when it forms part of a participating fund, in which case it is remeasured for solvency purposes;
- ▶ exceptionally, at fair value when held to back unit-linked insurance contracts, in which case it is not remeasured for solvency purposes.

For the purposes of the solvency balance sheet, investment properties are therefore all recognised at fair value. This corresponds to a market value based on a five-year valuation that is updated annually.

#### D.2.4.3 Specific cases

The fair value used to value participating interests under IFRS may differ from the economic value used in the solvency balance sheet.

In the solvency balance sheet, the Crédit Agricole Assurances group has applied the following valuation principles where there is no active market:

- ▶ participating interests in insurance undertakings are measured using the adjusted equity method, which consists of valuing the participating interest based on the excess of assets over liabilities revalued in accordance with the principles set out in the Solvency II Directive;
- ▶ participating interests in non-insurance undertakings are measured using the adjusted equity method based on the IFRS net asset value adjusted for the value of goodwill and other intangible assets.

#### D.2.4.4 Repurchase agreements and securities lending

In terms of valuation and recognition principles, repos and securities lent are treated in a similar way as in the IFRS financial statements.

Securities lent and repos are recognised in the solvency balance sheet. Funds received in consideration for repo transactions are recorded as a financial liability in a corresponding amount.



However, securities borrowed and reverse repos are not recognised in the solvency balance sheet. Funds paid in consideration for reverse repos are recognised under loans and receivables with a balancing entry consisting of the cash paid.

### D.2.5 Assets representing unit-linked and indexed contracts

Under IFRS, investments held for unit-linked contracts, where the investment risk is borne by the policyholder, are designated as at fair value through profit or loss.

The same rules are applied in the solvency balance sheet.

### D.2.6 Recoverable amounts in respect of reinsurance contracts (ceded technical provisions)

The rules for valuing ceded technical reserves are the same as those set out for gross technical reserves as presented in Section D.2.5 concerning technical reserves below.

Ceded future cash flows are calculated in accordance with the boundaries of the relevant insurance contracts.

Where a deposit has been made in respect of these cash flows, the amounts ceded are adjusted accordingly to avoid double counting of assets and liabilities relating to the deposit.

Ceded future cash flows are calculated separately for the premium reserve and claims reserve.

### D.2.7 Cash and cash equivalents

Cash includes cash in hand, debit balances on bank current accounts and short-term deposits.

Cash and cash equivalents are measured at cost in the IFRS balance sheet and at fair value in the solvency balance sheet.

In practice, given the short-term nature of these instruments, fair value is very close to their value at cost. Accordingly, they are not remeasured for solvency purposes.



## D.3 TECHNICAL PROVISIONS

### D.3.1 Summary of technical provisions

The table below shows a breakdown of best estimate technical provisions and a comparison of IFRS and Solvency II technical provisions.

#### Summary of the valuation of technical provisions for solvency purposes and in the financial statements

	31/12/2022					Total
	Non-life (excluding health)	Health (similar to non-life)	Health (similar to life)	Life (excl health and index- & unit- linked)	Index- linked and unit- linked	
<i>(in million of euros)</i>						
Gross BEL	4,865	1,332	1,996	209,519	73,679	291,392
Ceded BEL	653	55	508	67	-	1,283
Net BEL	4,213	1,277	1,488	209,452	73,679	290,108
Risk Margin	262	120	275	3,674	1,149	5,479
<b>Total SII Technical provisions</b>	<b>5,127</b>	<b>1,452</b>	<b>2,271</b>	<b>213,193</b>	<b>74,828</b>	<b>296,870</b>
<b>Total IFRS Technical provisions</b>	<b>6,410</b>	<b>4,490</b>	<b>2,700</b>	<b>255,935</b>	<b>82,183</b>	<b>351,719</b>

In 2022, the difference between the IFRS balance sheet and the solvency balance sheet was mainly due to:

- ▶ the revaluation of technical reserves (-€33,938 million);
- ▶ The differing scopes of consolidation between the IFRS and solvency financial statements:
  - a. Crédit Agricole Assurances Retraite in an amount of -€18,863 million
  - b. CA Life Japan in an amount of -€1,837 million

### D.3.2 Valuation of technical provisions for solvency purposes

The value of technical reserves under Solvency II is equal to the sum of best estimate liabilities (BEL) and the risk margin (RM).

The best estimate represents the average weighted by the probability of present value of future cash flows and is calculated:

- ▶ on the basis of market information available on the valuation date, using the appropriate risk-free rate curve;
- ▶ using an objective, reliable approach;
- ▶ in compliance with the local regulatory framework.

The best estimate is calculated gross of reinsurance with no deduction of amounts ceded to reinsurers: ceded BELs are calculated separately.

The risk margin is an estimate of the amount, in addition to BELs, so that the total reserve amount recorded on the balance sheet corresponds to the amount an insurer without an existing portfolio would expect to receive in order to take over Crédit Agricole Assurances' insurance obligations. The risk margin is calculated directly net of reinsurance.

Unlike IFRS reserves, Solvency II reserves are systematically based on the net present value of future cash flows, the valuation of options and financial guarantees (guaranteed rates, policyholder participation, surrenders, etc.) and include an explicit risk margin.

However, some reserves are valued on an overall basis, with no separate identification of BEL and RM. The amount of such reserves is not material.

### D.3.3 Segmentation

Technical reserves are valued on the basis of a best estimate liability per line of business, reflecting the nature of the risks associated with that liability. The legal form of the liability is not necessarily a determining factor in the nature of the risk.

In addition, if a policy covers insurance liabilities in several lines of business, a best estimate liability does not have to be assigned to each one unless one of them is material.

In segmenting their insurance liabilities, Crédit Agricole Assurances subsidiaries group their contracts into homogeneous groups so that the risks of each individual contract are properly reflected: the result is similar to that obtained by calculating best estimate liabilities on a contract-by-contract basis.



### D.3.4 Initial recognition

For calculating BEL and RM, liabilities are recognised on the earlier of (i) the date on which Crédit Agricole Assurances becomes a party to the contract that generated the liability or (ii) the date on which the insurance or reinsurance cover begins.

### D.3.5 Best estimate (BE) general valuation principles

#### D.3.5.1 Valuation – Cash flows

Best estimate liabilities gross of reinsurance are calculated as the net present value of probable future benefits paid to policyholders and costs incurred in managing the liabilities until their extinction, less premiums to be received in respect of in-force contracts and any recoveries.

Cash flow projections are based on assumptions regarding policyholder behaviour and senior management decisions. These assumptions include surrender rates, policyholder participation policy and asset allocation policy.

#### D.3.5.2 Valuation – Granularity of projections

Contracts are analysed separately and then, for modelling purposes, grouped into homogeneous risk groups that appropriately reflect the risks of each contract in the group.

The following criteria are used to determine the risk groups:

- ▶ type of cover;
- ▶ time basis of the cover (for example, management based on the year of occurrence/reporting);
- ▶ business type (entity's direct business, acceptances, etc.);
- ▶ claims settlement currency;
- ▶ type of benefit paid (annuity, etc.).

Homogeneous risk groups are defined at entity level.

#### D.3.5.3 Valuation – Contract boundaries

The contract boundary date is the earliest of the following:

- ▶ the date when the insurer first has a unilateral right to terminate the contract;
- ▶ the date when the insurer first has a unilateral right to reject premiums payable under the contract;
- ▶ the date when the insurer first has a unilateral right to amend the premiums or benefits payable such that the premiums fully reflect the risks.

Premiums paid after the boundary date of an insurance or reinsurance contract and the associated liabilities are not included in the best estimate calculation.

Apart from the above cases, future premiums are not included in the best estimate calculation when a contract:

- ▶ does not provide for indemnification of a specific uncertain event that has a material adverse effect on the policyholder;
- ▶ does not provide a financial guarantee of benefits.

#### D.3.5.4 Valuation – Participation features

Policyholder participation is included in the cash flow modelling to calculate the best estimate liability.

Modelled policyholder participation figures comply with the local regulatory requirements and are subject to strategic assumptions reviewed by the entities' senior management.

For the French entities, therefore, compliance with the minimum policyholder participation rule in the projections is verified and documented.

#### D.3.5.5 Valuation - Options and guarantees

Life insurance contracts include options and financial guarantees. The best estimate liability includes their impact if it is material.

A stochastic approach to valuation is used. The main options valued by Crédit Agricole Assurances are:

- ▶ surrender option in savings or retirement contracts;
- ▶ minimum guaranteed rates and technical rates;
- ▶ contractual policyholder participation clauses;
- ▶ floor rates in unit-linked contracts.

#### D.3.5.6 Valuation – Expenses

The cash flow projections used to calculate best estimate liabilities include the following expenses:

- ▶ administrative expenses;
- ▶ investment management expenses;
- ▶ claims handling expenses;
- ▶ acquisition expenses.

General overheads incurred in managing insurance liabilities are also included. Expense projections are based on the assumption that the undertaking will underwrite new contracts in the future.

#### D.3.5.7 Valuation – Discounting

To value technical reserves, the Crédit Agricole Assurances group uses the risk-free yield curve, credit risk adjustment and volatility adjustment as set out in Article 77d of Directive 2014/51/EU amending Directive 2009/138/EC, as communicated by EIOPA, which are defined by currency and by country.

CRA (Credit Risk Adjustment) is an adjustment to take account of credit risk relating to investments.

VA (Volatility Adjustment) is a counter-cyclical premium that adjusts the risk-free rate for changes in corporate and sovereign spreads. It reduces the impact of changes in spreads on solvency ratio volatility.

Crédit Agricole Assurances does not use the MA (Matching Adjustment) referred to in Article 77b of Directive 2014/51/EU amending Directive 2009/138/EC.

Details of the impact of the cancelling out of the volatility adjustment on the Group's financial position are shown in the table below:

<i>In million of Euros</i>	Amount with use of the VA	Impact of a change to zero of the VA
Technical provisions	296,870	(893)
Basic own funds	26,789	1,167
Eligible own funds to cover the Solvency Capital Requirement	27,295	614
Solvency Capital Requirement	13,403	(106)
Solvency ratio	204%	210%

The Group's solvency would not be threatened if volatility adjustment is not used.

### D.3.6 Transitional measures for technical provisions

The Group has not applied the risk-free interest rate curve as mentioned in Article 308c of Directive 2014/51/EU amending Directive 2009/138/EC, or the transitional deduction referred to in Article 308d of Directive 2014/51/EU amending Directive 2009/138/EC.

### D.3.7 Main changes to assumptions used in calculating technical provisions relative to the previous year

In 2022, aside from the updating of certain assumptions to reflect the change in the risk profiles of each entity, there was no material change in assumptions.

### D.3.8 Risk margin

The risk margin is equal to the cost of the capital requirement for a third party taking over the Group's existing insurance liabilities.

It is calculated by discounting the annual cost of capital equivalent to the reference SCR over the residual life of the liabilities used to calculate the best estimate.

In accordance with applicable regulations, the consolidated risk margin is determined as the sum of entities' risk margins without adjustment for intra-group reinsurance transactions (Article 340 of the Delegated Regulation).

### D.3.9 Level of uncertainty relating to technical provisions

The calculation of technical reserves by nature entails an element of uncertainty. The assumptions, data and models behind these uncertainties are documented and monitored. In addition, sensitivity analysis is performed in order to regulate the level of these uncertainties and confirm the appropriateness of valuations in view of regulations.



## D.4 LIABILITIES OTHER THAN TECHNICAL PROVISIONS

**Table comparing the valuation of other liabilities in the financial statements and the valuation of other liabilities for solvency purposes**

(in million of euros)	31/12/2022	
	IFRS value	S2 value
Contingent liabilities	-	-
Provisions other than technical provisions	27	48
Pension benefit obligations	69	17
Deposits from reinsurers	861	866
Deferred tax liabilities	209	1,389
Derivatives - liabilities	424	353
Debts owed to credit institutions	20,042	19,271
Financial liabilities other than debts owed to credit institutions	8,409	8,367
Insurance & intermediaries payables	2,475	2,408
Reinsurance payables	603	197
Payables (trade, not insurance)	11,733	1,704
Subordinated liabilities	5,756	5,676
Any other liabilities, not elsewhere shown	25	153
<b>Total other liabilities</b>	<b>50,632</b>	<b>40,449</b>

The differences between the IFRS and Solvency II balance sheets stem mainly from the deconsolidation of non-controlling interests in the unit-linked contract portfolio (-€10,688 million).

### D.4.1 Provisions and contingent liabilities

Provisions other than technical reserves in the solvency balance sheet are valued in the same way as for the IFRS balance sheet: provisions for liabilities and charges are recognised if there is an obligation (legal or implied) resulting from a past event for which it is likely that an outflow of resources will be needed to settle the obligation, the maturity or amount of which are uncertain but which can be reliably estimated.

These are measured at their economic value on the basis of the net present value of future cash flows.

Contingent liabilities are recognised in the solvency balance sheet if they are material. A contingent liability is material when disclosure of information about its size or its current or potential nature would be likely to influence the decisions or judgement of users, including the supervisory authorities.

The value of contingent liabilities is equal to the expected present value of the future cash flows required to settle the contingent liability over its useful life, determined using the base risk-free rate curve.

### D.4.2 Pension provisions

For solvency purposes, Crédit Agricole Assurances has valued its employee benefits obligations in accordance with IAS 19, which is consistent with an economic valuation.

The defined benefit plan obligation is presented net of the fair value of plan assets.

### D.4.3 Deferred tax liabilities

The principles for the recognition and valuation of deferred taxes in the solvency balance sheet are explained in Section D.1.2 above.



#### D.4.4 Financial liabilities

In the IFRS balance sheet, the method used to value financial liabilities determines their classification:

- ▶ financial liabilities measured at amortised cost (general rule);
- ▶ financial liabilities at fair value through profit or loss.

Financial liabilities recognised at fair value through profit or loss in the IFRS balance sheet are not remeasured in the solvency balance sheet.

The main categories of financial liabilities that need to be remeasured at fair value in Crédit Agricole Assurances' solvency balance sheet are subordinated debt and senior debt, which are measured at amortised cost in the IFRS balance sheet;

- ▶ debt issued by Crédit Agricole Assurances and taken up by Crédit Agricole S.A.;
- ▶ debt issued by Crédit Agricole Assurances and taken up by non-Group investors.

The classification used for these financial liabilities is as follows:

- ▶ debt issued by Crédit Agricole Assurances and taken up by Crédit Agricole S.A. – debt instruments;
- ▶ debt issued by Crédit Agricole Assurances and taken up by non-Group investors –
  - equity instruments benefiting here from the grandfathering clause<sup>15</sup> allowing them to be classified as restricted Tier 1 capital in Solvency II,
  - debt instruments, classified as Tier 2 in Solvency II.

For other financial liabilities, the IFRS value (amortised cost) is considered to be an acceptable approximation of their Solvency II value, provided that the due date falls within the year following the reporting date.

---

<sup>15</sup>There is uncertainty as to the regulatory treatment of these instruments after the transition period.



## D.5 ALTERNATIVE METHODS FOR VALUATION

The fair value hierarchy used to value financial instruments is explained in section D.1.4.1 above.

The majority of financial assets included in the Crédit Agricole Assurances group's solvency balance sheet are valued in accordance with level 1 of the hierarchy, which corresponds to financial assets listed on an active market.

Securities that are valued using an alternative valuation method to the listed price (AVM, Alternative Valuation Method) represent approximately 24% of total assets, and mainly consist of intra-group securities and real estate.

As there is no active market, an alternative method has been used to minimise valuation uncertainty.

## D.6 OTHER INFORMATION

None.





## E. CAPITAL MANAGEMENT

### E.1 OWN FUNDS

#### E.1.1 Capital management policy

The Group has a capital management policy in place. The policy is applied across all Crédit Agricole Assurances group subsidiaries. It sets out the method of managing, monitoring and overseeing capital as well as the funding process for CAA and its subsidiaries. It is reviewed and approved each year by the Board of Directors.

The capital management policy forms part of the risk appetite framework determined and approved by the Board of Directors.

It takes into account the regulatory constraints applicable to insurance undertakings, banking regulations, financial conglomerate regulations and Crédit Agricole group's own objectives.

Crédit Agricole Assurances manages its capital in a way that:

- ▶ Complies with regulatory solvency requirements;
- ▶ Contributes to optimising capital at Crédit Agricole Group level;
- ▶ Provides an appropriate allocation of the group's capital and that of its subsidiaries.

The capital allocation policy is adapted to the nature of the risks encountered by all insurance undertakings. The level of capital relative to the capital requirement for each entity is adjusted to its risk profile, business activity (life or non-life), level of maturity and size.

The capital management plan is approved each year by the Board of Directors. It sets out the timetable and nature of financial transactions for the current year and over the period of the medium-term plan (3 years). It is based on the capital management plans of subsidiaries and consolidated ORSA results in order to determine what capital or subordinated debt issues may be necessary and to estimate the impact of capital items reaching maturity, on the dividend policy, on the end of transitional measures and on any other change in a capital item.

The solvency of each subsidiary separately and of the group as a whole is monitored at least quarterly to make sure that CAA complies with the capital management plan, its solvency position relative to the defined zone and permanent coverage of the solvency capital requirement (SCR) and minimum capital requirement (MCR).

#### E.1.2 Consolidation method

The solvency of the Crédit Agricole Assurances group is calculated according to the first consolidation method referred to in Article 230 of Directive 2009/138/EC.

#### E.1.3 Basic own funds after deductions and available own funds

##### E.1.3.1 Breakdown of available own funds

All capital items consist of core capital as the Crédit Agricole Assurances does not have any ancillary capital.

The Crédit Agricole Assurances group's available capital (excluding the capital of other financial sectors) totalled €26,789 million at 31 December 2022.

In accordance with the provision of Article 95 of Directive 2009/138/EC, Crédit Agricole Assurances group's capital is classified by tier, according to its level, quality, subordination, loss-absorbency and maturity as described in Section 2, Chapter IV of Delegated Regulation 2015/35.

The Group covers its Solvency II capital requirement mainly through Tier 1 capital (85% of available capital).

The composition of the Crédit Agricole Assurance group's capital is as follows:

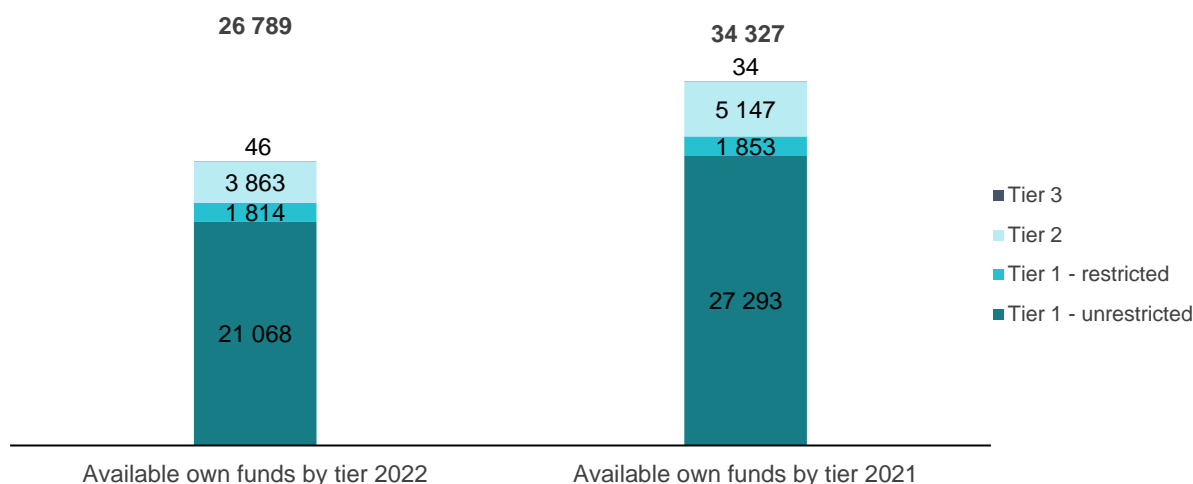
- ▶ Tier 1 unrestricted capital amounted to €21,068 million, mainly comprising:
  - fully paid-up share capital of €1,490 million, and related share premiums of €5,565 million;
  - reconciliation reserve of €6,027 million (see details in section E.1.3.3);
  - surplus funds of €8,358 million;
  - minus €412 million relating to investments in other financial undertakings;
  - non-controlling interests of €40 million.
- ▶ Subordinated liabilities are divided into Tier 1 restricted capital (€1,814 million) and Tier 2 capital (€3,863 million).
- ▶ Tier 3 capital consists of deferred tax assets available at group level (€46 million).

The deduction of unavailable capital consists of capital items of Crédit Agricole Assurances group subsidiaries considered to be non-transferable or non-fungible. Capital of subsidiaries deemed to be unavailable to the group by nature may be included up to the amount of the entity's contribution to the group SCR. At the end of 2022, no deduction from capital was carried out in this respect.

No deduction is made in relation to the excess of capital in ring-fenced funds relative to the notional SCR.

The deduction for investments in other financial undertakings corresponds to Crédit Agricole Assurances' stake in Crédit Agricole Assurances Retraite, a supplementary occupational pension fund, and amounted to €412 million.

#### Breakdown of available own funds by tier (€ million)



Available capital was down by €7,537 million compared with the end of 2021, including a decrease of €6,226 million in Tier 1 unrestricted capital. The decrease was mainly due to the exceptional distribution of €2,000 million of capital (including a €1,810 million reimbursement of share premiums) in 2022, along with the decrease in the reconciliation reserve and surplus funds. The decrease in Tier 2 capital resulted from the redemption of subordinated debt in a nominal amount of €878 million.

The reconciliation reserve fell by €1,649 million. The change in the reconciliation reserve is detailed in section E.1.3.3 "Reconciliation reserve".

