

WORKING EVERYDAY IN YOUR INTEREST
AND FOR SOCIETY



ASSURANCES

SOLVENCY AND FINANCIAL CONDITION REPORT 2024

CREDIT AGRICOLE ASSURANCES

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SUMMARY

This report constitutes the Solvency and Financial Condition Report (SFCR) of the Crédit Agricole Assurances Group for the year 2024.

The SFCR was established in accordance with Solvency II regulations. It takes account in particular of the guidelines of the European Insurance and Occupational Pensions Authority (EIOPA) and the notices of the *Autorité de Contrôle Prudentiel et de Résolution* (ACPR) in this matter.

The SFCR provides an overview of insurance activities in the Solvency II environment. This report, together with the various annual quantitative statements (Quantitative Reporting Templates - "QRT") attached, summarises and explains the activity and performance of the Crédit Agricole Assurances Group, demonstrates the appropriateness of its governance system, presents its risk profile, describes how its prudential balance sheet has been valued, and assesses its solvency. This report was presented to the Audit Committee on April 1, 2025 and validated by the Board of Directors of Crédit Agricole Assurances on April 2, 2025.

Business and Performance

As the leading bancassuror in Europe¹ and the leading insurer in France² in terms of gross written premiums, Crédit Agricole Assurances is a full-service insurer, diversified through three business lines: Savings & Retirement, death and disability / creditor / group insurance, and property & casualty insurance.

With revenues³ at the IFRS consolidated scope of €43.6 billion at end-2024 (83.9% in France and 16.1% internationally), strong net inflows of €6.6 billion, including €4.4 billion on unit-linked, and net Income Group share of €1,959 million, Crédit Agricole Assurances posted a very good performance and confirmed its solidity in a year marked by tensions, geopolitical uncertainties and natural disasters, in line with 2022 and 2023. Even though inflation has eased and central banks have started to lower their key interest rates, the renewed tensions in the Middle East, the ongoing conflict between Russia and Ukraine, and the accumulation of disasters have continued to disrupt our society, forcing us to operate despite the uncertainties of our time.

It is in this context that the Crédit Agricole Assurances Group and its employees have continued to embody on a daily basis its values and its *raison d'être* (working everyday in the interest of our customers and for society) through concrete, responsible and ambitious actions. Finally, these results testify to the relevance of the integrated bancassurance model co-built around the networks of the Crédit Agricole Regional Banks, LCL and Crédit Agricole Group banks internationally.

System of Governance

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

The Board of Directors determines the guidelines for the company's activity, ensures their implementation and ensures that the Group's head company complies with the legal, regulatory and administrative provisions adopted pursuant to the Solvency II Directive. The Board of Directors is in contact with the Executive Management, including the Chief Executive Officer and other executive directors 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, ensures effective control of its risks taking into account their nature, their scale and their complexity, and controls them at regular intervals in order to ensure sound and prudent management of the business.

Risk Profile

The risk profile of Crédit Agricole Assurances described in section C of this report is established on the major risk identification process, which is the main tool for identifying and assessing the risks to which each entity, and more generally the Crédit Agricole Assurances Group, is exposed. Crédit Agricole Assurances Group's main risks are market and life underwriting risks, linked to the importance of savings and retirement activities. Given its risk profile, the standard formula is adapted to the calculation of Crédit Agricole Assurances Group's capital requirement. All risks, including those that do not correspond in the standard formula, are subject to a management system and monitoring to alert the governance in the event of deviations from the current management framework.

¹ CAA internal source, end-2023 data. 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.

² Source: L'Argus de l'assurance, 13 December 2024, data as of end-2023

³ "Non GAAP" revenues

Valuation for Solvency Purposes

The Crédit Agricole Assurances Group's prudential balance sheet was finalised at December 31 and was prepared in accordance with Solvency II regulations. The general principle for the valuation of the prudential balance sheet, laid down in Article 75 of the Solvency II Directive, is that of an economic valuation of assets and liabilities.

The Group's consolidated financial statements are prepared in accordance with IAS/IFRS and IFRIC interpretations applicable at December 31, 2024 and as adopted by the European Union.

The bases, methods and main assumptions used for the valuation of assets, technical provisions and other liabilities in the Group's consolidated financial statements are detailed in Note 1 "Accounting policies and principles applicable in Crédit Agricole Assurances Group, judgments and estimates used" in Part 6 "Consolidated financial statements at December 31, 2024" of Crédit Agricole Assurances' Universal Registration Document.

Crédit Agricole Assurances relies on IFRS for the valuation of assets and liabilities other than technical provisions for solvency purposes, insofar as these standards comply with Solvency II valuation principles.

The bases, methods and main assumptions used for the preparation of the prudential balance sheet, as well as the significant differences between these and those used for the preparation of the balance sheet in accordance with IFRS, are described in Part D of this report.

Capital Management

The Crédit Agricole Assurances Group has implemented a capital management policy. It sets out the procedures for managing, monitoring and managing capital, as well as the financing process for the Crédit Agricole Assurances Group and its subsidiaries. It has been designed to integrate the regulatory constraints applicable to the Insurance Group, banking regulations, financial conglomerate regulations, as well as the specific objectives of the Crédit Agricole Group.

As at 31 December 2024, the level of own funds eligible (including other financial sector capital) to cover the SCR (Solvency Capital Requirement) amounted to €25,850 million, for a total Solvency Capital Requirement of €12,890 million. Accordingly, the Crédit Agricole Assurances Group's solvency ratio stood at 201% at end-2024.

As at December 31, 2024, the level of own funds eligible for MCR (Minimum Capital Requirement) coverage amounted to €21,100 million, for a minimum capital requirement of €5,762 million. Accordingly, the coverage ratio of the Crédit Agricole Assurances Group's MCR was 366% at end-2024.

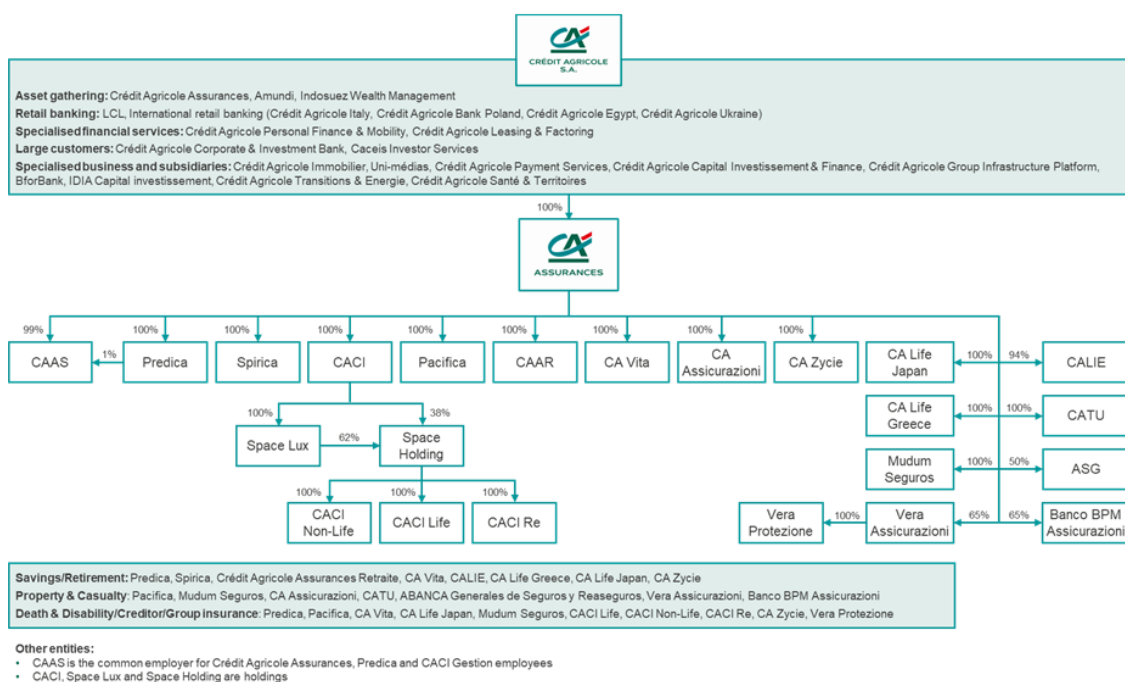
No transitional measures have been adopted by the Crédit Agricole Assurances Group for the calculation of its solvency ratio, with the exception of the grandfathering clause for subordinated debt.

A. BUSINESS AND PERFORMANCE

A.1 Business

A.1.1 Scope

Crédit Agricole Assurances, a holding company with a capital of €1,490,403,670, located at 16/18 boulevard de Vaugirard in Paris and administered by a Board of Directors, is the parent company of the Crédit Agricole Assurances Group. It is 100% owned by Crédit Agricole S.A. The exhaustive list of entities included in the Crédit Agricole Assurances Group's scope can be found in the quantitative statement (QRT) S.32.01.22, in the appendix to this document. By way of illustration, the organizational chart below shows the significant subsidiaries of the Crédit Agricole Assurances Group:



The Crédit Agricole Assurances Group is subject to the supervision of the *Autorité de Contrôle Prudentiel et de Résolution* (the "ACPR"), located at 4 Place de Budapest in Paris. The Group is audited by PricewaterhouseCoopers Audit located at 63 rue de Villiers in Neuilly-sur-Seine and Forvis Mazars located in the Exaltis Tower, 61 rue Henri Regnault in Courbevoie.

A.1.2 General presentation

The Crédit Agricole Assurances Group is the 1st insurer in France⁴ and the 1st bank-insurer in Europe⁵ by revenues.

These positions are based on a comprehensive and competitive offer, adapted to the specificities of each national market and each local partner. The companies of the Crédit Agricole Assurances Group cover all customer insurance needs in France and abroad, through three business lines:

- Savings & Retirement;
- Death and disability / Creditor / Group insurance;
- Property and casualty insurance.

Crédit Agricole Assurances' strength lies in particular in its membership of the Crédit Agricole Group, with the efficiency and performance of one of the largest banking networks in Europe engaged in contact with 54 million customers around the world.

⁴ Source: L'Argus de l'assurance of 13 December 2024, data at the end of 2023

⁵ CAA internal source, data at the end of 2023. Crédit Agricole Assurances is qualified as a bank-insurer because it belongs to the Crédit Agricole Group, whose banking distribution networks market insurance products.

- Distribution through the Crédit Agricole Group's banking networks and Group partnerships, a system of internal financial partners supplemented by complementary channels, accounted for 90% of 2024 revenues;
- Open architecture distribution, such as group insurance, independent wealth management advisors and partnerships with local banks, accounted for 10% of 2024 revenues.

2024 revenues at IFRS consolidation scope of €43.6 billion were generated at 83.9% in France and at 16.1% abroad (Italy and Luxembourg being the most significant countries).

The "Savings & Retirement" business

In 2024, Crédit Agricole Assurances confirmed its leading position in personal insurance in France by revenues (source: *L'Argus de l'assurance* of 13 December 2024, data at the end of 2023).

For more than 35 years, the Group has built its success on its ability to meet the needs of its customers and distributors, thanks to the quality of its offer and its responsiveness to changes in the environment.

In a context of rising bond yields, the Group offers diversified investment vehicles and an online management tool, designed for insurance. It thus offers its customers a strong flexibility in order to:

- to save, to pass on capital or to finance a project (anticipating private or professional operations requiring financial resources, protecting one's family from any precariousness and preparing for the future of one's children);
- Prepare for retirement (provide solutions tailored to clients' needs and incomes to ensure they are comfortable when the time comes).

Crédit Agricole Assurances' savings and retirement revenues (on a consolidated basis of IFRS) reached €32.1 billion, up 22% over the year.

Crédit Agricole Assurances remains in second place in the French pension market by revenues (source: *L'Argus de l'assurance* of 27 September 2024, data at the end of 2023). In addition, the 2024 Gold Revenue Trophies were awarded to "LCL Acuity Evolution" in the "banking" category for the best life insurance policies, and to Crédit Agricole Assurances Retraite's "Perspective" PER in the Banking and Insurance category and "LCL Retraite PER" in the banks' individual PER category.

In France, Crédit Agricole Assurances mainly distributes its offers to the customers of Crédit Agricole's Regional Banks and LCL (6,660 branches): individuals, wealthy clients, farmers, professionals and companies.

As a testament to the quality of the support, the *Dossiers de l'Epargne* awarded the 2024 Label of Excellence to several of the Group's products, including the Anaé and Floriane 2 life insurance policies.

Internationally, Crédit Agricole Assurances is present through the Crédit Agricole Group's entities in Italy, Luxembourg and Poland; and continues to export and adapt its know-how as a bank-insurer. It is also continuing its development through distribution agreements with external partners in Italy, Portugal, Japan and Luxembourg.

In Italy, Crédit Agricole Assurances' life company, Crédit Agricole Vita, received an award at the "Future Bancassurances Awards" in November 2024 for its product "Rendimento Sostenibile": an innovative solution that combines flexibility, protection and sustainability. This award recognizes a modular product that is tailor-made for an ever-expanding coverage of customer needs. In addition, at the Private Banking Awards, Crédit Agricole Italia, in collaboration with Crédit Agricole Vita, received the "Top Private Banking Advisor" award for its ability to provide financial and wealth advice, in synergy with Amundi and Crédit Agricole Vita.

In addition, the Group is expanding with alternative networks: independent wealth management advisors, online banking via BforBank, platforms and groups of independent wealth management advisors, Internet brokers and private bankers.

The "Death and Disability / Creditor / Group Insurance" business

Crédit Agricole Assurances is the leader in individual death and disability in France (source: *L'Argus de l'assurance* of 26 April 2024, data at the end of 2023) and this year has become the leading bank-insurer in creditor insurance (source: *L'Argus de l'assurance* of 6 September 2024, data at the end of 2023).

Thanks to the combined skills of its various companies, in France and abroad, the Crédit Agricole Assurances Group offers individual or group insurance solutions to its customers who wish to:

- protect their daily lives and those of their families from the financial consequences of a serious personal event (death, loss of autonomy, hospitalisation, injury) through death/disability policies, funeral cover, long-term care insurance;
- guarantee the repayment of a loan in the event of incapacity, disability or unemployment, thanks to an insurance offer focused on guarantees associated with consumer and real estate credit;
- provide their employees with a supplementary health and group protection insurance contract.

In 2024, the Group generated revenues of €3.3 billion in creditor insurance at the IFRS consolidated scope, stable year-on-year (+1%).

The death and disability offer is based on the Crédit Agricole Group's banking networks, in France and abroad, complemented in France by partnerships with independent wealth management advisors. Crédit Agricole Assurances, through "Mon Assurance Décès", markets a unique life insurance offer adapted to all markets (individuals, wealth, professionals and farmers), with a simplified customer experience and a digital journey.

Crédit Agricole Assurances' revenues on an IFRS consolidated basis in personal protection amounted to €1.4 billion in 2024, corresponding to growth of 7% year-on-year.

In creditor insurance, Crédit Agricole Assurances offers its services through around fifty partners, consumer credit institutions and local banks, spread over 7 countries. In addition, Crédit Agricole Assurances tops the first edition of *Le Figaro's* list of the best life insurance policies, in the bancassurance category.

The group insurance business recorded IFRS consolidated revenues of more than €600 million in 2024, up 22% year-on-year.

The "Property and Casualty Insurance" business

Crédit Agricole Assurances is the largest car, home and health bancassurance company (source: *L'Argus de l'assurance*, 31 May 2024, data at the end of 2023), and the leading personal accident insurer (source: *L'Argus de l'assurance*, 26 April 2024, data at the end of 2023). Crédit Agricole Assurances is also the sixth largest property and liability insurer in France (source: *L'Argus de l'assurance*, 13 December 2024, data at the end of 2023).

To protect its customers from unforeseen events and support them on a daily basis, Crédit Agricole Assurances offers a complete range of non-life insurance policies for individuals and professionals:

- property and liability insurance (car, home, etc.) to deal with certain unforeseen events such as fire, theft or bad weather;
- protection of agricultural and professional property;
- complementary health insurance;
- life accident insurance to take charge of your own protection and that of your family in an efficient and safe way;
- protection of mobile electronic devices in the home;
- legal protection;
- professional civil liability;
- parabanking (guarantee in the event of loss or theft of means of payment and their fraudulent use);
- for the agricultural market, weather hazard insurance, crops and grassland contract;
- cyber protection to secure the activity of professionals and companies;
- a P&C range for companies: Multi-risk Corporate, Fleet, Missions, Transported Goods, Cyber and Civil Liability of Corporate Officers.

In 2024, non-life insurance revenues under the IFRS consolidated scope amounted to €6.2 billion, corresponding to growth of 8% year-on-year.

Crédit Agricole Assurances markets its products mainly to the customers of Crédit Agricole's Regional Banks, *i.e.* a network of around 5,500 branches⁶ with 32,000 insurance professionals, including 560 AssurPros dedicated to the professional and farmers' markets, and LCL, *i.e.* a network of 1,400 branches with 8,000 insurance professionals, a total of 6,900 branches⁶. At the end of 2024, the equipment rate of our Regional Bank customers was 43.9% and 27.9% for LCL.

In France, the Group also has 24 Claims Management Units, which consist of 15 Management Units dedicated to Property and Casualty risks (1 new opening in 2024), 6 Management Units dedicated to Legal Protection, 2 Specialized Risk Management Units (no opening planned in 2025) and 1 Management Unit dedicated to companies. Pacifica has a customer satisfaction rate of 91% (after claims)⁷ for the year 2024 for its entire property and casualty business.

Crédit Agricole Assurances has been ranked first in the "Bancassurances", "Customer Service", "Customer Communication" and "Claims Compensation" categories in *Le Figaro's* 2024 list of the best car insurance companies.

Internationally, Crédit Agricole Assurances is strengthening its partnerships and forging new ones, notably with Crédit Agricole Auto Bank in Italy, JAP Automotive in Portugal and CA Bank Polska and EFL (Europejski Fundusz Leasingowy) in Poland. At the end of 2024, the equipment rate of the Group's banking networks in Italy (CA Italia) was 20.0%.

Internationally, Crédit Agricole Assurances is also capitalising on the success of its bancassurance model: in Italy, CACI is launching distance selling with CA Italia and strengthening its partnership with CA Auto Bank (GAP "Guaranteed Asset Protection" products); in Poland, CA Zycie launches a retirement insurance distributed by CA Bank Polska; in Portugal, Mudum Seguros enters into a new partnership with the JAP Automotive Group.

In Italy, Crédit Agricole Assurances' non-life entity, Crédit Agricole Assicurazioni, received an award at the "**Future Bancassurances Awards**" in November 2024 for its product "**Protezione Vivi Casa**", a modular offer for the complete protection of the home and the people and animals that live there. This award recognizes a modular product that is tailor-made for an ever-expanding coverage of customer needs. In addition, as part of the "Italian Insurance Awards", CA Assicurazioni won the award for the best product in the "Green Insurance Initiative" category with "Protezione Vivi Casa" and the "Best New Product" award for "Protezione Infortuni Più", an offer of protection against domestic, leisure or occupational accidents, both in Italy and abroad.

Employees

The Crédit Agricole Assurances Group's workforce is as follows by geographical area:

⁶ Permanent and periodical agencies

⁷ Survey of 4,506 Pacifica individual customers who experienced a Fire, Accident, Property and Casualty (P&C) loss between October 1, 2023 and September 30, 2024

Average number of employees	31/12/2024	31/12/2023
France	2,833	2,694
International	750	660
Total	3,583	3,354

FTE (Active permanent + temporary positions) average in a beneficiary entity vision on IFRS consolidation scope

A.1.3 Significant events

The year 2024 was a continuation of 2022 and 2023, marked by tensions, geopolitical uncertainties and natural disasters. Even though there has been a lull in inflation and central banks have begun to cut their key rates, renewed tensions in the Middle East, the continuation of the Russia-Ukraine conflict, and the accumulation of disasters have continued to disrupt our society, forcing us to operate despite the uncertainties of our time.

It is in this context that the Crédit Agricole Assurances Group and its employees have continued to embody its values and purpose on a daily basis, working everyday in the interest of our customers and for society, through concrete, responsible and ambitious actions:

At the strategic level

Through Crédit Agricole S.A.'s strategic plan "Ambitions 2025", presented in 2022, Crédit Agricole Assurances, which has been committed for many years as an insurer, investor and responsible company, is continuing to develop its core businesses in France and internationally, and is diversifying its offers and services to cover all of its customers' needs, in particular in the areas of health and retirement;

In terms of business development

- As a player committed to financing the ecological transition, Crédit Agricole Assurances created the "*Fonds Euro Objectif Climat*" in June 2024 via its subsidiary Spirica. As the first General Account fund under Article 9 of the SFDR regulation in the market, this innovation aims to exclusively support projects that participate in the fight against global warming, by pursuing two major objectives: adaptation to change (clean transport, land use planning, clean buildings, circular economy, etc.) and the sustainable management of our resources (production of renewable energy, energy infrastructure, sustainable waste and water management, regenerative agriculture and reforestation). The green bonds and the vehicles that make up this fund are rigorously selected through a strict methodology and must demonstrate with maximum transparency their positive impacts on the energy and ecological transition;
- As a continuation of the work begun in 2022 and 2023, new features in the mobile applications LCL *Mes Comptes* and *Ma Banque* of Crédit Agricole have been launched. Customers now have the possibility to make free payments into their savings contracts independently from the *Ma Banque* application; and in property and casualty insurance, home, car and health offers are now fully available in self-care on the *Ma Banque* and *Mes Comptes* apps;
- In a dynamic competitive environment, Crédit Agricole Assurances pursues its objective of supporting its customers in building up their wealth by offering attractive returns on their savings. For example, Crédit Agricole Assurances, through its subsidiary Predica, offers a stable General Account profit-sharing rate life insurance policies compared to 2023 and 2022, which can reach up to 3.85%;
- The Agrica - Crédit Agricole Assurances - Groupama consortium has been chosen by the Ministry of Agriculture and Food Sovereignty to insure the new health care scheme for its employees, as part of the reform of the Complementary Social Protection (PSC) for public employees. This operation is a natural extension of Crédit Agricole Assurances' commitment to the agricultural sectors and public authorities to strengthen food sovereignty;
- Crédit Agricole Assurances, through its subsidiary Predica, and NoveoCare have been chosen to provide and manage, as of 1 July 2025, the supplementary health coverage of statutory staff in the *Industries Electriques et Gazières* (IEG). This contract, which has an initial duration of 18 months, can be renewed up to seven times by tacit agreement. It will concern 136,000 member employees and 310,000 beneficiaries, for an annual amount of €70 million in annual premiums. During this call for tenders, Crédit Agricole Assurances highlighted the service offer for employees of the *Industries Electriques et Gazières* (IEG) with the *MA SANTE* application, which facilitates the management of care by integrating digital services.

On the Corporate Social Responsibility (CSR) pillar

- Crédit Agricole Assurances reiterated its call for projects "Assistance for caregivers". Initiated as part of Crédit Agricole Assurances' sponsorship approach, this operation is part of the Crédit Agricole Group's societal project and its commitment to strengthening social inclusion. Since 2010, more than 240 projects have been financially supported throughout France with more than €2.5 million distributed. The three new themes proposed for the 2024 edition are: fighting against the isolation of caregivers, facilitating the professional reintegration of caregivers, and supporting the aging parents of people with disabilities;
- Pacifica, Crédit Agricole Assurances' property and casualty insurance subsidiary, inaugurated three new low-carbon Claims Management Units (CMUs) in 2024, in Saint-Etienne, Dijon and Pau. As part of the ambitions and commitments

made by the Crédit Agricole Group against global warming, the five low-carbon CMUs are distinguished by their low-carbon labeling and certification. The latter favor the use of wood and incorporate reused materials. Equipped with photovoltaic panels and surrounded by green spaces on approximately 1,000 m², these 1,800 m² structures accommodate around a hundred employees. These buildings meet energy and environmental standards with the BBCA (low carbon building), E+C- (Positive Energy and Carbon Reduction) labels, as well as the HQE (High Environmental Quality) sustainable buildings 2016 certification, all at an excellent level;

- Crédit Agricole Assurances rewarded the most innovative startups through "Innov&Act 2024", its innovation challenge dedicated to the prevention of health risks in the field of personal insurance. This third edition, marked by a strong mobilization, brought together 76 applications around the issues of health risk prevention in life and health insurance. Among them, 10 projects were selected and benefited from personalised support from Crédit Agricole Assurances experts and mentors to refine their projects. A forum was then organized, allowing employees to meet the startups and frame their proposals for concrete use cases. The 3 winning startups presented projects aimed at preventing cognitive decline in the elderly, supporting the long-term mental health of students, employees and retirees, and finally improving physical fitness and preventing chronic diseases in the workplace;
- In June 2024, Pacifica, Crédit Agricole Assurances' property and casualty insurance subsidiary, launched a new committed home insurance offer, accessible to all, which aims to enable French people to maintain a satisfactory level of protection with a lower budgetary impact, in a context where the rising cost of claims compensation has a lasting impact on insurance prices. In line with the Crédit Agricole Group's universal vocation, the new home insurance covers all needs, from the most essential to the most demanding, and in all regions. Because the circular economy has become an essential approach to meet current environmental, economic and social challenges, customers of this new home insurance now have the opportunity to favour the repair or refurbishment of household appliances and IT after a claim;
- Crédit Agricole Assurances, Europ Assistance and BCA Expertise have joined forces with the Louis Bachelier Institute to carry out an unprecedented study aimed at measuring and reducing the carbon footprint of motor claims management in France. The analysis is based on a rigorous methodology and data from key players in the sector such as AkzoNobel, Back2car, Assercar and Valeo, and identifies areas for improvement for the sector, such as the increased use of parts from the circular economy and remanufacturing. This initiative suggests that the adoption of all the identified levers could reduce CO₂ emissions by around 22% per claim processed.

In terms of investments

- A member of the Net Zero Asset Owner Alliance since 2021, Crédit Agricole Assurances, a player committed to the transition of its investment portfolios, has made a new commitment by 2030: to reduce the carbon footprint (in tonnes of CO₂ equivalent per million euros invested) of its listed investment portfolios in equities and corporate and real estate bonds held directly by 50% by the end of 2029 compared to the end of 2019. This new commitment is in line with the decarbonisation trajectory of Crédit Agricole Assurances' investment portfolios and the objectives previously set for 2025, namely: (i) reducing the carbon footprint of its listed investment portfolio in equities and corporate bonds by 25% compared to 2019, and (ii) increasing its investments in renewable energies to contribute to the installation of a production capacity of 14 GW (on a shareholding basis of 100%), *i.e.* the average energy consumption of 5 million French households per year;
- In the same context, Crédit Agricole Assurances signed a Future State of Completion Lease for a 20,000 m² office building in Paris in September 2024 with EssilorLuxottica, a world leader in the design, manufacture and distribution of ophthalmic lenses, frames and sunglasses. This tertiary complex, which will be delivered at the end of 2027, will aim for the highest environmental certifications on the market: HQE level Excellent, BREEAM level Excellent, Ready to Osmoz, BBCA (Low Carbon Renovation), BBC (Low Consumption Building) and WiredScore level Gold;
- Crédit Agricole Assurances joins forces with the Océinde Group with the acquisition of ICG Infra's stake in Océinde Communications, one of the main telecommunications operators in Reunion Island. This investment also meets the Crédit Agricole Group's societal commitments to promote digital access for all in France. It will have a strong positive impact on the development of Reunion Island, by supporting the provision of a modernized telecommunications network, linking the island to mainland France and neighboring continents.

Financially

- At the end of December 2024, Crédit Agricole Assurances' net income Group share reached €1,959 million, up 12% compared to the end of 2023. This year, the Group continued to diversify its business model through the development of its priority business lines (property and personal protection, and international market). Crédit Agricole Assurances achieved a record total revenues of €43.6 billion, up 17%;
- Crédit Agricole Assurances has successfully placed an issue of €750,000,000 of Tier 2 subordinated notes at a fixed annual rate of 4.50% and at €788,500,000 the final acceptance amount of its previously launched Tender Offers (*i.e.* an amount higher than the maximum acceptance amount announced);
- S&P Global Ratings maintained the rating of Crédit Agricole Assurances, its operating subsidiaries and its subordinated debt. On 13 January 2025, the rating agency S&P Global Ratings issued its report and maintained the financial strength rating of Crédit Agricole Assurances (A), its operating subsidiaries Predica and Pacifica (A+), as well as its subordinated debt issues (BBB+). The outlook for all entities is stable.

A.1.4 Intra-group transactions

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

The main intra-group transactions carried out in 2024 mainly concern the issuance of subordinated debt between Crédit Agricole Assurances and its subsidiaries.

A.1.4.2 Intra-group transactions within Crédit Agricole S.A. group

Crédit Agricole Assurances is financed by the Crédit Agricole Group and through bond market.

As at 31 December 2024, €0.3 billion redeemable subordinated loan notes were held by Crédit Agricole Group and no perpetual subordinated loan notes were held.

Within its investment portfolio, the Crédit Agricole Assurances Group holds a total of €37.2 billion of securities issued by the Crédit Agricole Group, including €30.6 billion in assets representing unit-linked contracts at the end of 2024.