#### E.1.3.2 Subordinated liabilities

The capital management policy allows Crédit Agricole Assurances to issue subordinated debt to Crédit Agricole S.A. and external investors.

At 31 December 2022, the Group's subordinated debt was valued at €5,676 million under Solvency II, down €1,747 million relative to 2021, and 10% of it was held by the Crédit Agricole group. The decrease was due to the increase in interest rates and the redemption of subordinated debt in 2022.

On 13 December 2022, the Crédit Agricole Assurances group redeemed early subordinated debt held intra-group by the Crédit Agricole S.A. group in a nominal amount of €730 million. In addition, on 12 December 2022, Predica redeemed at maturity subordinated debt held by Crédit Agricole S.A. in a nominal amount of €148 million.

The Crédit Agricole Assurances group uses standard subordination clauses when issuing debt.

The subordinated debt documentation contains standard contractual clauses and does not provide for any loss-absorbing mechanism. For subordinated debt where the first redemption date has passed, the redemption clause can be exercised annually on the interest payment date.

Liabilities eligible as Solvency 2 capital under the transitional measures represent a total amount of €1,996 million. These instruments, issued before 17 January 2015, are included in equity and classified as Tier 1 or 2 capital according to specific criteria for a limited period of 10 years.

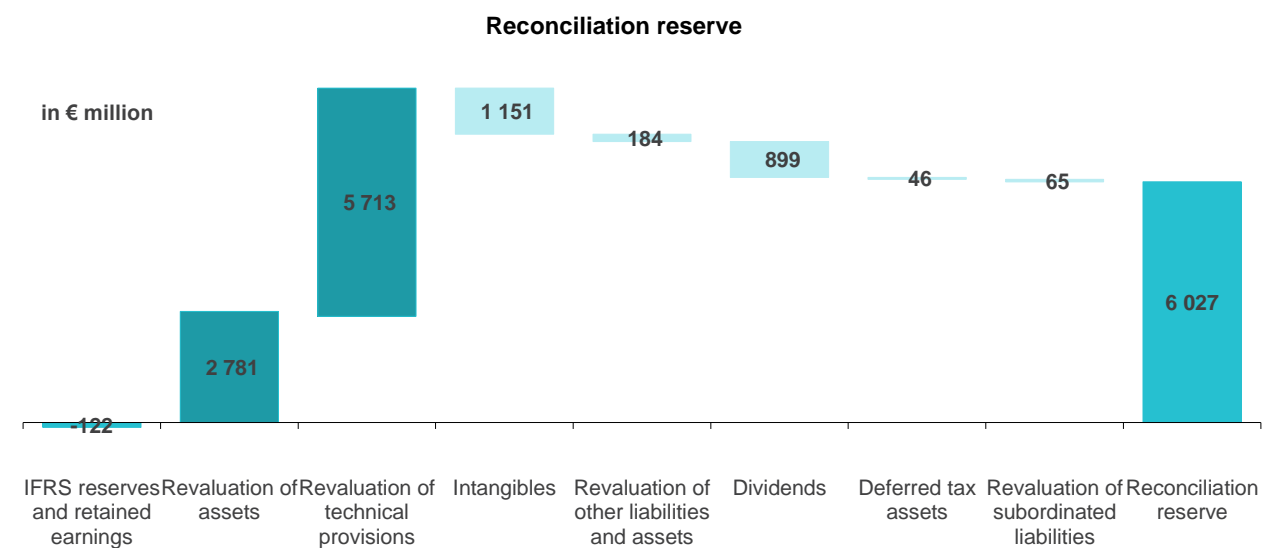


(in millions of euros)	Issuer 1: CAA 2: Other	ISIN	Transitional measure	Legal maturity	Next call date	Amount
Tier 1	1	FR0012222297	yes	Perpetual	10/14/2025	715
	1	FR0012444750	yes	Perpetual	1/13/2025	991
	2		yes	Perpetual	10/9/2023	38
	2		yes	Perpetual	11/19/2023	38
	2		yes	Perpetual	10/16/2023	31
Tier 2	2		yes	12/20/23		14
	2		yes	7/24/2023	1/24/2023	169
<b>Sub-Total</b>						<b>1,996</b>
Tier 2	1		no	6/30/2026		279
	1	FR0013203734	no	9/27/2048	9/27/2028	881
	1	FR0013312154	no	1/29/2048	1/29/2028	927
	1	FR0013523602	no	7/17/2030		805
	1	FR0014005RZ4	no	10/6/2031		787
<b>Sub-Total</b>						<b>3,680</b>
<b>TOTAL</b>						<b>5,676</b>

Subordinated liabilities that do not qualify for transitional measures amounted to €3,680 million. These debts were issued by Crédit Agricole Assurances and are classified in Tier 2. They consist of five subordinated issues due 30 June 2026, 27 September 2048, 29 January 2048, 17 July 2030 and 6 October 2031 respectively.

#### E.1.3.3 Reconciliation reserve

The reconciliation reserve is a significant constituent of own funds and consists of the following items:



The reconciliation reserve amounted to €6,027 million at 31 December 2022. It consists of IFRS consolidated reserves (retained earnings, reserves, current year earnings) for -€122 million, revaluation of balance sheet items for €8,245 million, comprising the revaluation of:

- ▶ investments (excluding technical reserves ceded) for €2,781 million,
- ▶ technical reserves for €5,713 million,
- ▶ other assets and liabilities for -€184 million,
- ▶ subordinated debts for -€65 million.

The main deductions are eliminations of intangible assets (€1,151 million) and the deduction of the foreseeable dividend in respect of 2022 (€899 million).

The reconciliation reserve fell by €1,649 million compared with 2021. The decrease consisted of:

- ▶ a decrease of €5,840 million in IFRS reserves and retained earnings net of foreseeable dividends, driven by a drop in unrealised gains or losses recognised in other comprehensive income,

- ▶ a €4,150 million increase relating to the revaluation of IFRS balance sheet items at economic value,
- ▶ an increase of €41 million of adjustments related to the elimination of intangible assets and unavailable capital at Group level.

#### E.1.3.4 Reconciliation with IFRS equity

Equity as presented in the 2022 IFRS financial statements amounts to €8,220 million. The excess of assets over liabilities in the solvency balance sheet amounts to €22,424 million. The main differences between equity as stated in the 2022 IFRS financial statements and the excess of assets over liabilities calculated for solvency purposes stem from:

- ▶ the deduction of subordinated debt classified as equity under IFRS in an amount of €1,182 million;
- ▶ the elimination of intangible assets for €1,151 million;
- ▶ the fair value of technical reserves for €14,111 million, of which €8,358 million are related to the inclusion of the eligible policyholder participation reserves (PPB) of French life insurance subsidiaries (Predica and Spirica) in surplus funds;
- ▶ a mark-to-market decrease of €65 million in the fair value of subordinated debt;
- ▶ A mark-to-market increase in the fair value of financial assets and other assets and liabilities of €2,715 million.

In addition to the excess of assets over liabilities, available capital also includes subordinated debt and amounted to €26,789 million at end-2022.

#### E.1.3.5 Deferred Taxes

The accounting policies for deferred tax assets and liabilities are set out in paragraphs D.1.2 Deferred tax assets and D.3.3 Deferred tax liabilities. Deferred tax assets and liabilities stem primarily from temporary differences between the value for tax purposes and the economic valuation of technical reserves and investments.

Deferred tax assets are recognised if it is likely that taxable income will be generated in accordance with the regulatory or legal requirement in terms of the limit (in amount and time) for carryforwards of unused tax credits. This future income relates primarily to insurance business generated under the conditions for measuring the best estimate of technical reserves as well as in respect of new underwriting.

For French subsidiaries, the recognition of deferred tax assets is justified by the existence of a tax consolidation agreement between the subsidiaries and Crédit Agricole S.A., the head of the Group's tax consolidation group. This tax agreement comes into play in the event of losses and results in the payment by Crédit Agricole S.A. of tax savings arising from the subsidiaries' losses. The net contribution from non-French subsidiaries to deferred tax assets was immaterial at 31 December 2022.

At 31 December 2022, the Crédit Agricole Assurance group had net deferred tax assets of €46 million.

As regards net deferred tax assets:

- ▶ These are available as core capital items classified as Tier 3;
- ▶ The amount of these net deferred tax assets recognised as eligible capital is limited in accordance with Article 82 of Delegated Regulation.

### E.1.4 Eligible own funds (excluding own funds from other financial sectors)

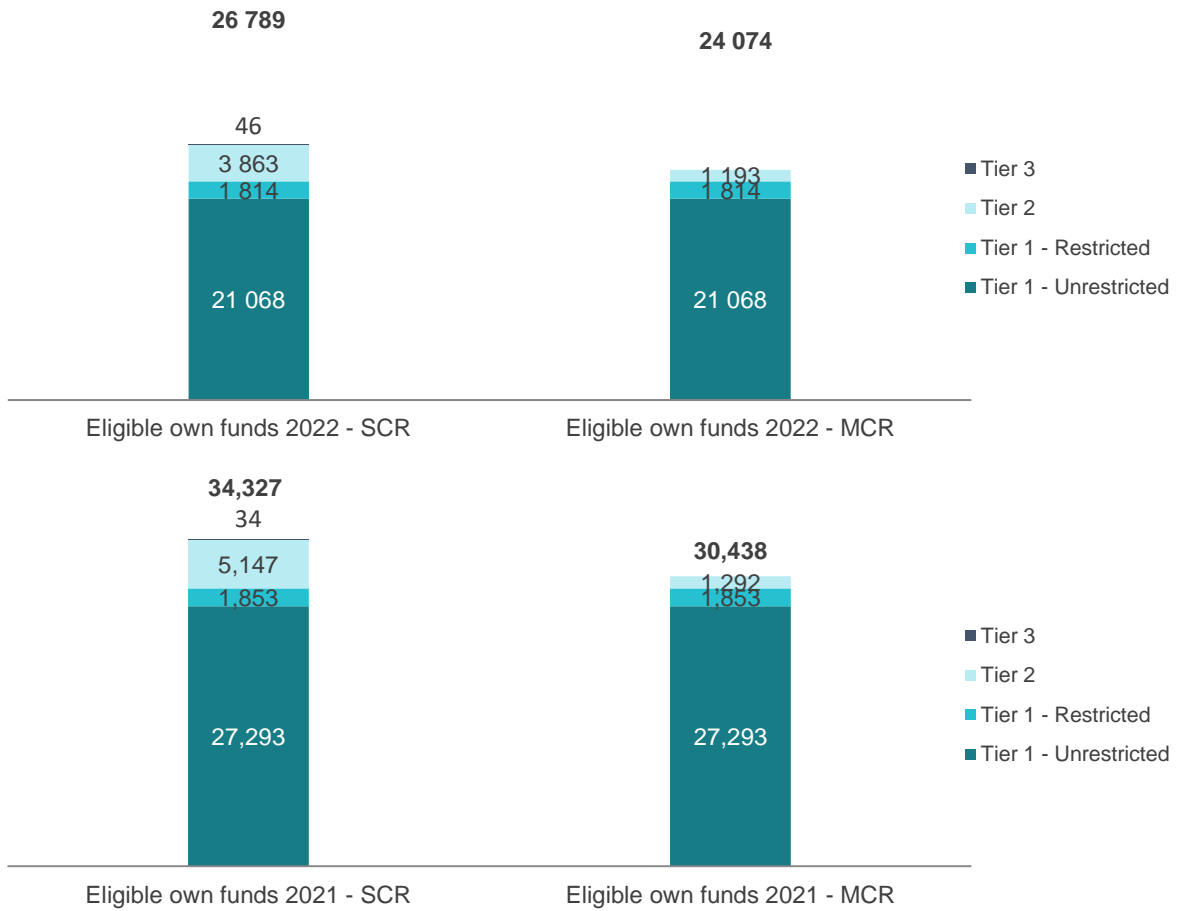
Capital eligible for meeting the SCR (excluding capital in other financial sectors) amounted to €26,789 million at 31 December 2022.

Capital eligible for meeting the MCR amounted to €24,074 million.

This capital consists of the same hedging elements, and the difference between the two figures is due to regulatory restrictions. In accordance with Article 82 of the delegated acts, Tier 2 capital is limited to 20% of the MCR and no Tier 3 component is eligible for MCR coverage.



**Breakdown of eligible own funds by tier (€ millions)**



At-end 2022, there was no capping of the capital available to meet the SCR after applying the eligibility criteria.

**E.1.5 Eligible own funds to cover the Group's SCR (including own funds from other financial sectors)**

The capital of other financial sectors correspond to the capital of Crédit Agricole Assurances Retraite, a supplementary occupational pension fund, and amount to €505 million. They are classified as Tier 1 capital.

Capital eligible to meet the Crédit Agricole Assurances group's SCR amounts to €27,295 million.







## E.2 SOLVENCY CAPITAL REQUIREMENT (SCR)

Crédit Agricole Assurances uses the standard formula set out in the Solvency II Directive to calculate the Group's solvency capital requirement (SCR) based on the solvency balance sheet. No transitional measures were applied in calculating the SCR.

In accordance with the values provided by EIOPA, the yield curve used to calculate technical reserves at 31 December 2022 includes a credit risk adjustment (CRA) of +10 bps and a volatility adjustment (VA) of +19 bps.

The SCR thus amounted to €13,403 million at 31 December 2022. The minimum capital requirement (MCR) at Group level, calculated as the sum of the MCRs of the insurance subsidiaries in the Solvency II scope of consolidation, amounted to €5,963 million.

Given the preponderance of the Savings & Retirement business, market risk is the principal risk for the Crédit Agricole group, representing 52% of its total risk exposure. Underwriting risk stems primarily from the life business (35%) and, to a lesser extent, from the non-life (7%) and health (4%) businesses.

As Group entities are exposed to risks of different types in different countries, consolidation led to a diversification benefit of €5,682 million at 31 December 2022.

The loss-absorbing capacity of deferred taxes was -€4,037 million at 31 December 2022. To justify taking account of this adjustment, Pacifica used the Crédit Agricole group's tax consolidation mechanism. Under the tax consolidation agreement between Crédit Agricole S.A. and the French entities of the Crédit Agricole Assurances group, the tax charge borne by these entities in respect of each year of consolidation is identical to that which they would have had to record if they had been taxed separately. In the event of a deficit generated by the French entities of the Crédit Agricole Assurances group in respect of a financial year, Crédit Agricole S.A., in its capacity as head of the Group, will pay to each of these entities the savings in corporate income tax and similar contributions realised by the tax group as a result of the effective deduction of this deficit from the Group's overall income (on the basis of its taxable income as if it were not a member of the integrated group).

## F. ANNEXES – QRTs

The following list of QRTs applicable to the Crédit Agricole Assurances group is provided in the appendix to this report:

<b>S.02.01.02</b>	Balance Sheet
<b>S.05.01.02</b>	Premiums, claims and expenses by line of business
<b>S.05.02.01</b>	Premiums, claims and expenses by country
<b>S.22.01.22</b>	Impact of measures on long-term guarantees and transitional measures
<b>S.23.01.22</b>	Own funds
<b>S.25.01.22</b>	Solvency capital requirement - for groups using the standard formula
<b>S.32.01.22</b>	Companies within the group scope

K€		Solvency II value
		C0010
<b>Assets</b>		
Intangible assets	R0030	-
Deferred tax assets	R0040	45,509
Pension benefit surplus	R0050	-
Property, plant & equipment held for own use	R0060	212,885
Investments (other than assets held for index-linked and unit-linked funds)	R0070	273,972,365
Property (other than own use)	R0080	10,224,638
Holdings in related undertakings, including participations	R0090	25,331,632
Equities	R0100	5,013,449
Equities - listed	R0110	4,949,884
Equities - unlisted	R0120	63,566
Bonds	R0130	175,482,134
Government Bonds	R0140	75,125,536
Corporate Bonds	R0150	98,513,482
Structured notes	R0160	1,774,363
Collateralised securities	R0170	68,753
Collective Investments Undertakings	R0180	56,883,789
Derivatives - assets	R0190	1,023,005
Deposits other than cash equivalents	R0200	13,719
Other investments	R0210	-
Assets held for index-linked and unit-linked contracts	R0220	77,306,689
Loans & mortgages	R0230	658,719
Loans on policies	R0240	385,623
Loans and mortgages to individuals	R0250	-
Other loans and mortgages	R0260	273,096
Reinsurance recoverables from:	R0270	1,283,477
Non-life and health similar to non-life	R0280	708,004
Reinsurance recoverables from Non-life excluding health	R0290	652,738
Reinsurance recoverables from Health similar to non-life	R0300	55,266
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	575,473
Reinsurance recoverables from Health similar to life	R0320	508,358
Reinsurance recoverables from Life excluding health and index-linked and unit-linked	R0330	67,115
Reinsurance recoverables from Life index-linked and unit-linked	R0340	-
Deposits to cedants	R0350	451,166
Insurance & intermediaries receivables	R0360	2,227,407
Reinsurance receivables	R0370	201,158
Receivables (trade, not insurance)	R0380	2,569,843
Own shares (held directly)	R0390	-
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400	-
Cash and cash equivalents	R0410	633,114
Any other assets, not elsewhere shown	R0420	181,805
<b>Total assets</b>	<b>R0500</b>	<b>359,744,138</b>

K€		Solvency II value
<b>Liabilities</b>		<b>C0010</b>
Technical provisions - non-life	R0510	<b>6,579,142</b>
Technical provisions – non-life (excluding health)	R0520	<b>5,127,077</b>
Technical provisions calculated as a whole – non-life (excluding health)	R0530	-
Best Estimate – non-life (excluding health)	R0540	4,865,408
Risk margin – non-life (excluding health)	R0550	261,669
Technical provisions - health (similar to non-life)	R0560	<b>1,452,065</b>
Technical provisions calculated as a whole - health (similar to non-life)	R0570	-
Best Estimate - health (similar to non-life)	R0580	1,332,352
Risk margin - health (similar to non-life)	R0590	119,713
Technical provisions - life (excluding index-linked and unit-linked)	R0600	<b>215,463,660</b>
Technical provisions - health (similar to life)	R0610	<b>2,270,952</b>
Technical provisions calculated as a whole - health (similar to life)	R0620	-
Best Estimate - health (similar to life)	R0630	1,996,355
Risk margin - health (similar to life)	R0640	274,597
Technical provisions – life (excl health and index- & unit-linked)	R0650	<b>213,192,708</b>
Technical provisions calculated as a whole – life (excl health and index- & unit-linked)	R0660	-
Best Estimate – life (excl health and index- and unit-linked)	R0670	209,518,906
Risk margin – life (excl health and index- & unit-linked)	R0680	3,673,802
Technical provisions – index-linked and unit-linked	R0690	<b>74,827,620</b>
Technical provisions calculated as a whole – unit-linked and index-linked	R0700	-
Best Estimate – unit-linked and index-linked	R0710	<b>73,678,784</b>
Risk margin – unit-linked and index-linked	R0720	<b>1,148,836</b>
Contingent liabilities	R0740	-
Provisions other than technical provisions	R0750	<b>47,793</b>
Pension benefit obligations	R0760	<b>16,858</b>
Deposits from reinsurers	R0770	<b>866,162</b>
Deferred tax liabilities	R0780	<b>1,389,212</b>
Derivatives - liabilities	R0790	<b>353,028</b>
Debts owed to credit institutions	R0800	<b>19,271,489</b>
Financial liabilities other than debts owed to credit institutions	R0810	<b>8,366,729</b>
Insurance & intermediaries payables	R0820	<b>2,407,902</b>
Reinsurance payables	R0830	<b>197,108</b>
Payables (trade, not insurance)	R0840	<b>1,703,605</b>
Subordinated liabilities	R0850	<b>5,676,113</b>
Subordinated liabilities not in Basic Own Funds	R0860	-
Subordinated liabilities in Basic Own Funds	R0870	5,676,113
Any other liabilities, not elsewhere shown	R0880	<b>153,410</b>
<b>Total liabilities (incl. Subordinated liabilities in BOF)</b>	<b>R0900</b>	<b>337,319,831</b>
<b>Excess of assets over liabilities</b>	<b>R1000</b>	<b>22,424,307</b>

## S.05.01.02 Premiums, claims and expenses by line of business

1/3

		Business line for: non-life insurance and reinsurance commitments (direct insurance and proportional reinsurance accepted)								
		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
<i>K€</i>		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090
<b>Premiums written</b>										
Gross - Direct Business	R0110	1,139,491	533,088	617	521,450	902,708	2,487	1,722,793	174,487	-
Gross - Proportional reinsurance accepted	R0120	-	-	-	10,771	32	-	2,139	-	-
Gross - Non proportional reinsurance accepted	R0130									
Reinsurers' share	R0140	7,902	17,769	355	22,953	45,470	79	210,752	6,124	-
<b>Net</b>	<b>R0200</b>	<b>1,131,589</b>	<b>515,319</b>	<b>262</b>	<b>509,267</b>	<b>857,271</b>	<b>2,408</b>	<b>1,514,179</b>	<b>168,363</b>	<b>-</b>
<b>Premiums earned</b>										
Gross - Direct Business	R0210	1,120,942	526,860	612	514,799	873,934	2,414	1,679,189	170,247	-
Gross - Proportional reinsurance accepted	R0220	-	-	-	10,774	32	-	2,139	-	-
Gross - Non proportional reinsurance accepted	R0230									
Reinsurers' share	R0240	7,779	18,616	355	22,497	41,229	77	206,198	5,930	-
<b>Net</b>	<b>R0300</b>	<b>1,113,163</b>	<b>508,244</b>	<b>257</b>	<b>503,076</b>	<b>832,738</b>	<b>2,336</b>	<b>1,475,130</b>	<b>164,317</b>	<b>-</b>
<b>Claims incurred</b>										
Gross - Direct Business	R0310	890,882	231,837	230	429,539	727,227	578	1,435,067	103,587	-
Gross - Proportional reinsurance accepted	R0320	(55)	-	-	7,012	56	-	182	(38)	-
Gross - Non proportional reinsurance accepted	R0330									
Reinsurers' share	R0340	2,711	8,246	115	2,407	89,752	-	361,934	(346)	-
<b>Net</b>	<b>R0400</b>	<b>888,117</b>	<b>223,591</b>	<b>115</b>	<b>434,144</b>	<b>637,531</b>	<b>578</b>	<b>1,073,315</b>	<b>103,895</b>	<b>-</b>
<b>Changes in other technical provisions</b>										
Gross - Direct Business	R0410	(15,582)	(31,207)	(12)	(18,010)	(1,094)	-	(5,889)	1,976	-
Gross - Proportional reinsurance accepted	R0420	-	-	-	-	-	-	-	-	-
Gross - Non-proportional reinsurance accepted	R0430									
Reinsurers' share	R0440	1,008	4,436	-	-	-	-	(1,762)	1,976	-
<b>Net</b>	<b>R0500</b>	<b>(16,590)</b>	<b>(35,643)</b>	<b>(12)</b>	<b>(18,010)</b>	<b>(1,094)</b>	<b>-</b>	<b>(4,127)</b>	<b>-</b>	<b>-</b>
Expenses incurred	R0550	186,013	210,124	125	107,160	205,075	1,120	491,423	64,851	-
Other expenses	R1200									
<b>Total expenses</b>	<b>R1300</b>									

		Business line for: non-life insurance commitments			Line of business for: non-proportional reinsurance accepted				Total
		Legal expenses insurance	Assistance insurance	Miscellaneous financial loss insurance	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport	Non-proportional property reinsurance	
K€		C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0200
<b>Premiums written</b>									
Gross - Direct Business	R0110	221,276	6,300	391,160					5,615,858
Gross - Proportional reinsurance accepted	R0120	592	-	101,863					115,396
Gross - Non proportional reinsurance accepted	R0130				-	-	-	-	-
Reinsurers' share	R0140	184	1,594	2,236	-	-	-	-	315,418
<b>Net</b>	<b>R0200</b>	<b>221,684</b>	<b>4,707</b>	<b>490,787</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>5,415,836</b>
<b>Premiums earned</b>									
Gross - Direct Business	R0210	212,152	6,059	399,563					5,506,771
Gross - Proportional reinsurance accepted	R0220	592	-	100,583					114,121
Gross - Non proportional reinsurance accepted	R0230				-	-	-	-	-
Reinsurers' share	R0240	125	1,439	48,081	-	-	-	-	352,327
<b>Net</b>	<b>R0300</b>	<b>212,619</b>	<b>4,620</b>	<b>452,065</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>5,268,564</b>
<b>Claims incurred</b>									
Gross - Direct Business	R0310	79,089	209	61,385					3,959,632
Gross - Proportional reinsurance accepted	R0320	1	-	45,144					52,303
Gross - Non proportional reinsurance accepted	R0330				-	-	-	-	-
Reinsurers' share	R0340	1	182	(4,135)	-	-	-	-	460,868
<b>Net</b>	<b>R0400</b>	<b>79,089</b>	<b>26</b>	<b>110,664</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3,551,066</b>
<b>Changes in other technical provisions</b>									
Gross - Direct Business	R0410	-	-	1,735					(68,083)
Gross - Proportional reinsurance accepted	R0420	-	-	-					-
Gross - Non-proportional reinsurance accepted	R0430				-	-	-	-	-
Reinsurers' share	R0440	-	-	2,132	-	-	-	-	7,789
<b>Net</b>	<b>R0500</b>	<b>-</b>	<b>-</b>	<b>(397)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(75,873)</b>
Expenses incurred	R0550	102,868	1,892	205,477	-	-	-	-	1,576,127
Other expenses	R1200								1,123
<b>Total expenses</b>	<b>R1300</b>								<b>1,577,250</b>

	K€	Business Line for: Life Insurance Commitments						Life reinsurance commitments		Total
		Health insurance	Insurance with profit participation	Index-linked and unit-linked insurance obligations	Other life insurance	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Annuities stemming from NL ins. contracts and relating to ins. obligations other than health ins. obligations	Health reinsurance	Life reinsurance	
		C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0300
<b>Premiums written</b>										
Gross	R1410	944,330	14,767,404	9,613,827	2,592,276	-	-	2,857	10,781	27,931,475
Reinsurers' share	R1420	119,488	527	107	251,966	-	-	(269)	5,303	377,123
<b>Net</b>	<b>R1500</b>	<b>824,842</b>	<b>14,766,876</b>	<b>9,613,720</b>	<b>2,340,310</b>	<b>-</b>	<b>-</b>	<b>3,126</b>	<b>5,478</b>	<b>27,554,353</b>
<b>Premiums earned</b>										
Gross	R1510	942,549	14,767,405	9,613,827	2,509,379	-	-	2,930	10,532	27,846,622
Reinsurers' share	R1520	120,387	527	107	238,733	-	-	521	5,303	365,578
<b>Net</b>	<b>R1600</b>	<b>822,162</b>	<b>14,766,878</b>	<b>9,613,720</b>	<b>2,270,646</b>	<b>-</b>	<b>-</b>	<b>2,409</b>	<b>5,229</b>	<b>27,481,044</b>
<b>Claims incurred</b>										
Gross	R1610	346,571	16,515,101	5,414,325	651,036	-	12,391	(206)	11,617	22,950,834
Reinsurers' share	R1620	48,038	133	11	80,470	-	(437)	56	6,194	134,464
<b>Net</b>	<b>R1700</b>	<b>298,533</b>	<b>16,514,968</b>	<b>5,414,314</b>	<b>570,566</b>	<b>-</b>	<b>12,829</b>	<b>(262)</b>	<b>5,423</b>	<b>22,816,370</b>
<b>Changes in other technical provisions</b>										
Gross	R1710	152,335	4,654,286	4,283,386	(63,927)	-	-	-	(37,509)	8,988,571
Reinsurers' share	R1720	57,245	-	-	(2,717)	-	-	-	(333)	54,195
<b>Net</b>	<b>R1800</b>	<b>95,090</b>	<b>4,654,286</b>	<b>4,283,386</b>	<b>(61,210)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(37,176)</b>	<b>8,934,376</b>
Expenses incurred	R1900	455,500	1,305,618	617,696	1,179,385	-	-	5,929	6,522	3,570,651
Other expenses	R2500									138,840
<b>Total expenses</b>	<b>R2600</b>									<b>3,709,491</b>

		Home country	Top 5 countries (by amount of gross premiums issued) - non-life commitments					Total for top 5 countries and home country
			PT	IT	DE	PL	DK	
K€		C0080	C0090	C0100	C0110	C0120	C0130	C0140
<b>Premiums written</b>								
Gross - Direct Business	R0110	457,000	4,899,386	168,342	79,314	10,188	1,451	5,615,681
Gross - Proportional reinsurance accepted	R0120	-	115,346	-	-	-	-	115,346
Gross - Non proportional reinsurance accepted	R0130	-	-	-	-	-	-	-
Reinsurers' share	R0140	10,253	258,369	19,406	11,056	2,474	-	301,557
<b>Net</b>	<b>R0200</b>	<b>446,747</b>	<b>4,756,364</b>	<b>148,936</b>	<b>68,258</b>	<b>7,714</b>	<b>1,451</b>	<b>5,429,470</b>
<b>Premiums earned</b>								
Gross - Direct Business	R0210	457,079	4,798,905	160,503	77,806	10,999	1,294	5,506,586
Gross - Proportional reinsurance accepted	R0220	-	113,730	-	344	3	-	114,077
Gross - Non proportional reinsurance accepted	R0230	-	-	-	-	-	-	-
Reinsurers' share	R0240	10,260	252,253	62,265	12,161	1,527	-	338,466
<b>Net</b>	<b>R0300</b>	<b>446,819</b>	<b>4,660,382</b>	<b>98,238</b>	<b>65,988</b>	<b>9,475</b>	<b>1,294</b>	<b>5,282,197</b>
<b>Claims incurred</b>								
Gross - Direct Business	R0310	319,086	3,561,721	35,973	40,745	1,795	307	3,959,628
Gross - Proportional reinsurance accepted	R0320	-	52,269	(2)	32	1	-	52,300
Gross - Non proportional reinsurance accepted	R0330	-	-	-	-	-	-	-
Reinsurers' share	R0340	8,312	442,518	9,427	888	282	-	461,427
<b>Net</b>	<b>R0400</b>	<b>310,774</b>	<b>3,171,472</b>	<b>26,544</b>	<b>39,889</b>	<b>1,514</b>	<b>307</b>	<b>3,550,501</b>
<b>Changes in other technical provisions</b>								
Gross - Direct Business	R0410	(47,316)	(24,110)	3,019	359	(34)	(1)	(68,083)
Gross - Proportional reinsurance accepted	R0420	-	-	-	-	-	-	-
Gross - Non-proportional reinsurance accepted	R0430	-	-	-	-	-	-	-
Reinsurers' share	R0440	7,576	213	-	-	-	-	7,789
<b>Net</b>	<b>R0500</b>	<b>(54,892)</b>	<b>(24,324)</b>	<b>3,019</b>	<b>359</b>	<b>(34)</b>	<b>(1)</b>	<b>(75,873)</b>
Expenses incurred	R0550	83,720	1,383,302	76,472	28,313	7,992	974	1,580,773
Other expenses	R1200							1,109
<b>Total expenses</b>	<b>R1300</b>							<b>1,581,882</b>



K€		Business Line for: Life Insurance Commitments						Total	
		Home country	IT	LU	PL	DE	BE		
		C0220	C0230	C0230	C0230	C0230	C0230		C0280
<b>Premiums written</b>									
	Gross	R1410	22,085,040	4,739,240	865,357	39,465	92,176	74,955	4,491,963
	Reinsurers' share	R1420	332,073	38,650	-	-	1,757	2,789	69,204
	<b>Net</b>	<b>R1500</b>	<b>21,752,967</b>	<b>4,700,589</b>	<b>865,357</b>	<b>39,465</b>	<b>90,419</b>	<b>72,166</b>	<b>4,422,759</b>
<b>Premiums earned</b>									
	Gross	R1510	22,084,033	4,672,985	865,357	39,465	89,963	64,560	4,481,367
	Reinsurers' share	R1520	332,433	27,226	-	-	1,749	1,500	67,987
	<b>Net</b>	<b>R1600</b>	<b>21,751,600</b>	<b>4,645,758</b>	<b>865,357</b>	<b>39,465</b>	<b>88,213</b>	<b>63,060</b>	<b>4,413,380</b>
<b>Claims incurred</b>									
	Gross	R1610	16,704,043	4,006,219	2,022,061	140,447	10,250	16,903	3,357,712
	Reinsurers' share	R1620	124,497	12,903	-	-	816	750	25,649
	<b>Net</b>	<b>R1700</b>	<b>16,579,546</b>	<b>3,993,316</b>	<b>2,022,061</b>	<b>140,447</b>	<b>9,434</b>	<b>16,153</b>	<b>3,332,062</b>
<b>Changes in other technical provisions</b>									
	Gross	R1710	6,770,065	975,031	1,081,543	119,374	19,265	1,278	1,355,291
	Reinsurers' share	R1720	53,536	-	-	-	659	-	10,707
	<b>Net</b>	<b>R1800</b>	<b>6,716,529</b>	<b>975,031</b>	<b>1,081,543</b>	<b>119,374</b>	<b>18,606</b>	<b>1,278</b>	<b>1,344,584</b>
	Expenses incurred	R1900	3,018,875	439,423	8,548	2,972	39,589	45,927	649,702
	Other expenses	R2500							14,807
	<b>Total expenses</b>	<b>R2600</b>							<b>664,509</b>

## S.22.01.22 Impact of measures on long-term guarantees and transitional measures

S.22.01.22 Impact des mesures relatives aux garanties de long terme et des mesures transitionnelles

		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
K€						
	Technical provisions	R0010 296,870,422	-	-	(892,734)	-
	Basic own funds	R0020 26,789,417	-	-	1,166,934	-
	Own funds eligible to cover Solvency Capital Requirement	R0050 27,294,623	-	-	614,011	-
	Solvency Capital Requirement	R0090 13,402,766	-	-	(105,763)	-

6.23.01.22 Fidejucio

K€

		Total	Tier 1 Unrestricted	Tier 1 Restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
<b>Basic own funds before deduction for participations in other financial sector</b>						
Ordinary share capital (gross of own shares)	R0010	1,490,404	1,490,404		-	
Non-available called but not paid in ordinary share capital at group level	R0020	-	-		-	
Share premium account related to ordinary share capital	R0030	5,564,843	5,564,843		-	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040	-	-		-	
Total Subordinated mutual member accounts	R0050	-		-	-	-
Non-available subordinated mutual member accounts at group level	R0060	-		-	-	-
Surplus funds	R0070	8,357,722	8,357,722			
Non-available surplus funds at group level	R0080	-	-			
Total Preference shares	R0090	-		-	-	-
Non-available preference shares at group level	R0100	-		-	-	-
Share premium relating to preference shares	R0110	-		-	-	-
Non-available share premium account related to preference shares at group level	R0120	-		-	-	-
Reconciliation reserve	R0130	6,027,418	6,027,418			
Subordinated liabilities	R0140	5,676,113		1,813,516	3,862,597	-
Non-available subordinated liabilities at group level	R0150	-		-	-	-
An amount equal to the value of net deferred tax assets	R0160	45,509		-	-	45,509
An amount equal to the value of non-available net deferred tax assets at the group level	R0170	-				
Other items approved by supervisory authority as basic own funds not specified above	R0180	-	-	-	-	-
Non available own funds related to other own funds items approved by supervisory authority	R0190	-	-	-	-	-
Minority interests	R0200	39,697	39,697	-	-	-
Non available minority interests at group level	R0210	-	-	-	-	-

		Total	Tier 1 Unrestricted	Tier 1 Restricted	Tier 2	Tier 3
K€		C0010	C0020	C0030	C0040	C0050
<b>Solvency II</b>						
Own funds from fin. stat. not represented by reconc. res. & not meeting criteria to be classifi. as SII own funds	R0220	-	-			
<b>Deductions</b>						
Deductions for participations in other financial undertakings, including non-regulated undertakings carrying out financial activities	R0230	412,290	412,290	-	-	-
whereof deducted according to art 228 of the Directive 2009/138/EC	R0240	-	-	-	-	-
Deductions for participations where there is non-availability of information (Article 229)	R0250	-	-	-	-	-
Deduction for participations when using D&A or combination of methods (Article 233)	R0260	-	-	-	-	-
Total of non-available own fund items	R0270	-	-	-	-	-
Total deductions not included in the reconciliation reserve	R0280	412,290	412,290	-	-	-
<b>Total basic own funds after deductions</b>	<b>R0290</b>	<b>26,789,417</b>	<b>21,067,794</b>	<b>1,813,516</b>	<b>3,862,597</b>	<b>45,509</b>
<b>Ancillary own funds</b>						
Unpaid and uncalled ordinary share capital callable on demand	R0300	-			-	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	R0310	-			-	
Unpaid and uncalled preferences shares callable on demand	R0320	-			-	-
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330	-			-	-
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340	-			-	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350	-			-	-
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360	-			-	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370	-			-	-
Non available ancillary own funds at group level	R0380	-			-	-
Other ancillary own funds	R0390	-			-	-
<b>Total ancillary own funds</b>	<b>R0400</b>	<b>-</b>			<b>-</b>	<b>-</b>

		Total	Tier 1 Unrestricted	Tier 1 Restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
<b>Own funds of other financial sectors</b>						
Credit Institutions, investment firms, financial institutions, altern. investment fund manager, financial institutions	R0410	-	-	-	-	-
Institutions for occupational retirement provision	R0420	505,207	505,207	-	-	-
Non regulated entities carrying out financial activities	R0430	-	-	-	-	-
Total own funds of other financial sectors	R0440	505,207	505,207	-	-	-
<b>Own funds when using the D&amp;A, exclusively or in combination of method 1</b>						
Own funds aggregated when using the D&A and combination of method - Net	R0450	-	-	-	-	-
Own funds of related undertakings when using the D&A and a combination of method of IGT	R0460	-	-	-	-	-
Total available own funds to meet the SCR	R0520	26,789,417	21,067,794	1,813,516	3,862,597	45,509
Total available own funds to meet the MCR	R0530	26,743,907	21,067,794	1,813,516	3,862,597	-
Total eligible own funds to meet the SCR - Group	R0560	26,789,417	21,067,794	1,813,516	3,862,597	45,509
Total eligible own funds to meet the MCR - Group	R0570	24,073,867	21,067,794	1,813,516	1,192,557	-
<b>Minimum consolidated Group MCR (Article 230)</b>	<b>R0610</b>	<b>5,962,786</b>	-	-	-	-
<b>Ratio of Eligible own funds to MCR - Group</b>	<b>R0650</b>	<b>404%</b>	-	-	-	-
Total eligible own funds to meet group SCR (incl. OF from other financial sector and from the undertakings incl. D&A)	R0660	27,294,623	21,573,001	1,813,516	3,862,597	45,509
Group SCR	R0680	13,402,766	-	-	-	-
Ratio of Eligible own funds to SCR including other financial sectors' own funds and capital requirements	R0690	204%	-	-	-	-

K€		C0060
<b>Reconciliation reserve</b>		
Excess of assets over liabilities	R0700	22,424,307
Own shares (held directly and indirectly)	R0710	-
Forseeable dividends and distributions	R0720	898,713
Other basic own fund items	R0730	15,498,175
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	-
Other non available own funds	R0750	-
<b>Reconciliation reserve</b>	<b>R0760</b>	<b>6,027,418</b>
<b>Expected profits</b>		
Expected profits included in future premiums (EPIFP) - Life business	R0770	1,981,905
Expected profits included in future premiums (EPIFP) - Non- life business	R0780	108,107
<b>Total Expected profits included in future premiums (EPIFP)</b>	<b>R0790</b>	<b>2,090,012</b>

S.25.01.22 Solvency capital requirement - for groups using the standard formula

K€		Gross SCR		Simplifications	
			C0110		C0120
	Market risk	R0010	27,425,326		
	Counterparty default risk	R0020	378,023		
	Life underwriting risk	R0030	22,766,615		-
	Health underwriting risk	R0040	838,735		-
	Non-life underwriting risk	R0050	1,525,704		-
	Diversification	R0060	(12,461,884)		
	Intangible asset risk	R0070	-		
	<b>Basic Solvency Capital Requirement</b>	<b>R0100</b>	<b>40,472,519</b>		

Operational risk		C0100	
	Operational risk	R0130	1,204,446
	Loss-absorbing capacity of technical provisions	R0140	(24,851,065)
	Loss-absorbing capacity of deferred taxes	R0150	(4,042,547)
	Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	-
	Solvency Capital Requirement, excluding capital add-on	R0200	12,783,354
	Capital add-on already set	R0210	-
	<b>Solvency Capital Requirement</b>	<b>R0220</b>	<b>13,402,766</b>

Other information on SCR			
	Capital requirement for duration-based equity risk sub-module	R0400	-
	Total amount of Notional Solvency Capital Requirements for remaining part	R0410	-
	Total amount of Notional Solvency Capital Requirements for ring fenced funds (other than those related to business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional))	R0420	-
	Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	R0430	-
	Diversification effects due to RFF nSCR aggregation for article 304	R0440	-

K€		Net solvency capital requirement	
	Minimum consolidated group solvency capital requirement	R0470	5,962,786
	<b>Minimum consolidated group solvency capital requirement</b>		
	Capital requirements of other financial sectors (Non-insurance capital requirements) (groups only):	R0500	619,412
	Credit institution & investment firms and financial institutions	R0510	-
	Institutions for occupational retirement provision	R0520	619,412
	Non regulated entities carrying out financial activities	R0530	-
	Non-controlled participation requirements (groups only)	R0540	-
	Capital requirement for residual undertakings	R0550	-
	<b>Overall SCR</b>		
	SCR for undertakings included via D and A	R0560	-
	Solvency Capital Requirement	R0570	13,402,766