A.1.5 Information on share capital and ownership

The table below shows the evolution of the number of Crédit Agricole Assurances shares and their holdings over the last three years:

Shareholders	31/12/2024	31/12/2023	31/12/2022
Crédit Agricole S.A.	149,040,366	149,040,366	149,040,366
Other	1	1	1
Total	149,040,367	149,040,367	149,040,367

As of 31 December 2024, Crédit Agricole Assurances S.A.'s share capital consisted of 149,040,367 ordinary shares, with a nominal value of €10 per share. The Company's shares have not been offered to the public and are not admitted to trading on a regulated market. As of 31 December 2024, there was no participation by employees of the Crédit Agricole Assurances Group in the share capital of Crédit Agricole Assurances S.A.

Dividend payout in respect of 2024

The Board of Directors on December 3, 2024 decided to pay an interim dividend in cash in the amount of €667,700,844.16, or €4.48 per share.

The Board of Directors on April 29, 2025 decided to propose to the Annual General Meeting of Shareholders on June 16, 2025 a final dividend of €839,097,266.21, or €5.63 per share. The total dividend for the 2024 financial year therefore amounts to €1,506,798,110.37, or €10.11 per share.

A.2 Underwriting Performance

For the full year 2024, Crédit Agricole Assurances' IFRS consolidated scope revenues were €43.6 billion⁸, the highest ever, up 17.2%⁹ year-on-year. 83.9% of revenues are generated in France; the other most significant countries in which Crédit Agricole Assurances operates are Italy, Luxembourg and Poland.

The level of activity was high both in France (+13.1%) and internationally (+44.0%⁹), in all business lines, mainly in savings and retirement thanks to the success of sales campaigns in France (+15.9%) and the redesign of international products (+54.3%).

The share of unit-linked products in gross inflows amounted to 35.5% in 2024 (French GAAP), down -10.4 points year-on-year, in line with less favourable market conditions, in particular a less attractive bond unit-linked product. In addition, unit-linked assets under management increased by 9.1% and represented 30.0% of overall assets under management at the end of December 2024 (+1.1 points year-on-year).

A.2.1 Life business

In France, Crédit Agricole Assurances is the leading life insurer¹⁰ and the second largest retirement insurer¹¹.

At the end of 2024, the Crédit Agricole Assurances Group's life activities, which mainly include the Savings & Retirement and Death and Disability businesses, accounted for around 83% of the prudential scope's revenues. They are mainly located in France, Italy and Luxembourg.

The life underwriting performance shown in the tables below, presented in business lines according to the Solvency II framework and based on the prudential scope of the Crédit Agricole Assurances Group, does not include financial products whose performance will be developed in the next part A.3 Investment Performance.

	31/12/2024				
(in millions of euros)	Profit-sharing insurance	Indexed or unit-linked insurance commitments	Other commitments of (re) life insurance	Other LoB	Total
Gross written premiums	20,112	10,668	3,065	910	34,755
Gross earned premiums	20,112	10,652	2,914	929	34,606
Gross claims	18,729	6,684	836	510	26,760
Gross expenses (excluding Investment management expenses)	1,226	837	1,692	371	4,125

	31/12/2023				
(in millions of euros)	Profit-sharing insurance	Indexed or unit-linked insurance commitments	Other commitments of (re) life insurance	Other LoB	Total
Gross written premiums	13,816	10,892	2,864	945	28,517
Gross earned premiums	13,816	10,892	2,735	928	28,371
Gross claims	22,873	3,625	782	395	27,675
Gross expenses (excluding Investment management expenses)	1,162	843	1,431	531	3,968

At the end of 2024, Crédit Agricole Assurances' life revenues amounted to €34,624 million, up 21.4% compared to the end of 2023, mainly thanks to the increase in profit-sharing insurance, driven by the enthusiasm for bonuses on deposits into euro funds and digital journeys in France, as well as the resumption of international activity.

Premiums for unit-linked contracts decreased by -2.1% compared to the end of 2023; In 2024, they amounted to €10,668 million, representing 31% of life premiums written.

⁸ Non-GAAP revenues. The 2024 revenues of the prudential perimeter were €41.7 billion, up 19.7%.

⁹ Excluding the 1st consolidation of CATU (Crédit Agricole Towarzystwo Ubezpieczeń, property and casualty insurance subsidiary in Poland) as of June 30, 2024 with retroactive effect from January 1, 2024, the variations are +17.1% for total revenues and +43.6% for international revenues.

¹⁰ Source: L'Argus de l'assurance of 5 April 2024, data at the end of 2023

¹¹ Source: L'Argus de l'assurance of 21 September 2024, data at the end of 2023

Premiums for profit-sharing insurance contracts increased by 45.6% compared to the end of 2023 and now represent 58% of premiums written for life at €20,112 million.

On the other hand, the Life and Disability activities, through products such as sick leave (incapacity, disability) and death guarantees, as well as funeral and long-term care products, make up the bulk of other life insurance commitments and represent around 8% of Crédit Agricole Assurances Group's 2024 life revenues, *i.e.* €2,934 million.

Gross claims were down in 2024 after a year 2023 that was marked by an increase in redemptions in the Luxembourg and Italian entities of the Crédit Agricole Assurances Group, in connection with competition from Italian government bonds and balance sheet savings. The Crédit Agricole Assurances Group's surrender rate was 5.0% in 2024, compared with 5.5%¹² a year earlier.

At the end of 2024, the policyholder participation reserve¹³ amounted to €7.5 billion, down €2.3 billion compared to the end of 2023.

A.2.2 Non-life business

Crédit Agricole Assurances is the leading automotive, home and health bancassurance company in France¹⁴, and the sixth largest property and liability insurer in France¹⁵.

The analysis of non-life underwriting performance, illustrated in the tables below, presented in business lines according to the Solvency II standard, is based on the prudential scope of the Crédit Agricole Assurances Group and highlights the wide diversity of the property and casualty businesses:

	31/12/2024								
	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	1,471	700	614	1,084	2,155	223	597	293	7,136
Gross earned premiums	1,428	687	595	1,049	2,072	215	564	282	6,892
Gross claims	1,146	312	569	820	1,473	92	126	129	4,666
Gross expenses (excluding Investment management expenses)	241	314	132	245	653	77	233	140	2,036

	31/12/2023								
	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	1,279	582	564	994	1,928	191	554	261	6,353
Gross earned premiums	1,243	569	554	951	1,871	184	532	249	6,153
Gross claims	1,000	219	583	765	1,614	72	87	103	4,444
Gross expenses (excluding Investment management expenses)	206	239	121	233	559	54	262	124	1,798

At the end of 2024, Crédit Agricole Assurances' non-life revenues amounted to €7,102 million, up 11.8% compared to the end of 2023. They are mainly carried out in France. This increase is mainly due to:

- a strong increase of 11.3% in the Fire and other property damage segment, which accounted for 30% of non-life revenues at the end of 2024, in line with the dynamism of the commercial activity of Multi-Risk Home products;
- and by the 14.7% increase in the Medical fees segment, which accounted for 21% of non-life sales at the end of 2024.

Premiums written in Property and Casualty related to the use of motor vehicles represented 15% of total premiums, or €1,084 million, up 9.0%.

¹² Annualized amount of redemptions since January 1 compared to the corresponding provisions at the beginning of the financial year

¹³ Life Scope France (Predica, CAAR and Spirica)

¹⁴ Source: L'Argus de l'assurance of 31 May 2024, data at the end of 2023

¹⁵ Source: L'Argus de l'assurance of 31 December 2024, data at the end of 2023

The combined ratio in France, where the Crédit Agricole Assurances Group carries out most of its business, stood at 94.4%¹⁶, an improvement of -2.7 points year-on-year in line with (i) a relatively favorable claims experience in 2024, whereas 2023 was marked by a significant climate-related claims experience in the last quarter, (ii) partially mitigated by a lower impact of the discount (+1.6 points). The all year discounted claims ratio net of reinsurance amounted to 70.2%, an improvement of -2.2 points year-on-year. It included 1.1% of natural disasters¹⁷, down -0.5 point compared to 2023. The undiscounted net combined ratio increased by -4.3 points year-on-year to 96.4%.

¹⁶ P&C combined ratio in France (Pacifica) including discounting and excluding undiscounting, net of reinsurance: (claims + operating expenses + commissions) to gross earned premiums

¹⁷ Impact of undiscounted Cat Nat claims in France (Pacifica), all years, net of reinsurance, as a percentage of gross earned premiums

A.3 Investment Performance

2024 overview

The year 2024 was a period of transition marked by contrasting developments in the financial markets, reflecting a complex economic environment and uncertain geopolitics. Monetary policy has played a central role, with major central banks starting their monetary easing cycle while taking cautious approaches to slowing, but still worrying, inflation. Political risk has also been at the heart of global uncertainty, fuelling increased volatility in markets. In Europe, France has had early parliamentary elections, causing a long period of political instability weighing on investor confidence and the country's economic prospects. In the United States, the presidential elections have provoked intense debates around Donald Trump's "pro-business" agenda, whose inflationary repercussions are as much a concern as they are a concern. On the markets, US equity indices, buoyed by a dynamic outlook, largely outperformed their European counterparts, held back by sluggish economic growth. On the bond side, sovereign yields moved in one direction and then the other, according to inflation and growth expectations but also geopolitical events, to finally close the year at a median level.

United States

The US economy has once again shown remarkable resilience, supported by robust consumption and a strong labour market. The Fed has taken a cautious approach throughout the year in the face of persistent economic risks, particularly in connection with inflation that is still considered too high. The US central bank finally began its "pivot" in September 2024 with a first rate cut, followed by another cut in November 2024.

In November, Donald Trump's presidential election initially boosted markets with promises of tax reforms and aggressive deregulation. However, the growth and inflation implications of this "pro-business" programme remained uncertain and somewhat worrying for 2025, particularly in a tight labour market. These concerns prompted the Fed, at the end of December 2024, to adopt a cautious stance for the following year, opting for a position of vigilance. Chairman J. Powell signaled that the institution would remain flexible, closely monitoring economic data before considering any changes to its monetary policy in order to avoid a resurgence of inflation. The Fed will have finally cut rates three times in 2024, bringing them to a range between 4.25% and 4.50% by the end of the year.

Eurozone

The euro area went through a year 2024 marked by sluggish economic growth, estimated at around 0.8% year-on-year, in a context of slowing inflation. The European Central Bank has gradually eased monetary policy, cutting rates four times in 2024, bringing the deposit rate down from 4% to 3% by the end of the year.

Political instability has also weighed on the region, particularly in France, where the dissolution of the National Assembly led to early parliamentary elections in the middle of the year, plunging the country into a period of uncertainty. France's debt situation and the difficult negotiations around the budget have only accentuated the fears weighing on the country in the short and medium term. The OAT/Bund spread then returned to levels of more than 10 years to move around 80bps. In Germany, rising social tensions, exacerbated by challenges related to the energy transition and gas dependency, have also dampened investor confidence. The Franco-German couple, former engines of European growth, has been surpassed this year by the economies of the "southern countries" such as Portugal and Spain, showing remarkable economic dynamism.

Emerging countries

In emerging countries, economic dynamics have been varied. In China, the economic slowdown continued, fuelled by a persistent crisis in the property sector and disappointing domestic demand. To counter this, the Chinese authorities have stepped up support measures, including through rate cuts and significant tax incentives. However, this arsenal of measures did not completely reassure investors, who were waiting for more significant action from Chinese institutions, who were also concerned about the negative repercussions in terms of customs duties, induced by the future implementation of Donald Trump's program. In India, the April elections boosted investor confidence in the continuation of the economic reforms already underway. Indian stock indices rose moderately amid high valuations. In Southeast Asia and Africa, structural reforms and dynamic population growth have attracted investors, making these regions attractive growth poles despite regional political tensions. In Argentina and after a particularly difficult recession in 2024, the economy showed signs of recovery and renewed confidence on the part of consumers and investors at the end of the year.

Rates

Bond markets have been mixed in 2024 as major central banks began their monetary easing cycle in the middle of the year. The resurgence of political risk and the pressure exerted by government debt have generated pressure on sovereign yields. The dissolution of the National Assembly in France in mid-2024 and the subsequent period of political instability caused a significant rise in the French 10-year yield, which was trading at the end of the year at 3.19%, above the Spanish 10-year yield (a first in 18 years). The OAT/Bund spread rose above 87bps during the year (the highest since 2012), reflecting fears about the French fiscal outlook in particular, as various governments tried to find compromises for 2025 and beyond. In the United States, the future president's "pro-business" measures, which raise fears of a resurgence of inflation in 2025, have generated significant pressure on long-term rates. Indeed, while inflation seemed to be slowing down in the United States and the Fed was cautiously embarking on a cycle of rate cuts that began in Q3, J Powell adopted a much less accommodative tone at the end of the year at his December

monetary policy meeting. The Fed has halved its number of rate cuts for 2025 amid fears of a resurgence of inflation, expectations significantly influencing the rise in sovereign yields on the short end of the curve in particular. Credit, on the other hand, showed solid fundamentals during the year, benefiting carry. Risk premiums, however, tightened sharply, offering little potential for further reduction.

Equities

Equity markets have been driven by many transitions, reflecting adjustments in monetary policies, complex geopolitical dynamics and rapid evolution in technology sectors related to artificial intelligence in particular. The US markets remarkably outperformed the European indices to record a 24% increase for the S&P 500 while the Stoxx 600 recorded a rise of +6% (+0.25% in dollars). This significant gap can be explained in part by a substantial growth differential between the United States and the Eurozone, but also by the composition of US indices that are more focused on "Tech" stocks compared to European indices focused on so-called "value" stocks, which are struggling more cyclically. Big caps and large caps also continued to outperform small caps, which are smaller caps in 2024, although the latter benefited from the election of Donald Trump, who were sensitive to the pro-growth measures of his programme.

	31/12/2024	Higher 2024	Lower 2024	31/12/2023	Variation 31/12/2024 vs. 31/12/2023
Rates					
T Bill 10 years	4.57%	4.70%	3.62%	3.88%	+69bp
EUR CMS 2 years	2.19%	3.42%	2.05%	2.79%	-60bp
EUR CMS 10 years	2.36%	2.93%	2.09%	2.49%	-13bp
OAT 10 years (TEC 10)	3.20%	3.35%	2.56%	2.56%	+64bp
Spread Corporate BBB 7 years	0.99%	1.08%	0.84%	1.02%	-3bp
Equities					
S&P 500	5,882	6,090	4,689	4,770	+23.3%
EuroStoxx 50	4,896	5,101	4,403	4,521	+8.3%
CAC 40	7,381	8,240	7,130	7,543	-2.2%
Nikkēi	39,895	42,224	31,458	33,464	+19.2%
EUR/USD	1.04	1.12	1.04	1.10	-6.2%
Oil (Brent in USD)	75	91.2	69.2	77	-3.1%

Crédit Agricole Assurances Group's investment portfolio generated "total investment income net of investment expenses" of €12,998 million in 2024, an increase of €1,108 million, consisting mainly of:

- investment income generated by investments in insurance activities for €8,313 million, of which €5,926 million came from income from interest products;
- changes in the fair value in investments recognized at fair value through profit or loss, positive in 2024 to €6,404 million, largely attributable to unit-linked contracts (86%) resulting in particular from share movements.

The table below illustrates the income from investments net of expenses (including dividends) as recognised in the IFRS consolidated financial statements for the years 2023 and 2024:

(in millions of euros)	31/12/2024	31/12/2023
Investment income	8,313	7,523
Dividends	1,707	1,450
Dividends received on equity instruments at fair value through profit or loss	1,592	1,339
Dividends received on equity instruments recognized in non-recyclable equity (1)	115	111
Interest products	5,926	5,433
Interest income on financial assets at amortized cost	139	117
Interest income on financial assets at fair value through equity	3,928	3,916
Accrued and overdue interest on hedging instruments	274	275
Other interests and similar products	1,585	1,125
Other investment income	680	640
Investment expenses	(1,285)	(885)
Interest expenses	(95)	(102)
Interest expense on financial liabilities at amortized cost	-	-
Accrued and overdue interest on hedging instruments	-	-
Other interest and similar expenses	(95)	(102)
Commission expenses	(135)	(105)
Other expenses of investments	(1,055)	(678)
Capital gains and losses on disposal of investments net of reversals of depreciation and amortization	(385)	(526)
Net capital gains and losses on financial assets at amortized cost	(2)	-
Gains from derecognition of financial assets at amortized cost	-	-
Losses from derecognition of financial assets at amortized cost	(2)	-
Net gains and losses on debt instruments recognized in recyclable equity	(383)	(523)
Net gains and losses on the sale of hedging instruments	-	(3)
Net capital gains and losses on investment properties	-	-
Fair value change in investments recognized at fair value through profit or loss	6,404	5,763
Fair value change in financial assets held for trading	-	-
Fair value change in equity instruments	(982)	(15)
Fair value change of debt instruments that do not meet SPPI criteria	2,456	2,702
Fair value change of other debt instruments through profit or loss by nature	(17)	112
Fair value change in assets representing unit-linked contracts	5,479	4,444
Fair value change in financial assets at fair value through option income	-	-
Fair value change of transaction derivative instruments	(332)	(382)
Result of hedge accounting	-	-
Net gains and losses on financial assets reclassification	-	-
Gains and losses on reclassification of financial assets at amortized cost	-	-
Gains and losses on reclassification of financial assets at fair value equity	-	-
Change in fair value of investment properties	(200)	(1,098)
Change in impairments on investments	(49)	15
Change in impairments on healthy assets (Stage 1 and Stage 2)	(45)	16
Stage 1: Losses estimated at the amount of credit losses expected for the next 12 months	(53)	1
Debt instruments recognized at fair value through recyclable equity	(52)	-
Debt instruments carried at amortized cost	(1)	1
commitments	-	-
Stage 2: Losses Measured at the Expected Lifetime Credit Losses	8	15
Debt instruments recognized at fair value through recyclable equity	8	15

Debt instruments carried at amortized cost	-	-
Commitments	-	-
Change in impairments on impaired assets (Stage 3)	-	-
Debt instruments recognized at fair value through recyclable equity	-	-
Debt instruments carried at amortized cost	-	-
Commitments	-	-
Changes in depreciation on investment properties	(4)	(1)
Changes in impairments on other assets	-	-
TOTAL INVESTMENT INCOME NET OF INVESTMENT EXPENSES	12,998	11,890

(1) Of which €15 million dividends on equity instruments at fair value through equity that cannot be reclassified and derecognised during the financial year versus €10 million as of 31st December 2023

In addition, the Crédit Agricole Assurances Group held €3,100 million in securitised assets (through dedicated investment grade UCIs) as of 31 December 2024.

The following table illustrates the gains and losses recognized in equity as reported in the IFRS consolidated financial statements for the years 2024 and 2023:

(in millions of euros)	31/12/2024	31/12/2023
Other comprehensive income on items that may be reclassified subsequently to profit or loss		
Gains and losses on translation adjustments	(2)	(5)
Revaluation adjustment of the period	-	-
Reclassified to profit or loss	-	-
Other variations	(2)	(5)
Gains and losses on debt instruments at fair value through other comprehensive income that may be reclassified to profit or loss	(319)	9,980
Revaluation adjustment of the period	(746)	9,472
Reclassified to profit or loss	390	534
Other variations	37	(26)
Gains and losses on hedging derivative instruments	52	64
Revaluation adjustment of the period	52	61
Reclassified to profit or loss	-	3
Other variations	-	-
Insurance financial income or financial expenses broken down into shareholders' equity	407	(9,471)
Reclassified to profit or loss	407	(9,471)
Other variations	-	-
Reinsurance financial income or financial expenses broken down into equity	(5)	27
Reclassified to profit or loss	(5)	27
Other variations	-	-
Pre-tax other comprehensive income on items that may be reclassified to profit or loss excluding equity-accounted entities	133	594
Pre-tax other comprehensive income on items that may be reclassified to profit or loss on equity-accounted entities	-	-
Income tax related to items that may be reclassified to profit or loss excluding equity-accounted entities	(33)	(152)
Income tax related to items that may be reclassified to profit or loss on equity-accounted entities	-	-
Net other comprehensive income on items that may be reclassified to profit or loss on equity-accounted entities on discontinued operations	-	-
Other comprehensive income on items that may be reclassified subsequently to profit or loss, net of income tax	100	442
Other comprehensive income on items that will not be reclassified subsequently to profit or loss		
Actuarial gains and losses on post-employment benefits	-	(5)
Other comprehensive income on equity instruments that will not be reclassified to profit or loss	5	53
Revaluation adjustment of the period	(2)	106
Transfer in reserves	-	(51)
Other variations	7	(2)
Insurance financial income or financial expenses broken down into shareholders' equity that will not be reclassified to profit or loss	(82)	(128)
Other comprehensive income on items that will not be reclassified to profit or loss excluding equity-accounted entities	(77)	(81)
Other comprehensive income on items that will not be reclassified to profit or loss on equity-accounted entities	-	-
Income tax related to items that will not be reclassified excluding equity-accounted entities	(30)	7
Income tax related to items that will not be reclassified on equity-accounted entities	-	-
Net other comprehensive income on items that will not be reclassified to profit or loss on equity-accounted entities on discontinued operations	-	-
Other comprehensive income on items that will not be reclassified subsequently to profit or loss, net of income tax	(107)	(74)
OTHER COMPREHENSIVE INCOME NET OF INCOME TAX	(7)	368
Of which Group share	(7)	368
Of which non-controlling interests	-	-

A.4 Performance of other activities

Other income and expense

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

Leases

The leases mainly concern real estate, and are reflected in the IFRS consolidated financial statements at the end of 2024 by:

- Rights of use, on the assets side of the balance sheet, amounting to:
 - €38 million gross;
 - €23 million net.
- Rental liabilities for €23 million.

At the level of the Crédit Agricole Assurances Group, no single lease contract is significant.

A.5 Any other information

None.

B. SYSTEM OF GOVERNANCE

The Crédit Agricole Assurances Group has a governance system in line with its various business lines and management methods. This governance system actively contributes to the achievement of the Crédit Agricole Assurances Group's strategic objectives while ensuring sound and prudent management of its risks, given their nature, scope and complexity.

B.1 General information on the system of governance

The general organisation of Crédit Agricole Assurances, the head company of the insurance group, is structured around:

- a Board of Directors with its specialized committees (Audit and Risk Committee, IT Strategy Committee and Customer Processes);
- a General Management with its effective managers;
- a hierarchical functioning;
- and a cross-functional operation ensured by committees.

For each of the Crédit Agricole Assurances Group entities, belonging to the Crédit Agricole S.A. Group translates into operating in the form of business lines. Reporting is hierarchical in the case of the Periodic Control, Permanent Control and Risks, Legal and Compliance function, and functional in the case of the Finance function, the Communication Department and the Human Resources Department. The persons responsible for these subjects report twice, on the one hand to the management of the Crédit Agricole Assurances Group entity to which they report and on the other hand to the head of the Group business line.

Some functions are also shared for several entities of the Crédit Agricole Assurances Group, including investments, financial communication, corporate finance, audit, human resources and purchasing.

B.1.1 Role, responsibilities and missions of governance players

B.1.1.1 Board of Directors

The Board of Directors of Crédit Agricole Assurances, the parent company of the insurance group, was composed of nine directors and two non-voting members as of 31 December 2024.

	Date of birth	Nationality	Role on the Board	Position held	Date of appointment
Laure LESME-BERTHOMIEUX	1965	French	Director Chairwoman of the Board of Directors	Chief Executive Officer of CRCAM Nord-Est	30/07/2020
Murielle de BERTIER de SAUVIGNY	1967	French	Independent director Member of the Audit and Risk Committee	Independent director	15/10/2019
Marc DIDIER	1965	French	Director Member of the Audit and Risk Committee	Chairman of CRCAM Pyrénées Gascogne	18/04/2019
Catherine GALVEZ	1966	French	Director Chairwoman of the Customer Processes and IT Strategic Committee	Chief Executive Officer of CRCAM Charente-Périgord	07/02/2023

Olivier GAVALDA	1963	French	Director	Deputy Chief Executive Officer of Crédit Agricole S.A. in charge of universal banking	27/09/2022
Jérôme GRIVET	1962	French	Director	Deputy Chief Executive Officer of Crédit Agricole S.A. in charge of Steering	29/10/2015
Isabelle JOB-BAZILLE	1968	French	Director Member of the Audit and Risk Committee	Chief Economist at Crédit Agricole S.A.	14/06/2016
Cécile MOUTON	1978	French	Director	Head of Financial Communication at Crédit Agricole S.A.	27/07/2023
José SANTUCCI	1962	French	Director Chairman of the Audit and Risk Committee	Chief Executive Officer of CRCAM Provence Côte d'Azur	30/07/2020 27/07/2022
Grégory ERPHELIN	1975	French	Non-voting member	Chief Executive Officer of Fédération Nationale du Crédit Agricole	27/07/2022
Gérald GREGOIRE	1974	French	Non-voting member	Deputy Chief Executive Officer in charge of the Clients and Development division of Crédit Agricole S.A.	02/11/2023

The Board of Directors meets, at the invitation of its Chairman, as often as the interests of the Company require and, in accordance with its rules of procedure, at least four times a year. It generally meets six to eight times a year.

The Board of Directors carries out the missions assigned to it by law, the Statutes, and the Rules of Procedure. He acts in all circumstances in the company's social interest. It is committed to promoting the creation of value by the company in the long term while considering the social and environmental issues of its activities. It determines the orientations of the Company's activity and ensures their implementation. Within the limits of its powers, it takes up all matters concerning the smooth running of the company and regulates through its deliberations matters that concern it. It proposes, if necessary, any changes to the articles of association that it considers appropriate. It defines the Company's strategy and general policies, including in terms of social, environmental and climate responsibility. It approves, where appropriate, on the proposal of the Director General, the means, structures and plans intended to implement the strategy and general policies it has defined. He ensures the consistency of the company's commitments and project with regard to the social and environmental challenges of the Group's project. It decides on all matters related to the administration of the Company submitted to it by the Chairman and the Chief Executive Officer. It deliberates on all the operations of the Company falling within its exclusive competence. It carries out the checks and verifications it deems appropriate. In accordance with the law, it appoints and dismisses the executive officers, sets their remuneration, chooses the mode of its governance, controls management and ensures the quality of the information provided to shareholders and the markets. It approves the financial statements, prepares and approves the various reports required by law, including a management report including a specific section on sustainability information and the report on corporate governance. It also validates the policies applicable to the Crédit Agricole Assurances Group. The Council may carry out such checks and verifications as it deems appropriate.

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

He is also responsible for the effectiveness of the risk governance system by setting the risk appetite and risk tolerance limits by approving the Group's main risk management policies.

As such, it sets and approves the Group's general organization, its governance and risk management system as well as its internal control system. It ensures that they are adapted to the nature, scale and complexity of the risks of the operations and controls them at regular intervals so that they guarantee a sound and prudent management of the activity. He is thus involved in understanding the main risks incurred by the Group, in setting the limits for which he is regularly informed of their compliance.

It ensures that the risk governance system implemented at Group level is integrated, coherent and effective.

The Board is in contact with the General Management and the heads of key functions.

The Council shall hear directly from the heads of the key functions at least once a year in order to review their annual balance sheet and plan and whenever they wish to inform the Council of an event that may justify it. The heads of key functions also participate in each meeting of the Audit and Risk Committee, which reports on its work to the Board.

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

B.1.1.2.1 Audit and Risk Committee

It is composed of four directors, including its President. The meetings are also attended by the Statutory Auditors and any person in charge or authorised to postpone matters relating to risk controls, audit work, finance and accounting. In accordance with the rules of procedure, representatives of the Finance Directorate, the General Secretariat, as well as the four heads of key functions participate in this Committee.

The Committee meets at least twice a year (generally the Audit Committee holds seven meetings a year) on the initiative of its Chairman or at the request of the Chairman of the Board of Directors or the Chief Executive Officer. The Committee reports on its work to the next meeting of the Board of Directors and informs the Board of Directors without delay of any difficulties encountered.

The Audit and Risk Committee monitors the process of preparing accounting, financial and sustainability information by considering the translation of significant events that have an impact on the business and the financial statements. It is also responsible for monitoring the performance of the Statutory Auditors' mission and monitoring their independence.

The Audit and Risk Committee is also responsible for examining the effectiveness of the internal control and risk management systems (ensuring the proper treatment of significant transactions, major risks, the coherence of the whole, etc.). In particular, it examines the Crédit Agricole Assurances Group's internal audit plan.

More generally, the Audit and Risk Committee monitors any strategic matter at the request of the General Management or the Chairman of the Audit and Risk Committee or the Chairman of the Board of Directors that could have a major impact on the financial situation of the Crédit Agricole Assurances Group.

The Audit and Risk Committee reviews Crédit Agricole Assurances' overall strategy and risk appetite as well as risk strategies, including social and environmental risks, and advises the Board of Directors in these areas.