**S.32.01.22 Companies within the group scope**

---

S.32.01.22 - Entreprises dans le périmètre du groupe





Country	Identification code of the undertaking	Legal Name of the undertaking	Type of undertaking	Legal form	Category (mutual / non mutual)	Supervisory authority
C0010	C0020	C0040	C0050	C0060	C0070	C0080
Pologne	259400BVOLY75E7L2G05	CDT AGRI ZYCIE TU	2	Société anonyme (hors France)	2 - non mutuelle	KNF (PL)
Japon	353800EVW07IPLMT2X95	Crédit Agricole Life Insurance Company Japan Ltd.	1	Corporation limited	2 - non mutuelle	FSA (JP)
France	969500J0J1H1H1GRL7KK86	CAA RETRAITE	9	SA à Conseil d'Administration - France	2 - non mutuelle	ACPR (FR)
France	96950018S1XWUGVC0E95	PREDICA	4	Société anonyme	2 - non mutuelle	ACPR (FR)
France	969500P5DCT4287UVL36	PACIFICA	2	Société anonyme	2 - non mutuelle	ACPR (FR)
France	SYRPI2D1O9WRTS2WX210	Crédit Agricole Créteur Insurance (CACI)	5	Société anonyme	2 - non mutuelle	ACPR (FR)
Portugal	549300HM15U8TGXYFP61	MUDUM SEGUROS (Anciennement GNB SEGUROS)	2	Société anonyme	2 - non mutuelle	ISP (PT)
Luxembourg	222100RHVHGHNBQ4VV91	Crédit Agricole Life Insurance Europe	1	Société anonyme	2 - non mutuelle	COMMASSU (LU)
France	969500K2MUPSI57XK083	Crédit Agricole Assurances (CAA)	5	Société anonyme	2 - non mutuelle	ACPR (FR)
Italie	815600712E1764BEF578	Crédit Agricole Vita S.p.A.	1	Société anonyme	2 - non mutuelle	ISVAP (IT)
Irlande	635400V9R7Z62LMOVS66	CACI Reinsurance Ltd.	2	Société anonyme	2 - non mutuelle	IFSRA (IE)
Irlande	969500K2MUPSI57XK083IE52095	SPACE HOLDING (IRELAND) LIMITED	5	Société anonyme	2 - non mutuelle	IFSRA (IE)
Luxembourg	969500K2MUPSI57XK083LU52096	SPACE LUX	5	Société anonyme	2 - non mutuelle	COMMASSU (LU)
Irlande	894500RMIC00A1VER890	CACI LIFE LIMITED	1	Société anonyme	2 - non mutuelle	IFSRA (IE)
Irlande	894500RMCSG8N2JJ3O43	CACI NON LIFE LIMITED	2	Société anonyme	2 - non mutuelle	IFSRA (IE)
Grèce	549300PBNQ5382X7W827	Crédit Agricole Life	1	Société anonyme	2 - non mutuelle	BOG (GR)
Italie	815600A7946313257924	CA ASSICURAZIONI	2	Société en commandite par actions	2 - non mutuelle	ISVAP (IT)
France	969500IXARMKRMXE0315	Spirica	1	Société anonyme	2 - non mutuelle	ACPR (FR)
France	969500K2MUPSI57XK083FR28995	RAMSAY – GENERALE DE SANTE	99	Société par Actions Simplifiée	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR63015	INFRA FOCH TOPCO	99	Société par Actions Simplifiée	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR29354	ALTAREA	99	Société en Commandite par Actions	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR24567	KORIAN	99	Société Anonyme	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR24568	FREY	99	Société Anonyme	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR61703	SA RESICO	99	Société par Actions Simplifiée	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR62960	PREDIPARK	99	Société par Actions Simplifiée	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR64385	FONCIERE HYPERSUD	99	SA à Conseil d'Administration - France	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR66085	CREDIT AGRICOLE ASSURANCES SOLUTIONS	99	Société par Actions Simplifiée	2 - non mutuelle	-



France	969500K2MUPSI57XK083LU01018	ICADE	99	SA à Conseil d'Administration - France	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR30303	PATRIMOINE ET COMMERCE	99	Société en Commandite par Actions - France	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR62062	IRIS HOLDING FRANCE	99	Société par Actions Simplifiée	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR62061	SH PREDICA ENERGIES DURABLES SAS	99	Société par Actions Simplifiée	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR62942	HOLDING EUROMARSEILLE	99	Société par Actions Simplifiée	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR61533	EUROMARSEILLE 1	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083LU62064	EUROMARSEILLE 2	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR16040	PREDICA ENERGIE DURABLE	99	Société par Actions Simplifiée	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR63438	SAS CRISTAL	99	Société par Actions Simplifiée	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR64164	ARCAPARK SAS	99	Société par Actions Simplifiée	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR65066	PREDIRUNGIS	99	Société par Actions Simplifiée	2 - non mutuelle	-
France	969500K2MUPSI57XK083LU65986	PRED INFR SA	99	Société Anonyme Holding Luxembourg (LU)	2 - non mutuelle	-
France	969500K2MUPSI57XK083LU65988	VAUGIRARD INFRA SLU	99	Sociedad Limitada (ES)	2 - non mutuelle	-
Luxembourg	969500K2MUPSI57XK083FR65194	VAUGIRARD AUTOVIA SLU	99	Société Anonyme	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR66223	OPTALIME FCP 3DEC	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR64770	CA MASTER PATRIMOINE FCP 3DEC	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083LU66247	VENDOME INV.FCP 3DEC	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR64773	LCL ACTIONS EMERGENTS	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083LU66865	LCL ACTIONS DEVELOPPEMENT DURABL	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR021130	LCL ACTIONS USA (USA)	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR63236	GRD IFC 97 FCP	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR63235	ACTIONS 50 FCP 3DEC	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR29352	GRD FCR 99 FCP	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR25497	OBJECTIF PRUDENCE FCP	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR63222	OBJECTIF DYNAMISME FCP	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR28118	GRD CAR 39 FCP	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR63225	OBJECTIF MEDIAN FCP	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR63226	ANTINEA FCP	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR26746	M.D.F.89 FCP	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR60742	AMUNDI PULSACTIONS	99	Fonds Commun de Placement	2 - non mutuelle	-





France	969500K2MUPSI57XK083FR61247	LCL ALLOCATION DYNAMIQUE 3D FCP	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR61562	ATOUT VERT HORIZON FCP 3 DEC	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR62157	ATOUT FRANCE C FCP 3DEC	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR63228	ATOUT EUROPE C FCP 3DEC	99	SICAV - France	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR63383	CPR CONSO ACTIONNAIRE FCP P	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR63384	RSD 2006 FCP 3DEC	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR63764	LCL MGEST FL.0-100	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR61563	ATOUT PREM S ACTIONS 3DEC	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR61665	AMUNDI AFD AV DURABL P1 FCP 3DEC	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083IE63529	RAVIE FCP 5DEC	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR63730	LCL FLEX 30	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR63609	CPR SILVER AGE P 3DEC	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR63769	INDOSUEZ CAP EMERG.C FCP 3DEC	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR64140	OPCIMMO PREM SPPICAV 5DEC	99	Sté Plt prépondérance immobilière capital variable	2 - non mutuelle	-
France	969500K2MUPSI57XK083IT64111	OPCIMMO LCL SPPICAV 5DEC	99	Sté Plt prépondérance immobilière capital variable	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR64185	AMUN.TRES.EONIA ISR E FCP 3DEC	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR64187	AMUNDI PATRIMOINE C 3DEC	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR64392	SOLIDARITE INITIATIS SANTE	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083IE64500	ACTICCIA VIE	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083LU64511	ACTICCIA VIE N2 C	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083IE63703	ACTICCIA VIE 3	99	Fonds Commun de Placement	2 - non mutuelle	-
Luxembourg	969500K2MUPSI57XK083LU64515	AMUNDI EMERG.INTERNAL DEM.AHEC	99	SICAV - Hors France	2 - non mutuelle	-
Luxembourg	969500K2MUPSI57XK083FR64733	AF INDEX EQ USA A4	99	Fonds Commun de Titrisation	2 - non mutuelle	-
Luxembourg	969500K2MUPSI57XK083FR65030	AF INDEX EQ JAPANA	99	SICAV - Hors France	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR65935	UNIPIERRE ASSURANCE ( SCPI )	99	Société Civile de Placement Immobilier	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR65796	SCI VICQ D'AZIR VELLEFAUX	99	Société Civile Immobilière de placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR66170	AMUNDI TRANSM PAT C	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR05774	ACTICCIA VIE N4	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR05773	AMUNDI ACTIONS FRANCE C 3DEC	99	SICAV - France	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR05772	AMUNDI VALEURS DURAB	99	Fonds Commun de Placement	2 - non mutuelle	-





France	969500K2MUPSI57XK083FR05771	CPR OBLIG 12 M.P 3D	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR66218	AMUNDI HORIZON 3D	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083IE63528	ACTICCIA VIE 90 C	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083IE61678	LCL ACTIONS EURO C	99	SICAV - France	2 - non mutuelle	-
France	969500K2MUPSI57XK083IE61679	AXA EUR.SM.CAP E 3D	99	SICAV - France	2 - non mutuelle	-
France	969500K2MUPSI57XK083IE61680	AMUNDI OBLIG EURO C	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083IE64510	CPR RENAI.JAP.-P-3D	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083IE63701	AM AC FR ISR PC 3D	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083IE64686	ACTICCIA VIE 90 N2	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083IE64513	ACTICCIA VIE 90 N3 C	99	Fonds d'investissement à vocation générale	2 - non mutuelle	-
France	969500K2MUPSI57XK083IE64516	LCL INVEST.EQ C	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR16011	LCL INVEST.PRUD.3D	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR16017	CPR GLO SILVER AGE P	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR16018	ACTICCIA VIE 90 N4	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR16022	SOLIDARITE AMUNDI P	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR22175	ACTICCIA VIE 90 N6 C	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR22185	INDOSUEZ ALLOCATION	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR22186	LCL AC MONDE	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR22187	AMUN.ACT.REST.P-C	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR22189	AMUNDI KBI ACTIONS C	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR22193	LCL ACT RES NATUREL	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR22194	LCL ACT.E-U ISR 3D	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR22203	INDO ALLOC MANDAT C	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR22204	A FD EQ E CON AE(C)	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR22206	A FD EQ E FOC AE (C)	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR22212	AMUNDI ALLOCATION C	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR22213	PORTF DET FI EUR AC	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR22215	BFT SEL RDT 23 PC	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR16042	CPR FOCUS INF.-P-3D	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR24244	AMUNDIOBLIGMONDEP	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR24245	AMUNDI KBI ACTION PC	99	Fonds Commun de Placement	2 - non mutuelle	-





France	969500K2MUPSI57XK083FR24246	AMUNDI-CSH IN-PC	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR24247	BFT FRAN FUT-C SI.3D	99	SICAV - France	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR24249	AM.AC.USA ISR P 3D	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR24250	AM.ACT.EMER.-P-3D	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR24251	AM.RDT PLUS -P-3D	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR24254	RETAH PART C	99	Fonds Commun de Créances	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR24255	TRIANANCE 6 ANS N6	99	Fonds Commun de Placement	2 - non mutuelle	-
Luxembourg	969500K2MUPSI57XK083FR24258	AMUNDI B GL AGG AEC	99	SICAV - Hors France	2 - non mutuelle	-
Luxembourg	969500K2MUPSI57XK083FR24259	AIMSCIWOAE	99	SICAV - Hors France	2 - non mutuelle	-
Luxembourg	969500K2MUPSI57XK083FR24261	AMUNDI BGEA AEC	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR24262	LCL AC.MDE HS EU.3D	99	SICAV - France	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR24263	LCL ACTIONS EURO FUT	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR24264	FONDS AV ECHUS FIA B	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR24265	EPARINTER EURO BD	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR24266	PORT.METAUX PREC.A-C	99	Fonds Commun de Placement	2 - non mutuelle	-
Luxembourg	969500K2MUPSI57XK083FR24267	JPM US SEL EQ PLS-CA EUR HD	99	SICAV - Hors France	2 - non mutuelle	-
Luxembourg	969500K2MUPSI57XK083FR24268	CPRGLODISOPARAC	99	SICAV - Hors France	2 - non mutuelle	-
Luxembourg	969500K2MUPSI57XK083FR24271	CPR-CLIM ACT-AEURA	99	SICAV - Hors France	2 - non mutuelle	-
Luxembourg	969500K2MUPSI57XK083FR24272	CPR I-SM B C-AEURA	99	SICAV - Hors France	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR24274	SCPI LFP MULTIMMO	99	Fonds Professionnel de Capital Investissement	2 - non mutuelle	-
Luxembourg	969500K2MUPSI57XK083FR24275	INDOSUEZ NAVIGATOR G	99	SICAV - Hors France	2 - non mutuelle	-
Luxembourg	969500K2MUPSI57XK083FR24276	INDO-GBL TR-PE	99	SICAV - Hors France	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR24277	CPR EUR.HI.DIV.P 3D	99	Fonds Commun de Placement	2 - non mutuelle	-
Luxembourg	969500K2MUPSI57XK083FR24278	JPMORGAN F-US GROWTH-C AHD	99	SICAV - Hors France	2 - non mutuelle	-
Luxembourg	969500K2MUPSI57XK083FR24279	78752 AEURHC	99	SICAV - Hors France	2 - non mutuelle	-
Luxembourg	969500K2MUPSI57XK083FR24280	JPMORGAN F-JPM US VALUE-CEHA	99	SICAV - Hors France	2 - non mutuelle	-
Luxembourg	969500K2MUPSI57XK083FR24281	FRANKLIN DIVER-DYN-I ACC EU	99	SICAV - Hors France	2 - non mutuelle	-
Luxembourg	969500K2MUPSI57XK083FR24283	BA-FII EUR EQ O-GEUR	99	Société anonyme (hors France)	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR24285	HYMNOS P 3D	99	Fonds Commun de Placement	2 - non mutuelle	-
Luxembourg	969500K2MUPSI57XK083FR24286	AMUNDI GLO M/A CONS-M2 EUR C	99	SICAV - Hors France	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR24288	CHORELIA N5 PART C	99	Fonds Commun de Placement	2 - non mutuelle	-



Luxembourg	969500K2MUPSI57XK083FR24289	AMUNDI GLB MUL-ASSET-M2EURC	99	SICAV - Hors France	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR24290	LCL OBL.CREDIT EURO	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR24293	CHORELIA PART C	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR24294	AM.AC.EU.ISR-P-3D	99	SICAV - France	2 - non mutuelle	-
Luxembourg	969500K2MUPSI57XK083FR24295	FE AMUNDI INC BLDR-IHE C	99	SICAV - Hors France	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR24296	CHORELIA N3 PART C	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR24297	LCL ACT.OR MONDE	99	Fonds Commun de Placement	2 - non mutuelle	-
Luxembourg	969500K2MUPSI57XK083FR24298	JPM US EQY ALL CAP-C HDG	99	SICAV - Hors France	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR24299	CHORELIA N2 PART C	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR24302	HASTINGS PATRIM AC	99	Fonds Commun de Placement	2 - non mutuelle	-
Luxembourg	969500K2MUPSI57XK083FR24303	FRANKLIN GLB MLT-AS IN-IAEUR	99	SICAV - Hors France	2 - non mutuelle	-
Luxembourg	969500K2MUPSI57XK083FR24306	AMUNDI-EUR EQ GREEN IM-IEURC	99	SICAV - Hors France	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR24308	CHORELIA N4 PART C	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR24309	CADEISDA 2DEC	99	SICAV - France	2 - non mutuelle	-
Luxembourg	969500K2MUPSI57XK083FR24310	5922 AEURHC	99	SICAV - Hors France	2 - non mutuelle	-
Luxembourg	969500K2MUPSI57XK083FR24311	AMUNDI-GL INFLAT BD-MEURC	99	SICAV - Hors France	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR24315	CHORELIA N6 PART C	99	Fonds Commun de Placement	2 - non mutuelle	-
Luxembourg	969500K2MUPSI57XK083FR24316	EXANE 1 OVERDR CC	99	SICAV - Hors France	2 - non mutuelle	-
Luxembourg	969500K2MUPSI57XK083FR24317	IGSF-GBL GOLD FD-I C	99	SICAV - Hors France	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR24319	AMUNDI AC.FONC.PC 3D	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR24321	Predica OPCI Bureau	99	Sté Plt prépondérance immobilière capital variable	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR24322	Predica OPCI Habitation	99	Sté Plt prépondérance immobilière capital variable	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR24326	Predica OPCI Commerces	99	Sté Plt prépondérance immobilière capital variable	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR24328	OPCI Camp Invest	99	Sté Plt prépondérance immobilière capital variable	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR16030	OPCI Iris Invest 2010	99	Sté Plt prépondérance immobilière capital variable	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR08549	OPCI eco campus	99	Sté Plt prépondérance immobilière capital variable	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR22207	OPCI MASSY BUREAUX	99	Sté Plt prépondérance immobilière capital variable	2 - non mutuelle	-
Italie	969500K2MUPSI57XK083FR24284	Nexus1	99	Fonds Commun de Placement	2 - non mutuelle	-



France	969500K2MUPSI57XK083FR22208	G R D 2	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR24334	G R D 3	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR22195	G R D 5	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR22202	G R D 7	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR62130	GRD 10 FCP	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR62133	GRD 12 FCP	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR22191	GRD 14 FCP (ex-FEDERMONDE)	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR22199	GRD 17 FCP	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR24282	GRD 19 FCP	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR62958	GRD 20 FCP	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR63103	GRD11 FCP	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR63097	PREDIQUANT A1	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR63102	PREDIQUANT A3	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR63557	GRD 13 FCP	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR63558	GRD 21 FCP	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR63568	BTF OPPORTUNITE	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR08725	CA-EDRAM OPPORTUNITES FCP 3DEC	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR64121	FCPR CAA COMP TER PART A3	99	Fonds Commun de Placement à Risques	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR63803	FCPR CAA COMPART BIS PART A2	99	Fonds Commun de Placement à Risques	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR63801	FCPR CAA COMPARTIMENT 1 PART A1	99	Fonds Commun de Placement à Risques	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR63800	FCPR PREDICA 2005 PART A	99	Fonds Commun de Placement à Risques	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR63797	FCPR PREDICA 2006 PART A	99	Fonds Commun de Placement à Risques	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR63104	FCPR PREDICA 2007 A 3DEC	99	Fonds Commun de Placement à Risques	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR63798	FCPR PREDICA 2007 C2	99	Fonds Commun de Placement à Risques	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR64106	FCPR PREDICA 2008 A1	99	Fonds Commun de Placement à Risques	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR22197	FCPR PREDICA 2008 COMP BIS A2	99	Fonds Commun de Placement à Risques	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR22196	FCPR PREDICA 2008 COMP TER A3	99	Fonds Commun de Placement à Risques	2 - non mutuelle	-





France	969500K2MUPSI57XK083FR22190	G R D 8	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR64122	G R D 9	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR64123	PREDICA 2010 parts A1	99	Fonds Commun de Placement à Risques	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR64124	PREDICA 2010 parts A2	99	Fonds Commun de Placement à Risques	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR64125	PREDICA 2010 parts A3	99	Fonds Commun de Placement à Risques	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR63095	PREDICA INFR 2006-2007 A FCPR	99	Fonds Commun de Placement à Risques	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR64126	PREDIQUANT OPPORTUNITES FCP	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR64127	CAA FRANCE CROISSANCE 2 A FCPR	99	Fonds Commun de Placement à Risques	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR64128	CAA PRIV.FINANC.COMP.1 A1 FIC	99	Fonds Commun de Placement à Risques	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR30684	CAA PRIV.FINANC.COMP.2 A2 FIC	99	Fonds Commun de Placement à Risques	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR24314	FCPR UI CAP AGRO	99	Fonds Commun de Placement à Risques	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR62959	FCPR CAA 2013	99	Fonds Commun de Placement à Risques	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR64928	CAA 2013 FCPR B1	99	Fonds Commun de Placement à Risques	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR08679	CAA 2013 FCPR C1	99	Fonds Commun de Placement à Risques	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR22172	CAA 2013 FCPR D1	99	Fonds Commun de Placement à Risques	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR22176	PREDICA SECONDAIRES III	99	Fonds Commun de Placement à Risques	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR60500	OBJECTIF LONG TERME FCP	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR60499	CAA 2013 COMPARTIMENT 5 A5	99	Fonds Commun de Placement à Risques	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR28132	CAA 2014 COMPARTIMENT 1 PART A1	99	Fonds Commun de Placement à Risques	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR63559	CAA 2014 INVESTISSMENT PART A3	99	Fonds Commun de Placement à Risques	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR22182	CAA 2015 CPT 1	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR63962	CAA 2015 CPT 2	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR65046	F CORE EU CR 19 MM	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR66670	CAA 2013-2	99	Fonds Commun de Titrisation	2 - non mutuelle	-







France	969500K2MUPSI57XK083FR66159	CAA 2013-3	99	Fonds Commun de Titrisation	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR66713	FCT MID CAP 2 05/12/22	99	Fonds Commun de Titrisation	2 - non mutuelle	-
Irlande	969500K2MUPSI57XK083FR30685	CORSAIR 1.5255% 25/04/35	99	Special Purpose Vehicle - Fonds commun de Créances	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR22179	AGRICOLE RIVAGE DETTE	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67559	CAREPTA RE-2015 -1	99	Fonds Commun de Titrisation	2 - non mutuelle	-
France	969500K2MUPSI57XK083LU67326	ARTEMID	99	Fonds Commun de Titrisation	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67321	CA VITA PRIVATE EQUITY CHOISE PARTS PART A	99	Fonds d'Investissement Professionnel Spécialisé	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67320	CA VITA INFRASTRUCTURE CHOISE FIPS c.l. A	99	Fonds d'Investissement Professionnel Spécialisé	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67514	IAA CROISSANCE INTERNATIONALE	99	Fonds d'Investissement Professionnel Spécialisé	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67545	CAA 2016	99	Fonds Professionnel de Capital Investissement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67137	CAA INFRASTRUCTURE	99	Fonds d'Investissement Professionnel Spécialisé	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR66719	CA VITA PRIVATE DEBT CHOICE FIPS cl.A	99	Fonds Commun de Placement à Risques	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR68170	CAA SECONDAIRE IV	99	Fonds Professionnel de Capital Investissement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR68783	FCT BRIDGE 2016-1	99	Fonds Commun de Titrisation	2 - non mutuelle	-
France	969500K2MUPSI57XK083GB68896	CAREPTA R 2016	99	Fonds Commun de Titrisation	2 - non mutuelle	-
France	969500K2MUPSI57XK083ES69069	FPCI Cogeneration France I	99	Fonds Professionnel de Capital Investissement	2 - non mutuelle	-
France	969500K2MUPSI57XK083ES69070	Prediquant Eurocroissance A2	99	Fonds Commun de Placement	2 - non mutuelle	-
Irlande	969500K2MUPSI57XK083FR68187	CORS FIN 1.52 10-38	99	Special Purpose Vehicle - Fonds commun de Créances	2 - non mutuelle	-
Luxembourg	969500K2MUPSI57XK083IE67889	PURPLE PR 1.36 10-38	99	Special Purpose Vehicle - Fonds commun de Créances	2 - non mutuelle	-
Luxembourg	969500K2MUPSI57XK083LU68199	CORS FIN 251038	99	Fonds Commun de Créances	2 - non mutuelle	-
Luxembourg	969500K2MUPSI57XK083LU68205	PURP PR 1.093 10-38	99	Special Purpose Vehicle - Fonds commun de Créances	2 - non mutuelle	-
France	969500K2MUPSI57XK083LU68207	CAA INFRASTRUCTURE 2017	99	Fonds Professionnel de Capital Investissement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR65559	CAA PE 2017 (CAA PRIVATE EQUITY 2017)	99	Fonds d'Investissement Professionnel Spécialisé	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR69065	CAA PE 2017 BIS (CAA PRIVATE EQUITY 2017 BIS)	99	Fonds d'Investissement Professionnel Spécialisé	2 - non mutuelle	-





France	969500K2MUPSI57XK083FR68180	CAA PE 2017 France INVESTISSEMENT (CAA PRIVATE EQUITY 2017 MEZZANINE)	99	Fonds d'Investissement Professionnel Spécialisé	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR68791	CAA PE 2017 MEZZANINE (CAA PRIVATE EQUITY 2017 MEZZANINE)	99	Fonds d'Investissement Professionnel Spécialisé	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR68186	CAA PE 2017 TER CONSO (CAA PRIVATE EQUITY 2017 TER)	99	Fonds d'Investissement Professionnel Spécialisé	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR68188	GRD 44	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR69003	GRD 44 N2	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR69036	GRD 54	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67527	UI CAP SANTE 2	99	Fonds Professionnel de Capital Investissement	2 - non mutuelle	-
France	969500K2MUPSI57XK083LU68619	CAA PR FI II C1 A1	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR64950	Effithermie	99	Fonds Professionnel de Capital Investissement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR22178	FCT CAA 2017-1	99	Fonds Commun de Titrisation	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR29358	Prediquant Premium	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083ES69051	PREDIQUANT A2	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083PL69071	GRD 18 FCP	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR69005	GRD44 n°3	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083LU67915	CAA INFRASTRUCTURE 2018 - COMPARTIMENT 1	99	Fonds d'Investissement Professionnel Spécialisé	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR68824	COMPARTIMENT DS3 - IMMOBILIER VAUGIRARD	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083LU68210	CAA PRIVATE EQUITY 2018 - COMPARTIMENT FRANCE INVESTISSEMENT	99	Fonds Professionnel de Capital Investissement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67147	COMPARTIMENT DS3 - VAUGIRARD	99	Fonds Commun de Titrisation	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR30679	CAA PRIVATE EQUITY 2018 - COMPARTIMENT 1	99	Fonds Professionnel de Capital Investissement	2 - non mutuelle	-
France	969500K2MUPSI57XK083LU21705	AM DESE FIII DS3IMDI	99	Fonds Commun de Titrisation	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR24312	CNP ACP 10 FCP	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR63413	BFT VALUE PREM OP CD	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR00097	PREDIQUANT A5	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR20237	FDC A3 P	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR29357	FDA 18 -O- 3D	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR29497	OPCI GHD	99	Sté Plt prépondérance immobilière capital variable	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR60797	GRD 44 N4 PART CD	99	Fonds Commun de Placement	2 - non mutuelle	-





France	969500K2MUPSI57XK083FR16001	CAA PE 2019 CPT 1 A1	99	Fonds Professionnel de Capital Investissement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR63561	CAA PE 19 CPT BIS A2	99	Fonds Professionnel de Capital Investissement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR63566	CAA PE 19 CPT TER A3	99	Fonds Professionnel de Capital Investissement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR63567	CAA INFRASTRU.2019 A	99	Fonds d'Investissement Professionnel Spécialisé	2 - non mutuelle	-
Luxembourg	969500K2MUPSI57XK083FR63569	APLEGROSENIEUHD	99	SICAV - Hors France	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR24256	LF PRE ZCP 12 99 LIB	99	Fonds Commun de Titrisation	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR24342	GRD 44 N5	99	Fonds Commun de Placement	2 - non mutuelle	-
Irlande	969500K2MUPSI57XK083FR22180	PREMIUM GREEN 1.24% 25/04/35	99	Special Purpose Vehicle - Fonds commun de Créances	2 - non mutuelle	-
Irlande	969500K2MUPSI57XK083PL62695	PREMIUM GR 0% 28	99	Fonds Commun de Créances	2 - non mutuelle	-
Irlande	969500K2MUPSI57XK083FR63101	PREMIUM GREEN 4.72%12-250927	99	Fonds Commun de Créances	2 - non mutuelle	-
Irlande	969500K2MUPSI57XK083FR63369	PREMIUM GREEN TV2027	99	Fonds Commun de Créances	2 - non mutuelle	-
Irlande	969500K2MUPSI57XK083FR64129	PREM GRE 1.53 04-35	99	Special Purpose Vehicle - Fonds commun de Créances	2 - non mutuelle	-
Irlande	969500K2MUPSI57XK083FR64944	PREM GRE 1.55 07-40	99	Fonds Commun de Créances	2 - non mutuelle	-
Irlande	969500K2MUPSI57XK083FR64945	PREM GRE 0.51 10-38	99	Special Purpose Vehicle - Fonds commun de Créances	2 - non mutuelle	-
Irlande	969500K2MUPSI57XK083FR64946	PREGREEN 0.63 10/25/38 Corp	99	Special Purpose Vehicle - Fonds commun de Créances	2 - non mutuelle	-
Irlande	969500K2MUPSI57XK083FR64947	PREGREEN 1.095 10/25/38 Corp	99	Special Purpose Vehicle - Fonds commun de Créances	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR64948	SCI FEDERLONDRES	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR64949	SCI FEDERALE PEREIRE VICTOIRE	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR64951	SCI FEDERALE VILLIERS	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR64952	SCI FEDERPIERRE	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR64953	SCI VALHUBERT	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR08546	SCI PORTE DES LILAS - FRERES FLAVIEN	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR14032	SCI MEDI BUREAUX	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR61717	SCI BMEDIC HABITATION	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR22171	SCI IMEFA 1	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR08548	SCI IMEFA 5	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR22173	SCI IMEFA 6	99	Société Civile Immobilière	2 - non mutuelle	-





France	969500K2MUPSI57XK083FR30731	SCI IMEFA 17	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR65960	SCI IMEFA 18	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR63405	SCI IMEFA 20	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR66096	SCI IMEFA 32	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083LU66122	SCI IMEFA 33	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083LU67550	SCI IMEFA 35	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR16023	SCI FEDERLOG	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR16024	SCI IMEFA 36	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR16028	SCI IMEFA 37	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR16029	SCI IMEFA 38	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR16033	SCI IMEFA 39	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR16041	SCI IMEFA 42	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR24331	SCI IMEFA 43	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR28110	SCI IMEFA 44	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR63009	SCI IMEFA 47	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR63098	SCI IMEFA 48	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR63099	SCI IMEFA 51	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR63100	SCI IMEFA 52	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR65100	SCI IMEFA 54	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR65102	SCI IMEFA 57	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083IT66254	SCI IMEFA 58	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083BE63044	SCI IMEFA 60	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083BE63045	SCI IMEFA 61	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083BE63832	SCI IMEFA 62	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083BE63833	SCI IMEFA 63	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083BE63835	SCI IMEFA 64	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083BE63836	SCI IMEFA 68	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083BE63837	SCI IMEFA 69	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083BE63838	SCI IMEFA 72	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083BE63839	SCI IMEFA 73	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083BE63840	SCI IMEFA 74	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083BE63841	SCI IMEFA 76	99	Société Civile Immobilière	2 - non mutuelle	-





France	969500K2MUPSI57XK083BE63842	SCI IMEFA 77	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083BE63843	SCI IMEFA 78	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083BS64216	SCI IMEFA 79	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083DE63046	SCI IMEFA 80	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083ES27665	SCI IMEFA 82	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083IT27667	SCI IMEFA 84	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083ES67192	SCI IMEFA 85	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67929	SCI IMEFA 89	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR68213	SCI IMEFA 91	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR68079	SCI IMEFA 92	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67139	SCI IMEFA 96	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67140	SCI IMEFA 100	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67141	SCI IMEFA 101	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67142	SCI IMEFA 102	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67143	SCI IMEFA 103	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67144	SCI IMEFA 104	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67145	SCI IMEFA 105	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67146	SCI IMEFA 108	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67355	SCI IMEFA 109	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67356	SCI IMEFA 113	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67357	SCI IMEFA 115	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67358	SCI IMEFA 116	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67359	SCI IMEFA 117	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67360	SCI IMEFA 118	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67361	SCI IMEFA 128	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67362	SCI IMEFA 126	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67363	SCI IMEFA 121	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67364	SCI IMEFA 120	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67376	SCI IMEFA 122	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR68780	SCI IMEFA 123	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR68781	SCI IMEFA 129	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR68782	SCI IMEFA 131	99	Société Civile Immobilière	2 - non mutuelle	-





France	969500K2MUPSI57XK083FR67511	SCI GRENIER VELLE	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR30209	SCI LE VILLAGE VICTOR HUGO	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR60387	SCI IMEFA 22	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR61538	SCI IMEFA 83	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR64390	SCI IMEFA 25	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR66084	SCI IMEFA 140	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67528	SCI IMEFA 8	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67134	SCI IMEFA 16	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67515	SCI CAMPUS MEDICIS ST DENIS	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67380	SCI CAMPUS RIMBAUD ST DENIS	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67513	SCI IMEFA 3	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67379	SCI IMEFA 12	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083AN29797	SCI IMEFA 81	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR66174	SCI IMEFA 148	99	Société Civile	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR66538	SCI IMEFA 156	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR66628	SCI IMEFA 150	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR66630	SCI IMEFA 155	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083LU66887	SCI IMEFA 158	99	Société Civile	2 - non mutuelle	-
France	969500K2MUPSI57XK083LU66614	SCI IMEFA 159	99	Société Civile	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR25501	SCI IMEFA 164	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083LU68209	SCI Pacifica Hugo	99	Société Civile	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR64772	SCI IMEFA 171	99	Société Civile	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR65264	SCI IMEFA 170	99	Société Civile	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67519	SCI IMEFA 169	99	Société Civile	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67546	HDP La Halle Boca (anciennement SCI IMEFA 168)	99	Société Civile	2 - non mutuelle	-
France	969500K2MUPSI57XK083IT67090	HDP Bureaux (anciennement SCI IMEFA 166)	99	Société Civile	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67756	SCI IMEFA 157	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67757	HDP Hôtel (SCI IMEFA 167)	99	Société Civile	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67758	SCI IMEFA 172	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67759	SCI IMEFA 10	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67765	SCI IMEFA 9	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67772	SCI IMEFA 2	99	Société Civile Immobilière	2 - non mutuelle	-





France	969500K2MUPSI57XK083FR67778	SCI IMEFA 173	99	Société Civile	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67879	SCI IMEFA 174	99	Société Civile	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67887	SCI IMEFA 175	99	Société Civile	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67931	SCI IMEFA 176	99	Société Civile	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR68160	SCI IMEFA 149	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR68161	IMEFA 177	99	Société Civile	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR68164	IMEFA 178	99	Société Civile	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR68168	IMEFA 179	99	Société Civile	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR68171	SCI Holding Dahlia	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR68172	DS Campus	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR68173	Issy Pont	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR68175	SCI Vaugirard 36-44	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR68177	B IMMOBILIER	99	SA à Conseil d'Administration - France	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR68184	SCI 1 TERRASSE BELLINI	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR68185	SOCIETE CIVILE FONDIS	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083LU67926	SCI RUE DU BAC	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083LU68196	SCI TOUR MERLE	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083LU68202	SCI CARPE DIEM	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR021680	SCI WAGRAM 22/30	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR61164	SCI ILOT 13	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR63576	SCI FREY RETAIL VILLAGE	99	Société Civile	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67754	SCI HEART OF LA DEFENSE	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR68215	PREDIWATT	99	Société par Actions Simplifiée	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR68439	AMUNDI KBI AQUA C	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR68455	SCI TANGRAM	99	SICAV - France	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR68461	CAA COMMERCES 2	99	Sté Plt prépondérance immobilière capital variable	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR68494	GRD ACT.ZONE EURO	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR68495	FCT CAA COMPARTIMENT CESSION DES CREANCES LCL	99	Fonds Commun de Titrisation	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR68600	SAS CB3	99	Société par Actions Simplifiée	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR68606	PREDICA ENER DUR EUR	99	Société par Actions Simplifiée	2 - non mutuelle	-





France	969500K2MUPSI57XK083FR68774	FONDS AV ECHUS FIA A	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR68775	5884 AEURC	99	SICAV - Hors France	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR68776	1827 A2EURC	99	SICAV - Hors France	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR68778	56055 A5 EUR	99	SICAV - Hors France	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR68785	PORT EX ABS RET P	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR68789	5880 AEURC	99	SICAV - Hors France	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR68792	CPR EUROLAND ESG P	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR68793	PIMCO GLOBAL BND FD-CURNC EX	99	SICAV - Hors France	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR68794	INDOFIFLEXEG	99	SICAV - Hors France	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR69001	CHORELIA N7 C	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR69002	AMIRAL GROWTH OPP A	99	SICAV - France	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR69004	CALIFORNIA 09	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR69006	VENDOME SEL EURO PC	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR69031	EUROPEAN CDT SRI PC	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR69032	INDOSUEZ CAP EMERG.M	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR69033	TRIANANCE 6 AN 12 C	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR69034	AIJPMGBIGOAHE	99	SICAV - Hors France	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR69035	56055 AEURHC	99	SICAV - Hors France	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR69038	AMUNDI EMERG MKT BD-M2EURHC	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR69039	OPCI CAA CROSSROADS	99	SICAV - France	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR69040	CAA PRIV EQY 19 CF A	99	Fonds Professionnel de Capital Investissement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR69042	SCI ACADEMIE MONTROUGE	99	Société coopérative anonyme à capital variable	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR69043	CAA INFRAST 2021 A	99	Fonds d'Investissement Professionnel Spécialisé	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR69044	VAUGIRARD GRIMSBY	99	Fonds Commun de Placement	2 - non mutuelle	-
Grande- Bretagne	969500K2MUPSI57XK083FR69045	HORNSEA 2	99	Fonds Commun de Placement	2 - non mutuelle	-
Espagne	969500K2MUPSI57XK083FR69046	JANUS RENEWABLES	99	Sociedad Limitada (ES)	2 - non mutuelle	-
Espagne	969500K2MUPSI57XK083FR69048	REPSOL RENOVABLES	99	Sociedad Limitada (ES)	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR69049	LCL ECHUS - PI	99	Fonds d'Investissement Professionnel Spécialisé	2 - non mutuelle	-
Irlande	969500K2MUPSI57XK083FR69054	LM-CB VALUE FD-PA EUR	99	Fonds Commun de Placement	2 - non mutuelle	-
Luxembourg	969500K2MUPSI57XK083IT66632	9522 A2EURC	99	Fonds Commun de Placement	2 - non mutuelle	-







Luxembourg	969500K2MUPSI57XK083LU66849	5932 AEURC	99	SICAV - Hors France	2 - non mutuelle	-
Luxembourg	969500K2MUPSI57XK083FR66171	7653 AEURC	99	Fonds Commun de Placement	2 - non mutuelle	-
Luxembourg	969500K2MUPSI57XK083FR67382	FEAMUNDISVFAEC	99	Fund	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR27729	LCL ECHUS - BETA C	99	Fonds d'Investissement Professionnel Spécialisé	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR27730	AM E LI ST SRI PM C	99	Fonds d'Investissement Professionnel Spécialisé	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR27733	LCL ECHUS SIGMA	99	Fonds d'Investissement Professionnel Spécialisé	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR63266	AM FL DES TERRI PT A	99	Fonds d'Investissement Professionnel Spécialisé	2 - non mutuelle	-
France	969500K2MUPSI57XK083LU69012	FONDS AV ECHU FIA PI	99	Fonds d'Investissement Professionnel Spécialisé	2 - non mutuelle	-
France	969500K2MUPSI57XK083LU69013	FDS AV ECH FIA OM C	99	Fonds d'Investissement Professionnel Spécialisé	2 - non mutuelle	-
France	969500K2MUPSI57XK083LU69015	SEL EUR CLI SEP 22 C	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083LU69016	SEL EUR ENV MAI 22 C	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083LU69028	PIO-DIV S/T-AEURND	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083LU69055	5909 A2EURC	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083LU69068	5880 A5 EUR	99	Fund	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67927	CAA PE 20 COMP 1 A1	99	Fonds Commun de Placement	2 - non mutuelle	-
Luxembourg	969500K2MUPSI57XK083FR30741	ARCHM.-IN.DE.PL.III	99	Fonds d'Investissement Professionnel Spécialisé	2 - non mutuelle	-
Luxembourg	969500K2MUPSI57XK083FR66947	BRIDGE EU 20 SR LIB	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083LU66716	SCI IMEFA 187	99	Fonds Commun de Titrisation	2 - non mutuelle	-
France	969500K2MUPSI57XK083ES66958	SCI FEDERIMMO	99	Société Civile Immobilière	2 - non mutuelle	-
Luxembourg	969500K2MUPSI57XK083LU64386	ALTA VAI	99	Société par Actions Simplifiée	2 - non mutuelle	-
France	969500K2MUPSI57XK083LU67366	VAUGIRARD RENOVABLES	99	Sociedad Limitada (ES)	2 - non mutuelle	-
Pologne	969500K2MUPSI57XK083FR67396	ALTAMIRA	99	Sociedad Limitada (ES)	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67624	SEL FR ENV MAI 2022	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083IT67625	AMUNDI FUNDS PIONEER US EQUITY RESEARCH VALUE HGD	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083IT67934	AMUNDI CAA ABS CT	99	Fonds d'Investissement Professionnel Spécialisé	2 - non mutuelle	-
France	969500K2MUPSI57XK083AT68894	AMUNDI DS IV VAUGIRA	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083ES68798	COVIVIO IMMOBILIEN	99	Société Anonyme	2 - non mutuelle	-





Luxembourg	969500K2MUPSI57XK083LU69052	ELL HOLDCO SARL	99	Société à responsabilité limitée (hors France)	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR63948	UAF LIFE PATRIMOINE	99	SA à Conseil d'Administration - France	2 - non mutuelle	-
Luxembourg	969500K2MUPSI57XK083FR28140	QS1000001020 PREDICARE SARL	99	Société anonyme de Participations Financières (LU)	2 - non mutuelle	-
France	969500K2MUPSI57XK083LU63382	SCI NEW VELIZY	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083BE66169	OPTISANTIS SAS	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR66529	DIAPRE	99	SA à Conseil d'Administration - France	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR66413	ASSERCAR	99	SARL - France	2 - non mutuelle	-
France	969500K2MUPSI57XK083LU67560	SAS VIAREN	99	Fonds Commun de Placement à Risques	2 - non mutuelle	-
France	969500K2MUPSI57XK083PT67547	CAA RESIDENCES SENIORS	99	Société par Actions Simplifiée	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR29497	ISR COURTAGE	99	SA à Conseil d'Administration - France	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR60797	SAS SPECIFICA	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR16001	PREVISEO OBSEQUES (EX-FEDER 02)	99	SA à Conseil d'Administration - France	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR63561	SCI IMEFA 161	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR63566	SCI IMEFA 162	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR63567	SCI IMEFA 163	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR63569	SCI IMEFA 165	99	SA à Conseil d'Administration - France	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR24256	SCI IMEFA 49	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR24342	SCI IMEFA VELIZY	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR22180	SCI ALLIANCE 10	99	Société Civile Immobilière	2 - non mutuelle	-
Pologne	259400IDRH0AFY9CPR67	CREDIT AGRICOLE TOWARZYSTWO UBEZPIECZEN SPOLKA AKCYJNA	99	Société anonyme (hors France)	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR63101	SCI HOLDING STRATEGE	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR63369	SAS GHD OPCO HOTEL	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR64129	PACIFICA GRESILLONS	99	Société Civile	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR64944	SCI IMEFA 181	99	SA à Conseil d'Administration - France	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR64945	SCI IMEFA 182	99	Société par Actions Simplifiée	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR64946	SCI IMEFA 183	99	Société par Actions Simplifiée	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR64947	SCI IMEFA 184	99	Société par Actions Simplifiée	2 - non mutuelle	-





France	969500K2MUPSI57XK083FR64948	SNC MARSEILLE MICHELET	99	Société en Nom Collectif	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR64949	SCI IMEFA 186	99	Fonds Commun de Titrisation	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR64951	SCI IMEFA 188	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR64952	SCI IMEFA 189	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR64953	SCI IMEFA 190	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR08546	SAS OFELIA	99	Société par Actions Simplifiée	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR14032	CREDIT AGRICOLE PROTECTION & SECURITE	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR61717	SCI 11 PLACE DE L'EUROPE	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR22171	SCI SEGUR 2	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR08548	SOCIETE SOPRESA	99	SA à Conseil d'Administration - France	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR22173	SCI SEGUR	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR30731	SCI DISTRIPOLE PORTE DE FRANCE	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR65960	SAS VILLE DU BOIS INVEST	99	Société par Actions Simplifiée	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR63405	SCI FUTURE WAY	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR66096	STOCKLY	99	Société par Actions Simplifiée	2 - non mutuelle	-
Luxembourg	969500K2MUPSI57XK083LU66122	HUB@LUXEMBOURG	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083LU67550	SARL LUX LEUDELANGE	99	Société à responsabilité limitée (hors France)	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR16023	FEDERPIERRE CAPUCINES	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR16024	FEDERPIERRE CAULAINCOURT	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR16028	FEDERPIERRE MICHAL	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR16029	FEDERPIERRE UNIVERSITE	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR16033	LONGCHAMP MONTEVIDEO	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR16041	VICQ NEUILLY	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR24331	SCI 3-5 BIS BOULEVARD DIDEROT	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR28110	ARM (SAS)	99	Société par Actions Simplifiée	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR63009	SABLES D'OLONNE	99	Société par Actions Simplifiée	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR63098	SCI IMEFA 151	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR63099	SCI IMEFA 152	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR63100	SCI IMEFA 153	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR65100	EFFITHERMIE FINANCE	99	Société par Actions Simplifiée Unipersonnel	2 - non mutuelle	-