B.1.1.2.2 IT Strategy and Customer Processes Committee

The Crédit Agricole Assurances Group IT & Customer Process Strategy Committee was created by the Board of Directors on 27 July 2017. This Committee, chaired by a director of Crédit Agricole Assurances, is composed of three members approved by the Board of Directors. The IT Strategy & Customer Processes Committee also includes permanent guests, internal representatives of Crédit Agricole Assurances Solutions as well as the Banking and Insurance Directors of our distribution partners.

The Committee meets at least twice a year. The agenda is drawn up by the Chairman of the Committee. A report of the meetings of this Committee will be presented by its Chairman to the next Board of Directors.

The Committee's mission is to define the strategic IT orientations and customer processes and thus guarantee the consistency of the Crédit Agricole Assurances Group in these areas. It examines and issues opinions on the monitoring of major projects, the quality of IT operation and the services provided throughout the front-to-back chain, and in particular the costs of re-invoicing.

B.1.1.2.3 Ad hoc committees

The Council may decide to set up committees to study specific issues within its competence. These committees carry out their activities under his responsibility.

Since 2013, the performance of the functions of the Remuneration Committee of Crédit Agricole Assurances has been transferred to the Remuneration Committee of Crédit Agricole S.A.

B.1.1.2.4 Executive Management

In accordance with the legal provisions, the functions of Chairman and Chief Executive Officer are separated within Crédit Agricole Assurances.

Subject to the powers that the law (or the internal regulations, as the case may be) expressly confers on shareholders' meetings and the Board of Directors, the General Management is vested with the most extensive powers to act in all circumstances on behalf of the Company, within the limits of its corporate purpose.

The General Management sets the operational terms and conditions for implementing the strategy decided by the Board of Directors of Crédit Agricole Assurances and reports to the Board of Directors on its actions. She supervises and manages the operation of the risk governance system implemented within the Group. It proposes to the Board the strategic orientations and establishes the policies that the Board approves for Crédit Agricole Assurances. It establishes effective decision-making

procedures, an organisational structure that clearly indicates reporting lines, assigns roles and responsibilities in terms of internal control and allocates appropriate resources.

It is directly involved in the organization and operation of the risk management and internal control system and ensures in particular that the strategies and risk limits are compatible with the financial situation (capital levels, results) and the strategies adopted for the Group. It ensures that the main information relating to the entities and the Group is regularly reported and properly documented, the main dysfunctions identified and the corrective measures implemented. It interacts appropriately with the committees set up within the company, and in particular the heads of key functions.

B.1.1.3 Executive directors

Since 1 January 2024, the effective managers of Crédit Agricole Assurances are:

- Nicolas DENIS, Managing Director;
- Guillaume ORECKIN, Deputy Chief Executive Officer.

B.1.1.4 Committees under the responsibility of Executive Management

Crédit Agricole Assurances' comitology is structured around:

- an Executive Committee;
- Thematic Strategic Committees.

B.1.1.5 Key functions

Four key functions have been set up within the Crédit Agricole Assurances Group and for each of its entities:

- a Risk Management Function;
- an Actuarial Function;
- a Compliance Verification Function;
- an Internal Audit Function.

The Crédit Agricole Assurances Group and each of its companies have four key functions that inform and assist the General Management and the Board of Directors of Crédit Agricole Assurances in the risk management system. They have the authority and independence necessary for the proper performance of their missions.

Risk management

The Risk Management Function is organised according to the principles of the Crédit Agricole S.A. Group's Risk Business Line and the requirements of the Solvency II Directive.

• Roles and responsibilities of the function

The Risk Management Function aims to meet the following challenges at the level of the Crédit Agricole Assurances Group:

- ensure consistency in risk management and compliance with CAA Group's risk appetite;
- implement and ensure the proper functioning of risk identification, measurement, supervision and control systems, including the alert system;
- monitor exposures to current and emerging risks;
- provide independent opinions on operations, business strategies (risk frameworks), direct investments and projects of the businesses generating risk within the Group (new products and acquisitions/disposals in particular);
- report to governance on risk exposure and associated control elements.

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

The Risk Management Function of the Crédit Agricole Assurances Group is under the responsibility of the Head of the Risk Management Function of the Crédit Agricole Assurances Group (RFGR Group). The latter reports hierarchically to the Chief Risk Officer of the Crédit Agricole S.A. Group (DRG) and functionally to the Chief Executive Officer of Crédit Agricole Assurances.

The general organisation of the Risk Management Function is based on the principles of decentralisation and subsidiarity between Crédit Agricole Assurances and its subsidiaries. The Group RFGR is supported by the Heads of the Risk Management function of the Crédit Agricole Assurances Group entities, who, in the same way, are subject to a double reporting relationship (Group RFGR and Chief Executive Officer of the entity).

The Crédit Agricole Assurances Group's Risk Management Function also plays a cross-functional role for the Group in risk areas requiring specific technical expertise. The Risk Management Function of the Crédit Agricole Assurances Group also relies on the contribution of the other key functions and on the internal control systems of the Group and the entities.

Actuarial function

• Roles and responsibilities of the function

The Actuarial Function aims to meet the following challenges at the level of the Crédit Agricole Assurances Group:

- implement a Group system designed to ensure coordination and homogeneity of actuarial practices and the work of each Actuarial Function within the entities;
- issue an opinion on the reliability and adequacy of consolidated prudential technical provisions and on the assessment of solvency;
- Advise on underwriting policy and reinsurance arrangements, including ensuring that entities define and implement appropriate policies, and relying on the work of each entity's actuarial functions.
- formalize all of its work and conclusions in an annual report for presentation to the Audit and Accounts Committee and the Board of Directors.

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

The Actuarial Function is carried out by the Director of the Actuarial Function of the Crédit Agricole Assurances Group. She reports to the Chief Executive Officer of the Crédit Agricole Assurances Group.

The Group Actuarial Function is based on the principle of subsidiarity. Each subsidiary sets up an Actuarial Function proportionate to its activity.

The Actuarial Functions of the entities exchange with the Group Actuarial Function on the conduct of their missions and on the implementation of reviews and missions relating to the Actuarial Function.

Compliance function

The organisational principles of the Crédit Agricole Assurances Group's Compliance Function are in line with those of the Crédit Agricole S.A. Group's Compliance business line and the requirements arising from Solvency II.

• Roles and responsibilities of the function

The Compliance Function aims to meet the following challenges at the level of the Crédit Agricole Assurances Group:

- to protect the Group against the risks of non-compliance with the laws and regulations applicable to its activities, including the areas relating to compliance as defined by the Crédit Agricole Group's Business Line;
- obtain an overview of the risks of non-compliance within the Crédit Agricole Assurances Group, in particular through the supervision of subsidiaries and the implementation of common rules within the Crédit Agricole Assurances Group;
- deploy systems to help control the risks of non-compliance and ensure the communication associated with its missions with the governance.

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

The organisation of the Crédit Agricole Assurances Group's Compliance Function is based on:

- The Head of the Compliance Verification Function of the Crédit Agricole Assurances Group. This function is carried out by the Chief Executive Officer of Crédit Agricole Assurances, reporting to the Chief Executive Officer of Crédit Agricole Assurances;
- The Compliance Manager of the Crédit Agricole Assurances Group, reporting functionally to the Secretary General of Crédit Agricole Assurances and hierarchically to the Chief Compliance Officer of the Crédit Agricole Group; he is in charge of managing the Insurance Compliance Business Line, which is based in hierarchical mode in France and abroad, unless it is incompatible with local rules;
- The heads of the Compliance Functions of each subsidiary and the holding company and their teams.

The Compliance Verification Function is based on the 1st line of defense, in particular the teams in charge of controlling and validating operations, and on other key functions and support functions.

Internal Audit function

- **Roles and responsibilities of the function**

The Insurance Audit Department conducts audit missions, on the basis of documents and on-site, covering the entire consolidated supervisory scope of the Crédit Agricole Assurances Group, including its essential service providers. It is based on the work carried out by the dedicated audit units in Italy, Poland, Japan, Spain and Portugal. Its missions are to ensure:

- the correct measurement and control of risks;
- the adequacy and effectiveness of the control systems;
- compliance with operations and compliance with procedures;
- the correct implementation of the corrective actions decided;
- evaluation of the quality and efficiency of the operation.

These missions provide a professional and independent opinion on the operation and internal control of the Group and its entities to the General Management and Boards of Directors of the Group and its subsidiaries.

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

The Internal Audit Function is embodied, at the level of the Crédit Agricole Assurances Group and its French subsidiaries, by the Audit Director of the Crédit Agricole Assurances Group. In addition, in order to guarantee his independence, the Audit Director of the Crédit Agricole Assurances Group has a hierarchical report to the Audit Inspection Business Line of Crédit Agricole and functional to the Chief Executive Officer of the Crédit Agricole Assurances Group. In particular, the latter ensures that the necessary resources are allocated to it for the accomplishment of its missions.

B.1.2 Material changes in the governance during the year

Board of Directors

On July 30, 2024, the following were appointed:

- Laure LESME-BERTHOMIEUX, Chairwoman of the Board of Directors, replacing José SANTUCCI;
- José SANTUCCI, Chairman of the Audit and Risk Committee, replacing Laure LESME-BERTHOMIEUX.

Key functions

Two changes were made during the 2024 financial year among the Heads of Key Functions: "Internal Audit" and "Risk Management".

As of December 31, 2024, the four key function managers are:

- Risk Management function: Marion DEWAGENAERE replacing Olivier LOZACH;
- Compliance Verification Function: Bruno MOATTI;
- Actuarial function: David GRIMAL;
- Internal Audit function: Julien AUTRET replacing Aurélia ALRAN.

B.1.3 Compensation policy

Crédit Agricole Assurances has adopted a remuneration policy aligned with that of the Crédit Agricole Group and adapted to its internal structure. The Crédit Agricole Assurances Group has therefore adopted responsible remuneration practices that protect it from any excessive risk-taking by its managers and employees while respecting all stakeholders: employees, customers and shareholders.

B.1.3.1 General presentation and key components of the compensation policy for members of the Board of Directors and Executive Management

B.1.3.1.1 Board of Directors

The overall budget for attendance fees is set each year by the General Meeting and distributed among each director and non-voting member by decision of the Board of Directors. A fixed amount, decided by the Board, is allocated to each director and non-

voting member present at a meeting of the Board of Directors, the Audit and Accounts Committee, the IT and Customer Process Committee and any exceptional study committee (such as the Selection Committee for a New Independent Director).

Information on arrangements giving entitlement to variable components of remuneration.

Crédit Agricole Assurances' corporate officers do not hold any option to purchase, subscribe for or allocate shares free of charge. As Crédit Agricole Assurances does not have equity securities admitted to trading, but only debt securities, such elements of remuneration in Crédit Agricole Assurances shares are therefore not allocated.

B.1.3.1.2 Executive officers

The terms of office of Chief Executive Officer and Deputy Chief Executive Officer of Crédit Agricole Assurances are exercised for consideration and free of charge respectively. In both cases, their remuneration is set in accordance with the remuneration policy for Crédit Agricole S.A.'s senior executives set up by Crédit Agricole Assurances and set out below.

When the mandate is carried out free of charge, Crédit Agricole Assurances' executive officers do not benefit from benefits in kind, specific retirement schemes, death and disability funds or severance pay related to their corporate mandate.

Regardless of the nature of the mandate - onerous or free of charge - the executive officers are "identified personnel" (as defined in the "Remuneration of identified personnel" section) and the remuneration received is subject to a framework aimed at ensuring that it is aligned with the long-term interests of the company.

B.1.3.1.3 General principles

The remuneration policy of the Crédit Agricole Assurances Group is directly integrated into the remuneration policy of the Crédit Agricole Group: it is defined by the Group's General Management, on the proposal of the Human Resources Department and after the opinion of the Remuneration Policy Control Committee. This policy is reviewed and validated each year by the Board of Directors of Crédit Agricole S.A.

Within the framework of the specificities of its businesses, its legal entities and country legislation, the Group ensures that it develops a compensation system that ensures that employees receive compensation consistent with its reference markets in order to attract and retain the talent the Group needs. Remuneration is dependent on the individual but also collective performance of the professions. Finally, the remuneration policy tends to limit excessive risk-taking.

Crédit Agricole Assurances' remuneration policy is thus developed in line with the objectives defined by the Group while endeavouring to adapt them to the different categories of employees and the particularities of the insurance market.

B.1.3.1.4 Governance

The governance of the remuneration policies and practices of Crédit Agricole Assurances entities is established in accordance with the terms and processes defined within the Crédit Agricole Group.

This is why Crédit Agricole Assurances has set up a Remuneration Policy Implementation Committee, bringing together the Risk and Permanent Control Department, Compliance and Human Resources Department.

This committee, which makes it possible to involve the control functions in the variable remuneration review process and more specifically the identified staff, has the role of:

- Define the criteria for identifying employees as "risk-takers", in line with the framework given by the Group for each financial year, and the regulatory requirements specific to insurance;
- Identify and update the list of identified personnel;
- Coordinate the effective implementation of a control of risky behavior, within the framework of applicable procedures and standards;
- Validate the assessment of this process and the reporting to the Group's governance bodies, including information on individual cases of risky behavior.

Crédit Agricole Assurances' remuneration policy, drawn up on the proposal of the Human Resources Department, is regularly adjusted in the light of the committee's work, assessments and recommendations, any regulatory changes, the recommendations of Internal Audit or the ACPR and changes to the Group's remuneration policy.

As the remuneration policy is under the control of the Crédit Agricole Group's Remuneration Committee, Crédit Agricole Assurances, through the Group Human Resources Department, therefore makes available to this Committee all the information necessary for the accomplishment of its missions.

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

- The issuance of notices relating to the remuneration policy, its updates and the various related application notes;
- Its position on the variable remuneration package with regard to Crédit Agricole Assurances' financial situation, its long-term performance, and its compliance with the risk policy;
- On the carrying out of the census of identified personnel;

- On the examination of the opinion of the control functions on the deployment and control of the remuneration policy.

This work allows the Board of Directors to examine and approve the remuneration 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's General Inspection ensures compliance with the policy and compliance with practices through its audits.

B.1.3.2 Main components of the compensation policy for employees and executive managers

B.1.3.2.1 Employees

Employee compensation is based on the following elements:

- The basic salary;
- Individual variable remuneration;
- Collective variable compensation;
- Long-term and deferred variable compensation;
- Remuneration devices (supplementary retirement and health insurance schemes).

Crédit Agricole Assurances compares its practices to those of insurance and reinsurance companies in the French market and thus aims to position the total compensation of its employees at the median of market practices.

Individual variable compensation rewards the employee's performance and is an integral part of the annual compensation structure. It is based on the precise evaluation of the results obtained in relation to the specific objectives of the year, taking into account the conditions of implementation.

In response to European (Solvency II) and American (Volcker rule) regulatory requirements, rules of good conduct have been integrated into the remuneration policy so that remuneration practices:

- do not create incentives that could encourage data subjects to promote their own interests to the potential detriment of their customer;
- do not encourage the taking of speculative positions within proprietary trading activities permitted by the texts;
- prohibit employees from using an individual hedging or insurance strategy for income maintenance or civil liability that would compromise the risk alignment provided for by variable compensation schemes.

Also in response to the regulatory requirements set by Solvency II and in order to prevent any conflict of interest, the remuneration of staff occupying key functions is set independently of that of the professions whose operations they validate or verify. The objectives set for them and the indicators used to determine their variable remuneration do not take into account criteria relating to the economic results and performance of the entities they control.

Finally, following the entry into force of the Insurance Distribution Directive, the rules of good conduct have been supplemented to ensure that remuneration practices do not hinder employees' ability to act in the best interests of clients, nor discourage them from presenting information in an impartial, clear and non-misleading manner.

Collective variable compensation rewards Crédit Agricole Assurances' collective performance. It is made up of profit-sharing and profit-sharing. It is supplemented by a company savings plan and a collective retirement savings plan.

B.1.3.2.2 Executive managers

Individual variable remuneration

Executive managers of Crédit Agricole Assurances are part of the variable compensation program of the Crédit Agricole Group - Crédit Agricole Assurances' senior executives benefit from the variable compensation program deployed within the Crédit Agricole Group: Personal Variable Compensation (PVR), based on management by objectives and the achievement of individual and collective objectives predefined within the employee's scope of responsibility.

This programme has been adapted to Crédit Agricole Assurances' senior managers who also benefit from Personal Variable Remuneration.

The criteria for determining the Personal Variable Remuneration of senior executives are based on:

- In part, economic performance indicators, in line with those of the Medium-Term Plan, including criteria on the scope of Crédit Agricole S.A. and criteria on the scope of the manager's responsibility;
- For the remaining part, non-economic performance indicators, collective and/or individual, in particular in connection with the Group's Project and which measure value creation. Among the collective indicators are criteria related to CSR.

The variable remuneration awarded is also directly impacted by the observation of behaviour that does not comply with the requirements of good repute, compliance rules and procedures and risk limits. The annual variable remuneration levels are defined as a percentage of the base salary and increase according to the level of responsibility of the manager. Each senior executive,

regardless of his or her profession or function, has a part of his or her economic objectives based on Group criteria, this part depending on his or her level of responsibility, the other part being based on the economic objectives of his or her entity.

Long-term variable remuneration

The long-term compensation plan set up by the Crédit Agricole Group in 2011 takes the form of an indexed share and/or cash allocation plan subject to long-term performance conditions.

Crédit Agricole Assurances' senior executives and key positions in the Group are eligible for this long-term plan, the effective allocation of which is at the discretion of the Chief Executive Officer of Crédit Agricole S.A.

The objectives of the long-term profit-sharing plan are multiple:

- strengthen the link between sustainable performance and remuneration;
- adapt remuneration structures, in line with regulations, by allowing remuneration management over short-term and long-term horizons;
- align the interests of senior management with those of shareholders and the Group's long-term performance;
- strengthen the Group's attractiveness and its ability to retain its talent; and
- Enable the sharing of the company's value creation with key employees.

The shares and/or the cash indexed to the performance of the share, subject to the fulfilment of the performance conditions, are definitively vested over a period of three years.

Following the definitive acquisition, the plan regulations may provide for a mandatory holding period for shares or for the retention of indexed cash.

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

These performance criteria are set when each plan is implemented.

Information on the key characteristics of supplemental pension plans

From 2011 to 2019, the supplementary pension plan consisted of a combination of defined contribution pension plans and an addendum defined benefit plan:

- the cumulative contributions of the two supplementary defined-contribution pension schemes (the branch scheme and the collective company scheme) are equal to 8% of the gross salary capped at a maximum of eight times the Social Security ceiling (of which 5% is paid by the employer and 3% by the beneficiary);
- the rights of the additional defined benefit scheme, which are determined after deduction of the pension accrued under the defined contribution schemes. These rights are equal, subject to the condition of attendance at the end of the term, to the product of a pension rate of between 0.125% and 0.30% per quarter of service, up to a limit of 120 quarters, and the reference remuneration.

This supplementary defined benefit pension scheme 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 rate of acquisition of rights to defined benefit schemes to 3% per year (text repealed by Ordinance No. 2019-1234 of 27 November 2019).

In any event, at the time of settlement, the total retirement pension is capped, all schemes combined, at 70% of the reference remuneration by application of the supplementary pension regulations for Crédit Agricole Assurances' senior executives.

Within the framework of the PACTE law and in accordance with the provisions of Ordinance No. 2019-697 of 3 July 2019, the additive defined benefit scheme has been definitively closed since 4 July 2019 and the conditional rights it provides have been crystallised as of 31 December 2019.

The rights accrued within the Group prior to the effective date of the 2011 regulation are maintained in accordance with the provisions of the regulation and are cumulated, where applicable, with the rights arising from the application of the regulation in force for the calculation of the ceiling on the pension paid.

Thus, no additional rights under the supplementary defined benefit pension scheme will be granted in respect of periods of employment after 1 January 2020. The rights accrued in respect of periods of employment prior to 1 January 2020 will continue to be calculated on the end-of-career salary, under the conditions provided for by the scheme, and the benefit of these past rights remains uncertain and subject to the condition of presence.

Since 1 January 2020, Crédit Agricole Assurances has rolled out a new retirement savings scheme, set up by Crédit Agricole S.A., which will allow the company to build up capital gradually. This scheme consists of an Article 82 defined contribution scheme and free share allocations. Part of this capital will thus evolve according to the Group's performance, reinforcing the alignment with the strong and sustainable growth objectives of the Group's corporate strategy.

B.1.3.2.3 Performance bonus for managerial and non-managerial staff

Performance bonuses are based on the precise evaluation of the results achieved in relation to the specific objectives of the year (how much) taking into account the conditions of implementation (how). They do not remunerate the performance of the missions related to the function.

The degree to which objectives have been met or exceeded is the central point taken into account for the allocation of performance bonuses; but it is accompanied by a qualitative assessment of the way in which the objectives have been achieved (in terms of autonomy, involvement, uncertainty, context, etc.) and with regard to the consequences for the other actors of the company (manager, colleagues, other sectors, etc.).

Taking these aspects into account makes it possible to differentiate the allocation of bonuses according to the situation. The evaluation is formalized in the context of an annual evaluation interview.

In summary, the performance bonus varies from one employee to another (including within the same category) and from one year to the next. This variability can go up to zero.

B.1.3.2.4 Compensation of identified persons

The determination of employees as identified personnel is a joint process between the Risk and Permanent Control Department, Compliance and Human Resources Department. This process is under the supervision of the Remuneration Committee of Crédit Agricole S.A. The so-called "identified personnel" covers employees belonging to a category of personnel likely to have an impact on the risk profile through their duties, namely:

- corporate officers and effective managers;
- the members of the Executive Committee of Crédit Agricole Assurances;
- staff performing key functions;
- underwriting and business development activity managers;
- Investment Managers.

B.1.4 Material transactions with related parties

The main significant transactions carried out in 2024 are the dividends distributed during 2024 (as presented in part A.1.5) and the bond issues entered into between Crédit Agricole Assurances and its parent company or subsidiaries. There are no significant transactions with members of management.

B.2 Fit and proper requirements

The Crédit Agricole Assurances Group has formalised the rules for assessing and justifying the competence (individual and collective) and the good repute of the persons concerned (Boards of Directors, effective managers and heads of key functions) within the "Competence and Good Repute Policy for the Crédit Agricole Group's insurance companies".

This policy is reviewed annually and amended if an event justifies it, such as a change in the rules for assessing and justifying competence and good repute.

B.2.1 Crédit Agricole Assurances' Fit and Proper policy

B.2.1.1 Fitness

B.2.1.1.1 Assessment of fitness

The assessment of collective competence is made in the light of all the qualifications, knowledge and experience of the Board of Directors of the Crédit Agricole Assurances Group. It takes into account the different tasks entrusted to each of these members, in order to ensure a diversity of qualifications, knowledge and experience that will ensure professional management and supervision of the company.

Concerning the assessment of individual competence:

- For effective managers and those in charge of key functions, it takes into account diplomas and experience in a manner proportionate to the attributions. It is also based on the existence of previous mandates and on all the training courses followed throughout the mandate;
- For the directors, it is a means of assessing the individual functions assigned to them but also for the determination of collective competence.

B.2.1.1.2 Skills

The collective competence of the Council is assessed on the basis of an individual assessment of each member. Directors must collectively have the necessary knowledge and experience in insurance and financial markets, the company's strategy and business model, its governance system, financial and actuarial analysis and the legislative and regulatory requirements applicable to the insurance undertaking, as well as in the societal and environmental field. Competencies by area are described in the policy.

B.2.1.2 Propriety

Good repute is assessed by verifying that each person has not been convicted of: money laundering, corruption, influence peddling, embezzlement, drug trafficking, tax fraud, personal bankruptcy, etc. The reputation of individuals and their integrity are also factors to be taken into consideration in the evaluation.

In the event of a lack of good repute, the persons convicted will cease their activity within one month from the date on which the court decision is final.

The proof required to prove good repute consists, at a minimum, in the production of an extract from a criminal record or, failing that, an equivalent document issued by a competent judicial or administrative authority.

B.2.1.3 Notification to the control authority

All effective managers and heads of key functions in office are notified to the supervisory authority as well as any appointment or renewal of post.

The Legal Department of each entity is in charge of collecting the information necessary to prepare the notification files with 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

B.2.2.1.1 individual fitness

The appraisal is essentially based on the experience acquired (current position, previous mandates, etc.) and the appraisal principles adopted are based on the following elements:

- effective managers and managers of key functions: the assessment of their competence, in all the areas set out above in the case of effective managers and in their area of responsibility for the heads of key functions, is made in the light of their diplomas, previous mandates, experience and training followed, which are detailed in the authorisation file sent to the ACPR for their functions within an insurance company;
- Directors: the assessment of their competence in all the areas mentioned above is made in the light of their diplomas, previous mandates and their experience and the approvals for the positions of directors held.

For the inventory of diplomas, mandates, experiences and training followed, a support has been set up. This material, entitled "summary sheet of experience and skills", is completed for each administrator.

B.2.2.1.2 Collective fitness

In addition to the "summary sheet of experience and skills" required for the assessment of individual competence, a questionnaire to assess the level of competence expected for each of the themes is deployed annually to the directors. This questionnaire is entitled "Solvency II knowledge self-assessment".

B.2.2.2 Training plan

The analysis of the results of the skills assessments carried out makes it possible to determine the training plans to be implemented.

- effective managers and managers of key functions: as part of the start of the position and according to the needs identified, training plans can be proposed and followed by the effective managers and the heads of key functions on an individual basis;
- Directors: The proposed training plan is the same for all members of the same board. Nevertheless, zooms in on specific aspects can be carried out at the request of an administrator, which can support the collective training plan or these training courses can be provided on an individual basis.

B.2.2.3 Assessment of propriety

Crédit Agricole Assurances' General Secretariat and its Legal Department provide proof of the good repute of directors, effective managers and those in charge of key functions.

To do this, in addition to the production of an extract from the criminal record or an equivalent document, a sworn statement is sent to the directors, the effective managers and the heads of key functions for signature in order to justify their good repute.

B.3 Risk management system including the own risk and solvency assessment

B.3.1 Risk management framework

To carry out its strategy, while controlling its risks, the Crédit Agricole Assurances Group has set itself a risk appetite framework comprising strategic indicators relating to solvency, earnings and value, which are broken down into key indicators by type of risk that form the basis of the Group's risk framework.

The risk framework, which is reviewed annually, formalises the framework and monitoring of the risks to which the Crédit Agricole Assurance Group is exposed through its activity (financial, technical and operational risks) and in particular all the related limits and alert thresholds. The risk appetite framework, the risk framework and the update of the Solvency II policies are validated by the Board of Directors of the Crédit Agricole Assurances Group, after examination of the major indicators and limits by the Crédit Agricole Group Risk Committee (an emanation of the Crédit Agricole S.A. Executive Committee chaired by its Chief Executive Officer).

Any breach of a limit or alert threshold in the risk appetite declaration, as well as, where applicable, the associated corrective measures, are notified to the General Management, the Board of Directors of the Crédit Agricole Assurances Group and the Risk Department of the Crédit Agricole Group. This risk management framework is complemented by the Internal Risk and Solvency Assessment (ORSA) framework as presented below in section B.3.2.

Risk mapping is the tool for identifying and assessing the risks to which each entity, and a fortiori the Group, are exposed. It is drawn up on the basis of available sources of information and existing measurement systems that have been standardised within the Crédit Agricole Assurances Group: risk dashboards, identification of major risks, mapping of operational risks, results of permanent checks, collection of incidents and operational losses, findings of audit missions, analyses from the different professions.

In addition, the risk framework is complemented by a risk corpus including Solvency II policies.

Each year, the risk mapping is reassessed by the Risk Department, including changes in the risk profile.

In addition to identifying Group-specific risk exposures, the Risk Department carries out a permanent watch on risks relating to insurance activities, in conjunction with other key functions. This monitoring draws on numerous sources (economic research, internal and external analyses, studies published by the ACPR, EIOPA, etc.).

In addition to the system of thresholds and limits, financial risks are managed by the Crédit Agricole Assurances Group via:

- analyses of financial risks and the issuance of opinions on common account, in particular those relating to CAA's financial policy and to investments made directly by the Investment Department, by decision of the Chief Executive Officer of the Crédit Agricole Assurances Group in accordance with a delegated scheme;
- portfolio reviews by type of asset (bond portfolios, equities, real estate, etc.);
- a set of procedures and risk policies, applicable to the management mandates entrusted by the entities to Amundi, the asset management company of the Crédit Agricole Group.

Other types of risks are also managed through a Group lens, with coordination and consolidation driven at Group level (technical and model risks, climate and environmental risks, operational risks including IT).

The monitoring and management of IT, Cybersecurity and BCP risks relating to Information and Communication Technologies (ICT) within the Crédit Agricole Assurances Group's scope are centralised, under the aegis of the MRSI (IS Risk Manager) and are dissociated from the operational management of these risks, placed under the aegis of the CISO (Chief Information Security Officer) and also centralized. The role of the MRSI as a second sight also extends to the safety of goods and people. The MRSI is also in charge of business continuity. The ICT risk management framework relating to the European DORA (Digital Operational Resilience Act) regulation is included in the CAA Group's Digital Operational Resilience Strategy (SRON) validated by the CAA Group Security Committee.

The Operational Resilience Strategy is based on three fundamental objectives:

- Anticipation and prevention: Strengthen advanced capabilities and skills to predict and prevent operational incidents, by strengthening cybersecurity systems and ensuring continuous technology monitoring;
- Responsiveness and crisis management: Implement crisis management systems and procedures to respond quickly and effectively to incidents, while minimizing their impact on business continuity and policyholders;
- Adaptation and continuity: Establish a culture of adaptation and continuity by training the business and continuously adapting processes and infrastructures to new threats and emerging technologies.

The RFGR is the control function of the ICT risk management framework, as defined in the DORA Regulation.

Crédit Agricole Assurances' Executive Committee is informed of current risk developments on a monthly basis by a "Risk Flash", which is supplemented each quarter by the Group Risk Dashboard. It makes it possible to monitor the Group's risk profile and identify any deviations. The various risks and compliance with the related consolidated limits are also the subject of dedicated reports.

Crédit Agricole Assurances has set up bodies to manage risks in a coherent manner at Group level: the Risk Executive Committee and the Group's Internal Control, which ensures the coordination of the four key functions, in compliance with Crédit Agricole Group's internal control standards, the bi-monthly Risk Monitoring Committee enabling the subsidiaries' Risk Managers and the heads of the areas of expertise to report any red flags observed, Monthly Financial Risk Committee, CAA Reinsurance Strategic Committee.

In addition, an Insurance Models Committee, co-chaired by the heads of the Risk Management Function and the Actuarial Function of the CAA Group, validates the modelling risk management system and ensures its management by delegation from the General Management. This committee is responsible for monitoring and assessing CAA Group's model risks.

B.3.2 Own Risk and Solvency Assessment (ORSA)

The internal risk and solvency assessment system (ORSA) is organised at the level of each entity and, on a consolidated basis, at the level of the Group. It is placed under the responsibility of the Risk Management Function, with the contribution of the Finance Department, the Actuarial Function and Compliance, and is based on the existing risk management system (risk framework in particular).

The ORSA approach is integrated into the company's operations and is fully integrated into the decision-making processes in place, at the strategic, management and operational levels. Thus, the Group conducts the ORSA exercise in a synchronized manner with the budget process and the multi-year plan and uses the results and analyses to update, in line with the budget elements and the Capital Planning, its risk appetite framework and its business policies.

The Group ORSA is carried out annually. It is fed from calculations and elements produced by entities at the solo level, based on the use of the standard formula. In the event of a significant change in the environment or risk profile, one-off intra-annual exercises may be triggered.

Overall consistency is ensured by the normative framework of reference defined by the Crédit Agricole Assurances Group:

- an internal ORSA policy of the Crédit Agricole Assurances Group;
- the Group's prospective ORSA guidelines, which set out in particular structuring points of methodology;
- Group ORSA scenarios validated by the Board and applied by all entities and established in connection with the Crédit Agricole Assurances Group's consolidated risk profile, supplemented by the companies with specific scenarios, in order to capture risks that are significant at their level but not covered by the Group's scenarios;
- a set of indicators shared at Group level to feed into the minimum common base of the Group and entities dashboard and thus facilitate the assessment of the risk profile at each level, the aggregation of indicators and their analysis.

Crédit Agricole Assurances' ORSA policy, approved by its Board of Directors, recalls the key elements of the ORSA approach and the relationship between the Group and its subsidiaries.

For the ORSA 2024, which covered the three regulatory assessments of the overall solvency requirement, ongoing compliance and adequacy of the risk profile with the assumptions underlying the standard formula, the scenarios selected for the forward-looking assessments focused mainly on financial stresses, given the predominance of financial risks for the Crédit Agricole Assurances Group, and also took into account risks not covered by the standard formula. They aimed to analyse the consequences of penalising situations such as a significant drop in diversification assets, in a context of rising interest rates with a decline in the real estate market, a widening of spreads, a situation of high interest rates associated with redemption requests on life insurance contracts. For each of these scenarios, the activity assumptions have been adapted to take into account the likely behaviour of policyholders.

In addition, and for the first time, a climate scenario combining physical and transition risks was conducted by the Group and its subsidiaries in order to assess the impacts over an ORSA horizon. For this exercise, the Crédit Agricole Assurances Group has relied on the methodological framework of the ACPR 2023 stress test by adapting certain aspects.

Finally, some airlines have also played specific scenarios, either climatic or relating to other risk factors to which they are exposed, which they have shared with the Group.

All of this work provides information on the Group's financing needs, in terms of quality and quantity, which makes it possible to define the possible financing operations to be put in place if these scenarios occur (this is discussed in the chapter "E. Capital Management"). They also help to identify the levers of action in the event of a move towards one of the adverse scenarios.

B.4 Internal control system

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

Crédit Agricole Assurances ensures that an adequate internal control system is in place, the organisation of which is based on the following common principles:

- a General Management directly involved in the organisation and operation of the internal control system;
- comprehensive coverage of the activities, risks and liabilities of the various stakeholders;
- a clear definition of tasks that includes an effective separation of engagement and oversight functions and decision-making processes based on formalized and up-to-date delegations;
- formalized and updated standards and procedures;
- risk measuring, monitoring and control systems;
- a permanent control system articulated according to the principle of two lines of defence integrated into the processing of operations. The first level of control is exercised by the operational functions, which can rely on dedicated teams. An independent level of control is exercised by the Group Risk Management Function, the Actuarial Function and the Compliance Verification Function. These two levels constitute permanent control. The third level of control is exercised by the Internal Audit Function (General Inspection or Audit) and ensures periodic control;
- regular information to the Chief Executive Officer and the Board of Directors on compliance with the risk framework and compliance with the limits set, as well as on the results of internal control and the implementation of associated actions, in a remedial approach.

The deployment of the internal control system meets the following objectives:

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

Permanent monitoring plans include:

- local control plans targeting critical processes and major risks identified in the risk mapping as a priority;
- a benchmark of "key" controls established by the Crédit Agricole Group's Risk Department, relating to the quality and proper functioning of the risk monitoring and control system.

Four separate parties ensure the consistency and effectiveness of the internal control system and compliance with these principles, throughout Crédit Agricole Assurances' internal control perimeter:

- the Head of the Group Risk Management Function (RFGR), responsible for both the permanent control system and risk control, which relies on the RFGRs of the subsidiaries, which are full-fledged players in their entities;
- the Head of the Compliance Verification Function (FRVC) Crédit Agricole Assurances Group, which relies on the RFVCs of the international subsidiaries and the French subsidiaries;
- The Head of the Key Actuarial Function, who is involved in particular on the quality of data and the validation of prudential technical provisions;
- Periodic Control (Internal Audit key function) which operates throughout the Crédit Agricole Assurances Group, according to a mode of operation governed by the audit policy.

The Risk Management Function regularly interacts with Internal Audit during the preparation of assignments, and during the restitution. The findings and recommendations issued feed into the action plans and are used to update the risk mapping. In the same way, it works in close collaboration with the Actuarial Function, which contributes to the control of modeling risks.

The Head of the Risk Management Function of the Crédit Agricole Assurances Group ensures the proper supervision of the heads of the Risk Function of the entities of the Crédit Agricole Assurances Group, in particular through participation (directly or delegated) in the Risk and Internal Control Committees of the entities. This Group-level management is also exercised through the management of regulatory projects.

The Risk Management Function is linked to the Compliance Verification Function as part of the permanent second-level controls.

The areas of compliance are governed at the Crédit Agricole Group level by the "FIDES" corpus. Crédit Agricole Assurances' Compliance Verification Function ensures that this corpus is properly implemented for each entity and defines with the business lines the permanent control plan aimed at controlling the non-compliance risks identified when the risk mapping is drawn up or updated. The management of the compliance system, which meets the constant objective of preserving the reputation of the Crédit Agricole Assurances Group and avoiding the impact of an infringement with regard to the applicable regulations (financial losses, judicial, administrative or disciplinary sanctions), also includes awareness-raising actions. The Compliance Verification Function issues opinions on the launch of new products or new activities, the approval process of which is secured by the new activities and products committees set up in each entity, as well as during investment projects.

Crédit Agricole Assurances Group's compliance systems are the subject of an annual report that summarises the main actions taken, in particular to improve the system, and presents the compliance action plan for the coming year.

The Crédit Agricole Assurances Group Compliance Officer ensures the proper supervision of the Heads of the Compliance Verification Function of Crédit Agricole Assurances Group entities, in particular through participation (directly or delegated) in the Risk and Internal Control Committees of the entities. This Group-level management is also exercised through the management of regulatory projects.

The Compliance Verification Function contributes, in conjunction with the Risk Management Function, to the support of the distributor 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's authorities.

The Actuarial Function contributes to the overall effectiveness of the system, in particular by providing information on the reliability and adequacy of the calculation of prudential technical provisions, by issuing "actuarial opinions" on the overall underwriting policy and on the provisions taken in terms of reinsurance. It contributes to the effective implementation of the risk management system, in particular with regard to the risk modelling underlying the calculation of capital requirements (SCR/MCR) and the ORSA (see details in chapter "B.6 Actuarial function").

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

Group-level management is carried out through coordination bodies and also covers the management of regulatory projects launched by the Crédit Agricole Group.

Finally, the Crédit Agricole Assurances Group's Risk and Internal Control Committee, chaired by the General Management, is the coordinating body for the four key functions. Restitutions of all four key functions are carried out monthly.

B.5 Internal audit function

B.5.1 General principle

The Internal Audit function carries out its activities in accordance with the Internal Audit Policy approved in 2024 by the Board of Directors of the Crédit Agricole Assurances Group and its subsidiaries. This policy – which is fully in line with the framework resulting from the Solvency II Directive – is subject to an annual review. It also complies with the principles and standards established by the Crédit Agricole Group's Audit Inspection Business Line.

The Internal Audit function has been shared since 2010 within the Internal Audit Department of Crédit Agricole Assurances. With 35 employees in Paris, it also relies on the methodological means and standards of the Audit Inspection Business Line. The Internal Audit Department covers the entire consolidated supervisory scope of the Crédit Agricole Assurances Group. It also directly controls Crédit Agricole Assurances' subsidiaries in France and is involved in the international network, relying on local audit units (14 employees in total) in Italy (CA Vita, CA Assicurazioni), Japan (CA Life Japan), Poland (CA T.U., CA Zycie), Spain (Abanca Seguros Generales) and Portugal (Mudum Seguros).

B.5.2 Internal Audit function missions

The Internal Audit Department performs the "Internal Audit Function" of the Crédit Agricole Assurances Group within the meaning of the Solvency II Directive and the "Periodic Audit" within the meaning of Article 17 of the Decree of 3 November 2014, amended by the Decree of 25 February 2021. It conducts audit missions, on the basis of documents and on-site, within all the units within the Crédit Agricole Assurances Group's internal control perimeter (no "sanctuary"). Its scope of intervention thus covers all entities, activities, processes and functions within the scope of Crédit Agricole Assurances Group's internal control in France and in the international network. It also covers the governance and activities of the other three key functions within the meaning of the Solvency II Directive. Finally, it covers the outsourced provision of services or other essential or important operational tasks within the meaning of the Decree of 3 November 2014 amended by the Decree of 25 February 2021 and the EBA's guidelines on outsourcing.

The development of the annual audit plan is based on a risk map that takes into account all activities and the entire governance system, as well as the expected evolution of the activities. It gives rise, at the level of the Group and each of the subsidiaries, to the development of a multi-year audit plan aimed at a complete review of the activities over a maximum period of five years (the frequency of review may be shorter depending on the risk assessment). The audit plan is reviewed annually by the Audit and Accounts Committee for validation by the Board of Directors.

The assignments carried out by the Internal Audit Department correspond to assurance assignments within the meaning of professional standards and not to consultancy. The purpose of these measures is to ensure the adequacy and effectiveness of the risk management system and the internal control system, and in particular:

- the correct measurement and control of the risks associated with the exercise of the Crédit Agricole Assurances Group's activities (identification, registration, supervision, coverage);
- the adequacy and effectiveness of the control systems to ensure the reliability and accuracy of the financial, management and operating information of the audited areas, in accordance with the normative framework and procedures in force;
- the correct implementation of the corrective actions decided (including following the missions of the Supervisory Authorities or the General Inspection of the Crédit Agricole Group);
- to evaluate the quality and efficiency of the overall functioning of the organization.

They thus provide the members of the administrative, management or control body (AMSB) of the Crédit Agricole Assurances Group and its entities, as well as the Crédit Agricole Group's Audit Inspection Business Line, with a professional, independent and objective opinion on the operation, risk management system and internal control system of the Crédit Agricole Assurances Group's entities.

B.6 Actuarial function

The Actuarial Function of the Crédit Agricole Assurances Group is organized in accordance with the regulatory requirements of Solvency II. It ensures the coordination and management of the Actuarial Functions of the entities and is based on the principle of subsidiarity: each entity of the Crédit Agricole Assurances Group organises its Actuarial Function according to its own specificities and according to the expectations of local regulators or supervisors.

To formulate its conclusions and recommendations, the Actuarial Function of the Crédit Agricole Assurances Group relies on its review of the Group's specific topics and on the reviews of the Actuarial Functions of each entity.

The main missions of the Actuarial Function of each entity are:

- coordinating the calculation of prudential technical provisions;
- ensure the appropriateness of the methodologies, underlying models and assumptions used for the calculation of supervisory technical provisions;
- assess the sufficiency and quality of the data used in the calculation of prudential technical provisions;
- issuing an opinion on the overall underwriting policy and on the adequacy of the reinsurance arrangements made;
- contribute to the risk management system, in particular with regard to the risk modelling underlying the calculation of capital requirements and ORSA.

The Actuarial Function of the Crédit Agricole Assurances Group submits annually to the governance bodies its actuarial function report on the Crédit Agricole Assurances Group, which lists:

- its process of interaction with the Actuarial Functions of the entities;
- its conclusions on the reliability and adequacy of the calculation of prudential technical provisions and on the assessment of solvency;
- all the work carried out by the Actuarial Function and its outcome, clearly identifying any deficiencies and making recommendations on how to address them.

The Actuarial function of the Crédit Agricole Assurances Group:

- leads a quarterly Actuarial Functions Committee whose role is to ensure the coordination of the Group's Actuarial Functions and those of the entities;
- is involved in the key committees of the risk management system and the internal control system.

B.7 Outsourcing

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

The Contracting Policy sets out, among other things:

- The definition of outsourcing as well as the criteria for qualifying outsourcing as "critical or important" or "simple";
- The governance put in place to manage outsourcing;
- The outsourcing process as well as the roles and responsibilities of the different contributors;
- Crédit Agricole Assurances Group's guidelines vis-à-vis its entities on their own subcontracting policy;
- The monitoring and control system associated with subcontracting.

An outsourcing strategy, a procedure for managing the risks associated with outsourcing and a subcontracting procedure complete the normative corpus.

The outsourcing procedure details the framework for outsourcing from an operational point of view and specifies the roles and responsibilities of the stakeholders.

B.7.2 Scope of application of the subcontracting policy

The Crédit Agricole Assurances Group's subcontracting policy applies to the Crédit Agricole Assurances Group, more specifically, to all entities within Crédit Agricole Assurances' Core consolidated supervisory scope subject to insurance or banking regulations.

B.7.3 Responsibilities associated with the subcontracting policy

The Crédit Agricole Assurances Group's Outsourcing Pilot is responsible for the annual update and implementation of the Crédit Agricole Assurances Group's subcontracting policy.

Crédit Agricole Assurances Group's subcontracting policy is approved by the Crédit Agricole Assurances Group's Risk and Internal Control Committee or the Crédit Agricole Assurances Group's Executive Committee, and then submitted to the Board of Directors for approval.

➤ Crédit Agricole Assurances subsidiaries

The outsourcing manager of each Crédit Agricole Assurances entity is responsible for updating and implementing the subcontracting policy within his entity.

The Crédit Agricole Assurances Group's subcontracting policy is directly applied or transposed by the various entities of the Crédit Agricole Assurances Group.

The entities' subcontracting policies are approved by the General Management of each entity, according to its own governance process, and presented to their Board of Directors for validation.

The decision to outsource an activity or function is up to each entity.

B.7.4 Outsourcing register

Crédit Agricole Assurances maintains a register containing all information on all outsourcing arrangements, including Crédit Agricole SA intra-group outsourcing agreements. :

- Information on subcontracts;
- Information about the entities that signed the contract;
- Information about the supervised entity that makes use of outsourcing;
- Service provider information;
- Information on outsourced functions, including data that relates to the CLOUD;
- Information about subcontractors;
- Information on alternative service providers.

B.8 Any other information

None.

C. RISK PROFILE

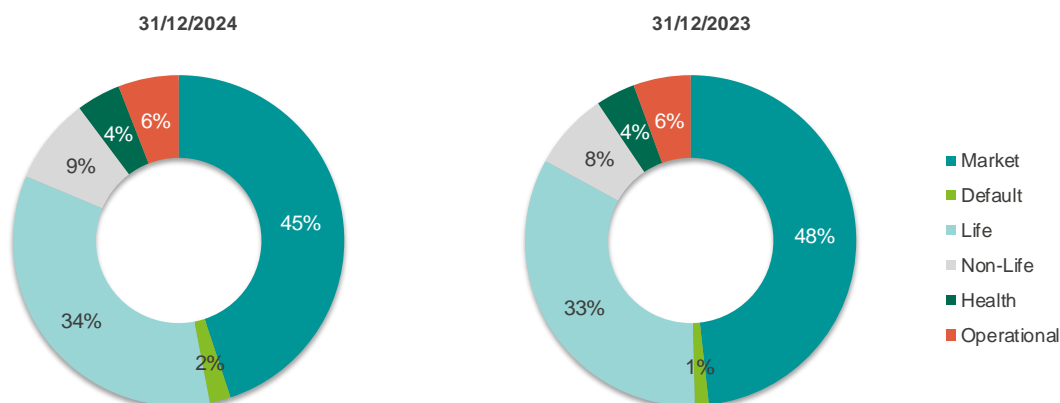
The risk profile of Crédit Agricole Assurances, described in this section, is based on the process of identifying major risks, which is the main tool for identifying and assessing the risks to which each entity, and more generally the Crédit Agricole Assurances Group, is exposed. This risk profile is used as a basis for assessing the Group's capital needs, which will be further developed in the "E. Capital Management" chapter of the report.

Due to the predominance of its savings and retirement activities, the main risks of the Crédit Agricole Assurances Group are market and life underwriting risks and, to a lesser extent, other technical and operational risks, all of which are taken into account in the standard formula for calculating the Solvency Capital Requirement (SCR). These risks are also the subject of a qualitative analysis that complements the quantitative approach of the standard formula in the identification of major risks. This risk framework also makes it possible to control certain risks that are not explicitly taken into account in the standard formula (in particular sovereign spread risk, reputational and dependence risk on the Crédit Agricole Group, climate risk, risk of changes in the legal environment and strategic risk), in order to alert the governance if a deviation from the current management framework were to be observed. Finally, the risk management system is based on the various policies in place and additional evaluations carried out within the framework of the quantitative ORSA.

Based on the risks quantified by the standard formula at the end of 2024, the Crédit Agricole Assurances Group's capital requirement (SCR) amounted to €12,890 million.

The exposure to the different types of risks¹⁸, which characterises the Crédit Agricole Assurances Group's risk profile in the basic solvency capital (BSCR) before diversification, is largely composed of underwriting risks (47%) and, to a lesser extent, capital requirements for market risks (45%).

Contribution of the modules of the formula to the SCR before diversification



¹⁸ Risk exposure is defined as the basic Solvency Capital Requirement (BSCR) before diversification after absorbing losses by technical liabilities and including operational risk.

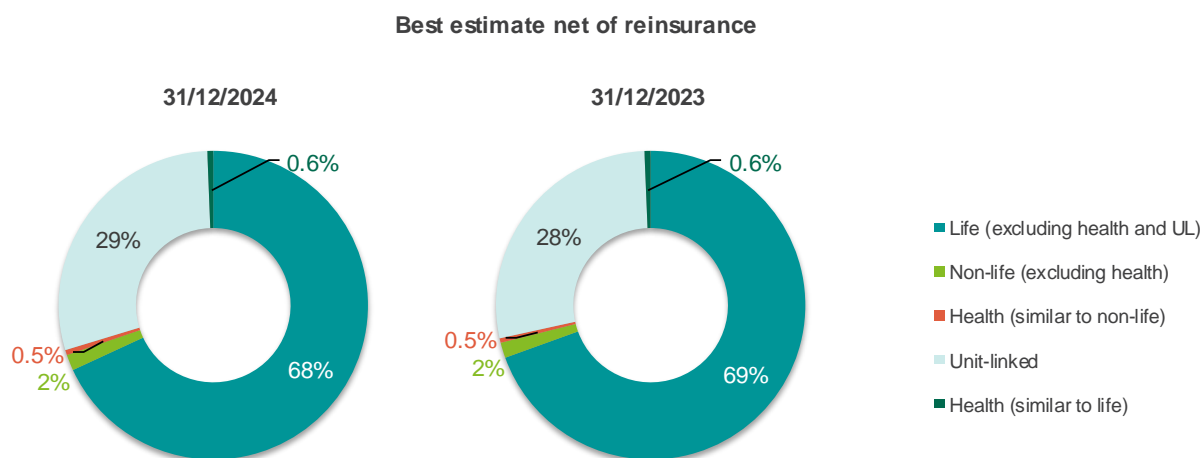
C.1 Underwriting Risk

The Crédit Agricole Assurances Group is present, through its subsidiaries in France and abroad, in savings & retirement, death and disability/creditor/group insurance and property and casualty insurance activities. At the end of 2024, exposure to underwriting risks represented 47% of the Group's risk exposure, with the following breakdown between life and non-life risks:

- 34% of the risks are borne by life risks;
- 8% by non-life risks;
- 4% by health risks.

It should be noted that the underwriting risk, which had risen sharply at the end of 2023 in a context of a very sharp rise in rates at the end of 2023, mainly due to the risk of massive life redemptions in the standard formula, remained at a high level in 2024 given the level of rates at the end of 2024.

The savings & retirement activity represents the most significant share of the Crédit Agricole Assurances Group's "Best Estimate" commitments. The "Best Estimate" net of reinsurance for this activity is broadly stable compared to 2023. The above is illustrated in the graphic below:



C.1.1 Exposure to principal risks

C.1.1.1 Life underwriting risk

The savings & retirement activities expose the Group to the risk of insufficient loads taken to cover operating expenses and commissions paid to distributors, to the risk of mortality and longevity, but above all to the risk of redemptions.

In death and disability and creditor insurance, the Group is particularly exposed to biometric risks (longevity, mortality, disability, dependency) and health risks.

Life underwriting risk is the second risk borne by the Group, representing 34% of risk exposure at the end of 2024, relatively stable compared to the end of 2023. It is more stable in nature than market risk and benefits from better risk diversification.

C.1.1.2 Non-life underwriting risk

The risks of non-life underwriting are mainly borne by property and casualty insurance. As such, Crédit Agricole Assurances is exposed to frequency and exceptional risks, whether they arise from the risk of disasters, in particular climatic disasters, or the occurrence of large individual claims ("severe").

Non-life underwriting risk is the fourth risk borne by the Group, with a capital requirement corresponding to 8% of risk exposure at the end of 2024, relatively stable compared to 2023.

C.1.1.3 Health underwriting risk

The health underwriting risk is mainly borne by creditor insurance for "life-like" risks, and by Health and personal accident insurance contracts for "non-life-like" risks.

As such, the Crédit Agricole Assurances Group is mainly exposed to frequency risk and exceptional risk (occurrence of individual claims of a large amount), as well as to biometric risks (incapacity/disability). Healthcare underwriting risk is a secondary risk for the Group.

C.1.2 Risk management and mitigation

In life insurance (savings), the main risk identified is the risk of surrender. Controlling this risk requires monitoring policyholders' behaviour, a competitive profit-sharing policy and a prudent financial policy, particularly in the management of reserves.

Given the changes in the financial markets since 2022 (rate increases), close monitoring is in place. Redemption rates are monitored monthly by the entities concerned on the basis of data collected on a weekly or bi-monthly basis, to detect cyclical drifts.

In property and casualty insurance, creditor insurance and death and disability insurance, the risks of adverse selection and underpricing are controlled by:

- an appropriate pricing policy;
- the subscription policy led by the banking networks or financial partners (for example, in death and disability insurance, medical selection and the limit on the death benefit subscribed by product and cumulatively by insured);
- the claims management policy provided by dedicated management units, France or multi-country platforms, or delegated to local service providers.

The provisioning policy developed in each entity ensures good control of the related risk. The risks of catastrophe and loss drift are controlled by reinsurance, which aims to protect equity and contain the volatility of earnings.

The ratio between claims - declared, liquidated or provisioned - and premiums earned is the essential indicator for monitoring risk and is compared to the target ratio built on a standard claims scenario.

Monitoring tail risks and provisioning risks involves monitoring the consumption of a climate claims budget and a severe claims budget.

C.1.3 Risk concentration

Life technical provisions are mainly borne by the Group's main life entity in France, Predica. Non-life provisions are mainly borne by the main non-life entity of the Crédit Agricole Assurances Group, Pacifica. As of December 31, 2024, life, non-life and healthcare activities accounted for 73%, 18% and 9% of underwriting risk exposure, respectively, broadly stable compared to 2023 (74%, 17% and 9% in 2023).

In non-life, the Group has a wide variety of businesses, with six main business lines accounting for 93% of written premiums in 2024. The fire and other property damage activity represents 29% of written premiums in 2024, and that of medical expenses, 22%.

C.1.4 Sensitivity

The main underwriting risk borne by Crédit Agricole Assurances is redemption risk, the sensitivity of which is tested indirectly during sensitivity analyses carried out on the asset (bond yield curves) or more directly in the scenario of high rates accompanied by massive redemptions, retained under the ORSA stress scenarios. Given the current environment, this stress would affect solvency and the bottom line.

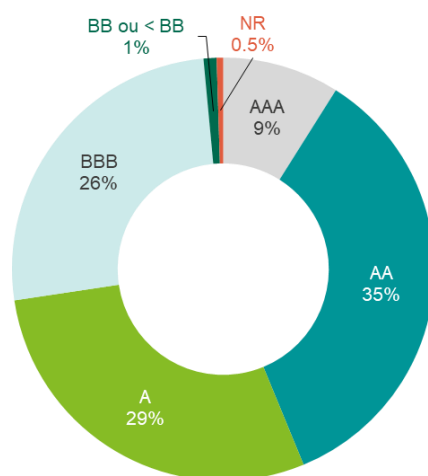
C.2 Market Risk

Market risk represented 45% of the Crédit Agricole Assurances Group's risk exposure at the end of 2024, due to the amount of financial assets representing commitments to policyholders in savings activities. Given the composition of financial assets, market risk comes mainly from risks on equities, spreads, and real estate assets.

C.2.1 Risk exposure

Crédit Agricole Assurances Group's bond portfolio¹⁹, excluding unit-linked products, is mainly made up of bonds rated AA (35%) and A (29%), as shown in the chart below:

Bond portfolio exposure



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

Exposure to foreign exchange risk is marginal given the Group's activities and hedging policy. The low exposure to concentration risk is the result of the diversification policy in terms of issuers implemented by the Group, in compliance with concentration limits.

C.2.2 Risk management and mitigation

Crédit Agricole Assurances manages its investments in a prudent manner. The Group relies on both the analyses carried out by the Investment Department, which takes into account Crédit Agricole Assurances' appetite framework, as well as on information provided by external sources (financial institutions, asset managers, rating agencies). The various risk management and reduction techniques described below are also relevant to the application of this principle.

In addition, mechanisms have been put in place to prevent any conflict of interest and secure the process in the event of a new type of investment.

C.2.2.1 Interest rate risk

To cope with the various downward or long-term increases in interest rates, the Crédit Agricole Assurances Group has various levers at its disposal:

- a prudent policy of distributing profit-sharing to policyholders and the constitution of reserves (policyholder participation reserve - PPE);
- hedging programmes via derivatives (caps for hedging up rates, floors, swaps to reduce the risk of reinvestment in the event of a fall in rates);
- an adapted commercial policy: cessation of the marketing of guaranteed minimum rate contracts since 2000;

¹⁹ Scope: bonds held by the Crédit Agricole Assurances Group at the IFRS consolidated scope, at market value with look-through approach for equity and bonds funds, excluding repurchase agreements.

- Duration adjustment, based on the projected disposition of liabilities.
- management of cash and bond assets that can be sold with a low impact in terms of capital losses.

The Crédit Agricole Assurances Group and each of the companies have set up indicators and bodies to monitor these levers.

C.2.2.2 Spread risk

Counterparty risk, and the evolution of the spread remunerating this risk, is governed by limits on the allocation of bond securities by rating.

The analysis and close monitoring of issuer risk is carried out by Amundi's Risk teams (to whom portfolio management is delegated). Quarterly portfolio reviews examine issuers individually and also address sectoral, country or economic environment themes as well as identified areas of attention. These portfolio reviews allow for active management of this risk: if necessary, an issuer can be placed under surveillance (list of issuers in which it is prohibited to invest) or be subject to a risk sale programme.