France	969500K2MUPSI57XK083FR65102	BOLETUS FINANCE	99	Société par Actions Simplifiée Unipersonnel	2 - non mutuelle	-
ITALIE	969500K2MUPSI57XK083IT66254	STELVIO	99	Societa per Azioni (IT)	2 - non mutuelle	-
Belgique	969500K2MUPSI57XK083BE63044	TULIPE HOLDING BELGIQUE SA	99	Fund	2 - non mutuelle	-
Belgique	969500K2MUPSI57XK083BE63045	NARCISSE HOLDING BELGIQUE SA	99	Société anonyme (hors France)	2 - non mutuelle	-
Belgique	969500K2MUPSI57XK083BE63832	FONCIERE BRUGGE STATION	99	Société anonyme (hors France)	2 - non mutuelle	-
Belgique	969500K2MUPSI57XK083BE63833	FONCIERE BRUXELLES AEROPORT	99	Société anonyme (hors France)	2 - non mutuelle	-
Belgique	969500K2MUPSI57XK083BE63835	FONCIERE BRUXELLES GARE CENTRALE	99	Société anonyme (hors France)	2 - non mutuelle	-
Belgique	969500K2MUPSI57XK083BE63836	FONCIERE BRUXELLES SUD	99	Société anonyme (hors France)	2 - non mutuelle	-
Belgique	969500K2MUPSI57XK083BE63837	FONCIERE BRUXELLES TOUR NOIRE	99	Société anonyme (hors France)	2 - non mutuelle	-
Belgique	969500K2MUPSI57XK083BE63838	IRIS TREFONDS	99	Société anonyme (hors France)	2 - non mutuelle	-
Belgique	969500K2MUPSI57XK083BE63839	FONCIERE LIEGE	99	Société anonyme (hors France)	2 - non mutuelle	-
Belgique	969500K2MUPSI57XK083BE63840	FONCIERE LOUVAIN CENTRE	99	Société anonyme (hors France)	2 - non mutuelle	-
Belgique	969500K2MUPSI57XK083BE63841	FONCIERE LOUVAIN	99	Société anonyme (hors France)	2 - non mutuelle	-
Belgique	969500K2MUPSI57XK083BE63842	FONCIERE MALINES	99	Société anonyme (hors France)	2 - non mutuelle	-
Belgique	969500K2MUPSI57XK083BE63843	FONCIERE NAMUR	99	Société anonyme (hors France)	2 - non mutuelle	-
Bahamas	969500K2MUPSI57XK083BS64216	BRANCH INVESTMENTS INTERNATIONAL INC.	99	INTERNATIONAL BUSINESS COMPANY Bahamas	2 - non mutuelle	-
Allemagne	969500K2MUPSI57XK083DE63046	IRIS INVESTOR HOLDING GMBH	99	INTERNATIONAL BUSINESS COMPANY Bahamas	2 - non mutuelle	-
Espagne	969500K2MUPSI57XK083ES27665	METEORE ALCALA SL	99	Société à responsabilité limitée (hors France)	2 - non mutuelle	-
Italie	969500K2MUPSI57XK083IT27667	METEORE ITALY SRL	99	Société à responsabilité limitée (hors France)	2 - non mutuelle	-
Espagne	959800P1TEVUVV7YZZ92	ABANCA GENERALES DE SEGUROS Y REASEGUROS S.A.	99	Société anonyme (hors France)	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67929	SAS EUROP ASSIS FRAN	99	Société par Actions Simplifiée	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR68213	PREDURBA SAS	99	Société par Actions Simplifiée	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR68079	SCI 103 GRENELLE	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67139	SCI IMEFA 192	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67140	SCI IMEFA 193	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67141	SCI IMEFA 194	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67142	SCI IMEFA 195	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67143	SCI IMEFA 196	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67144	SCI IMEFA 198	99	Société Civile Immobilière	2 - non mutuelle	-





France	969500K2MUPSI57XK083FR67145	SCI IMEFA 199	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67146	SCI IMEFA 200	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67355	SCI IMEFA 202	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67356	SCI IMEFA 203	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67357	SCI IMEFA 204	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67358	SCI IMEFA 205	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67359	SCI IMEFA 206	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67360	SCI IMEFA 207	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67361	SCI IMEFA 208	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67362	SCI IMEFA 209	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67363	SCI IMEFA 211	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67364	SCI IMEFA 212	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67376	SCI SPIRICA BOISSEAU	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR68780	SAS IMEFA 214	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR68781	SAS IMEFA 215	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR68782	SAS COMMERCES 2	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67511	ARDIAN MUL STRATG A	99	Fonds Commun de Placement	2 - non mutuelle	-
France	9695008WROW43ZUUEE92	FDC A2 -P- 3D	99	Fonds Commun de Placement	2 - non mutuelle	-
France	96950089LLO7CF864737	FDC A1 -O- 3D	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500AVODZ5UV874P48	FDC PREDIQ.OPP.O 3D	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500LQEDOEEOCGOQL03	FDA 14 PART O	99	Fonds Commun de Placement	2 - non mutuelle	-
Luxembourg	549300M6DMUC7H67PU05	TIERA CAPIT NAT PE A	99	SICAV - Hors France	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR30209	FDA 5 (EX FDA 17 0 2D PART 0)	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500V216U5FVKE4F10	CAA P.EQ.18 CPBIS A2	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500VM67KML7JU0R63	FDA 7 O 3D	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR60387	OPCI LAPILLUS I	99	SICAV - Hors France	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR61538	ECHIQUIER VALUE FCP 3DEC	99	SICAV - France	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR64390	FDC T1 FCP 3 DEC	99	Fonds Commun de Placement	2 - non mutuelle	-
France	9695002F62F5T27IY176	FDC SILVER AGE C/D	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500XAUGOCYBY4XB39	FDC PREMIUM	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR66084	FPCI CAA SECONDAIRE V	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500HRW2W6V6R7TL66	FDA RE -O- 3D	99	Fonds Commun de Placement	2 - non mutuelle	-





France	969500JUJ97K0F127Y85	AMUNDI TRANSM. IMMO.	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67528	ALTA COMMERCES EUROP	99	SICAV - France	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67134	AM.PRIV.EQ.MEGA.II A	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67515	CAP SANTE 3 PART A	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67380	CAP SERVICES A	99	Fonds Professionnel de Capital Investissement	2 - non mutuelle	-
France	969500D6DCHAI0KCDH96	CASIMIR1 PART C	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67513	CHORELIA N 8 PART C	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67379	MID INFRA SLP	99	SICAV - France	2 - non mutuelle	-
ANTILLES NEERLANDAIS	969500K2MUPSI57XK083AN29797	PERMAL INV HOLD -A-	99	Fund	2 - non mutuelle	-
France	969500XE3X4ETZMLLJ51	CARIDOR	99	Fonds Commun de Placement	2 - non mutuelle	-
France	96950052ECKLOA6EHC05	DE VRIES	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR66174	CAA PRIVATE EQUITY 208 - COMPARTIMENT TER	99	Fonds Professionnel de Capital Investissement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR66538	BC 44	99	Société par Actions Simplifiée	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR66628	DS3 - MILAN	99	Fonds Commun de Titrisation	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR66630	AMUNDI PRIVATE DEBT FUNDS	99	Fonds Commun de Titrisation	2 - non mutuelle	-
Luxembourg	969500K2MUPSI57XK083LU66887	CYCLOPE INVES.OPP.	99	SICAV - Hors France	2 - non mutuelle	-
France	969500BQ17ZLAGFNE838	ACTICCIA VIE 90 N5	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500R2G4TYJSA4VQ57	ACTICCIA VIE 90 N7 C	99	Fonds Commun de Placement	2 - non mutuelle	-
France	96950098MV6OXMNMDJ92	ACTICCIA VIE 90 N 8	99	Fonds Commun de Placement	2 - non mutuelle	-
Luxembourg	969500K2MUPSI57XK083LU66614	ARCHMORE SCSP-IN.DE.PL.II-S-F IV EUR	99	Fonds d'Investissement Professionnel Spécialisé	2 - non mutuelle	-
France	969500JH2VQHTX8EU033	AMUNDI EDR SELECTION	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR25501	PREDICA ISR MONDE (FCP)	99	Fonds Commun de Placement	2 - non mutuelle	-
Luxembourg	969500K2MUPSI57XK083LU68209	BGF-GLBL DYN EQ-I2EURA	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500M5K22JQ64PAG87	LITHOS FCP	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500UL8E43FQS4NK06	B2 HOTEL INVEST (SPPICAV)	99	Sté Plt prépondérance immobilière capital variable	2 - non mutuelle	-
France	969500ORO1AXRH1DY544	FLORISSIME DYNAMIQUE (FCP)	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500VG7W0EK37FIN49	INDOS.ALLOC.30 -C-3D	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR64772	FR0013217650 FONDS AV ECHUS FIA C	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR65264	AMUNDI ACTIONS OR P	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67519	CHORELIA N 9 PART C	99	Fonds Commun de Placement	2 - non mutuelle	-





France	969500K2MUPSI57XK083FR67546	RESID MORT II LARG E	99	Fonds Commun de Placement	2 - non mutuelle	-
ITALIE	969500K2MUPSI57XK083IT67090	AMUNDI PROTEZIONE 85	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67756	CAA PE 20 COM BIS A2	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67757	CAA PE 20 COM TER A3	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67758	CAA INFRASTRU.2020 A	99	Fonds d'Investissement Professionnel Spécialisé	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67759	AMUN ENERG VERT FIA	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67765	CPR AMBITION FR SI	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67772	CHORELIA N 10	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67778	BFT EQUITY PROTECT 2	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67879	OPTIMUM EQUILIBRE R	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67887	FOJ CAP 2024 PART C	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67931	0.0 08-61	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR68160	ABCM GLOB ALLO	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR68161	CAA PR FI II C2 A2	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR68164	FRIEDLAND THEM.MEG.A	99	Fonds Commun de Placement	2 - non mutuelle	-
France	9695005VWNPZYFEANJ53	LCL FUTURE CITI P	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR68168	ACTIV ALLC RB R CAP	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR68171	CAA PVT EQ 2021 1 A1	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR68172	CAA PV EQ2021 BIS A2	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR68173	CERES FD ACT MOND RE	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR68175	CHORELIA N11 PART C	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR68177	PERIAL EUR CARB SCCV	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR68184	CHORELIA N 12 C	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR68185	SCI PM IMMO TREND	99	Société Civile Immobilière	2 - non mutuelle	-
France	213800UZBBUGWGMGA952	AMUNDI PROT 85 ROLLING 2Y	99	Fonds Commun de Placement	2 - non mutuelle	-
Luxembourg	969500K2MUPSI57XK083LU67926	LUMY-SBRGEQN-X5EUR	99	Fonds Commun de Placement	2 - non mutuelle	-
Luxembourg	969500K2MUPSI57XK083LU68196	JPM GLOBAL FOCUS-IA	99	SICAV - Hors France	2 - non mutuelle	-
Luxembourg	969500K2MUPSI57XK083LU68202	PICTET GLOBAL THEM OP-HI EUR	99	SICAV - Hors France	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR021680	AMUNDI INF.MDE-P-3D	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR61164	TECHNO-PRO	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR63576	FR0012419752 CAA PRIVATE FINANCING A3	99	Fonds Commun de Placement	2 - non mutuelle	-





Luxembourg	549300RA6G32Q03NZT86	M&G (LUX) GLOBAL MA	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67754	GRD 44 N 6 PART CD	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR68215	SCI AMUN IMMO DURA	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR68439	AMUNDI HORIZON LONG TERME ESR	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR68455	AMU MGT PEA ESR PER	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR68461	IMPACT GREEN BONDS M	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR68494	SELEC EUR ENV JAN 22	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR68495	FRAN ENVIRON 01/22	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR68600	CAA PV EQ2021 TER A3	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR68606	ARTEMID CA II SLP A	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR68774	LF MULTIMMO DURABLE	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR68775	TRAJECTOIRE SANTE	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR68776	AMU VAUG DET IMMOII	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR68778	SC CAA EURO SELECT	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR68785	LCL IMPACT SCL 21 CC	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR68789	FD AV ECH FIA E PT C	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR68792	SELEC FRA ENV 1021 C	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR68793	FD AV ECH FIA H PT C	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR68794	SELECTION FRANCE SJ	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR69001	JUNON ACTIONS OBLIGATIONS	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR69002	BFT FR EMP ISR PT PM	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR69004	SELECT FR SOC 5-22	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR69006	AF MONTPENSIER M CLIMATE SOLUTIONS	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR69031	SELEC FR ENV 0922 C	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR69032	SELEC FR SOC 0922 C	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR69033	LCL ECHUS - OMEGA C	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR69034	LCL ECHUS - LAMBDA C	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR69035	LCL ECHUS - KAPPA C	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR69038	VYV MULTI ACTION EUR	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR69039	VENDOME FRANCE M	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR69040	UNIGEST SECON V WRLD	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR69042	BFT SEL RDT 27 RC PC	99	Fonds Commun de Placement	2 - non mutuelle	-







France	969500K2MUPSI57XK083FR69043	AM CONVIC ESR ASSUR	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR69044	AM CONVIC ESR PER	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR69045	AMUNDI HARMO ESR PER	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR69046	DIVERS ET SOLID ASS	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR69048	CAA INFRAS 2022 PT A	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR69049	CAA PV EQ22 COMP1 A1	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR69054	SCPI LFP EUROPIMMO	99	Fonds Commun de Placement	2 - non mutuelle	-
Italie	969500K2MUPSI57XK083IT66632	AMUNDI PRIMO INVESTIMENTO- CLASSE A	99	Fonds Commun de Placement	2 - non mutuelle	-
Luxembourg	969500K2MUPSI57XK083LU66849	AMUNDI-EURO H/Y S/T BD-IEADD	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR66171	SCI ALTA CARRE DE SOIE	99	Société Civile Immobilière	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR67382	KAREO Horizon	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR27729	SC PARHAUS	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR27730	SC PARCHAMPS	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR27733	SC PARGAL	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500K2MUPSI57XK083FR63266	SCI DAHLIA	99	Société Civile Immobilière	2 - non mutuelle	-
Luxembourg	969500K2MUPSI57XK083LU69012	AMUNDI PIO INC OPPS-M2 EUR C	99	Fonds Commun de Placement	2 - non mutuelle	-
Luxembourg	969500K2MUPSI57XK083LU69013	CPR INVEST SMART TRENDS-REUR	99	Fonds Commun de Placement	2 - non mutuelle	-
Luxembourg	969500K2MUPSI57XK083LU69015	AMUNDI NEW SILK ROAD-ME EUR	99	Fonds Commun de Placement	2 - non mutuelle	-
Luxembourg	969500K2MUPSI57XK083LU69016	5909 A2EURMTID	99	Fonds Commun de Placement	2 - non mutuelle	-
Luxembourg	969500K2MUPSI57XK083LU69028	FTIF-FRKN NAT RES-IACCUSD	99	Fonds Commun de Placement	2 - non mutuelle	-
Luxembourg	969500K2MUPSI57XK083LU69055	AMUNDI FUNDS EUROP SUBORDINATED BOND ESG	99	Fonds Commun de Placement	2 - non mutuelle	-
Luxembourg	969500K2MUPSI57XK083LU69068	CENTIVA OFF SER 0518	99	Fonds Commun de Placement	2 - non mutuelle	-
France	969500N2QX5LGFFZ0I67	COVIVIO HOTELS (ex FONCIERE DES MURS)	99	Société en commandite par actions	2 - non mutuelle	-





Country	Identification code of the undertaking	Criteria of influence						Inclusion in the scope of Group supervision		Group solvency calculation
		% capital share	% used for the establishment of accounting 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
C0010	C0020	C0180	C0190	C0200	C0210	C0220	C0230	C0240	C0250	C0260
Pologne	259400BVOLY75E7L2G05	100%	100%	100%	-	1	100%	1	-	1
Japon	353800EVW07IPLMT2X95	100%	100%	100%	-	1	100%	1	-	10
France	969500J0J1H1GRL7KK86	100%	100%	100%	-	1	100%	1	-	4
France	96950018S1XWUGVC0E95	100%	100%	100%	-	1	100%	1	-	1
France	969500P5DCT4287UVL36	100%	100%	100%	-	1	100%	1	-	1
France	SYRPI2D1O9WRTS2WX210	100%	100%	100%	-	1	100%	1	-	1
Portugal	549300HM15U8TGYXFP61	100%	100%	100%	-	1	100%	1	-	1
Luxembourg	222100RHVHGHNQ4VV91	94%	100%	94%	-	1	94%	1	-	1
France	969500K2MUPSI57XK083	100%	100%	100%	-	1	100%	1	-	1
Italie	815600712E1764BEF578	100%	100%	100%	-	1	100%	1	-	1
Irlande	635400V9R7Z62LMOVS66	100%	100%	100%	-	1	100%	1	-	1
Irlande	969500K2MUPSI57XK083IE5 2005	100%	100%	100%	-	1	100%	1	-	1
Luxembourg	969500K2MUPSI57XK083LU5 2006	100%	100%	100%	-	1	100%	1	-	1
Irlande	894500RMIC00A1VER890	100%	100%	100%	-	1	100%	1	-	1
Irlande	894500RMCSG8N2JJ3O43	100%	100%	100%	-	1	100%	1	-	1
Grèce	549300PBNQ5382X7W827	100%	100%	100%	-	1	100%	1	-	1
Italie	815600A7946313257924	100%	100%	100%	-	1	100%	1	-	1
France	969500IXARMKRMXEO315	100%	100%	100%	-	1	100%	1	-	1
France	969500K2MUPSI57XK083FR2 8005	40%	40%	40%	-	1	40%	1	-	10
France	969500K2MUPSI57XK083FR6 2015	36%	36%	36%	-	1	36%	1	-	10
France	969500K2MUPSI57XK083FR2 0254	25%	25%	25%	-	1	25%	1	-	10
France	969500K2MUPSI57XK083FR2 1567	25%	25%	25%	-	1	25%	1	-	10
France	969500K2MUPSI57XK083FR2 1568	20%	20%	20%	-	1	20%	1	-	10
France	969500K2MUPSI57XK083FR6 1702	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 2060	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 1285	51%	51%	51%	-	1	51%	1	-	10





France	969500K2MUPSI57XK083FR6 6085	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083LU0 1018	19%	19%	19%	-	1	19%	1	-	10
France	969500K2MUPSI57XK083FR3 0303	20%	20%	20%	-	1	20%	1	-	10
France	969500K2MUPSI57XK083FR6 2062	80%	80%	80%	-	1	80%	1	-	10
France	969500K2MUPSI57XK083FR6 2064	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 2042	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 1523	50%	50%	50%	-	1	50%	1	-	10
France	969500K2MUPSI57XK083LU6 2064	50%	50%	50%	-	1	50%	1	-	10
France	969500K2MUPSI57XK083FR1 6040	60%	60%	60%	-	1	60%	1	-	10
France	969500K2MUPSI57XK083FR6 2428	46%	46%	46%	-	1	46%	1	-	10
France	969500K2MUPSI57XK083FR6 4164	50%	50%	50%	-	1	50%	1	-	10
France	969500K2MUPSI57XK083FR6 5066	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083LU6 5086	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083LU6 5088	100%	100%	100%	-	1	100%	1	-	10
Luxembourg	969500K2MUPSI57XK083FR6 5104	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 6223	96%	96%	96%	-	1	96%	1	-	10
France	969500K2MUPSI57XK083FR6 4770	96%	96%	96%	-	1	96%	1	-	10
France	969500K2MUPSI57XK083LU6 6247	87%	87%	87%	-	1	87%	1	-	10
France	969500K2MUPSI57XK083FR6 4772	39%	39%	39%	-	1	39%	1	-	10
France	969500K2MUPSI57XK083LU6 6865	79%	79%	79%	-	1	79%	1	-	10
France	969500K2MUPSI57XK083FR0 21130	93%	93%	93%	-	1	93%	1	-	10
France	969500K2MUPSI57XK083FR6 2226	93%	93%	93%	-	1	93%	1	-	10
France	969500K2MUPSI57XK083FR6 2225	97%	97%	97%	-	1	97%	1	-	10
France	969500K2MUPSI57XK083FR2 0352	96%	96%	96%	-	1	96%	1	-	10
France	969500K2MUPSI57XK083FR2 5407	86%	86%	86%	-	1	86%	1	-	10
France	969500K2MUPSI57XK083FR6 2222	90%	90%	90%	-	1	90%	1	-	10
France	969500K2MUPSI57XK083FR2 8118	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 2225	97%	97%	97%	-	1	97%	1	-	10
France	969500K2MUPSI57XK083FR6 2226	5%	5%	5%	-	1	5%	1	-	10
France	969500K2MUPSI57XK083FR2 6746	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 0742	54%	54%	54%	-	1	54%	1	-	10
France	969500K2MUPSI57XK083FR6 1247	94%	94%	94%	-	1	94%	1	-	10