C.2.2.3 Diversification asset risk

Limits are set globally for diversification investments and individually for each asset class (equities, real estate, private equity and infrastructure, alternative management).

These assets, while they are likely to provide higher profitability and provide decorrelation, induce a risk of valuation and accounting provisioning (provision for long-term depreciation), with a possible impact on the remuneration of policyholders. They are therefore constrained both in terms of their share in the total portfolio and in terms of their volatility.

C.2.3 Risk concentration

Concentration risk is controlled by different sets of limits, calibrated according to the nature of the counterparty:

- for sovereigns and assimilated, the Crédit Agricole Assurances Group takes into account the weight of debt in GDP and the country rating;
- for financials or corporates, the Group modulates the limits according to the rating and supplements them with a Group approach by issuer;
- for the Crédit Agricole Group, the exposure measure includes a proportionate share of bond unit-linked products on a conservative basis, in order to incorporate the potential carry risk in the event of a wave of redemptions.

The consumption of these limits is monitored on a monthly basis, in order to inform, at the appropriate hierarchical level, and to take regularization measures in the event of exceedance.

Taking into account these management actions, exposure to concentration risks is relatively low.

Apart from French, Spanish and Italian government bonds, the Crédit Agricole Group represents Crédit Agricole Assurances' largest concentration at 3.4% of regulated liabilities.

Investments in diversification assets also comply with unitary and category concentration rules (weight of the top ten "top 10" exposures, for example, for physical real estate).

C.2.4 Sensitivity

Stress scenarios relating to financial risks are established within the framework of the ORSA and provide a forward-looking view, over the projection horizon, of solvency indicators, by integrating assumptions in particular with regard to dividend distribution, financing, and adapting life insurance inflows to the likely behaviour of policyholders in each of the scenarios.

During the 2024 ORSA, the stress scenarios chosen, in line with the Crédit Agricole Assurances Group's risk profile, considered the following approaches:

- moderate growth, slow disinflation and a moderately high interest rate regime;
- a sharp decline in risky assets in a context of rates under pressure;
- a rise in rates combined with a fall in the stock markets, a widening of spreads and stress on inflation;
- a decline in equities and a widening of sovereign spreads without a significant recovery over the projection horizon.

Crédit Agricole Assurances has not used a "low rate" Group scenario in its forward-looking assessments. Indeed, the risk of low interest rates is distant by historical standards.

The indicators are holding steady over the ORSA exercise but deteriorate sharply in the event of an economic crisis or a more marked rise in rates.

Financial sensitivity analyses were also carried out on the solvency ratio as at 31 December 2024. They looked at the main risk factors taken in isolation (equities, rates, spread) and then combined.

The assumptions used are described below:

C.2.4.1 Stand-alone financial sensitivity

	Shock
Equities	-25%
Interest rate rise	+50 bps and +100 bps
Interest rate fall	-50 bps
Increase in government spreads	+75 bps
Increase in corporate spreads	+75 bps
Increase in rate volatility	Depends on maturity
Increase in equity volatility	Depends on maturity

C.2.4.2 Combined financial sensitivity

	Shock
Interest rate increase	+50 bps
Decrease in equities	-25%
Decrease in real estate	-10%

The Crédit Agricole Assurances Group's solvency ratio is sensitive to changes in interest rates, with a deterioration in the event of a rise in rates due to the impact of the risk of massive lapses. It is also sensitive to a decline in equities and a widening of spreads. The most penalising stress excluding combined effects is the widening of sovereign spreads. The solvency ratio always remains above the regulatory threshold in each of the scenarios.

C.3 Credit risk

C.3.1 Risk exposure

The risk of counterparty default is a minor risk for the Crédit Agricole Assurances Group, representing 2% of risk exposure at the end of 2024. Exposure can come from:

- financial counterparties on forward financial instruments (default of the counterparty to honour its commitments) used as hedging or on deposits/cash in the bank (failure of the bank managing the deposit account to honour its commitments);
- reinsurance counterparties (default of a reinsurer that would no longer allow it to cover part of the amount of claims due to it);
- of the guarantees received.

C.3.2 Risk management and mitigation

C.3.2.1 Financial counterparties

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

Derivatives transactions on an over-the-counter market, used in particular in the context of prudent hedging of interest rate risk, both upwards (cap portfolios) and downwards (floors, swaps, swaptions, etc.), are carried out with counterparties selected for the quality of their credit. As these transactions are accompanied by collateral contracts, with daily margin calls, the residual counterparty risk is marginal.

C.3.2.2 Reinsurance counterparties

The control of the default risk of reinsurers is based on internal Group standards, namely:

- firstly, the contracting with reinsurers that meet a minimum financial soundness criterion (A-), compliance with which is monitored throughout the relationship;
- rules for the dispersion of reinsurers (by treaty) and for limiting the concentration of premiums ceded to the same reinsurer, defined by each of the companies that monitor them. The Group monitors the concentration of ceded premiums globally, by reinsurer;
- securing the provisions sold thanks to standard collateral clauses.

C.3.3 Risk concentration

The Crédit Agricole Assurances Group's derivatives transactions in the portfolio at the end of 2024 were processed with around twenty counterparties.

In terms of reinsurance counterparty, excluding internal reinsurance, the highest concentration of a reinsurer represents about 16% of the total premiums ceded to reinsurance. The five most represented external reinsurers, with ratings above A+, account for a total of around 51% of the premiums reinsured.

C.4 Liquidity risk

C.4.1 Risk exposure

Companies must be able to cover their current liabilities (including surrenders and deaths, for life insurance). The risk arises from the possibility of having to materialise capital losses to cope with them (unfavourable market conditions, performance shock).

C.4.2 Risk management and mitigation

On the one hand, liquidity is a criterion for selecting investments: majority of securities listed on regulated markets, limitation of assets that are by nature less liquid such as physical real estate, private equity, unrated bonds, equity securities, alternative management.

On the other hand, liquidity management systems, harmonized at Group level, are defined by the companies, as part of their asset/liability management, with indicators adapted to the different horizons (short-term, medium-term, long-term). For life insurance companies, liquidity risk is controlled and regulated using three mechanisms:

- long-term liquidity: monitoring and limiting annual cash gaps, estimated on the portfolio in run-off, in order to ensure the congruence between the maturities on the assets and the schedules of the liabilities commitments, both in a normal regime and in a stressed environment (wave of redemptions/deaths);
- Medium-term liquidity: calculation of an indicator known as the "2-year reactivity rate", which measures the ability to mobilise short-term or variable-rate assets while limiting the impact in terms of capital loss. This indicator is compared to a minimum threshold defined by each of the companies to be able to absorb a wave of buyouts. 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 (LSI): it measures liquidity under stress over a one-year horizon with assumptions on assets that are those of a systemic and global stress scenario and, on liabilities, correspond to the parameters defined by the standard Solvency II model (pillar 1) and also used by Crédit Agricole Assurances in the its ORSA scenarios (Pillar 2);
- Short-term liquidity: in the event of uncertainty about net inflows, minimum amounts of liquidity are set for one week and one month, with daily monitoring of redemptions. Crédit Agricole Assurances also has a crisis management plan for takeovers.

Temporary liquidity management mechanisms, in the event of an exceptional situation where the markets are unavailable, have also been tested (test of the reserve liquefaction circuit for Predica with the possibility of repurchase of securities up to the ECB via Crédit Agricole S.A.).

Life companies analyse their cash gaps in order to identify any maturities to be favoured or, on the contrary, to be avoided (excess of fallouts, with interest rate risk at the time of re-use). They monitor, via their dashboard, their responsiveness ratio and their liquidity monitoring indicator, compared to the thresholds they have set for themselves. They also regularly monitor redemption rates and arbitrage between the euro fund and unit-linked funds, so that in the event of proven stress, they can be monitored at close intervals.

Non-life companies keep liquidity in proportions sized to respond to a liability shock, taking into account their reinsurance program.

C.4.3 Sensitivity

The main life companies carry out stresses aimed at:

- simulate a crisis of confidence in a disrupted environment (shock of redemptions on the mathematical provisions of contracts qualified as less stable associated with a discount on assets, depending on the nature, rating and maturity of the security and a liquefaction time of between 1 and 6 months);
- then to understand resilience in terms of liquidity.

C.5 Operational risk

C.5.1 Risk exposure

The capital requirement for operational risk stood at €1,294 million at the end of 2024.

The most sensitive recurring risk themes concern poor execution or management of processes (computer processing of unit-linked management in particular) and business and system malfunctions (without necessarily associated direct losses).

IT malfunctions (defects in the design and/or performance of tests, failure of IT services), which can have consequences on processing times and alter data, are generally difficult to value. Particular attention is also paid to the safety of goods and people.

The exposure of cyber risk is significant, particularly for Information and Communication Technologies (ICT) services entrusted to third parties. In 2024, CAA did not suffer a cyberattack that impacted its critical or important activities. Some subcontractors have suffered proven cyberattacks without significant impact for CAA.

The risks of non-compliance are also a major issue, given the sanctions to which they may expose the Group as well as the reputational risk they may expose it to. They mainly relate to:

- the relationship with customers, in a context marked by the strengthening of regulations (Directive on the distribution of insurance, General Data Protection Regulation (GDPR), Sapin 2 law). In this area, the Crédit Agricole Assurances Group is vigilant to ensure that the distribution of its products is properly controlled by its networks (Regional Banks, LCL, in particular);
- the fight against money laundering and the financing of terrorism;
- regulations relating to international sanctions;
- compliance with the regulations relating to market operations, for its direct investments (in particular crossing thresholds and prevention of market abuse, etc.).

C.5.2 Risk management and mitigation

The Crédit Agricole Assurances Group and its subsidiaries have set up an operational risk monitoring system including:

- a mapping of risk-exposed processes, updated periodically to integrate organisational changes, new activities, or even changes in the cost of risk and the conclusions of audit missions;
- a collection of operational incidents and losses;
- a monitoring and warning system. Risks considered significant after taking into account the control elements are the subject of an action plan.

Crédit Agricole Assurances applies the general policy of risk management of the Crédit Agricole Group's information system. To cover the unavailability of information systems, operational sites and personnel, the Group and its subsidiaries have established their business continuity plan, focused on essential activities. It meets the Crédit Agricole Group's standards: a user fallback plan (teleworking and the establishment of a strategic stock of backup workstations), an IT backup plan based on the shared IT operating and production environment (Greenfield site). Both the user fallback plan and the IT backup plan are tested every year.

The security of information systems, for its part, is based on the security policies of the Crédit Agricole S.A. Group. The three-year Cybersecurity programme (including an authorisation programme, penetration tests, deployment of scenarios of logical mass unavailability of the IS and workstations) has been set up to combat cyber-attack threats and is being reviewed on a multi-year basis.

The European DORA (Digital Operational Resilience Act) regulation has been implemented for 17 January 2025 within the CAA Group. The entire body of documentation has been implemented to strengthen the security and resilience of applications (1st main deadline on January 17, 2025). The operational implementation (in "RUN" mode) remains to be carried out in 2025. A "Dry run" exercise of the Information and Communication Technologies (ICT) third party register was carried out in August 2024, the ACPR returned in November 2024 without mentioning any blocking point, the final return of the register is scheduled for 20 March 2025. The implementation of the Operational and Digital Resilience Strategy is steered by the DORA CAA Group Steering Committee.

The Operational Resilience Strategy is based on three fundamental objectives:

- Anticipation and prevention: Strengthen advanced capabilities and skills to predict and prevent operational incidents, by strengthening cybersecurity systems and ensuring continuous technology monitoring;
- Responsiveness and crisis management: Implement crisis management systems and procedures to respond quickly and effectively to incidents, while minimizing their impact on business continuity and policyholders;
- Adaptation and continuity: Establish a culture of adaptation and continuity by training the business and continuously adapting processes and infrastructures to new threats and emerging technologies.

At the same time, mandatory actions to raise awareness of cyber threats for employees are regularly deployed, as well as "fake phishing" tests to assess the appetite for this type of risk. In 2024, no successful cyberattacks at Crédit Agricole Assurances took place.

The Compliance system set up within the Crédit Agricole Assurances Group and its entities, including New Business - New Product Committees (NAP Committees), makes it possible to secure the risks of non-compliance. Coordination bodies contribute to strengthening management.

C.5.3 Sensitivity

There is no sensitive approach within the Crédit Agricole Assurances Group for operational risks.

The impacts of operational risks are measured in terms of image or financial impacts, through the mapping of operational risks. This makes it possible to identify critical processes, carrying significant risks, and the action plans necessary to improve their control.

C.6 Other material risks

C.6.1 Risk exposure

C.6.1.1 Reputational risk

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

C.6.1.2 Risk of developments in the legal environment

As insurance is a regulated activity, it can be strongly impacted by changes in standards inherent to legal developments and the legal environment in which companies operate.

C.6.2 Risk management and mitigation

C.6.2.1 Reputational risk

The Crédit Agricole Assurances Group secures the creation of new products by systematically holding New Business – New Product Committees (NAP Committees), which review contractual and commercial documents, training materials and sales support tools for distributors. Distribution networks are supported through training and the Crédit Agricole Assurances Group has deployed an insurance control approach (life and non-life) in France within the LCL distribution banks and the Regional Banks to have a homogeneous system for marketing control.

Preventive actions in terms of reputation and image also include procedures for managing relations with third parties, particularly with the press. A watch to detect the emergence of the risk is also maintained (press, media, social networks, comparators, forums, etc.) in order to be able to organise an appropriate response if necessary.

C.6.2.2 Risk of developments in the regulatory environment

Changes in standards due to changes in the legal or regulatory environment in which insurance companies operate are a source of risk.

A watch has been set up, based on several complementary measures:

- legal and regulatory monitoring provided by Public Affairs;
- prudential monitoring carried out by the Finance Department;
- regulatory monitoring, covering both the missions of supervisors or exchanges with them, and publications. It is carried out by the Risk Department in coordination with the Compliance Audit, Audit and Actuarial Function Directorates and is the subject of monthly information to the General Management.

It makes it possible to anticipate the impacts of changes in regulations and to prepare for the changes they may induce. Impact assessments can be carried out and measures taken in advance.

C.7 Any other information

None.

D. VALUATION FOR SOLVENCY PURPOSES

The Crédit Agricole Assurances Group's supervisory balance sheet was as at 31 December and was drawn up in accordance with the Solvency II regulations. The general principle of valuation of the prudential balance sheet, set out in Article 75 of the Solvency II Directive, is that of an economic valuation of assets and liabilities:

- the assets are valued at the amount for which they could be exchanged in a transaction concluded, under normal conditions of competition, between informed and consenting parties;
- the liabilities are valued at the amount for which they could be transferred or settled in a transaction concluded, under arm's length, between informed and consenting parties; These liabilities are not adjusted for own credit quality.

The Group's consolidated financial statements are prepared in accordance with IAS/IFRS and IFRIC interpretations applicable as at December 31, 2024 and as adopted by the European Union.

The basis, methods and key assumptions used for the valuation of assets, technical provisions and other liabilities in the Group's consolidated financial statements are detailed in note 1 "Principles and methods applicable in the Crédit Agricole Assurances Group, judgments and estimates used" of Part 6 "Consolidated financial statements as at 31 December 2024" of Crédit Agricole Assurances' Universal Registration Document.

Crédit Agricole Assurances relies on IFRS standards for the solvency valuation of assets and liabilities other than technical provisions, insofar as these standards are in line with the Solvency II valuation principles.

The main adjustments made in the supervisory balance sheet compared to the financial statements prepared under IFRS are:

- differences in the scope of consolidation between the IFRS financial statements and the supervisory balance sheet;
- the elimination of certain intangible assets;
- the revaluation of assets that are not carried at fair value in the IFRS financial statements;
- the valuation of technical liabilities (replacement of the carrying amount of assets and liabilities related to insurance and reinsurance contracts under IFRS standards by the best estimate and risk margin);
- the reclassification and revaluation of financial debts, including subordinated debts;
- the tax implications of the above adjustments.

The principles and methods for valuing the main items in the supervisory balance sheet are set out below.

Consolidation rules and methods

For the purposes of the preparation of the supervisory balance sheet, the first method (the method based on accounting consolidation) was used for the consolidation of data relating to entities within the Group's scope. The modalities of this method are as follows:

- the full consolidation of the data of all insurance and reinsurance undertakings, insurance holding companies, mixed financial holding companies and ancillary services undertakings that are subsidiaries, as well as the securitisation vehicles to which the risk has been transferred and which have not been excluded from the Group's solvency calculation;
- the proportional consolidation of the data of insurance and reinsurance undertakings, insurance holding companies, mixed financial holding companies and ancillary service undertakings managed by a subsidiary undertaking, in collaboration with one or more subsidiary undertakings, where the liability of these undertakings is limited to the share of the capital which they hold;
- on the basis of 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 previous paragraphs;
- the proportional share of the own funds of undertakings, calculated on the basis of the sectoral rules, in relation to holdings in affiliated undertakings that are credit institutions, investment firms and financial institutions, alternative investment fund managers, UCITS management companies, institutions for occupational retirement provision or unregulated undertakings engaged in financial activities;
- on the basis of the hierarchy of valuation methods described in Article 13 of the Delegated Regulation, for data from all other entities not covered by the previous points.

Consolidated data is restated to eliminate intragroup transactions.

Foreign currency transactions

At the reporting date, assets and liabilities denominated in foreign currencies are translated at the closing price into the entity's operating currency.

The balance sheets of the foreign subsidiaries concerned are converted into euros, the Group's reporting currency, at the closing price.

Asset and liability offsetting

The Group offsets an 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 realize the assets and liabilities simultaneously.

Use of judgements and estimates in preparing the Solvency II balance sheet

By their nature, the valuations needed to prepare the financial statements and the Solvency II 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 instruments at fair value;
- technical provisions;
- pension plans and other future employee benefits;
- stock option plans;
- provisions;
- deferred tax assets.

D.1 Assets

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

(in millions of euros)	31/12/2024	
	IFRS value	S2 Value
Goodwill	872	-
Deferred acquisition costs	25	-
Intangible assets	294	-
Deferred tax assets	549	4
Pension benefit surplus	-	-
Property, plant & equipment held for own use	270	209
Investments (other than assets held for index-linked and unit-linked funds)	309,553	282,174
Property (other than own use)	10,208	8,826
Holdings in related undertakings, including participations	20,095	23,488
Equities	20,212	4,012
Bonds	194,851	181,686
Collective Investments Undertakings	63,435	63,506
Derivatives - assets	730	633
Deposits other than cash equivalents	23	23
Other investments	-	-
Assets held for index-linked and unit-linked contracts	103,304	97,676
Loans & mortgages	2,237	871
Reinsurance recoverables from:	1,016	1,395
Non-life and health similar to non-life	859	843
Life and health similar to life, excluding health and index-linked and unit-linked	158	552
Life index-linked and unit-linked	-	-
Deposits to cedants	-	262
Insurance & intermediaries receivables	13	2,699
Reinsurance receivables	14	121
Receivables (trade, not insurance)	1,646	1,115
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	1,552	759
Any other assets, not elsewhere shown	14	410
Total assets	421,359	387,695

The main differences between the IFRS balance sheet and the supervisory balance sheet as at December 31, 2024, amounting to -€33,664 million on the balance sheet total, are mainly due to:

- the divergence in the scope of consolidation between the statutory and prudential accounts for -€25,453 million (Crédit Agricole Assurances Retraite and CA Life Japan);
- the deconsolidation of minority interests in the "Equities" portfolio for -€8,544 million;
- the normative restatement corresponding to the elimination of intangibles assets for -€1,102 million;
- the revaluation of financial assets for + €932 million.

D.1.1 Intangible assets and deferred costs

Intangible assets are identifiable non-monetary assets with no physical substance. An asset is considered identifiable if it can be sold or transferred separately, or if it originates from contractual or other legal rights. The most important intangible assets recognised in the IFRS financial statements are software and goodwill.

Goodwill is valued at zero in the supervisory balance sheet.

Intangible assets (excluding goodwill) may be recognised in the supervisory balance sheet for a non-zero value if they can be sold separately and it can be demonstrated that there is a quoted price for these or similar assets in an active market.

Only in this case are they measured at fair value in the supervisory balance sheet.

Thus, software developed for the company's own needs has a zero value in the prudential balance sheet, not being listed on an active market.

Intangible assets (excluding goodwill) may be recognised in the supervisory balance sheet for a non-zero value if they can be sold separately and it can be demonstrated that there is a quoted price for these or similar assets in an active market.

Only in this case are they measured at fair value in the supervisory balance sheet.

Thus, software developed for the company's own needs has a zero value in the prudential balance sheet, not being listed on an active market.

D.1.2 Deferred tax assets

The principles for accounting for and measuring deferred taxes in the supervisory balance sheet are similar to those used in the IFRS financial statements under IAS 12. The differences between the balances in the supervisory balance sheet and the IFRS balance sheet are due to differences in the valuation principles of the assets and liabilities on which these deferred taxes are calculated.

The valuation of deferred taxes in the prudential balance sheet is done according to a balance sheet approach by comparing the value of the assets and liabilities in the prudential balance sheet with their tax value. Deferred taxes recorded in the supervisory balance sheet result from:

- temporal differences (in particular related to the application of fair value) between the prudential and tax value of assets and liabilities;
- unused tax credits and carry-forward deficits, if applicable.

A deferred tax asset is recognised to the extent that it is likely that future taxable profits (other than those already recognised elsewhere in the supervisory balance sheet), against which these deductible time differences, tax losses and unused tax credits can be set off, will be available.

The deferred tax assets of an entity may not benefit the other entities of the Crédit Agricole Assurances Group.

D.1.3 Property, plant and equipment

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

- or to be used by the company in the production or supply of goods or services;
- or to be rented to third parties;
- or for internal management purposes.

The majority of property, plant and equipment corresponds to operating real estate, which consists of land, buildings and fixtures used by the Company in the course of its business.

On the IFRS balance sheet, operating properties are recorded at amortized cost.

For the purposes of the supervisory balance sheet, operating properties are remeasured at fair value. This corresponds to a market value established on the basis of a five-year valuation updated annually.

D.1.4 Financial instruments

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

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

- financial assets at fair value per profit;
- financial assets at amortized cost;
- financial assets at fair value by equity.

The criteria for classifying and valuing financial instruments on the IFRS balance sheet depend on the nature of the financial asset, depending on whether it qualifies:

- debt instruments (*i.e.* loans and securities with fixed or determinable income); or
- equity instruments (*i.e.* shares).

In order to comply with prudential valuation principles, the following restatements are made, depending on the classification of financial assets used for the consolidated financial statements under IFRS:

- assets measured at fair value in the IFRS balance sheet: no restatement for these assets, which are already measured at fair value;
- Assets measured at amortized cost on the IFRS balance sheet: These assets are remeasured at their economic value.

D.1.4.1 Fair value hierarchy

For the measurement of financial instruments for solvency purposes, Crédit Agricole Assurances Group uses the fair value hierarchy established by IFRS 13, which complies with the Solvency II regulation.

The fair value hierarchy of financial assets and liabilities is broken down according to the general observability criteria of the inputs used in the measurement, in accordance with the principles set out in IFRS 13.

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

Level 2 of the hierarchy applies to the fair value of financial assets and liabilities for which observable data is available. These include parameters related to interest rate risk or credit risk parameters where credit risk can be reassessed from Credit Default Swaps (CDS) spread quotes. Repo fees given and received in respect of underlyings listed in an active market are also recorded in level 2 of the hierarchy, as well as financial assets and liabilities with a demand component for which the fair value is equal to the unadjusted amortised cost.

Level 3 of the hierarchy indicates the fair value of financial assets and liabilities for which observable data does not exist or for which certain parameters can be reassessed from internal models that use historical data. These are mainly parameters related to credit risk or early repayment risk.

In a number of cases, market values approximate book value. These include:

- floating rate assets or liabilities for which changes in interest rates do not have a significant impact on fair value, as the rates of these instruments frequently adjust to market rates;
- short-term assets or liabilities for which the redemption value is considered to be close to market value;
- instruments made on a regulated market for which prices are set by the public authorities;
- assets or liabilities due on demand;
- operations for which there is no reliable observable data.

D.1.4.2 Investment property

Investment property, as opposed to commercial real estate, is held by the company in order to provide it with a certain return and capital gain when it is resold.

In the IFRS balance sheet, investment properties are accounted for primarily at fair value (for properties opposite insurance contracts with direct participation elements). Other properties are valued at amortized cost.

For supervisory balance sheet purposes, these are remeasured at fair value. This corresponds to a market value established on the basis of a five-yearly assessment that is updated annually.

D.1.4.3 Specific cases

In the IFRS balance sheet, investments may be measured at fair value or using the equity method.

In the prudential balance sheet, these holdings are evaluated:

- in insurance and reinsurance undertakings, insurance holding companies and mixed-income financial companies, which are neither subsidiaries nor under joint management, using the adjusted equity method, which consists of valuing the holding on the basis of the excess of assets over liabilities measured in accordance with Solvency II principles;
- in credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies, institutions for occupational retirement provision, non-regulated undertakings engaged in financial activities, on the basis of the proportional share of own funds calculated in accordance with the sectoral rules;
- in companies other than those mentioned above, on the basis of the hierarchy of valuation methods described in Article 13 of the Delegated Regulation.

D.1.4.4 Repurchase agreements and securities lending

In terms of valuation and accounting principles, securities held under repurchase agreements or loans are treated in a similar way to that applied in IFRS financial statements.

Securities lent or repurchased remain recognised in the prudential balance sheet. Funds received in consideration for the repurchase of securities are recorded as debts in return for the cash received.

On the other hand, securities borrowed or repurchased are not included in the prudential balance sheet. Funds paid in consideration for the reverse repurchase agreement are recognised as receivables in return for cash paid.

D.1.5 Assets backing unit-linked contracts

In the IFRS balance sheet, assets representing contracts for which the investment risk is borne by policyholders (unit-linked contracts) are measured at fair value through profit or loss.

For these assets, the same valuation principles apply in the supervisory balance sheet.

D.1.6 Recoverable amounts in respect of reinsurance contracts (ceded technical provisions)

The rules for the valuation of ceded technical provisions follow the same principles as those set out for gross technical provisions, presented in section D.2.5 on technical provisions below.

Ceded future cash flows are calculated within the limits of the insurance contracts to which they relate.

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

Ceded future cash flows are calculated separately for premium allowances and accrued claims.

D.1.7 Cash and cash equivalents

Cash and cash equivalents include cash on hand, bank current account debit balances and short-term deposits.

On the IFRS balance sheet, cash and cash equivalents are recorded at cost. In the supervisory balance sheet, they are measured at fair value.

In practice, given the short-term nature of these instruments, the fair value of these assets is very close to their value at cost. Therefore, no revaluation is made between the IFRS balance sheet and the supervisory balance sheet.

D.2 Technical provisions

D.2.1 Summary of technical provisions

The table below presents a breakdown of the best estimate and the risk margin, as well as a comparison of the total technical liabilities under Solvency II with the total carrying amount of IFRS assets and liabilities relating to insurance contracts in the non-life, health, life, and unit-linked and indexed scope.

Summary of the valuation of technical provisions

(in millions of euros)	31/12/2024					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	
Gross Best Estimate	6,126	1,759	2,403	217,948	93,040	321,276
Ceded Best Estimate	784	59	435	117	-	1,395
Risk Margin	314	169	235	3,783	1,610	6,110
Total SII net technical provisions	5,656	1,869	2,204	221,613	94,650	325,991
Total IFRS assets and liabilities related to insurance and reinsurance contracts	4,186	2,068	2,768	251,954	104,578	365,554

For the year 2024, the difference between the IFRS balance sheet and the supervisory balance sheet is mainly explained by:

- the revaluation of technical provisions for -€16,631 million;
- the divergence in the scope of consolidation between the statutory and prudential accounts for -€23,158 million (Crédit Agricole Assurances Retraite and CA Life Japan).

D.2.2 Valuation of technical provisions for solvency purposes

The value of the technical liabilities under Solvency II corresponds to the sum of the best estimate (BE) of the liabilities and the risk margin (RM).

The best estimate is the probability-weighted average of the present values of future cash flows and is calculated:

- consistent with the market information available at the date of the valuation, using the appropriate risk-free yield curve;
- by adopting an objective and reliable approach and;
- by respecting the regulatory framework in force locally.

Best estimates are calculated gross of reinsurance, without deduction of amounts ceded to reinsurers; Best estimates of the liabilities sold are valued separately.

The risk margin corresponds to an additional amount of provision at best estimate, calculated in such a way that the total amount of provision recorded on the balance sheet corresponds to that which an insurer without an existing portfolio would require to honour the commitments payable by Crédit Agricole Assurances. The risk margin is calculated directly net of reinsurance.

However, some provisions are valued as a whole, without identifying the best estimate and risk margin. The amount of these provisions is not significant.

D.2.3 Segmentation

The valuation of technical provisions is based on the assignment of an insurance commitment to a business line that reflects the nature of the risks related to this commitment. The legal form of the commitment is not necessarily decisive for the nature of the risk.