France	969500K2MUPSI57XK083FR6	33%	33%	33%	-	1	33%	1	-	10
France	969500K2MUPSI57XK083FR6	40%	40%	40%	-	1	40%	1	-	10
France	969500K2MUPSI57XK083FR6	83%	83%	83%	-	1	83%	1	-	10
France	969500K2MUPSI57XK083FR6	48%	48%	48%	-	1	48%	1	-	10
France	969500K2MUPSI57XK083FR6	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6	87%	87%	87%	-	1	87%	1	-	10
France	969500K2MUPSI57XK083FR6	97%	97%	97%	-	1	97%	1	-	10
France	969500K2MUPSI57XK083FR6	67%	67%	67%	-	1	67%	1	-	10
France	969500K2MUPSI57XK083IE6	97%	97%	97%	-	1	97%	1	-	10
France	969500K2MUPSI57XK083FR6	55%	55%	55%	-	1	55%	1	-	10
France	969500K2MUPSI57XK083FR6	60%	60%	60%	-	1	60%	1	-	10
France	969500K2MUPSI57XK083FR6	23%	23%	23%	-	1	23%	1	-	10
France	969500K2MUPSI57XK083FR6	96%	96%	96%	-	1	96%	1	-	10
France	969500K2MUPSI57XK083IT6	97%	97%	97%	-	1	97%	1	-	10
France	969500K2MUPSI57XK083FR6	69%	69%	69%	-	1	69%	1	-	10
France	969500K2MUPSI57XK083FR6	81%	81%	81%	-	1	81%	1	-	10
France	969500K2MUPSI57XK083FR6	77%	77%	77%	-	1	77%	1	-	10
France	969500K2MUPSI57XK083IE6	41%	41%	41%	-	1	41%	1	-	10
France	969500K2MUPSI57XK083LU6	75%	75%	75%	-	1	75%	1	-	10
France	969500K2MUPSI57XK083IE6	97%	97%	97%	-	1	97%	1	-	10
Luxembourg	969500K2MUPSI57XK083LU6	45%	45%	45%	-	1	45%	1	-	10
Luxembourg	969500K2MUPSI57XK083FR6	68%	68%	68%	-	1	68%	1	-	10
Luxembourg	969500K2MUPSI57XK083FR6	54%	54%	54%	-	1	54%	1	-	10
France	969500K2MUPSI57XK083FR6	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6	96%	96%	96%	-	1	96%	1	-	10
France	969500K2MUPSI57XK083FR0	97%	97%	97%	-	1	97%	1	-	10
France	969500K2MUPSI57XK083FR0	49%	49%	49%	-	1	49%	1	-	10
France	969500K2MUPSI57XK083FR0	76%	76%	76%	-	1	76%	1	-	10
France	969500K2MUPSI57XK083FR0	95%	95%	95%	-	1	95%	1	-	10
France	969500K2MUPSI57XK083FR6	65%	65%	65%	-	1	65%	1	-	10
France	969500K2MUPSI57XK083IE6	97%	97%	97%	-	1	97%	1	-	10





France	969500K2MUPSI57XK083IE6 1678	37%	37%	37%	-	1	37%	1	-	10
France	969500K2MUPSI57XK083IE6 1670	91%	91%	91%	-	1	91%	1	-	10
France	969500K2MUPSI57XK083IE6 1680	53%	53%	53%	-	1	53%	1	-	10
France	969500K2MUPSI57XK083IE6 1510	66%	66%	66%	-	1	66%	1	-	10
France	969500K2MUPSI57XK083IE6 2704	32%	32%	32%	-	1	32%	1	-	10
France	969500K2MUPSI57XK083IE6 1686	98%	98%	98%	-	1	98%	1	-	10
France	969500K2MUPSI57XK083IE6 1512	98%	98%	98%	-	1	98%	1	-	10
France	969500K2MUPSI57XK083IE6 1516	96%	96%	96%	-	1	96%	1	-	10
France	969500K2MUPSI57XK083FR1 6011	91%	91%	91%	-	1	91%	1	-	10
France	969500K2MUPSI57XK083FR1 6017	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR1 6018	98%	98%	98%	-	1	98%	1	-	10
France	969500K2MUPSI57XK083FR1 6022	80%	80%	80%	-	1	80%	1	-	10
France	969500K2MUPSI57XK083FR2 2175	98%	98%	98%	-	1	98%	1	-	10
France	969500K2MUPSI57XK083FR2 2185	99%	99%	99%	-	1	99%	1	-	10
France	969500K2MUPSI57XK083FR2 2186	43%	43%	43%	-	1	43%	1	-	10
France	969500K2MUPSI57XK083FR2 2187	28%	28%	28%	-	1	28%	1	-	10
France	969500K2MUPSI57XK083FR2 2180	90%	90%	54%	-	1	54%	1	-	10
France	969500K2MUPSI57XK083FR2 2103	54%	54%	54%	-	1	54%	1	-	10
France	969500K2MUPSI57XK083FR2 2104	30%	30%	30%	-	1	30%	1	-	10
France	969500K2MUPSI57XK083FR2 2203	93%	93%	92%	-	1	92%	1	-	10
France	969500K2MUPSI57XK083FR2 2204	61%	61%	61%	-	1	61%	1	-	10
France	969500K2MUPSI57XK083FR2 2206	46%	46%	46%	-	1	46%	1	-	10
France	969500K2MUPSI57XK083FR2 2212	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR2 2213	2%	2%	2%	-	1	2%	1	-	10
France	969500K2MUPSI57XK083FR2 2215	66%	66%	66%	-	1	66%	1	-	10
France	969500K2MUPSI57XK083FR1 6012	22%	22%	22%	-	1	22%	1	-	10
France	969500K2MUPSI57XK083FR2 1211	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR2 1215	87%	87%	87%	-	1	87%	1	-	10
France	969500K2MUPSI57XK083FR2 1216	42%	42%	42%	-	1	42%	1	-	10
France	969500K2MUPSI57XK083FR2 1217	54%	54%	54%	-	1	54%	1	-	10
France	969500K2MUPSI57XK083FR2 1210	60%	60%	60%	-	1	60%	1	-	10
France	969500K2MUPSI57XK083FR2 1250	46%	46%	46%	-	1	46%	1	-	10





France	969500K2MUPSI57XK083FR2	47%	47%	47%	-	1	47%	1	-	10
France	969500K2MUPSI57XK083FR2	96%	96%	96%	-	1	96%	1	-	10
France	969500K2MUPSI57XK083FR2	0%	0%	0%	-	1	0%	1	-	10
Luxembourg	969500K2MUPSI57XK083FR2	7%	7%	7%	-	1	7%	1	-	10
Luxembourg	969500K2MUPSI57XK083FR2	6%	6%	6%	-	1	6%	1	-	10
Luxembourg	969500K2MUPSI57XK083FR2	51%	51%	51%	-	1	51%	1	-	10
France	969500K2MUPSI57XK083FR2	46%	46%	46%	-	1	46%	1	-	10
France	969500K2MUPSI57XK083FR2	43%	43%	43%	-	1	43%	1	-	10
France	969500K2MUPSI57XK083FR2	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR2	21%	21%	21%	-	1	21%	1	-	10
France	969500K2MUPSI57XK083FR2	99%	99%	99%	-	1	99%	1	-	10
Luxembourg	969500K2MUPSI57XK083FR2	57%	57%	57%	-	1	57%	1	-	10
Luxembourg	969500K2MUPSI57XK083FR2	44%	44%	44%	-	1	44%	1	-	10
Luxembourg	969500K2MUPSI57XK083FR2	26%	26%	26%	-	1	26%	1	-	10
Luxembourg	969500K2MUPSI57XK083FR2	95%	95%	95%	-	1	95%	1	-	10
France	969500K2MUPSI57XK083FR2	49%	49%	49%	-	1	49%	1	-	10
Luxembourg	969500K2MUPSI57XK083FR2	51%	51%	51%	-	1	51%	1	-	10
Luxembourg	969500K2MUPSI57XK083FR2	63%	63%	63%	-	1	63%	1	-	10
France	969500K2MUPSI57XK083FR2	41%	41%	41%	-	1	41%	1	-	10
Luxembourg	969500K2MUPSI57XK083FR2	11%	11%	11%	-	1	11%	1	-	10
Luxembourg	969500K2MUPSI57XK083FR2	46%	46%	46%	-	1	46%	1	-	10
Luxembourg	969500K2MUPSI57XK083FR2	51%	51%	51%	-	1	51%	1	-	10
Luxembourg	969500K2MUPSI57XK083FR2	41%	41%	41%	-	1	41%	1	-	10
Luxembourg	969500K2MUPSI57XK083FR2	50%	50%	50%	-	1	50%	1	-	10
France	969500K2MUPSI57XK083FR2	83%	83%	83%	-	1	83%	1	-	10
Luxembourg	969500K2MUPSI57XK083FR2	48%	48%	48%	-	1	48%	1	-	10
France	969500K2MUPSI57XK083FR2	75%	75%	75%	-	1	75%	1	-	10
Luxembourg	969500K2MUPSI57XK083FR2	83%	83%	83%	-	1	83%	1	-	10
France	969500K2MUPSI57XK083FR2	69%	69%	69%	-	1	69%	1	-	10
France	969500K2MUPSI57XK083FR2	83%	83%	83%	-	1	83%	1	-	10
France	969500K2MUPSI57XK083FR2	33%	33%	33%	-	1	33%	1	-	10
Luxembourg	969500K2MUPSI57XK083FR2	91%	91%	91%	-	1	91%	1	-	10



France	969500K2MUPSI57XK083FR2	84%	84%	84%	-	1	84%	1	-	10
France	969500K2MUPSI57XK083FR2	58%	58%	58%	-	1	58%	1	-	10
Luxembourg	969500K2MUPSI57XK083FR2	64%	64%	64%	-	1	64%	1	-	10
France	969500K2MUPSI57XK083FR2	86%	86%	86%	-	1	86%	1	-	10
France	969500K2MUPSI57XK083FR2	34%	34%	34%	-	1	34%	1	-	10
Luxembourg	969500K2MUPSI57XK083FR2	63%	63%	63%	-	1	63%	1	-	10
Luxembourg	969500K2MUPSI57XK083FR2	51%	51%	51%	-	1	51%	1	-	10
France	969500K2MUPSI57XK083FR2	86%	86%	86%	-	1	86%	1	-	10
France	969500K2MUPSI57XK083FR2	49%	49%	49%	-	1	49%	1	-	10
Luxembourg	969500K2MUPSI57XK083FR2	59%	59%	59%	-	1	59%	1	-	10
Luxembourg	969500K2MUPSI57XK083FR2	78%	78%	78%	-	1	78%	1	-	10
France	969500K2MUPSI57XK083FR2	79%	79%	79%	-	1	79%	1	-	10
Luxembourg	969500K2MUPSI57XK083FR2	69%	69%	69%	-	1	69%	1	-	10
Luxembourg	969500K2MUPSI57XK083FR2	42%	42%	42%	-	1	42%	1	-	10
France	969500K2MUPSI57XK083FR2	56%	56%	56%	-	1	56%	1	-	10
France	969500K2MUPSI57XK083FR2	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR2	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR2	48%	48%	48%	-	1	48%	1	-	10
France	969500K2MUPSI57XK083FR2	80%	80%	80%	-	1	80%	1	-	10
France	969500K2MUPSI57XK083FR1	80%	80%	80%	-	1	80%	1	-	10
France	969500K2MUPSI57XK083FR0	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR2	100%	100%	100%	-	1	100%	1	-	10
Italie	969500K2MUPSI57XK083FR2	97%	97%	97%	-	1	97%	1	-	10
France	969500K2MUPSI57XK083FR2	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR2	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR2	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR2	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR2	98%	98%	98%	-	1	98%	1	-	10
France	969500K2MUPSI57XK083FR2	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR2	100%	100%	100%	-	1	100%	1	-	10



France	969500K2MUPSI57XK083FR6 2058	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 2102	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 2007	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 2102	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 2557	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 2558	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 2568	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR0 8725	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 1121	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 2802	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 2801	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 2800	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 2707	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 2104	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 2708	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 1106	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR2 2107	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR2 2106	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR2 2100	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 1122	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 1122	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 1124	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 1125	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 2005	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 1126	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 1127	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 1128	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR3 0684	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR2 1211	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 2050	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 1028	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR0 8670	100%	100%	100%	-	1	100%	1	-	10





France	969500K2MUPSI57XK083FR2 2172	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR2 2176	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 0500	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 0400	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR2 8122	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 3550	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR2 2182	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 2062	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 5016	44%	44%	44%	-	1	44%	1	-	10
France	969500K2MUPSI57XK083FR6 6670	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 6160	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 6712	100%	100%	100%	-	1	100%	1	-	10
Irlande	969500K2MUPSI57XK083FR3 068E	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR2 2170	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 7550	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083LU6 7226	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 7221	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 7220	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 7511	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 7515	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 7127	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 6710	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 8170	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 8782	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083GB 68806	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083ES6 0060	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083ES6 0070	100%	100%	100%	-	1	100%	1	-	10
Irlande	969500K2MUPSI57XK083FR6 8187	100%	100%	100%	-	1	100%	1	-	10
Luxembourg	969500K2MUPSI57XK083IE6 7880	100%	100%	100%	-	1	100%	1	-	10
Luxembourg	969500K2MUPSI57XK083LU6 8100	100%	100%	100%	-	1	100%	1	-	10
Luxembourg	969500K2MUPSI57XK083LU6 8205	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083LU6 8207	100%	100%	100%	-	1	100%	1	-	10





France	969500K2MUPSI57XK083FR6 5550	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 0065	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 8190	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 8704	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 8196	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 8188	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 0003	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 0026	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 7527	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083LU6 8610	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 1050	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR2 2178	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR2 0258	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083ES6 0051	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083PL6 0071	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 0005	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083LU6 7015	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 8824	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083LU6 8210	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 7117	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR3 0670	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083LU2 1705	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR2 1212	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 2412	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR0 0007	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR2 0227	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR2 0257	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR2 0407	90%	90%	90%	-	1	90%	1	-	10
France	969500K2MUPSI57XK083FR6 0707	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR1 6001	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 2564	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 2566	100%	100%	100%	-	1	100%	1	-	10



France	969500K2MUPSI57XK083FR6	100%	100%	100%	-	1	100%	1	-	10
Luxembourg	969500K2MUPSI57XK083FR6	16%	16%	16%	-	1	16%	1	-	10
France	969500K2MUPSI57XK083FR2	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR2	100%	100%	100%	-	1	100%	1	-	10
Irlande	969500K2MUPSI57XK083FR2	100%	100%	100%	-	1	100%	1	-	10
Irlande	969500K2MUPSI57XK083PL6	100%	100%	100%	-	1	100%	1	-	10
Irlande	969500K2MUPSI57XK083FR6	100%	100%	100%	-	1	100%	1	-	10
Irlande	969500K2MUPSI57XK083FR6	100%	100%	100%	-	1	100%	1	-	10
Irlande	969500K2MUPSI57XK083FR6	100%	100%	100%	-	1	100%	1	-	10
Irlande	969500K2MUPSI57XK083FR6	100%	100%	100%	-	1	100%	1	-	10
Irlande	969500K2MUPSI57XK083FR6	100%	100%	100%	-	1	100%	1	-	10
Irlande	969500K2MUPSI57XK083FR6	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6	99%	99%	99%	-	1	99%	1	-	10
France	969500K2MUPSI57XK083FR6	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR0	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR1	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6	99%	99%	99%	-	1	99%	1	-	10
France	969500K2MUPSI57XK083FR2	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR0	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR2	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR3	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083LU6	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083LU6	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR1	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR1	100%	100%	100%	-	1	100%	1	-	10



France	969500K2MUPSI57XK083FR1 6028	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR1 6029	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR1 6022	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR1 6044	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR2 4224	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR2 8140	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 2000	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 2008	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 2009	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 2100	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 5100	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 5102	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083IT6 6254	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083BE6 2044	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083BE6 2045	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083BE6 2822	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083BE6 2823	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083BE6 2825	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083BE6 2826	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083BE6 2827	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083BE6 2828	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083BE6 2829	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083BE6 2840	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083BE6 2841	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083BE6 2842	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083BS6 4216	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083DE 62046	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083ES2 7665	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083IT2 7667	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083ES6 7102	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 7020	100%	100%	100%	-	1	100%	1	-	10





France	969500K2MUPSI57XK083FR6 8212	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 8070	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 7120	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 7110	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 7111	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 7112	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 7113	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 7114	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 7115	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 7116	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 7255	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 7256	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 7257	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 7258	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 7250	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 7260	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 7261	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 7262	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 7263	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 7264	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 7276	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 8780	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 8781	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 8782	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 7511	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR3 0200	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 0287	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 1528	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 1200	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 6084	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 7528	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 7134	100%	100%	100%	-	1	100%	1	-	10



France	969500K2MUPSI57XK083FR6 7515	70%	70%	70%	-	1	70%	1	-	10
France	969500K2MUPSI57XK083FR6 7280	70%	70%	70%	-	1	70%	1	-	10
France	969500K2MUPSI57XK083FR6 7512	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 7270	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083AN 20707	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 6174	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 6528	90%	90%	90%	-	1	90%	1	-	10
France	969500K2MUPSI57XK083FR6 6628	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 6630	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083LU6 6887	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083LU6 6614	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR2 5504	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083LU6 8200	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 1772	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 5264	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 7510	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 7516	95%	95%	95%	-	1	95%	1	-	10
France	969500K2MUPSI57XK083IT6 7000	95%	95%	95%	-	1	95%	1	-	10
France	969500K2MUPSI57XK083FR6 7756	90%	90%	90%	-	1	90%	1	-	10
France	969500K2MUPSI57XK083FR6 7757	95%	95%	95%	-	1	95%	1	-	10
France	969500K2MUPSI57XK083FR6 7758	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 7750	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 7765	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 7772	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 7778	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 7870	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 7887	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 7024	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 8160	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 8161	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 8164	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 8168	100%	100%	100%	-	1	100%	1	-	10



France	969500K2MUPSI57XK083FR6 8171	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 8172	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 8173	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 8175	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 8177	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 8184	33%	33%	33%	-	1	33%	1	-	10
France	969500K2MUPSI57XK083FR6 8195	25%	25%	25%	-	1	25%	1	-	10
France	969500K2MUPSI57XK083LU6 7026	50%	50%	50%	-	1	50%	1	-	10
France	969500K2MUPSI57XK083LU6 8106	50%	50%	50%	-	1	50%	1	-	10
France	969500K2MUPSI57XK083LU6 8202	50%	50%	50%	-	1	50%	1	-	10
France	969500K2MUPSI57XK083FR0 21680	50%	50%	50%	-	1	50%	1	-	10
France	969500K2MUPSI57XK083FR6 1164	50%	50%	50%	-	1	50%	1	-	10
France	969500K2MUPSI57XK083FR6 3576	48%	48%	48%	-	1	48%	1	-	10
France	969500K2MUPSI57XK083FR6 7754	33%	33%	33%	-	1	33%	1	-	10
France	969500K2MUPSI57XK083FR6 8215	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 8420	56%	56%	56%	-	1	56%	1	-	10
France	969500K2MUPSI57XK083FR6 8455	89%	89%	89%	-	1	89%	1	-	10
France	969500K2MUPSI57XK083FR6 8461	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 8404	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 8405	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 8600	25%	25%	25%	-	1	25%	1	-	10
France	969500K2MUPSI57XK083FR6 8606	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 8774	0%	0%	0%	-	1	0%	1	-	10
France	969500K2MUPSI57XK083FR6 8775	5%	5%	5%	-	1	5%	1	-	10
France	969500K2MUPSI57XK083FR6 8776	15%	15%	15%	-	1	15%	1	-	10
France	969500K2MUPSI57XK083FR6 8778	97%	97%	97%	-	1	97%	1	-	10
France	969500K2MUPSI57XK083FR6 8785	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 8780	81%	81%	81%	-	1	81%	1	-	10
France	969500K2MUPSI57XK083FR6 8702	18%	18%	18%	-	1	18%	1	-	10
France	969500K2MUPSI57XK083FR6 8702	52%	52%	52%	-	1	52%	1	-	10
France	969500K2MUPSI57XK083FR6 8704	42%	42%	42%	-	1	42%	1	-	10
France	969500K2MUPSI57XK083FR6 9004	85%	85%	85%	-	1	85%	1	-	10





France	969500K2MUPSI57XK083FR6 0002	51%	51%	51%	-	1	51%	1	-	10
France	969500K2MUPSI57XK083FR6 0004	82%	82%	82%	-	1	82%	1	-	10
France	969500K2MUPSI57XK083FR6 0006	7%	7%	7%	-	1	7%	1	-	10
France	969500K2MUPSI57XK083FR6 0021	21%	21%	21%	-	1	21%	1	-	10
France	969500K2MUPSI57XK083FR6 0022	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 0023	1%	1%	1%	-	1	1%	1	-	10
France	969500K2MUPSI57XK083FR6 0024	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 0025	2%	2%	2%	-	1	2%	1	-	10
France	969500K2MUPSI57XK083FR6 0028	30%	30%	30%	-	1	30%	1	-	10
France	969500K2MUPSI57XK083FR6 0029	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 0040	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 0042	50%	50%	50%	-	1	50%	1	-	10
France	969500K2MUPSI57XK083FR6 0043	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 0044	100%	100%	100%	-	1	100%	1	-	10
Grande-Bretagne	969500K2MUPSI57XK083FR6 0045	25%	25%	25%	-	1	25%	1	-	10
Espagne	969500K2MUPSI57XK083FR6 0046	50%	50%	50%	-	1	50%	1	-	10
Espagne	969500K2MUPSI57XK083FR6 0048	13%	13%	13%	-	1	13%	1	-	10
France	969500K2MUPSI57XK083FR6 0049	73%	73%	73%	-	1	73%	1	-	10
Irlande	969500K2MUPSI57XK083FR6 0054	49%	49%	49%	-	1	49%	1	-	10
Luxembourg	969500K2MUPSI57XK083IT6 6622	76%	76%	76%	-	1	76%	1	-	10
Luxembourg	969500K2MUPSI57XK083LU6 6849	64%	64%	64%	-	1	64%	1	-	10
Luxembourg	969500K2MUPSI57XK083FR6 6171	56%	56%	56%	-	1	56%	1	-	10
Luxembourg	969500K2MUPSI57XK083FR6 7282	69%	69%	69%	-	1	69%	1	-	10
France	969500K2MUPSI57XK083FR2 7729	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR2 7720	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR2 7723	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 2266	58%	58%	58%	-	1	58%	1	-	10
France	969500K2MUPSI57XK083LU6 0012	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083LU6 0013	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083LU6 0015	61%	61%	61%	-	1	61%	1	-	10
France	969500K2MUPSI57XK083LU6 0016	89%	89%	89%	-	1	89%	1	-	10
France	969500K2MUPSI57XK083LU6 0028	70%	70%	70%	-	1	70%	1	-	10