In addition, if a policy covers insurance liabilities on several lines of activity, the assignment to each line of activity is not required if only one of the lines of activity is material.

As part of the segmentation of their insurance commitments, the Crédit Agricole Assurances Group's subsidiaries group the contracts by homogeneous category, thus reflecting the risks of individual contracts: this leads to a representation of the commitments similar to that obtained in the context of a contract-by-contract valuation.

D.2.4 Initial recognition

For the calculation of the best estimate and the risk margin, liabilities are accounted for on the date on which the Group becomes a party to the contract that generates the commitment or on which the insurance or reinsurance coverage begins, whichever is earlier.

D.2.5 Best estimate (BE) general valuation principles

D.2.5.1 Valuation – Cash flows

The gross best estimate of reinsurance is calculated as the probability-weighted average of the present values of future benefit cash flows to policyholders and management fees incurred in administering these liabilities to maturity, less premiums receivable from portfolio contracts and any recourses.

The cash flow projection incorporates assumptions about policyholder behaviour and management decisions. These assumptions relate in particular to buybacks, the profit-sharing policy, the asset allocation policy.

D.2.5.2 Valuation – Granularity of projections

Contracts are analysed on a unit basis and then grouped into homogeneous risk groups for modelling purposes that appropriately reflect the risks of each of the contracts included in these groups.

The risk groups defined for the valuation of technical provisions are homogeneous on the basis of the following criteria:

- the nature of the guarantee;
- the time base of the guarantee (e.g. occurrence/declaration management);
- the type of activity (direct business of the entity, acceptances, etc.);
- Claims settlement currencies
- the type of loss (annuities, etc.).

Homogeneous risk groups are defined at entity level.

D.2.5.3 Valuation – Contract boundaries

The limit of a contract or contract boundary is defined as the earliest of the dates on which:

- the insurer has for the first time the unilateral right to terminate the contract;
- the insurer has for the first time the unilateral right to refuse the premiums receivable under the contract;
- For the first time, the insurer has the unilateral right to modify premiums or guarantees in such a way that the premiums paid fully reflect the risk.

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

Regardless of the foregoing, no future premium is taken into account in the calculation of the best estimate of the provisions if a contract:

- does not provide for compensation for a specified uncertain event affecting the insured unfavourably;
- does not provide a financial guarantee of benefits.

D.2.5.4 Valuation – Options and guarantees

Life insurance policies include financial options and guarantees. The best estimate includes the impact of these options and guarantees as long as it is material.

Stochastic simulation methods are used for this valuation. The main options valued by Crédit Agricole Assurances are:

- the redemption option in savings or retirement contracts;
- guaranteed minimum rates and technical rates;
- contractual profit-sharing clauses;
- the minimum guarantee for unit-linked contracts.

D.2.5.5 Valuation - Surrender behaviour of policyholders

The redemption behaviour of policyholders is modelled as a combination of structural and cyclical redemptions.

Structural surrenders reflect the propensity of policyholders to surrender their policy, regardless of the economic context, and are estimated from historical data for each major category of policy.

Cyclical surrenders reflect the propensity of policyholders to redeem their policy in response to the economic context and result from a possible gap between the revaluation rate of outstandings and the revaluation rate expected by policyholders.

D.2.5.6 Valuation – Profit Sharing

Policyholder participation is included in the modelled cash flows to value the best estimate of provisions.

The modelled policyholder participation figures comply with local regulatory and contractual constraints and are subject to strategic assumptions reviewed by the management of the entities.

Thus, for French entities, compliance with the minimum profit-sharing rule in the projections is verified and documented.

D.2.5.7 Valuation - Fees

The cash flow projection used to calculate the best estimate takes into account all of the following costs:

- administrative burdens;
- investment management fees;
- claims management costs;
- acquisition costs.

Overhead costs incurred for the management of insurance liabilities are also taken into account. The fee projections are based on the assumption that the company will take out new contracts in the future.

D.2.5.8 Valuation – Discounting

The Group shall use the risk-free base yield curve, the credit risk adjustment and the volatility adjustment referred to in Article 77d of Directive 2014/51/EU amending Directive 2009/138/EC, which are communicated by EIOPA, for the purpose of valuing technical provisions. These items are defined by currency and country.

The credit risk adjustment (CRA) is an adjustment that takes into account the credit risk of investments.

The volatility adjustment (VA) is a countercyclical correction that adjusts the risk-free base yield curve to reduce the impact of volatility in corporate and government bond spreads on the valuation of technical liabilities.

The Group does not use the matching adjustment (MA) referred to in Article 77b of Directive 2014/51/EU amending Directive 2009/138/EC.

The impact of the cancellation of the volatility correction on the Group's financial position is detailed in the table below:

<i>In millions of euros</i>	Amount with use of the VA	Impact of a change to zero of the VA
Technical provisions	327,386	1,106
Basic own funds	25,850	(601)
Eligible own funds to cover the SCR	25,850	(601)
Solvency Capital Requirement	12,890	97
Solvency ratio	201%	194%

The solvency of the Group would not be called into question if the volatility adjustment was not used.

D.2.6 Transitional measures for technical provisions

The Group has not applied either the transitory risk-free interest rate curve referred to 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.2.7 Main changes to assumptions used in calculating technical provisions relative to the previous year

In 2024, beyond updating certain assumptions to reflect the evolution of each entity's risk profiles, there was no material change in assumptions.

D.2.8 Risk margin

The risk margin corresponds to the amount that would compensate a third party who would take over the Group's commitments for the cost of the fixed capital.

The risk margin shall be assessed by discounting the annual cost generated by tying up capital equivalent to the reference SCR over the remaining life of the liabilities used for the calculation of the best estimate.

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

D.2.9 Level of uncertainty relating to technical provisions

The calculation of technical provisions inherently involves a level of uncertainty. The assumptions, data and models that give rise to these uncertainties are documented and monitored. In addition, sensitivity analyses are carried out to frame the level of these uncertainties and to confirm the adequacy of the valuations in relation to the Solvency II principles.

D.3 Other liabilities

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

(in millions of euros)	31/12/2024	
	IFRS value	S2 value
Contingent liabilities	-	-
Provisions other than technical provisions	88	109
Pension benefit obligations	70	18
Deposits from reinsurers	2	738
Deferred tax liabilities	137	2,402
Derivatives - liabilities	305	277
Debts owed to credit institutions	21,326	19,816
Financial liabilities other than debts owed to credit institutions	6,442	5,836
Insurance & intermediaries payables	70	2,726
Reinsurance payables	5	155
Payables (trade, not insurance)	10,629	1,448
Subordinated liabilities	5,855	5,541
Any other liabilities, not elsewhere shown	92	161
Total other liabilities	45,021	39,227

The main differences between other IFRS and supervisory liabilities as at December 31, 2024, amounting to €-5,794 million on the balance sheet total, are mainly due to:

- the deconsolidation of minority interests relating to the "Equities" portfolio for -€8,544 million;
- the reclassification of the payables and receivable accounts, impacting the technical provisions under IFRS 17, to their original headings: +€2,645 million.

D.3.1 Provisions and contingent liabilities

Provisions other than actuarial liabilities in the supervisory balance sheet are measured using the same approach as those in the IFRS balance sheet: provisions for liabilities and charges are recognised if there is an obligation (legal or implicit) arising from a past event that is likely to require an outflow of resources to settle them, the maturity or amount of which is uncertain but the estimate of which can be reliably determined.

They are valued at their economic value, based on discounted likely future financial flows.

Contingent liabilities are recognised in the supervisory balance sheet when they are material. Contingent liabilities are material where information about their size or their current or potential nature is likely to influence the decision-making or judgement of the recipients of such information, including 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 life, determined from the basic risk-free yield curve.

D.3.2 Pension provisions

The Group has adopted, for its supervisory balance sheet, a valuation of commitments to staff identical to that made in application of IAS 19 in the IFRS financial statements, since this standard provides for a valuation method consistent with an economic valuation.

Commitments recognized for defined benefit plans are presented net of the fair value of the plan's assets.

D.3.3 Deferred tax liabilities

The principles for accounting for and measuring deferred taxes on the supervisory balance sheet are set out in section D.1.2 above.

D.3.4 Financial liabilities

On the IFRS balance sheet, financial liabilities can be measured at amortized cost or at fair value through profit.

Financial liabilities carried at fair value through profit or loss on the IFRS balance sheet are not subject to revaluation on the supervisory balance sheet.

The main categories of financial liabilities to be revalued to fair value in the Group's supervisory balance sheet are subordinated debt and senior financing debt, measured at amortized cost in the IFRS balance sheet:

- debts issued by the Group and subscribed by Crédit Agricole S.A.;
- debt issued by the Group and subscribed by external investors.

For other financial liabilities, the IFRS (amortised cost of liabilities) value is considered to be an acceptable approximation of the S2 value, as long as the liability matures within one year of the cut-off date.

D.4 Alternative methods for valuation

The fair value hierarchy used for the measurement of financial instruments is presented in section D.1.4.1 above.

The majority of the financial assets on the Crédit Agricole Assurances Group's supervisory balance sheet are valued according to level 1 of the hierarchy, which corresponds to financial assets listed on an active market.

Securities valued using an alternative valuation method (AVM) represent approximately 29% of the total amount of assets, and are mainly composed of intra-group securities and real estate.

As these securities do not benefit from an active market, the use of an alternative valuation method has therefore been chosen and thus makes it possible to minimise valuation uncertainty.

D.5 Any other information

None

E. CAPITAL MANAGEMENT

E.1 Own funds

E.1.1 Own funds management policy

The Crédit Agricole Assurances Group has implemented a capital management policy. This policy is applied to each Crédit Agricole Assurances Group subsidiary. It defines the terms and conditions for managing, monitoring and supervising shareholders' equity, as well as the financing process of the Crédit Agricole Assurances Group and its subsidiaries. This policy is validated annually by the Board of Directors.

The Crédit Agricole Assurances Group's capital management policy is part of the Group's risk appetite framework defined and validated by the Board of Directors of Crédit Agricole Assurances.

It has been designed to integrate the constraints of the regulations applicable to insurance groups, banking regulations, the regulation of financial conglomerates, as well as the Crédit Agricole Group's own objectives.

The Crédit Agricole Assurances Group's equity management is ensured in such a way that:

- comply with regulatory solvency requirements;
- participate in the optimization of equity at the level of the Crédit Agricole S.A. Group;
- ensure an adequate allocation of the equity capital of the Crédit Agricole Assurances Group and its subsidiaries.

The definition of the capital allocation policy is adapted to the reality of the risks borne by all insurance entities. The level of capital in relation to the capital required for each entity is adapted to its risk profile, its activity (life/non-life), the level of maturity of its activity and its size.

Each year, the management of equity capital takes the form of the validation of the capital management plan by the Board of Directors. This plan provides for the timing and nature of financial operations for the current year and for the medium-term plan (3 years). It is based on the capital management plans of the subsidiaries and the consolidation of the ORSA's results to define any capital issuances or subordinated liabilities and to estimate the impact of the maturity of the capital items, on the dividend policy, on the end of transitional measures and any other evolution of an equity item.

Crédit Agricole Assurances ensures compliance with this capital management plan, its solvency position in relation to the defined area and the permanent coverage of the capital requirement (SCR) and the minimum capital requirement (MCR) through at least quarterly monitoring of the solvency of each subsidiary considered separately, and the Group.

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 are core capital. The Crédit Agricole Assurances Group does not have any ancillary own funds.

Crédit Agricole Assurances Group's available equity (excluding equity from other financial sectors) amounted to €25,277 million as of December 31, 2024.

In accordance with Article 95 of Directive 2009/138/EC, the capital items of the Crédit Agricole Assurances Group have been classified by level according to the quality, subordination, loss absorption or maturity characteristics set out in Section 2, Chapter IV of Delegated Regulation 2015/35.

The Crédit Agricole Assurances Group covers its regulatory capital requirement mainly through Tier 1 capital (79% of available capital).

The composition of Crédit Agricole Assurances Group's available equity is as follows:

- Unrestricted Tier 1 capital amounted to €19,732 million and consisted mainly of:
 - the share capital, fully paid up for €1,490 million, and the linked share premium account for €5,565 million;
 - the reconciliation reserve for €7,824 million (see details in paragraph E.1.3.3);
 - surplus funds for €5,269 million;
 - the deduction for participation in other financial undertakings for –€441 million;

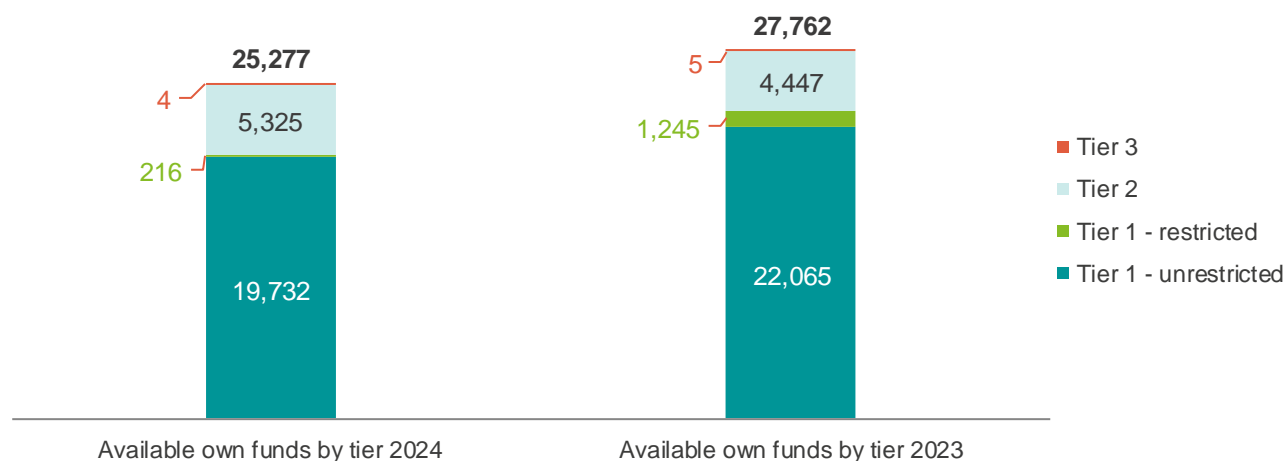
- minority interests for €83 million;
- the deduction of non-available equity at group level for –€58 million;
- Subordinated debt comprises restricted level 1 for €216 million and level 2 for €5,325 million.
- Tier 3 capital corresponds to deferred tax assets available at Group level for €2 million and minority interests for €2 million.

The deduction of non-available equity at group level corresponds to the capital items of Crédit Agricole Assurances Group subsidiaries considered non-transferable or non-fungible. The inclusion of the own funds of subsidiaries deemed unavailable by nature to the Group is authorized within the limit of the entity's contribution to the Group's SCR. At the end of 2024, the deduction of non-available equity at group level reached –€58 million.

No deduction from own funds shall be made in respect of the excess coverage of the notional SCR by the own funds of ring-fenced funds.

The deduction for participation in other financial undertakings corresponds to Crédit Agricole Assurances' participation in Crédit Agricole Assurances Retraite, a supplementary occupational pension fund, and amounted to –€441 million.

Breakdown of available own funds by tier (€ million)



Available equity was down –€2,485 million compared to the end of 2023, including a –2,333 million decrease in unrestricted Tier 1 capital. This decrease is mainly due to a decrease in the reconciliation reserve and surplus funds. In addition, the decrease in limited Level 1 capital is explained, on the one hand, by the completion of a purchase of external Level 1 subordinated debt for a nominal amount of €789 million, following the issuance of €750 million of Level 2 subordinated debt, and on the other hand, by the exclusion of the equity as at 31 December 2024 of an external subordinated level 1 debt with a nominal amount of €246 million million, the redemption of which on its call date in January 2025 was notified to the holders of the securities in December 2024.

The reconciliation reserve is down by –€757 million. The evolution of the reconciliation reserve is detailed in paragraph E.1.3.3 Reconciliation reserve".

E.1.3.2 Subordinated debt

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

As of December 31, 2024, Crédit Agricole Assurances Group's subordinated debt was valued under Solvency II at €5,541 million, down –€151 million compared to 2023, and was held by Crédit Agricole Group at 5%.

In 2024, the following transactions were carried out on subordinated debt:

- the issuance on 12 September 2024 of €750 million (nominal value) of subordinated debt eligible to be covered by the SCR as Tier 2 capital;
- the partial repurchase of €789 million (nominal value) of debt issued to external investors and eligible for SCR coverage as Tier 1 capital by the grandfathering clause;
- the notification on 12 December 2024 of the repayment on the call date of 13 January 2025 of €246 million (nominal value) of a subordinated debt issued to external investors and eligible for the coverage of the SCR as Tier 1 capital by the grandfathering clause, leading to its exclusion from prudential capital as at 31 December 2024.

Subordinated securities have standard contractual clauses and do not provide for a loss-absorbing mechanism. For subordinated debts for which the first call date has passed, the appeal may be exercised on each interest payment date.

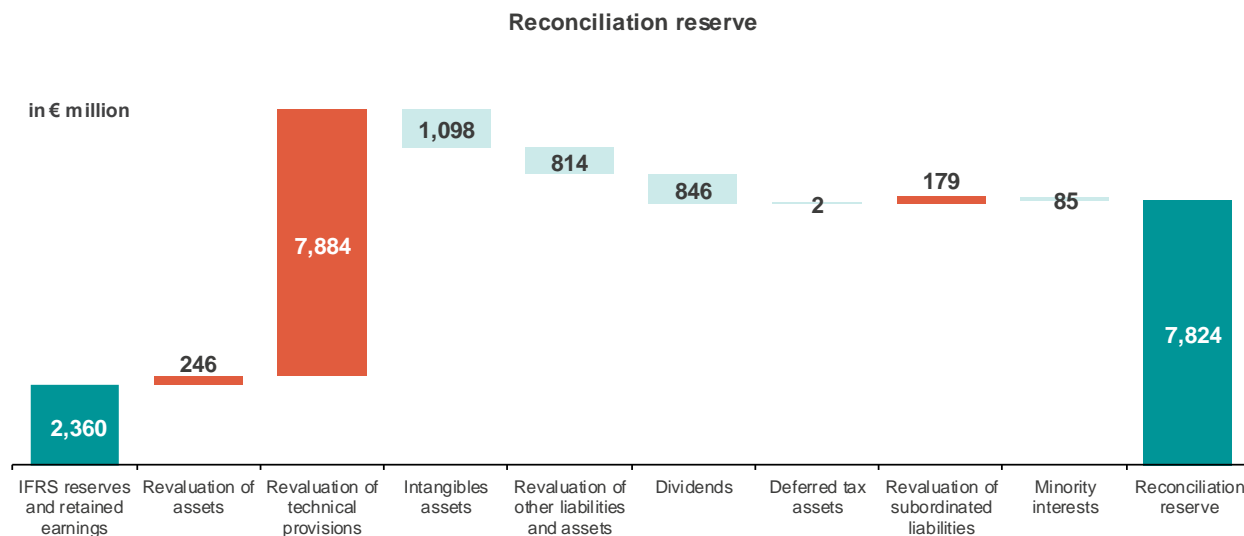
The debts eligible in Solvency II capital under the transitional measures represent a total nominal amount of €216 million. These instruments, issued before 17 January 2015, are included in capital and classified as Level 1 or Level 2 according to specific criteria for a limited maturity of 10 years.

(in millions of euros)	Issuer	ISIN	Transitional measure	Legal maturity	Next call date	Amount
Tier 1	CAA	FR0012222297	yes	Perpetual	14/10/2025	216
Sub-Total						216
Tier 2	CAA		no	30/06/2026		298
	CAA	FR0013203734	no	27/09/2048	27/09/2028	951
	CAA	FR0013312154	no	29/01/2048	29/01/2028	991
	CAA	FR0013523602	no	17/07/2030		892
	CAA	FR0014005RZ4	no	06/10/2031	06/04/2031	877
	CAA	FR001400KSZ7	no	25/10/2033	25/04/2033	545
	CAA	FR001400RC00	no	17/12/2034	17/06/2034	771
Sub-Total						5,325
Total						5,541

The amount of subordinated debt not subject to the transitional measures amounts to €5,325 million. These are seven repayable subordinated loans classified as Level 2 with expected maturity dates of June 30, 2026, September 27, 2048, January 29, 2048, July 17, 2030, October 6, 2031, October 25, 2033 and December 17, 2034.

E.1.3.3 Reconciliation reserve

The reconciliation reserve is a significant component of capital. It consists of the following elements:



The reconciliation reserve amounted to €7,824 million as of 31 December 2024. It consists of IFRS consolidated reserves (carry-forward, reserves, income) for €2,360 million and the revaluation of the main balance sheet items for €7,496 million:

- investments (excluding technical provisions sold) for €246 million;
- €7,884 million in technical provisions;
- other assets and liabilities for –€814 million;
- subordinated debt for €179 million.

The main deductions are the elimination of intangible assets for –€1,098 million, the deduction of the dividend for 2024 income for –€846 million and minority interests for –€85 million.

The reconciliation reserve decreased by –€757 million compared to 2023. This decrease is broken down into:

- an increase of €469 million in reserves and a further carry-forward of IFRS net of expected dividends, related to the prior year's retained earnings;
- a decrease in revaluation of IFRS balance sheet items at economic value of –€1,193 million;

- €33 million higher adjustments related to the elimination of intangible assets;
- a decrease in adjustments related to minority interests of –€66 million.

E.1.3.4 Reconciliation with IFRS equity

Shareholders' equity as reported in the IFRS financial statements in 2024 amounts to €9,828 million. The excess of assets over liabilities as calculated for solvency purposes amounts to €21,082 million. The main differences between the capital as reported in the IFRS financial statements in 2024 and the excess of assets over liabilities as calculated for solvency purposes are as follows:

- adjustments related to differences in scope for –€464 million;
- the deduction of subordinated debt classified as IFRS equity for –€460 million;
- the cancellation of intangible assets for –€1,098 million;
- the fair value of technical provisions for €12,884 million, including €5,269 million for the provisions for profit sharing (PPB) of the French Life entities (Predica and Spirica) in excess funds;
- the fair value of subordinated debt for €179 million;
- fair value remeasurement of financial assets and other assets and liabilities for €213 million.

Available equity also includes excess assets over liabilities, including subordinated debt, and reached €25,277 million at the end of 2024.

E.1.3.5 Deferred Taxes

The deferred tax accounting principles Asset and Liabilities are presented in paragraphs D.1.2 Deferred Tax Assets and D.3.3 Deferred Tax Liabilities. Deferred taxes, assets and liabilities, arise mainly from temporary differences between the tax value and the economic valuation of technical provisions and investments.

Deferred tax assets are recognised to the extent that it is likely that a taxable profit will be made in accordance with the regulatory or legal requirement in terms of a limit (in amounts or time) on the carry-forward of unused tax credits. These future gains are mainly due to the insurance business generated under the conditions of the best estimate of technical liabilities as well as new sales.

The recognition of deferred tax assets is justified, for the French subsidiaries, by the existence of a tax consolidation agreement between them and Crédit Agricole S.A. - the parent company of the Tax Group. This tax treaty is exercised in the event of a loss and leads to the payment by Crédit Agricole S.A. of the tax savings induced by the subsidiaries' losses. The net contribution of entities outside France to deferred tax assets was not significant as of December 31, 2024.

As of 31 December 2024, the Crédit Agricole Assurances Group had net deferred tax assets of €2 million.

Regarding net deferred tax assets:

- These are available as core capital items classified as Tier 3;
- This amount of net deferred tax assets recognised as eligible own funds is limited by virtue of the application of Article 82 of the delegated acts.

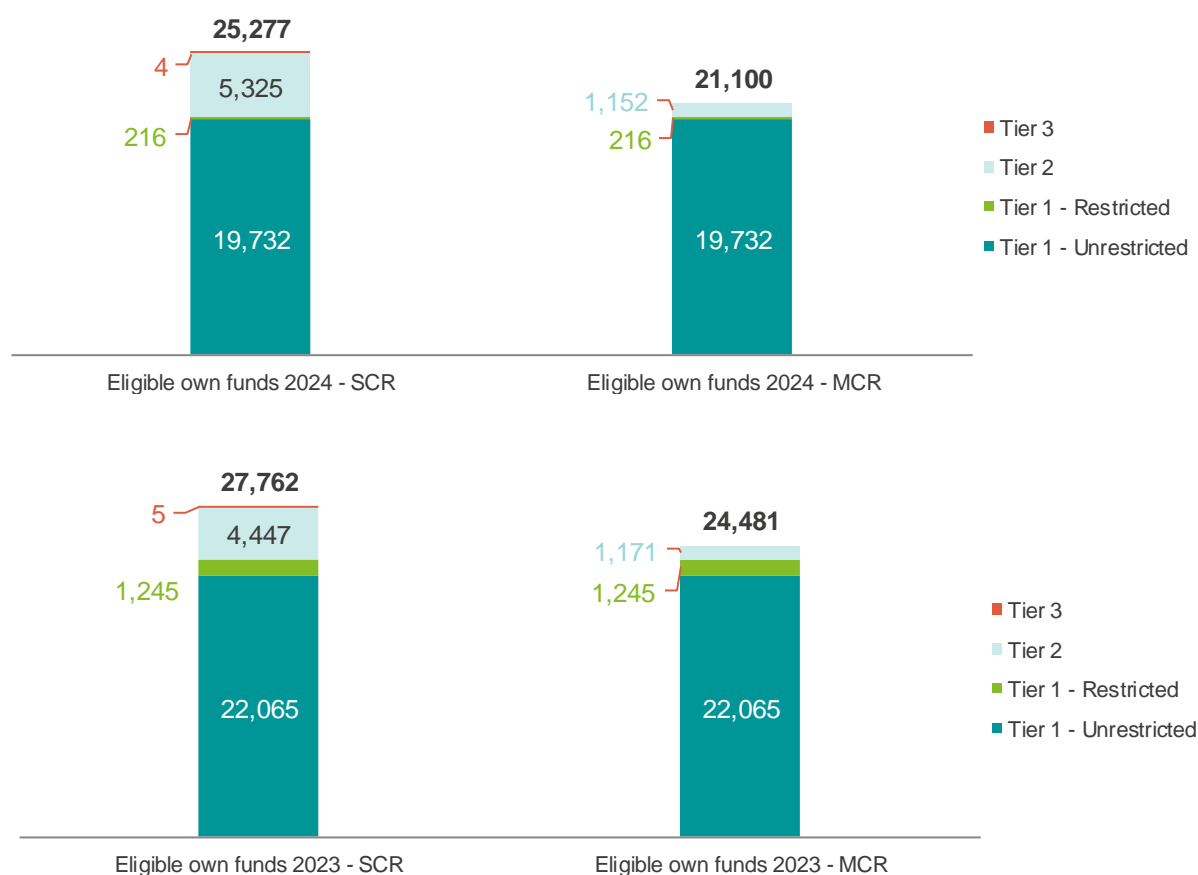
E.1.4 Eligible own funds (excluding owns funds from other financial sectors)

The own funds eligible to cover the SCR (excluding own funds from other financial sectors) amount to €25 277 million as at 31 December 2024.

The equity eligible to cover the RCM amounts to €21,100 million.

This capital is made up of the same hedging items, with the difference coming from differences related to the quantitative limits of the regulations. In accordance with Article 82 of the delegated acts, Tier 2 capital is limited to 20% of the RCM and no Level 3 items are eligible for coverage under the RCM.

Breakdown of eligible own funds by tier (€ million)



At the end of 2024, no capping of the equity available to cover the SCR is recorded after application of the eligibility criteria, apart from the capping of minority interests for –€58 million.

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

Equity from other financial sectors corresponds to the equity of Crédit Agricole Assurances Retraite, a supplementary occupational pension fund, amounts to €573 million. They are classified as Tier 1 capital.

The equity eligible for the coverage of the SCR of the Crédit Agricole Assurances Group thus reached €25,850 million at 31 December 2024.

E.2 Solvency Capital Requirement and Minimum Capital Requirement

The assessment of the regulatory capital requirement (SCR) at the level of the Crédit Agricole Assurances Group is carried out by applying the standard formula of the Solvency II Directive on the basis of the prudential balance sheet. No transitional measures have been adopted by the Crédit Agricole Assurances Group as part of the assessment of the SCR.

In line with the values provided by EIOPA, the interest rate curve used to calculate the technical provisions as at 31 December 2024 takes into account the credit risk adjustment (CRA of -10 bps) and the volatility adjustment (VA of +23 bps).

As a result, at 31 December 2024, Crédit Agricole Assurances' SCR amounted to €12,890 million. The minimum capital requirement (MCR) at Group level, calculated as the sum of the MCRs of the insurance subsidiaries in the prudential scope of consolidation, amounts to €5,762 million.

Given the predominance of the Crédit Agricole Assurances Group's Savings & Retirement commitments, market risk is the major risk for Crédit Agricole Assurances, representing 45% of its risk exposure. Underwriting risks are mainly due to the risk of life underwriting (34%), followed to a lesser extent by non-life underwriting (8%) and health underwriting (4%).

As Crédit Agricole Assurances Group entities are exposed to risks of different types and in different countries, the consolidation will generate a diversification benefit of €5,862 million as of December 31, 2024.

The capacity to absorb losses through deferred taxes amounted to -€3,891 million as of 31/12/2024. To justify the inclusion of this adjustment, the Crédit Agricole Assurances Group relies mainly on the Crédit Agricole S.A. Group's tax consolidation mechanism. According to the Tax Integration Agreement between Crédit Agricole S.A. and the French entities of the Crédit Agricole Assurances Group, the tax burden borne by these entities, in respect of each consolidation year, is identical to the one it would have had to find if it 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 corporate income tax savings and similar contributions made by the Tax Group as a result of the effective allocation of this deficit to the Group's overall result (on the basis of its tax result as if it were not a member of the integrated Group).

E.3 Use of the duration-based equity risk sub-module in the calculation of the Solvency Capital Requirement

Not applicable.

E.4 Differences between the standard formula and any internal model used

Not applicable.

E.5 Non-compliance with the Minimum Capital Requirement and non-compliance with the Solvency Capital Requirement

Not applicable.

E.6 Any other information

None.

F. APPENDICES – PUBLIC QRTs

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

S.02.01.02	Balance Sheet
S.05.01.02	Premiums, claims and expenses by line of business
S.05.02.04	Premiums, claims and expenses by country
S.22.01.22	Impact of measures on long-term guarantees and transitional measures
S.23.01.22	Own funds
S.25.01.22	Solvency capital requirement - for groups using the standard formula
S.32.01.22	Companies within the group scope

		Solvency II value
K€		
Assets		C0010
Goodwill	R0010	
Deferred acquisition costs	R0020	
Intangible assets	R0030	-
Deferred tax assets	R0040	4
Pension benefit surplus	R0050	-
Property, plant & equipment held for own use	R0060	209
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	282,174
Property (other than for own use)	R0080	8,826
Holdings in related undertakings, including participations	R0090	23,488
Equities	R0100	4,012
Equities - listed	R0110	3,992
Equities - unlisted	R0120	20
Bonds	R0130	181,686
Government Bonds	R0140	77,479
Corporate Bonds	R0150	102,284
Structured notes	R0160	1,881
Collateralised securities	R0170	42
Collective Investments Undertakings	R0180	63,506
Derivatives	R0190	633
Deposits other than cash equivalents	R0200	23
Other investments	R0210	-
Assets held for index-linked and unit-linked contracts	R0220	97,676
Loans & mortgages	R0230	871
Loans on policies	R0240	384
Loans and mortgages to individuals	R0250	-
Other loans and mortgages	R0260	487
Reinsurance recoverables from:	R0270	1,395
Non-life and health similar to non-life	R0280	843
Non-life excluding health	R0290	784
Health similar to non-life	R0300	59
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	552
Health similar to life	R0320	435
Life excluding health and index-linked and unit-linked	R0330	117
Life index-linked and unit-linked	R0340	-
Deposits to cedants	R0350	262
Insurance and intermediaries receivables	R0360	2,699
Reinsurance receivables	R0370	121
Receivables (trade, not insurance)	R0380	1,115
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	759
Any other assets, not elsewhere shown	R0420	410
Total assets	R0500	387,695

K€		Solvency II value
Liabilities		C0010
Technical provisions - non-life	R0510	8,367
Technical provisions - non-life (excluding health)	R0520	6,439
Technical provisions calculated as a whole	R0530	-
Best Estimate	R0540	6,126
Risk margin	R0550	314
Technical provisions - health (similar to non-life)	R0560	1,928
Technical provisions calculated as a whole	R0570	-
Best Estimate	R0580	1,759
Risk margin	R0590	169
Technical provisions - life (excluding index-linked and unit-linked)	R0600	224,369
Technical provisions - health (similar to life)	R0610	2,638
Technical provisions calculated as a whole	R0620	-
Best Estimate	R0630	2,403
Risk margin	R0640	235
Technical provisions - life (excluding health and index-linked and unit-linked)	R0650	221,730
Technical provisions calculated as a whole	R0660	-
Best Estimate	R0670	217,948
Risk margin	R0680	3,783
Technical provisions - index-linked and unit-linked	R0690	94,650
Technical provisions calculated as a whole	R0700	-
Best Estimate	R0710	93,040
Risk margin	R0720	1,610
Other technical provisions	R0730	
Contingent liabilities	R0740	-
Provisions other than technical provisions	R0750	109
Pension benefit obligations	R0760	18
Deposits from reinsurers	R0770	738
Deferred tax liabilities	R0780	2,402
Derivatives	R0790	277
Debts owed to credit institutions	R0800	19,816
Financial liabilities other than debts owed to credit institutions	R0810	5,836
Insurance & intermediaries payables	R0820	2,726
Reinsurance payables	R0830	155
Payables (trade, not insurance)	R0840	1,448
Subordinated liabilities	R0850	5,541
Subordinated liabilities not in Basic Own Funds	R0860	-
Subordinated liabilities in Basic Own Funds	R0870	5,541
Any other liabilities, not elsewhere shown	R0880	161
Total liabilities	R0900	366,613
Excess of assets over liabilities	R1000	21,082

		Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)								
		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
K€		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090
Premiums written										
Gross - Direct Business	R0110	1,468,251	699,714	698	601,165	1,084,082	2,912	2,150,906	223,463	20
Gross - Proportional reinsurance accepted	R0120	2,653	-	-	12,383	-	-	4,090	-	-
Gross - Non-proportional reinsurance accepted	R0130									
Reinsurers' share	R0140	3,510	13,867	397	27,295	49,004	97	224,979	10,106	-
Net	R0200	1,467,394	685,848	301	586,254	1,035,078	2,814	1,930,016	213,357	20
Premiums earned										
Gross - Direct Business	R0210	1,425,673	686,727	697	582,317	1,048,820	2,871	2,067,867	215,178	15
Gross - Proportional reinsurance accepted	R0220	2,653	-	-	12,382	-	-	4,090	-	-
Gross - Non-proportional reinsurance accepted	R0230									
Reinsurers' share	R0240	3,175	19,857	397	31,043	50,253	98	220,063	9,335	-
Net	R0300	1,425,151	666,869	300	563,656	998,566	2,773	1,851,893	205,843	15
Claims incurred										
Gross - Direct Business	R0310	1,143,017	311,612	165	564,455	820,089	1,116	1,472,291	89,698	-
Gross - Proportional reinsurance accepted	R0320	2,505	-	-	4,650	-	-	531	2,083	-
Gross - Non-proportional reinsurance accepted	R0330									
Reinsurers' share	R0340	1,840	7,585	47	43,175	10,183	(3)	151,239	20,677	-
Net	R0400	1,143,682	304,027	118	525,930	809,906	1,120	1,321,583	71,104	-
Expenses incurred	R0550	241,254	312,992	138	130,767	238,419	995	653,801	76,783	-
Balance - other technical expenses/income	R1210									
Total technical expenses	R1300									

		Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)			Line of Business for: accepted non-proportional reinsurance				Total
		Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
K€		C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0200
Premiums written									
Gross - Direct Business	R0110	269,539	18,457	492,385					7,011,593
Gross - Proportional reinsurance accepted	R0120	1,129	-	104,216					124,471
Gross - Non-proportional reinsurance accepted	R0130				-	-	-	-	-
Reinsurers' share	R0140	5,831	6,986	35,570	-	-	-	-	377,643
Net	R0200	264,837	11,471	561,031	-	-	-	-	6,758,421
Premiums earned									
Gross - Direct Business	R0210	259,784	17,227	458,366					6,765,541
Gross - Proportional reinsurance accepted	R0220	1,129	-	105,912					126,166
Gross - Non-proportional reinsurance accepted	R0230				-	-	-	-	-
Reinsurers' share	R0240	5,662	6,350	36,580	-	-	-	-	382,813
Net	R0300	255,252	10,877	527,698	-	-	-	-	6,508,894
Claims incurred									
Gross - Direct Business	R0310	127,256	933	80,265					4,610,896
Gross - Proportional reinsurance accepted	R0320	-	-	45,819					55,589
Gross - Non-proportional reinsurance accepted	R0330				-	-	-	-	-
Reinsurers' share	R0340	705	585	4,522	-	-	-	-	240,553
Net	R0400	126,552	347	121,563	-	-	-	-	4,425,932
Expenses incurred	R0550	129,211	5,703	227,841	-	-	-	-	2,017,905
Balance - other technical expenses/income	R1210								8,000
Total technical expenses	R1300								2,025,905

		Line of Business for: life insurance obligations						Life reinsurance obligations		Total
		Health insurance	Insurance with profit participation	Index-linked and unit-linked insurance	Other life insurance	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations	Health reinsurance	Life reinsurance	
K€		C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0300
Premiums written										
Gross	R1410	888,800	20,111,719	10,668,497	3,065,210	-	-	12,542	8,705	34,755,473
Reinsurers' share	R1420	47,717	2	432	80,521	-	-	-	6,780	135,451
Net	R1500	841,083	20,111,718	10,668,065	2,984,690	-	-	12,542	1,924	34,620,022
Premiums earned										
Gross	R1510	905,587	20,111,722	10,652,058	2,913,725	-	-	13,985	9,133	34,606,209
Reinsurers' share	R1520	48,177	2	432	64,508	-	-	110	6,780	120,009
Net	R1600	857,409	20,111,720	10,651,626	2,849,217	-	-	13,875	2,352	34,486,200
Claims incurred										
Gross	R1610	468,698	18,729,489	6,683,840	836,352	-	(1)	4,356	37,049	26,759,783
Reinsurers' share	R1620	36,925	19	58	21,843	-	(25,834)	25	11,449	44,485
Net	R1700	431,773	18,729,470	6,683,781	814,510	-	25,833	4,331	25,600	26,715,298
Expenses incurred	R1900	348,488	1,359,176	885,717	1,684,607	-	-	9,610	17,881	4,305,479
Balance - other technical expenses/income	R2510									65,898
Total technical expenses	R2600									4,371,377
Total amount of surrenders	R2700									7,873,128

		Home country	Top 5 countries (by amount of gross premiums written) - non-life obligations					Total Top 5 and home country
		IT	PT	ES	PL	DE		
K€		C0080	C0090	C0090	C0090	C0090	C0090	C0140
Premiums written								
Gross - Direct Business	R0110	6,400,589	430,041	85,851	62,724	21,116	11,230	1,291,348
Gross - Proportional reinsurance accepted	R0120	121,817	-	-	2,654	-	-	24,363
Gross - Non-proportional reinsurance accepted	R0130	-	-	-	-	-	-	-
Reinsurers' share	R0140	297,821	66,433	4,654	5,886	294	2,554	62,118
Net	R0200	6,224,585	363,609	81,196	59,491	20,822	8,676	1,253,593
Premiums earned								
Gross - Direct Business	R0210	6,213,056	384,093	85,834	50,242	21,550	10,725	1,253,336
Gross - Proportional reinsurance accepted	R0220	123,464	-	46	2,654	-	2	24,695
Gross - Non-proportional reinsurance accepted	R0230	-	-	-	-	-	-	-
Reinsurers' share	R0240	285,824	64,896	10,983	18,279	265	2,566	59,731
Net	R0300	6,050,695	319,197	74,896	34,618	21,284	8,161	1,218,300
Claims incurred								
Gross - Direct Business	R0310	4,447,876	79,816	49,340	26,539	5,295	2,032	891,607
Gross - Proportional reinsurance accepted	R0320	53,093	-	(2)	2,496	-	1	10,620
Gross - Non-proportional reinsurance accepted	R0330	-	-	-	-	-	-	-
Reinsurers' share	R0340	212,573	15,070	962	10,763	636	550	43,065
Net	R0400	4,288,397	64,746	48,376	18,272	4,659	1,483	859,162
Expenses incurred	R0550	1,730,470	229,806	30,768	20,265	1,147	5,417	351,511
Balance - other technical expenses/income	R1210							(436)
Total technical expenses	R1300							351,075

		Home country	Top 5 countries (by amount of gross premiums written) - life obligations					Total Top 5 and home country
			IT	MC	LU	BE	PL	
K€		C0220	C0230	C0230	C0230	C0230	C0230	C0280
Premiums written								
Gross	R1410	29,115,524	4,845,680	293,930	112,728	119,321	154,140	5,977,245
Reinsurers' share	R1420	77,795	48,864	-	-	1	3,051	18,610
Net	R1500	29,037,729	4,796,816	293,930	112,728	119,320	151,090	5,958,636
Premiums earned								
Gross	R1510	29,115,660	4,788,197	293,930	112,728	119,321	70,871	5,894,003
Reinsurers' share	R1520	78,040	33,370	-	-	1	3,426	19,034
Net	R1600	29,037,620	4,754,827	293,930	112,728	119,320	67,445	5,874,969
Claims incurred								
Gross	R1610	20,600,601	5,457,674	283,395	143,448	80,875	28,973	4,149,093
Reinsurers' share	R1620	33,109	7,790	-	-	-	1,434	8,056
Net	R1700	20,567,492	5,449,884	283,395	143,448	80,875	27,539	4,141,037
Expenses incurred	R1900	3,516,545	701,234	3,209	1,792	2,058	24,177	727,486
Balance - other technical expenses/income	R2510							13,180
Total technical expenses	R2600							740,665

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

		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
<i>K€</i>		C0010	C0030	C0050	C0070	C0090
Technical provisions	R0010	327,385,970	-	-	1,106,033	-
Basic own funds	R0020	25,850,377	-	-	(600,983)	-
Eligible own funds to meet Solvency Capital Requirement	R0050	25,850,377	-	-	(600,983)	-
Solvency Capital Requirement	R0090	12,890,304	-	-	96,758	-

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
K€		C0010	C0020	C0030	C0040	C0050
Basic own funds before deduction						
Ordinary share capital (gross of own shares)	R0010	1,490,404	1,490,404		-	
Non-available called but not paid in ordinary share capital to be deducted 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	-	-		-	
Subordinated mutual member accounts	R0050	-		-	-	-
Non-available subordinated mutual member accounts to be deducted at group level	R0060	-		-	-	-
Surplus funds	R0070	5,269,123	5,269,123			
Non-available surplus funds to be deducted at group level	R0080	-	-			
Preference shares	R0090	-		-	-	-
Non-available preference shares to be deducted at group level	R0100	-		-	-	-
Share premium account related to preference shares	R0110	-		-	-	-
Non-available share premium account related to preference shares at group level	R0120	-		-	-	-
Reconciliation reserve	R0130	7,823,876	7,823,876			
Subordinated liabilities	R0140	5,540,862		215,937	5,324,926	-
Non-available subordinated liabilities to be deducted at group level	R0150	-		-	-	-
An amount equal to the value of net deferred tax assets	R0160	2,104		-	-	2,104
The amount equal to the value of net deferred tax assets not available to be deducted 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	846	846	-	-	-
Minority interests	R0200	85,441	83,337	-	-	2,104
Non-available minority interests to be deducted at group level	R0210	57,652	57,652	-	-	-

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
K€		C0010	C0020	C0030	C0040	C0050
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds						
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds	R0220	-				
Deductions						
Deductions for participations in other financial undertakings, including non-regulated undertakings carrying out financial activities	R0230	441,215	441,215	-	-	
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 included via Deduction and Aggregation method (D&A) when a combination of methods are used	R0260	-	-	-	-	-
Total of non-available own fund items to be deducted	R0270	58,498	58,498	-	-	-
Total deductions	R0280	499,713	499,713	-	-	-
Total basic own funds after deductions	R0290	25,276,941	19,731,871	215,937	5,324,926	4,208
Ancillary own funds						
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 preference 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 to be deducted at group level	R0380	-			-	-
Other ancillary own funds	R0390	-			-	-
Total ancillary own funds	R0400	-			-	-

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
K€		C0010	C0020	C0030	C0040	C0050
Own funds of other financial sectors						
Credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies - total	R0410	-	-	-	-	-
Institutions for occupational retirement provision	R0420	573,436	573,436	-	-	-
Non regulated undertakings carrying out financial activities	R0430	-	-	-	-	-
Total own funds of other financial sectors	R0440	573,436	573,436	-	-	-
Own funds when using the D&A, exclusively or in combination with method 1						
Own funds aggregated when using the D&A and combination of method	R0450	-	-	-	-	-
Own funds aggregated when using the D&A and combination of method net of IGT	R0460	-	-	-	-	-
Total available own funds to meet the consolidated part of the group SCR (excluding own funds from other financial sector and from the undertakings included via D&A)	R0520	25,276,941	19,731,871	215,937	5,324,926	4,208
Total available own funds to meet the minimum consolidated group SCR	R0530	25,272,733	19,731,871	215,937	5,324,926	-
Total eligible own funds to meet the consolidated part of the group SCR (excluding own funds from other financial sector and from the undertakings included via D&A)	R0560	25,276,941	19,731,871	215,937	5,324,926	4,208
Total eligible own funds to meet the minimum consolidated group SCR	R0570	21,100,153	19,731,871	215,937	1,152,345	-
Minimum consolidated Group SCR	R0610	5,761,726				
Ratio of Eligible own funds to Minimum Consolidated Group SCR	R0650	366%				
Total eligible own funds to meet the total group SCR (including own funds from other financial sector and from the undertakings included via D&A)	R0660	25,850,377	20,305,307	215,937	5,324,926	4,208
Total Group SCR	R0680	12,890,304				
Ratio of Total Eligible own funds to Total group SCR - ratio including other financial sectors and the undertakings included via D&A	R0690	201%				

K€		C0060
Reconciliation reserve		
Excess of assets over liabilities	R0700	21,081,802
Own shares (held directly and indirectly)	R0710	-
Foreseeable dividends, distributions and charges	R0720	846,010
Other basic own fund items	R0730	12,411,916
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	-
Other non available own funds	R0750	-
Reconciliation reserve	R0760	7,823,876
Expected profits		
Expected profits included in future premiums (EPIFP) - Life business	R0770	2,285,703
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	166,053
Total Expected profits included in future premiums (EPIFP)	R0790	2,451,755

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

		Gross solvency capital requirement	Simplifications
K€		C0110	C0120
Market risk	R0010	28,056,615	-
Counterparty default risk	R0020	473,130	-
Life underwriting risk	R0030	20,218,802	-
Health underwriting risk	R0040	943,578	-
Non-life underwriting risk	R0050	1,844,654	-
Diversification	R0060	(12,226,532)	-
Intangible asset risk	R0070	-	-
Basic Solvency Capital Requirement	R0100	39,310,248	
Calculation of Solvency Capital Requirement		C0100	
Operational risk	R0130	1,293,815	
Loss-absorbing capacity of technical provisions	R0140	(24,589,344)	
Loss-absorbing capacity of deferred taxes	R0150	(3,890,875)	
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	-	
Solvency Capital Requirement calculated on the basis of Art. 336 (a) of Delegated Regulation (EU) 2015/35, excluding capital add-on	R0200	12,177,794	
Capital add-ons already set	R0210	-	
of which, capital add-ons already set - Article 37 (1) Type a	R0211	-	
of which, capital add-ons already set - Article 37 (1) Type b	R0212	-	
of which, capital add-ons already set - Article 37 (1) Type c	R0213	-	
of which, capital add-ons already set - Article 37 (1) Type d	R0214	-	
Consolidated Group SCR	R0220	12,890,304	
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	12,124,979	
Total amount of Notional Solvency Capital Requirements for ring-fenced funds	R0420	53,951	
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	R0430	-	
Diversification effects due to RFF nSCR aggregation for article 304	R0440	-	
Minimum consolidated group solvency capital requirement	R0470	5,761,726	
Information on other entities			
Capital requirement for other financial sectors (Non-insurance capital requirements)	R0500	712,510	
Capital requirement for other financial sectors (Non-insurance capital requirements) - Credit institutions, investment firms and financial institutions, alternative investment fund managers	R0510	-	
Capital requirement for other financial sectors (Non-insurance capital requirements) - Institutions for occupational retirement provisions	R0520	712,510	
Capital requirement for other financial sectors (Non-insurance capital requirements) - Capital requirement for non-regulated undertakings carrying out financial activities	R0530	-	
Capital requirement for non-controlled participation	R0540	-	
Capital requirement for residual undertakings	R0550	-	
Capital requirement for collective investment undertakings or investments packaged as funds	R0555	-	
Overall SCR			
SCR for undertakings included via D&A method	R0560	-	
Total group solvency capital requirement	R0570	12,890,304	

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C0020	C0010	C0040	C0050	C0060	C0070	C0080
LEI/969500K2MUPSI57XK083	France	CREDIT AGRICOLE ASSURANCES	5	société anonyme	2	ACPR (FR)
LEI/969500BB5ZH7LFB2BL43	France	CREDIT AGRICOLE CREDITOR INSURANCE	5	société anonyme	2	ACPR (FR)
SC/969500K2MUPSI57XK083IE52095	Ireland	SPACE HOLDING (IRELAND) LIMITED	5	société anonyme	2	CBI (IE)
SC/969500K2MUPSI57XK083LU52096	Luxembourg	SPACE LUX	5	société anonyme	2	COMMASSU (LU)
LEI/96950018S1XWUGVC0E95	France	PREDICA	4	société anonyme	2	ACPR (FR)
LEI/969500P5DCT4287UVL36	France	PACIFICA	2	société anonyme	2	ACPR (FR)
LEI/222100RHVHGHNBQ4VV91	Luxembourg	Crédit Agricole Life Insurance Europe	1	société anonyme	2	COMMASSU (LU)
LEI/969500IXARMKRMXEO315	France	Spirica	1	société anonyme	2	ACPR (FR)
LEI/549300HM15U8TGYXFP61	Portugal	MUDUM SEGUROS	2	société anonyme	2	ISP (PT)
LEI/815600712E1764BEF578	Italy	Crédit Agricole Vita S.p.A.	1	société en commandite par actions	2	ISVAP (IT)
LEI/959800P1TEVUVV7YZ292	Spain	ABANCA SEGUROS GENERALES	2	société anonyme	2	DGSFP (ES)
LEI/815600D08523EB31FC74	Italy	BANCO BPM ASSICURAZIONI	2	société anonyme	2	ISVAP
LEI/815600AED32950D38B92	Italy	VERA ASSICURAZIONI	2	société anonyme	2	ISVAP
LEI/81560022B5367EE31F80	Italy	VERA PROTEZIONE	1	société anonyme	2	ISVAP
LEI/635400L1YTYKYSKSZB41	Ireland	CACI LIFE LIMITED	1	société anonyme	2	CBI (IE)
LEI/635400THEYDAIONRRP31	Ireland	CACI NON LIFE LIMITED	2	société anonyme	2	CBI (IE)
LEI/353800EVW07IPLMT2X95	Japan	Crédit Agricole Life Insurance Company Japan Ltd.	1	corporation limited	2	FSA (JP)
LEI/815600A7946313257924	Italy	CA ASSICURAZIONI	2	société en commandite par actions	2	ISVAP (IT)
LEI/549300PBNQ5382X7W827	Greece	Crédit Agricole Life Greece	1	société anonyme	2	BOG (GR)
LEI/259400BVOLY75E7L2G05	Poland	CDT AGRI ZYCIE TU	2	Société anonyme (hors France)	2	KNF (PL)
LEI/969500J0J1H1GRL7KK86	France	CAA RETRAITE	9	SA à Conseil d'Administration - France	2	-
LEI/259400IDRH0AFY9CPR67	Poland	CDT AGRI. TU SA	2	Société anonyme (hors France)	2	-
LEI/635400V9R7Z62LMOVS66	Ireland	CACI Reinsurance Ltd.	3	société anonyme	2	-
LEI/9695001EJGUAT223F44	France	RAMSAY – GENERALE DE SANTE	99	Société par Actions Simplifiée	2	-
SC/969500K2MUPSI57XK083FR62128	France	INFRA FOCH TOPCO	99	Société par Actions Simplifiée	2	-
LEI/969500ICGCY1PD6OT783	France	ALTAREA	99	Société en Commandite par Actions	2	-
LEI/969500WEPS61H6TJM037	France	CLARIANE	99	Société Anonyme	2	-
LEI/969500JTN8BU5BW6UW36	France	FREY	99	Société Anonyme	2	-
SC/969500K2MUPSI57XK083FR08545	France	FONCIERE HYPERSUD	99	SA NATIONALE A CONSEIL	2	-
SC/969500K2MUPSI57XK083FR15325	France	CREDIT AGRICOLE ASSURANCES SOLUTIONS	99	Société par Actions Simplifiée	2	-
LEI/969500UDH342QLTE1M42	France	ICADE	99	SA à Conseil d'Administration - France	2	-
LEI/969500C2C11L0PTGRH11	France	PATRIMOINE ET COMMERCE	99	Société en Commandite par Actions - France	2	-
SC/969500K2MUPSI57XK083FR62120	France	PREDIPARK	99	Société par Actions Simplifiée	2	-
LEI/984500770967IAE3EC16	France	SA RESICO	99	Société par Actions Simplifiée	2	-
SC/969500K2MUPSI57XK083FR28995	France	IRIS HOLDING FRANCE	99	Société par Actions Simplifiée	2	-
SC/969500K2MUPSI57XK083FR63015	France	SH PREDICA ENERGIES DURABLES SAS	99	Société par Actions Simplifiée	2	-
SC/969500K2MUPSI57XK083FR29354	France	HOLDING EUROMARSEILLE	99	Société par Actions Simplifiée	2	-
SC/969500K2MUPSI57XK083FR61703	France	PREDICA ENERGIE DURABLE	99	Société par Actions Simplifiée	2	-

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C0020	C0010	C0040	C0050	C0060	C0070	C0080
SC/969500K2MUPSI57XK083FR62960	France	SAS CRISTAL	99	Société par Actions Simplifiée	2	-
SC/969500K2MUPSI57XK083FR64385	France	ARCAPARK SAS	99	Société par Actions Simplifiée	2	-
SC/969500K2MUPSI57XK083FR66085	France	PREDIRUNGIS	99	Société par Actions Simplifiée	2	-
SC/969500K2MUPSI57XK083LU25022	Luxembourg	PRED INFR SA	99	Société Anonyme Holding Luxembourg (LU)	2	-
SC/969500K2MUPSI57XK083ES63960	Spain	VAUGIRARD INFRA SLU	99	Sociedad Limitada (ES)	2	-
LEI/9695004OAPTHOKN99645	France	ALTA VAI	99	Société par Actions Simplifiée	2	-
SC/969500K2MUPSI57XK083ES66717	Spain	VAUGIRARD AUTOVIA SLU	99	Société anonyme (hors France)	2	-
SC/969500K2MUPSI57XK083FR66670	France	PREDIWATT	99	Société par Actions Simplifiée	2	-
LEI/213800FGV8ARHLVFN87	France	FCT CAA COMPARTIMENT CESSION DES CREANCES LCL	99	Fonds Commun de Titrisation	2	-
LEI/96950024QBTWFKPVXX31	France	SAS DEFENSE CB3	99	Société par Actions Simplifiée	2	-
SC/969500K2MUPSI57XK083FR67559	France	PREDICA ENER DUR EUR	99	Société par Actions Simplifiée	2	-
SC/969500K2MUPSI57XK083FR67815	Italy	VAUGIRARD SOLARE	99	Société à responsabilité limitée (hors France)	2	-
SC/969500K2MUPSI57XK083IT68293	Italy	VAUGIRARD ITALIA	99	Société à responsabilité limitée (hors France)	2	-
SC/969500K2MUPSI57XK083FR63948	France	Futures Energies Investissements Holding	99	Fonds Commun de Placement	2	-
LEI/969500LVOAFYYDA6RQ10	France	SEMMARIS	99	Société anonyme d'économie mixte locale	2	-
LEI/815600939034E41F7352	Italy	CENTRAL SICAF S.P.A.	99	société anonyme	2	-
SC/969500K2MUPSI57XK083LU64685	Luxembourg	PISTO GROUP HOLDING SARL	99	Société à responsabilité limitée (hors France)	2	-
SC/969500K2MUPSI57XK083LU63382	Luxembourg	CAVOUR AERO SA	99	Société anonyme	2	-
SC/969500K2MUPSI57XK083BE66169	Belgium	FLUXDUNE AO	99	Société anonyme (hors France)	2	-
LEI/9695009FFM30CUZ8FO85	France	CASSINI PARTS A	99	Société par Actions Simplifiée	2	-
SC/969500K2MUPSI57XK083ES66958	Spain	TUNNELS DE BARCELONA	99	Société anonyme (hors France)	2	-
SC/969500K2MUPSI57XK083LU64386	Luxembourg	EUROPEAN MOTORWAY INVESTMENTS 1	99	Société par Actions Simplifiée	2	-
SC/969500K2MUPSI57XK083FR66413	France	Futures Energies Investissements Holding 2	99	Société par Actions Simplifiée	2	-
SC/969500K2MUPSI57XK083FR67147	Luxembourg	ELL HOLDCO SARL	99	Société à responsabilité limitée (hors France)	2	-
SC/969500K2MUPSI57XK083FR67396	France	EUROWATT ENERGIE	99	Société par Actions Simplifiée	2	-
SC/969500K2MUPSI57XK083LU67560	Luxembourg	SARL IMPULSE I A	99	Société à responsabilité limitée (hors France)	2	-
SC/969500K2MUPSI57XK083FR67624	France	Futures Energies Investissements Holding 3	99	S.A.S. STE PAR ACTIONS SIMPLIFIEE	2	-
SC/969500K2MUPSI57XK083IT67625	Italy	ITALIAN ENERGIES INVESTMENTS HOLDINGS	99	Société à responsabilité limitée (hors France)	2	-
SC/969500K2MUPSI57XK083IT67934	Italy	EF SOLARE	99	Societa per Azioni (IT)	2	-
SC/969500K2MUPSI57XK083IT68895	Italy	EDISON RENEWABLES	99	Societa per Azioni (IT)	2	-
LEI/213800E3JUSKI6SNH535	France	ADL PARTICIPATIONS	99	Société par Actions Simplifiée	2	-
SC/969500K2MUPSI57XK083AT68212	Austria	CAA STERN GmbH	99	Société à responsabilité limitée (hors France)	2	-
SC/969500K2MUPSI57XK083AT68894	Austria	URI GmbH	99	Fonds Commun de Placement	2	-