France	969500K2MUPSI57XK083LU6 0055	62%	62%	62%	-	1	62%	1	-	10
France	969500K2MUPSI57XK083LU6 0068	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 7027	100%	100%	100%	-	1	100%	1	-	10
Luxembourg	969500K2MUPSI57XK083FR3 0744	100%	100%	100%	-	1	100%	1	-	10
Luxembourg	969500K2MUPSI57XK083FR6 6047	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083LU6 6716	65%	65%	65%	-	1	65%	1	-	10
France	969500K2MUPSI57XK083ES6 6058	100%	100%	100%	-	1	100%	1	-	10
Luxembourg	969500K2MUPSI57XK083LU6 1386	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083LU6 7366	100%	100%	100%	-	1	100%	1	-	10
Pologne	969500K2MUPSI57XK083FR6 7306	23%	23%	23%	-	1	23%	1	-	10
France	969500K2MUPSI57XK083FR6 7624	80%	80%	80%	-	1	80%	1	-	10
France	969500K2MUPSI57XK083IT6 7625	86%	86%	86%	-	1	86%	1	-	10
France	969500K2MUPSI57XK083IT6 7024	86%	86%	86%	-	1	86%	1	-	10
France	969500K2MUPSI57XK083AT6 8804	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083ES6 8708	12%	0%	12%	-	1	12%	1	-	10
Luxembourg	969500K2MUPSI57XK083LU6 0052	49%	0%	49%	-	1	49%	1	-	10
France	969500K2MUPSI57XK083FR6 3048	100%	0%	100%	-	1	100%	1	-	10
Luxembourg	969500K2MUPSI57XK083FR2 8140	100%	0%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083LU6 3382	100%	0%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083BE6 6160	100%	0%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 6520	100%	0%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 6413	51%	0%	51%	-	1	51%	1	-	10
France	969500K2MUPSI57XK083LU6 7560	100%	0%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083PT6 7547	35%	0%	35%	-	1	35%	1	-	10
France	969500K2MUPSI57XK083FR2 0407	100%	0%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 0707	51%	0%	51%	-	1	51%	1	-	10
France	969500K2MUPSI57XK083FR1 6004	100%	0%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 3564	100%	0%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 3566	99%	0%	99%	-	1	99%	1	-	10
France	969500K2MUPSI57XK083FR6 3567	100%	0%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 3560	100%	0%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR2 4256	100%	0%	100%	-	1	100%	1	-	10



France	969500K2MUPSI57XK083FR2 1342	56%	0%	56%	-	1	56%	1	-	10
France	969500K2MUPSI57XK083FR2 2180	50%	0%	50%	-	1	50%	1	-	10
Pologne	259400IDRH0AFY9CPR67	100%	0%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 3104	78%	0%	78%	-	1	78%	1	-	10
France	969500K2MUPSI57XK083FR6 3360	90%	0%	90%	-	1	90%	1	-	10
France	969500K2MUPSI57XK083FR6 1120	100%	0%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 1044	100%	0%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 1045	100%	0%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 1046	100%	0%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 1047	100%	0%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 1048	100%	0%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 1040	99%	0%	99%	-	1	99%	1	-	10
France	969500K2MUPSI57XK083FR6 1051	99%	0%	99%	-	1	99%	1	-	10
France	969500K2MUPSI57XK083FR6 1052	99%	0%	99%	-	1	99%	1	-	10
France	969500K2MUPSI57XK083FR6 1053	99%	0%	99%	-	1	99%	1	-	10
France	969500K2MUPSI57XK083FR0 8546	33%	0%	33%	-	1	33%	1	-	10
France	969500K2MUPSI57XK083FR1 1032	20%	0%	20%	-	1	20%	1	-	10
France	969500K2MUPSI57XK083FR6 1717	100%	0%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR2 2174	24%	0%	24%	-	1	24%	1	-	10
France	969500K2MUPSI57XK083FR0 8548	50%	0%	50%	-	1	50%	1	-	10
France	969500K2MUPSI57XK083FR2 2172	36%	0%	36%	-	1	36%	1	-	10
France	969500K2MUPSI57XK083FR3 0724	33%	0%	33%	-	1	33%	1	-	10
France	969500K2MUPSI57XK083FR6 5060	49%	0%	49%	-	1	49%	1	-	10
France	969500K2MUPSI57XK083FR6 2405	47%	0%	47%	-	1	47%	1	-	10
France	969500K2MUPSI57XK083FR6 6006	25%	0%	25%	-	1	25%	1	-	10
Luxembourg	969500K2MUPSI57XK083LU6 6122	20%	0%	20%	-	1	20%	1	-	10
France	969500K2MUPSI57XK083LU6 7550	100%	0%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR1 6023	100%	0%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR1 6024	100%	0%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR1 6028	100%	0%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR1 6020	99%	0%	99%	-	1	99%	1	-	10
France	969500K2MUPSI57XK083FR1 6033	100%	0%	100%	-	1	100%	1	-	10





France	969500K2MUPSI57XK083FR1 6044	100%	0%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR2 4224	99%	0%	99%	-	1	99%	1	-	10
France	969500K2MUPSI57XK083FR2 8410	100%	0%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 3000	100%	0%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 3008	100%	0%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 3000	100%	0%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 3100	100%	0%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 5100	100%	0%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 5102	100%	0%	100%	-	1	100%	1	-	10
ITALIE	969500K2MUPSI57XK083IT6 6254	100%	0%	100%	-	1	100%	1	-	10
Belgique	969500K2MUPSI57XK083BE6 3044	80%	0%	80%	-	1	80%	1	-	10
Belgique	969500K2MUPSI57XK083BE6 3045	80%	0%	80%	-	1	80%	1	-	10
Belgique	969500K2MUPSI57XK083BE6 3822	80%	0%	80%	-	1	80%	1	-	10
Belgique	969500K2MUPSI57XK083BE6 3823	80%	0%	80%	-	1	80%	1	-	10
Belgique	969500K2MUPSI57XK083BE6 3825	80%	0%	80%	-	1	80%	1	-	10
Belgique	969500K2MUPSI57XK083BE6 3826	80%	0%	80%	-	1	80%	1	-	10
Belgique	969500K2MUPSI57XK083BE6 3827	80%	0%	80%	-	1	80%	1	-	10
Belgique	969500K2MUPSI57XK083BE6 3828	80%	0%	80%	-	1	80%	1	-	10
Belgique	969500K2MUPSI57XK083BE6 3830	80%	0%	80%	-	1	80%	1	-	10
Belgique	969500K2MUPSI57XK083BE6 3840	80%	0%	80%	-	1	80%	1	-	10
Belgique	969500K2MUPSI57XK083BE6 3841	80%	0%	80%	-	1	80%	1	-	10
Belgique	969500K2MUPSI57XK083BE6 3842	80%	0%	80%	-	1	80%	1	-	10
Belgique	969500K2MUPSI57XK083BE6 3843	80%	0%	80%	-	1	80%	1	-	10
Bahamas	969500K2MUPSI57XK083BS6 4246	94%	0%	94%	-	1	94%	1	-	10
Allemagne	969500K2MUPSI57XK083DE 62046	80%	0%	80%	-	1	80%	1	-	10
Espagne	969500K2MUPSI57XK083ES2 7665	51%	0%	51%	-	1	51%	1	-	10
Italie	969500K2MUPSI57XK083IT2 7667	51%	0%	51%	-	1	51%	1	-	10
Espagne	959800P1TEVUVV7YZZ92	50%	0%	50%	-	1	50%	1	-	10
France	969500K2MUPSI57XK083FR6 7020	50%	0%	50%	-	1	50%	1	-	10
France	969500K2MUPSI57XK083FR6 8212	100%	0%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 9070	49%	0%	49%	-	1	49%	1	-	10
France	969500K2MUPSI57XK083FR6 7130	99%	0%	99%	-	1	99%	1	-	10





France	969500K2MUPSI57XK083FR6 7140	99%	0%	99%	-	1	99%	1	-	10
France	969500K2MUPSI57XK083FR6 7141	99%	0%	99%	-	1	99%	1	-	10
France	969500K2MUPSI57XK083FR6 7142	99%	0%	99%	-	1	99%	1	-	10
France	969500K2MUPSI57XK083FR6 7143	99%	0%	99%	-	1	99%	1	-	10
France	969500K2MUPSI57XK083FR6 7144	99%	0%	99%	-	1	99%	1	-	10
France	969500K2MUPSI57XK083FR6 7145	99%	0%	99%	-	1	99%	1	-	10
France	969500K2MUPSI57XK083FR6 7146	99%	0%	99%	-	1	99%	1	-	10
France	969500K2MUPSI57XK083FR6 7255	99%	0%	99%	-	1	99%	1	-	10
France	969500K2MUPSI57XK083FR6 7256	99%	0%	99%	-	1	99%	1	-	10
France	969500K2MUPSI57XK083FR6 7257	99%	0%	99%	-	1	99%	1	-	10
France	969500K2MUPSI57XK083FR6 7258	99%	0%	99%	-	1	99%	1	-	10
France	969500K2MUPSI57XK083FR6 7259	99%	0%	99%	-	1	99%	1	-	10
France	969500K2MUPSI57XK083FR6 7260	99%	0%	99%	-	1	99%	1	-	10
France	969500K2MUPSI57XK083FR6 7261	99%	0%	99%	-	1	99%	1	-	10
France	969500K2MUPSI57XK083FR6 7262	99%	0%	99%	-	1	99%	1	-	10
France	969500K2MUPSI57XK083FR6 7263	99%	0%	99%	-	1	99%	1	-	10
France	969500K2MUPSI57XK083FR6 7264	99%	0%	99%	-	1	99%	1	-	10
France	969500K2MUPSI57XK083FR6 7276	99%	0%	99%	-	1	99%	1	-	10
France	969500K2MUPSI57XK083FR6 8780	100%	0%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 8781	100%	0%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 8782	100%	100%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 7511	100%	100%	100%	-	1	100%	1	-	10
France	9695008WROW43ZUUEE92	35%	35%	35%	-	1	35%	1	-	10
France	96950089LLO7CF864737	100%	100%	100%	-	1	100%	1	-	10
France	969500AVODZ5UV874P48	100%	100%	100%	-	1	100%	1	-	10
France	969500LQEDOEEOCGOQL03	61%	61%	61%	-	1	61%	1	-	10
Luxembourg	549300M6DMUC7H67PU05	69%	69%	69%	-	1	69%	1	-	10
France	969500K2MUPSI57XK083FR3 0200	96%	96%	96%	-	1	96%	1	-	10
France	969500V216U5FVKE4F10	100%	100%	100%	-	1	100%	1	-	10
France	969500VM67KML7JU0R63	100%	0%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 0207	50%	50%	50%	-	1	50%	1	-	10
France	969500K2MUPSI57XK083FR6 1538	98%	98%	98%	-	1	98%	1	-	10



France	969500K2MUPSI57XK083FR6 4300	100%	100%	100%	-	1	100%	1	-	10
France	9695002F62F5T27IY176	54%	54%	54%	-	1	54%	1	-	10
France	969500XAUGOCYBY4XB39	57%	57%	57%	-	1	57%	1	-	10
France	969500K2MUPSI57XK083FR6 6084	100%	100%	100%	-	1	100%	1	-	10
France	969500HRW2W6V6R7TL66	67%	67%	67%	-	1	67%	1	-	10
France	969500JUJ97K0FI27Y85	91%	91%	91%	-	1	91%	1	-	10
France	969500K2MUPSI57XK083FR6 7528	70%	70%	70%	-	1	70%	1	-	10
France	969500K2MUPSI57XK083FR6 7124	53%	0%	53%	-	1	53%	1	-	10
France	969500K2MUPSI57XK083FR6 7515	100%	0%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 7380	100%	0%	100%	-	1	100%	1	-	10
France	969500D6DCHAI0KCDH96	100%	0%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 7512	87%	0%	87%	-	1	87%	1	-	10
France	969500K2MUPSI57XK083FR6 7370	100%	0%	100%	-	1	100%	1	-	10
ANTILLES NEERLAND	969500K2MUPSI57XK083AN 20707	50%	0%	50%	-	1	50%	1	-	10
France	969500XE3X4ETZMLLJ51	100%	0%	100%	-	1	100%	1	-	10
France	96950052ECKLOA6EHC05	70%	0%	70%	-	1	70%	1	-	10
France	969500K2MUPSI57XK083FR6 6174	100%	0%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 6538	100%	0%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 6628	100%	0%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 6630	44%	0%	44%	-	1	44%	1	-	10
Luxembourg	969500K2MUPSI57XK083LU6 6887	42%	0%	42%	-	1	42%	1	-	10
France	969500BQ17ZLAGFNE838	97%	0%	97%	-	1	97%	1	-	10
France	969500R2G4TYJSA4VQ57	98%	0%	98%	-	1	98%	1	-	10
France	96950098MV6OXMNMDJ92	97%	0%	97%	-	1	97%	1	-	10
Luxembourg	969500K2MUPSI57XK083LU6 6614	100%	0%	100%	-	1	100%	1	-	10
France	969500JH2VQHTX8EU033	85%	0%	85%	-	1	85%	1	-	10
France	969500K2MUPSI57XK083FR2 5504	100%	0%	100%	-	1	100%	1	-	10
Luxembourg	969500K2MUPSI57XK083LU6 8200	7%	0%	7%	-	1	7%	1	-	10
France	969500M5K22JQ64PAG87	92%	0%	92%	-	1	92%	1	-	10
France	969500UL8E43FQS4NK06	40%	0%	40%	-	1	40%	1	-	10
France	969500ORO1AXRH1DY544	96%	0%	96%	-	1	96%	1	-	10
France	969500VG7W0EK37FIN49	47%	0%	47%	-	1	47%	1	-	10





France	969500K2MUPSI57XK083FR6 1772	100%	0%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 5264	90%	0%	90%	-	1	90%	1	-	10
France	969500K2MUPSI57XK083FR6 7510	88%	0%	88%	-	1	88%	1	-	10
France	969500K2MUPSI57XK083FR6 7546	39%	0%	39%	-	1	39%	1	-	10
ITALIE	969500K2MUPSI57XK083IT6 7000	100%	0%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 7756	100%	0%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 7757	100%	0%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 7759	100%	0%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 7750	85%	0%	85%	-	1	85%	1	-	10
France	969500K2MUPSI57XK083FR6 7765	100%	0%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 7772	83%	0%	83%	-	1	83%	1	-	10
France	969500K2MUPSI57XK083FR6 7779	53%	0%	53%	-	1	53%	1	-	10
France	969500K2MUPSI57XK083FR6 7870	48%	0%	48%	-	1	48%	1	-	10
France	969500K2MUPSI57XK083FR6 7897	55%	0%	55%	-	1	55%	1	-	10
France	969500K2MUPSI57XK083FR6 7931	64%	0%	64%	-	1	64%	1	-	10
France	969500K2MUPSI57XK083FR6 8160	62%	0%	62%	-	1	62%	1	-	10
France	969500K2MUPSI57XK083FR6 8161	100%	0%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 8164	74%	0%	74%	-	1	74%	1	-	10
France	9695005VWNPZYFEANJ53	70%	0%	70%	-	1	70%	1	-	10
France	969500K2MUPSI57XK083FR6 8168	79%	0%	79%	-	1	79%	1	-	10
France	969500K2MUPSI57XK083FR6 8171	100%	0%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 8172	100%	0%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 8173	96%	0%	96%	-	1	96%	1	-	10
France	969500K2MUPSI57XK083FR6 8175	91%	0%	91%	-	1	91%	1	-	10
France	969500K2MUPSI57XK083FR6 8177	30%	0%	30%	-	1	30%	1	-	10
France	969500K2MUPSI57XK083FR6 8181	91%	0%	91%	-	1	91%	1	-	10
France	969500K2MUPSI57XK083FR6 8185	68%	0%	68%	-	1	68%	1	-	10
France	213800UZBBUFGWMGA952	100%	0%	100%	-	1	100%	1	-	10
Luxembourg	969500K2MUPSI57XK083LU6 7026	61%	0%	61%	-	1	61%	1	-	10
Luxembourg	969500K2MUPSI57XK083LU6 8106	28%	0%	28%	-	1	28%	1	-	10
Luxembourg	969500K2MUPSI57XK083LU6 8202	33%	0%	33%	-	1	33%	1	-	10
France	969500K2MUPSI57XK083FR0 21680	86%	0%	86%	-	1	86%	1	-	10





France	969500K2MUPSI57XK083FR6 1164	100%	0%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 2576	100%	0%	100%	-	1	100%	1	-	10
Luxembourg	549300RA6G32Q03N2T86	42%	0%	42%	-	1	42%	1	-	10
France	969500K2MUPSI57XK083FR6 7754	100%	0%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 8215	100%	0%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 8420	100%	0%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 8455	100%	0%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 8461	91%	0%	91%	-	1	91%	1	-	10
France	969500K2MUPSI57XK083FR6 8404	92%	0%	92%	-	1	92%	1	-	10
France	969500K2MUPSI57XK083FR6 8405	89%	0%	89%	-	1	89%	1	-	10
France	969500K2MUPSI57XK083FR6 8600	100%	0%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 8606	100%	0%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 8774	61%	0%	61%	-	1	61%	1	-	10
France	969500K2MUPSI57XK083FR6 8775	100%	0%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 8776	100%	0%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 8778	100%	0%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 8785	88%	0%	88%	-	1	88%	1	-	10
France	969500K2MUPSI57XK083FR6 8780	100%	0%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 8702	84%	0%	84%	-	1	84%	1	-	10
France	969500K2MUPSI57XK083FR6 8703	99%	0%	99%	-	1	99%	1	-	10
France	969500K2MUPSI57XK083FR6 8704	94%	0%	94%	-	1	94%	1	-	10
France	969500K2MUPSI57XK083FR6 9004	96%	0%	96%	-	1	96%	1	-	10
France	969500K2MUPSI57XK083FR6 9002	100%	0%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 9004	93%	0%	93%	-	1	93%	1	-	10
France	969500K2MUPSI57XK083FR6 9006	100%	0%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 9021	55%	0%	55%	-	1	55%	1	-	10
France	969500K2MUPSI57XK083FR6 9022	58%	0%	58%	-	1	58%	1	-	10
France	969500K2MUPSI57XK083FR6 9023	100%	0%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 9024	100%	0%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 9025	100%	0%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 9028	100%	0%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 9030	100%	0%	100%	-	1	100%	1	-	10





France	969500K2MUPSI57XK083FR6 0040	51%	0%	51%	-	1	51%	1	-	10
France	969500K2MUPSI57XK083FR6 0042	73%	0%	73%	-	1	73%	1	-	10
France	969500K2MUPSI57XK083FR6 0043	99%	0%	99%	-	1	99%	1	-	10
France	969500K2MUPSI57XK083FR6 0044	100%	0%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 0045	100%	0%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 0046	96%	0%	96%	-	1	96%	1	-	10
France	969500K2MUPSI57XK083FR6 0048	100%	0%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 0049	100%	0%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 0054	100%	0%	100%	-	1	100%	1	-	10
Italie	969500K2MUPSI57XK083IT6 6622	100%	0%	100%	-	1	100%	1	-	10
Luxembourg	969500K2MUPSI57XK083LU6 6840	100%	0%	100%	-	1	100%	1	-	10
France	969500K2MUPSI57XK083FR6 6171	50%	0%	50%	-	1	50%	1	-	10
France	969500K2MUPSI57XK083FR6 7282	42%	0%	42%	-	1	42%	1	-	10
France	969500K2MUPSI57XK083FR2 7720	50%	0%	50%	-	1	50%	1	-	10
France	969500K2MUPSI57XK083FR2 7720	50%	0%	50%	-	1	50%	1	-	10
France	969500K2MUPSI57XK083FR2 7722	50%	0%	50%	-	1	50%	1	-	10
France	969500K2MUPSI57XK083FR6 3266	80%	0%	80%	-	1	80%	1	-	10
Luxembourg	969500K2MUPSI57XK083LU6 0012	85%	0%	85%	-	1	85%	1	-	10
Luxembourg	969500K2MUPSI57XK083LU6 0013	98%	0%	98%	-	1	98%	1	-	10
Luxembourg	969500K2MUPSI57XK083LU6 0015	94%	0%	94%	-	1	94%	1	-	10
Luxembourg	969500K2MUPSI57XK083LU6 0016	96%	0%	96%	-	1	96%	1	-	10
Luxembourg	969500K2MUPSI57XK083LU6 0028	55%	0%	55%	-	1	55%	1	-	10
Luxembourg	969500K2MUPSI57XK083LU6 0055	100%	0%	100%	-	1	100%	1	-	10
Luxembourg	969500K2MUPSI57XK083LU6 0068	100%	0%	100%	-	1	100%	1	-	10
France	969500N2QX5LGGFFZ0167	16%	0%	16%	-	1	16%	1	-	10