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C0020	C0010	C0040	C0050	C0060	C0070	C0080
SC/969500K2MUPSI57XK083ES68798	Spain	ORDESA SERVICIOS EMPRESARIALES SL	99	Sociedad Limitada (ES)	2	-
SC/969500K2MUPSI57XK083FR68783	France	VAUGIRARD GRIMSBY	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083GB68896	Britain	HORNSEA 2	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083ES69051	Spain	VAUGIRARD RENOVABLES	99	Sociedad Limitada (ES)	2	-
SC/969500K2MUPSI57XK083ES69069	Spain	JANUS RENEWABLES	99	Sociedad Limitada (ES)	2	-
SC/969500K2MUPSI57XK083LU69052	Luxembourg	ALTALUXCO	99	Société à responsabilité limitée (hors France)	2	-
SC/969500K2MUPSI57XK083PL69071	Spain	BLUEVIA	99	AUTRE PERSONNE MORALE DROIT PRIVE	2	-
SC/969500K2MUPSI57XK083LU69639	Luxembourg	VAUGIRARD FIBRA	99	SICAV - Hors France	2	-
SC/969500K2MUPSI57XK083FR69632	France	VAUGIRARD FACTORY	99	SARL - France	2	-
SC/969500K2MUPSI57XK083FR69633	France	GIGA DYNAMO HOLDINGS	99	SARL NATIONALE	2	-
SC/969500K2MUPSI57XK083FR68782	France	SAS COMMERCES 2	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR69539	France	VAUGIRARD LONGUEUIL	99	Société par Actions Simplifiée	2	-
SC/969500K2MUPSI57XK083FR69636	France	INNERGEX FRANCE	99	Société par Actions Simplifiée	2	-
SC/969500K2MUPSI57XK083FR61533	France	EUROMARSEILLE 1	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083LU62064	France	EUROMARSEILLE 2	99	SICAV - Hors France	2	-
SC/969500K2MUPSI57XK083A1000385	Portugal	MOVHERA	99	Societe anonyme hors France	2	-
SC/969500K2MUPSI57XK083FR63950	France	QUADRICA	99	AUTRE PERSONNE MORALE DROIT PRIVE	2	-
SC/969500K2MUPSI57XK083BE63045	Belgium	NARCISSE HOLDING BELGIQUE SA	99	Société anonyme (hors France)	2	-
SC/969500K2MUPSI57XK083FR68213	France	PREDURBA SAS	99	Société par Actions Simplifiée	2	-
LEI/969500KR9ZAI2QYC3057	France	G R D 2	99	Fonds Commun de Placement	2	-
LEI/969500JTL6C3US7YY803	France	G R D 3	99	Fonds Commun de Placement	2	-
LEI/549300B2HMXCN3ALDX72	France	G R D 5	99	Fonds Commun de Placement	2	-
LEI/969500IMWOSRCVHBT090	France	G R D 7	99	Fonds Commun de Placement	2	-
LEI/969500FX35E1K9LAOZ90	France	GRD 14 FCP (ex-FEDERMONDE)	99	Fonds Commun de Placement	2	-
LEI/969500VBT1PDYBKVRK67	France	GRD 17 FCP	99	Fonds Commun de Placement	2	-
LEI/96950095MMS157U3D496	France	GRD 18 FCP	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083R021442	France	GRD11 FCP	99	FONDS COMMUN DE PLACEMENT	2	-
LEI/9695000PJNH8JENNGV92	France	PREDIQUANT A1	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR26747	France	PREDIQUANT A3	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR021715	France	BTF OPPORTUNITE	99	FONDS COMMUN DE PLACEMENT	2	-
SC/969500K2MUPSI57XK083FR29013	France	CA-EDRAM OPPORTUNITES FCP 3DEC	99	Fonds Commun de Placement	2	-
LEI/969500TD5CLSIQTP723	France	FCPR PREDICA 2005 PART A	99	Fonds Commun de Placement à Risques	2	-
LEI/9695008W0YF6ZB8SMF55	France	FCPR PREDICA 2006 PART A	99	Fonds Commun de Placement à Risques	2	-
SC/969500K2MUPSI57XK083FR25497	France	FCPR PREDICA 2007 A 3DEC	99	Fonds Commun de Placement à Risques	2	-
SC/969500K2MUPSI57XK083FR63222	France	FCPR PREDICA 2007 C2	99	Fonds Commun de Placement à Risques	2	-
LEI/969500A328K3U7R30218	France	FCPR PREDICA 2008 A1	99	Fonds Commun de Placement à Risques	2	-

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C0020	C0010	C0040	C0050	C0060	C0070	C0080
LEI/969500CUL7JC30CH3E67	France	FCPR PREDICA 2008 COMP BIS A2	99	Fonds Commun de Placement à Risques	2	-
SC/969500K2MUPSI57XK083FR63224	France	FCPR PREDICA 2008 COMP TER A3	99	Fonds Commun de Placement à Risques	2	-
LEI/969500CZMVFIZ1LGGY08	France	G R D 8	99	Fonds Commun de Placement	2	-
LEI/549300OWPQYL379VRI74	France	G R D 9	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR28118	France	PREDICA 2010 parts A1	99	Fonds Commun de Placement à Risques	2	-
SC/969500K2MUPSI57XK083FR63225	France	PREDICA 2010 parts A2	99	Fonds Commun de Placement à Risques	2	-
SC/969500K2MUPSI57XK083FR63226	France	PREDICA 2010 parts A3	99	Fonds Commun de Placement à Risques	2	-
SC/969500K2MUPSI57XK083FR26746	France	PREDICA INFR 2006-2007 A FCPR	99	Fonds Commun de Placement à Risques	2	-
LEI/969500AX4UEOIZKB7A10	France	PREDIQUANT OPPORTUNITES FCP	99	Fonds Commun de Placement	2	-
LEI/9695004NDRTGR93EUJ47	France	FCPR CAA COMPARTIMENT 1 PART A1	99	Fonds Commun de Placement à Risques	2	-
SC/969500K2MUPSI57XK083FR63235	France	FCPR CAA COMPART BIS PART A2	99	Fonds Commun de Placement à Risques	2	-
LEI/969500SQ5HDT8WH06336	France	FCPR CAA COMP TER PART A3	99	Fonds Commun de Placement à Risques	2	-
LEI/969500KSS7JL5OT9YK90	France	CAA FRANCE CROISSANCE 2 A FCPR	99	Fonds Commun de Placement à Risques	2	-
LEI/9695002AN22N4N9J3W58	France	CAA PRIV.FINANC.COMP.2 A2 FIC	99	Fonds Commun de Placement à Risques	2	-
SC/969500K2MUPSI57XK083FR61247	France	FCPR UI CAP AGRO	99	Fonds Commun de Placement à Risques	2	-
LEI/969500PL1DJ2GHZ1GQ15	France	FCPR CAA 2013	99	Fonds Commun de Placement à Risques	2	-
SC/969500K2MUPSI57XK083FR61562	France	PREDICA SECONDAIRES III	99	Fonds Commun de Placement à Risques	2	-
SC/969500K2MUPSI57XK083FR29722	France	OBJECTIF LONG TERME FCP	99	Fonds Commun de Placement	2	-
LEI/9695005MBDD36G2T1827	France	CAA 2013 FCPR B1	99	Fonds Commun de Placement à Risques	2	-
LEI/969500KJOFEZXN91W056	France	CAA 2013 FCPR C1	99	Fonds Commun de Placement à Risques	2	-
LEI/9695001FQ4KWJ9FIDB84	France	CAA 2013 FCPR D1	99	Fonds Commun de Placement à Risques	2	-
LEI/9695006MAAJ33BBUDU37	France	CAA 2013 COMPARTIMENT 5 A5	99	Fonds Commun de Placement à Risques	2	-
SC/969500K2MUPSI57XK083FR61665	France	CAA 2013-3	99	Fonds Commun de Titrisation	2	-
LEI/9695000TBVXDAT1E2Y90	France	GRD 13 FCP	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR61563	France	CAA 2013-2	99	FONDS COMMUN DE TITRISATION	2	-
LEI/969500Q7Q9C8GURT5U54	France	CAA 2014 COMPARTIMENT 1 PART A1	99	Fonds Commun de Placement à Risques	2	-
LEI/9695008ZJOGROAP2GB53	France	CAA 2014 INVESTISSEMENT PART A3	99	Fonds Commun de Placement à Risques	2	-
SC/969500K2MUPSI57XK083FR29581	France	CNP ACP 10 FCP	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083IE63529	Ireland	CORSAIR 1.5255% 25/04/35	99	Special Purpose Vehicle - Fonds commun de Créances	2	-
SC/969500K2MUPSI57XK083FR63526	France	AGRICOLE RIVAGE DETTE	99	Fonds Commun de Placement	2	-
LEI/9695002NAFJA7A8F5Q12	France	CAA 2015 CPT 1	99	Fonds Commun de Placement	2	-
LEI/969500U8BRLNG73ANX21	France	CAA 2015 CPT 2	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR63609	France	ARTEMID	99	Fonds Commun de Titrisation	2	-
SC/969500K2MUPSI57XK083FR63769	France	CA VITA PRIVATE EQUITY CHOISE PARTS PART A	99	Fonds d'Investissement Professionnel Spécialisé	2	-
SC/969500K2MUPSI57XK083FR64001	France	CA VITA INFRASTRUCTURE CHOISE FIPS c.l. A	99	Fonds d'Investissement Professionnel Spécialisé	2	-
SC/969500K2MUPSI57XK083FR64140	France	IAA CROISSANCE INTERNATIONALE	99	Fonds d'Investissement Professionnel Spécialisé	2	-

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C0020	C0010	C0040	C0050	C0060	C0070	C0080
SC/969500K2MUPSI57XK083FR64137	France	FCT CAREPTA COMPARTIMENT RE-2016 -1	99	FONDS COMMUN DE TITRISATION	2	-
LEI/9695007B3RKLN3MLR268	France	CAA 2016	99	Fonds Professionnel de Capital Investissement	2	-
LEI/969500UX6JF9N65VNT33	France	CAA INFRASTRUCTURE	99	Fonds d'Investissement Professionnel Spécialisé	2	-
SC/969500K2MUPSI57XK083IT64111	France	CA VITA PRIVATE DEBT CHOICE FIPS cl.A	99	Fonds Commun de Placement à Risques	2	-
SC/969500K2MUPSI57XK083FR64185	France	CAA SECONDAIRE IV	99	Fonds Professionnel de Capital Investissement	2	-
SC/969500K2MUPSI57XK083FR64187	France	FCT BRIDGE 2016-1	99	Fonds Commun de Titrisation	2	-
SC/969500K2MUPSI57XK083FR64392	France	CAREPTA R 2016	99	Fonds Commun de Titrisation	2	-
LEI/969500E9837WEB4RC674	France	FPCI Cogeneration France I	99	Fonds Professionnel de Capital Investissement	2	-
SC/969500K2MUPSI57XK083IE64500	Ireland	CORS FIN 1.52 10-38	99	Special Purpose Vehicle - Fonds commun de Créances	2	-
SC/969500K2MUPSI57XK083LU64511	Luxembourg	PURPLE PR 1.36 10-38	99	Special Purpose Vehicle - Fonds commun de Créances	2	-
SC/969500K2MUPSI57XK083IE63703	Ireland	CORS FIN 251038	99	Fonds Commun de Créances	2	-
SC/969500K2MUPSI57XK083IE64514	Ireland	CORS FINA FLR 10-38 serie 145	99	Special Purpose Vehicle - Fonds commun de Créances	2	-
SC/969500K2MUPSI57XK083IE64512	Ireland	CORS FINA FLR 10-38 serie 146	99	Special Purpose Vehicle - Fonds commun de Créances	2	-
SC/969500K2MUPSI57XK083LU64515	Luxembourg	PURP PR 1.093 10-38	99	Special Purpose Vehicle - Fonds commun de Créances	2	-
LEI/969500W74NU7V8KRHV32	France	CAA INFRASTRUCTURE 2017	99	Fonds Professionnel de Capital Investissement	2	-
LEI/969500GUOSX2LAZ26567	France	CAA PE 2017 (CAA PRIVATE EQUITY 2017)	99	Fonds d'Investissement Professionnel Spécialisé	2	-
LEI/969500OV0V76R5DBAS59	France	CAA PE 2017 BIS (CAA PRIVATE EQUITY 2017 BIS)	99	Fonds d'Investissement Professionnel Spécialisé	2	-
LEI/969500ZJA5HXGNC1O247	France	CAA PE 2017 France INVESTISSEMENT (CAA PRIVATE EQUITY 2017 MEZZANINE)	99	Fonds d'Investissement Professionnel Spécialisé	2	-
LEI/96950014PS7AYRW18O62	France	CAA PE 2017 MEZZANINE (CAA PRIVATE EQUITY 2017 MEZZANINE)	99	Fonds d'Investissement Professionnel Spécialisé	2	-
LEI/969500D8HFDLMSZG7N33	France	CAA PE 2017 TER CONSO (CAA PRIVATE EQUITY 2017 TER)	99	Fonds d'Investissement Professionnel Spécialisé	2	-
LEI/969500UW35DFZAUMVE58	France	GRD 44	99	Fonds Commun de Placement	2	-
LEI/969500ZJ333L3FVN6T05	France	GRD 44 N2	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR64733	France	UI CAP SANTE 2	99	Fonds Professionnel de Capital Investissement	2	-
LEI/969500Y85LR1PJZR5M39	France	CAA PR FI II C1 A1	99	Fonds Commun de Placement	2	-
LEI/969500L481XEWWH1B735	France	Effithermie	99	Fonds Professionnel de Capital Investissement	2	-
SC/969500K2MUPSI57XK083FR65030	France	FCT CAA 2017-1	99	FONDS COMMUN DE TITRISATION	2	-
LEI/969500YV414TPPIVYJ95	France	Prediquant Premium	99	Fonds Commun de Placement	2	-

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C0020	C0010	C0040	C0050	C0060	C0070	C0080
SC/969500K2MUPSI57XK083FR65874	France	CAA INFRASTRUCTURE 2018 - COMPARTIMENT 1	99	Fonds d'Investissement Professionnel Spécialisé	2	-
SC/969500K2MUPSI57XK083FR65935	France	COMPARTIMENT DS3 - IMMOBILIER VAUGIRARD	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR65934	France	CAA PRIVATE EQUITY 2018 - COMPARTIMENT FRANCE INVESTISSEMENT	99	Fonds Professionnel de Capital Investissement	2	-
SC/969500K2MUPSI57XK083FR65796	France	COMPARTIMENT DS3 - VAUGIRARD	99	Fonds Commun de Titrisation	2	-
LEI/969500T80J4O4PJ38I05	France	CAA PRIVATE EQUITY 2018 - COMPARTIMENT 1	99	Fonds Professionnel de Capital Investissement	2	-
SC/969500K2MUPSI57XK083FR66170	France	AM DESE FIII DS3IMDI	99	Fonds Commun de Titrisation	2	-
SC/969500K2MUPSI57XK083FR66090	France	BFT VALUE PREM OP CD	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR30685	France	CAA COMMERCES 2	99	Sté Plt prépondérance immobilière capital variable	2	-
SC/969500K2MUPSI57XK083FR67137	France	CAA PRIV EQY 19 CF A	99	Fonds Professionnel de Capital Investissement	2	-
LEI/9695003CKZVSMZV7W31	France	GRD ACT.ZONE EURO	99	Fonds Commun de Placement	2	-
LEI/9695007HC7DU4TH3VJ47	France	BFT EQUITY PROTEC 44	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR67527	France	CAA PE 20 COMP 1 A1	99	Fonds Commun de Placement	2	-
LEI/213800VHWKNDZRZ1JZA90	France	AMUNDI CAA ABS CT	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083LU66613	Luxembourg	ARCHM.-IN.DE.PL.III	99	Fonds d'Investissement Professionnel Spécialisé	2	-
SC/969500K2MUPSI57XK083LU68210	Luxembourg	AMUNDI DS IV VAUGIRA	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR68170	France	CAA INFRAS 2021 A	99	Fonds d'Investissement Professionnel Spécialisé	2	-
SC/969500K2MUPSI57XK083LU68619	Luxembourg	BRIDGE EU 20 SR LIB	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR25501	France	CAA ACTIONS MONDES P	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR60164	France	FDC A1 PART P	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR67754	France	GRD 44 N 6 PART P	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR67379	France	MID INFRA SLP	99	SICAV - France	2	-
SC/969500K2MUPSI57XK083FR67758	France	CAA INFRASTRU.2020 A	99	Fonds d'Investissement Professionnel Spécialisé	2	-
SC/969500K2MUPSI57XK083FR68172	France	CAA PV EQ2021 BIS A2	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR68776	France	AMUNDI VAUGIRARD DETTE IMMO II	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR68778	France	SC CAA EURO SELECT	99	Fonds Commun de Placement	2	-
LEI/969500VSUWI8AMAFUP49	France	OPCI GHD	99	Sté Plt prépondérance immobilière capital variable	2	-
SC/969500K2MUPSI57XK083FR05774	France	CAA PE 2019 CPT 1 A1	99	Fonds Professionnel de Capital Investissement	2	-
SC/969500K2MUPSI57XK083FR05773	France	CAA PE 19 CPT BIS A2	99	Fonds Professionnel de Capital Investissement	2	-
SC/969500K2MUPSI57XK083FR05772	France	CAA PE 19 CPT TER A3	99	Fonds Professionnel de Capital Investissement	2	-
SC/969500K2MUPSI57XK083FR66556	France	CAA INFRASTRU.2019 A	99	Fonds d'Investissement Professionnel Spécialisé	2	-

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C0020	C0010	C0040	C0050	C0060	C0070	C0080
SC/969500K2MUPSI57XK083FR66218	France	LF PRE ZCP 12 99 LIB	99	Fonds Commun de Titrisation	2	-
SC/969500K2MUPSI57XK083FR64390	France	FDC T1	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR68171	France	CAA PVT EQ 2021 1 A1	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR68600	France	CAA PV EQ2021 TER A3	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR69048	France	CAA INFRAS 2022 PT A	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083A1000085	France	CAA SMART PART CD	99	FONDS COMMUN DE PLACEMENT	2	-
LEI/969500UL8E43FQS4NK06	France	B2 HOTEL INVEST	99	Sté Plt prépondérance immobilière capital variable	2	-
SC/969500K2MUPSI57XK083FR66174	France	CAA P.EQ.18 CPTER A3	99	Fonds Professionnel de Capital Investissement	2	-
SC/969500K2MUPSI57XK083FR66084	France	CAA SECONDAIRE V A	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR67515	France	CAP SANTE 3 PART A	99	Fonds Commun de Placement	2	-
LEI/96950089LLO7CF864737	France	FDC A1 R	99	FONDS COMMUN DE PLACEMENT	2	-
SC/969500K2MUPSI57XK083A1000404	France	CAA SMART N 2 C	99	FONDS COMMUN DE PLACEMENT	2	-
SC/969500K2MUPSI57XK083LU69617	Luxembourg	FCH BLBY INVST GD EU A-ZCEUR	99	SICAV - Hors France	2	-
SC/969500K2MUPSI57XK083FR64770	France	CA MASTER PATRIMOINE FCP 3DEC	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR27542	France	VENDOME INV.FCP 3DEC	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR63236	France	GRD IFC 97 FCP	99	Fonds Commun de Placement à Risques	2	-
SC/969500K2MUPSI57XK083FR29352	France	GRD FCR 99 FCP	99	Fonds Commun de Placement à Risques	2	-
LEI/969500HYWM3ZULLKBM15	France	OBJECTIF PRUDENCE FCP	99	Fonds Commun de Placement	2	-
LEI/969500SNQN3DQ22Z99861	France	OBJECTIF DYNAMISME FCP	99	Fonds Commun de Placement	2	-
LEI/96950059WACY7UVQT910	France	GRD CAR 39 FCP	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR29723	France	OBJECTIF MEDIAN FCP	99	Fonds Commun de Placement	2	-
LEI/9695006J550U3B45JX37	France	M.D.F.89 FCP	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083R021504	France	AMUNDI PULSACTIONS	99	FONDS COMMUN DE PLACEMENT	2	-
SC/969500K2MUPSI57XK083FR27066	France	LCL ALLOCATION DYNAMIQUE 3D FCP	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR62157	France	ATOUT FRANCE C FCP 3DEC	99	Fonds Commun de Placement à Risques	2	-
SC/969500K2MUPSI57XK083FR63228	France	ATOUT EUROPE C FCP 3DEC	99	Fonds Commun de Placement à Risques	2	-
SC/969500K2MUPSI57XK083FR63384	France	RSD 2006 FCP 3DEC	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR25693	France	LCL MGEST FL.0-100	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR62063	France	DANONE COMMUNITIES INVESTI RESPO	99	ORG PLACEMENT COLLECTIF EN VAL MOB SANS PERS MORALE	2	-
SC/969500K2MUPSI57XK083FR25657	France	ATOUT PREM S ACTIONS 3DEC	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR27824	France	AMUNDI AFD AV DURABL P1 FCP 3DEC	99	Fonds Commun de Placement	2	-
LEI/969500273NZT7CU5RH14	France	RAVIE FCP 5DEC	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR28531	France	LCL FLEX 30	99	Fonds Commun de Placement	2	-
LEI/9695001YZKZC1ISCAC45	France	AXA EUR.SM.CAP E 3D	99	SICAV - France	2	-
SC/969500K2MUPSI57XK083FR29520	France	CPR SILVER AGE P 3DEC	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR62062	France	OPCIMMO PREM SPICAV 5DEC	99	Sté Plt prépondérance immobilière capital variable	2	-

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C0020	C0010	C0040	C0050	C0060	C0070	C0080
SC/969500K2MUPSI57XK083FR62061	France	OPCIMMO LCL SPPICAV 5DEC	99	Sté Plt prépondérance immobilière capital variable	2	-
SC/969500K2MUPSI57XK083FR63234	France	CPR REFLEX STRATEDIS 0-100 P 3D	99	Fonds Commun de Placement à Risques	2	-
SC/969500K2MUPSI57XK083FR61937	France	AMUNDI PATRIMOINE C 3DEC	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR24567	France	SOLIDARITE INITIATIS SANTE	99	Société Civile Immobilière	2	-
LEI/969500GLZSLAOCJ3QR88	France	UNIPIERRE ASSURANCE (SCPI)	99	Société Civile de Placement Immobilier	2	-
SC/969500K2MUPSI57XK083FR16040	France	SCI VICQ D'AZIR VELLEFAUX	99	Société Civile Immobilière de placement	2	-
SC/969500K2MUPSI57XK083FR29557	France	ATOUT VERT HORIZON FCP 3 DEC	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR62219	France	LCL DEVELOPPEMENT PME 3DEC	99	FONDS COMMUN DE PLACEMENT	2	-
LEI/529900EWOEFQ1N71HT86	Luxembourg	AF INDEX EQ USA A4	99	Fonds Commun de Titrisation	2	-
SC/969500K2MUPSI57XK083FR62221	France	LCL ACTIONS USA (USA)	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR29538	France	ACTIONS 50 FCP 3DEC	99	FONDS COMMUN DE PLACEMENT	2	-
SC/969500K2MUPSI57XK083FR29672	France	LCL ACTIONS DEVELOPPEMENT DURABL	99	FONDS COMMUN DE PLACEMENT	2	-
SC/969500K2MUPSI57XK083FR23505	France	LCL ACTIONS EMERGENTS	99	FONDS COMMUN DE PLACEMENT	2	-
LEI/969500EH32LDT6NBME75	France	ACTICCIA VIE 3	99	Fonds Commun de Placement	2	-
LEI/969500BVMFYN2KR7588	France	AMUNDI TRANSM PAT C	99	Fonds Commun de Placement	2	-
LEI/9695005O2L3TH27H1O57	France	ACTICCIA VIE N4	99	Fonds Commun de Placement	2	-
LEI/969500BQZCPK4SJVH76	France	AMUNDI ACTIONS FRANCE C 3DEC	99	SICAV - France	2	-
SC/969500K2MUPSI57XK083FR63438	France	AMUNDI VALEURS DURAB	99	Fonds Commun de Placement	2	-
LEI/969500E6D9UXNGZW7H23	France	AMUNDI HORIZON 3D	99	Fonds Commun de Placement	2	-
LEI/969500JHMO5LWYNR1K46	France	ACTICCIA VIE 90 C	99	Fonds Commun de Placement	2	-
LEI/969500TT01TZD6QEXQ88	France	LCL ACT.E-U ISR 3D	99	Fonds Commun de Placement	2	-
LEI/9695001PT4PFKHZUHW89	France	AMUNDI OBLIG EURO C	99	Fonds Commun de Placement	2	-
LEI/9695008OY8ZORCCBAD19	France	CPR RENAI.JAP.-P-3D	99	Fonds Commun de Placement	2	-
LEI/969500X6V7BD8QY6QJ80	France	AM AC FR ISR PC 3D	99	Fonds Commun de Placement	2	-
LEI/969500ZDR3ZVGFIRHL54	France	INDOS.EURO.PAT.PD 3D	99	Fonds Commun de Placement	2	-
LEI/9695004X72P02LAF3B55	France	CPR CROIS.REA.-P	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR25363	France	AM.AC.MINER.-P-3D	99	FONDS COMMUN DE PLACEMENT	2	-
LEI/9695008QOAXFH7B2T758	France	ACTICCIA VIE 90 N2	99	Fonds Commun de Placement	2	-
LEI/969500MFEFTP8K8MCT24	France	ACTICCIA VIE 90 N3 C	99	Fonds d'investissement à vocation générale	2	-
LEI/969500A9HZ957VF5BT62	France	LCL INVEST.EQ C	99	Fonds Commun de Placement	2	-
LEI/9695007B3H19MO2FZ223	France	LCL INVEST.PRUD.3D	99	Fonds Commun de Placement	2	-
LEI/969500G7AFP5DPIT6M11	France	CPR GLO SILVER AGE P	99	Fonds Commun de Placement	2	-
LEI/9695008FQWLEE007OV97	France	ACTICCIA VIE 90 N4	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR64769	France	ACTICCIA VIE 90 N6 C	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR65060	France	INDOSUEZ ALLOCATION	99	Fonds Commun de Placement	2	-
LEI/969500P1LSL2K1VUBZ92	France	LCL AC MONDE	99	Fonds Commun de Placement	2	-
LEI/969500BSRMBWGT4H5318	France	AMUN.ACT.REST.P-C	99	Fonds Commun de Placement	2	-

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C0020	C0010	C0040	C0050	C0060	C0070	C0080
SC/969500K2MUPSI57XK083FR65066	France	AMUNDI KBI ACTIONS C	99	Fonds Commun de Placement	2	-
LEI/969500HEAL94Z0AMWF36	France	LCL ACT RES NATUREL	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR64164	France	SOLIDARITE AMUNDI P	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR29002	France	INDO ALLOC MANDAT C	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083LU65986	Luxembourg	A FD EQ E CON AE(C)	99	Fonds Commun de Placement	2	-
LEI/969500IEHSH1YWRJNL53	France	AMUNDI ALLOCATION C	99	Fonds Commun de Placement	2	-
LEI/96950036QHLQHQCZ777	France	CPR FOCUS INF.-P-3D	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR65990	France	AMUNDIOBLIGMONDEP	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR65194	France	AMUNDI KBI ACTION PC	99	Fonds Commun de Placement	2	-
LEI/96950067IV0RRBQYV116	France	BFT FRAN FUT-C SI.3D	99	SICAV - France	2	-
LEI/969500BDZ40WMMHSA64	France	AM.AC.USA ISR P 3D	99	Fonds Commun de Placement	2	-
LEI/9695009P8DZUJLQ30C97	France	AM.ACT.EMER.-P-3D	99	Fonds Commun de Placement	2	-
LEI/969500IHWAC6K8X0S852	France	AM.RDT PLUS -P-3D	99	Fonds Commun de Placement	2	-
LEI/969500Z9QH8AOLHP5689	France	RETAH PART C	99	Fonds Commun de Créances	2	-
LEI/969500YAAQABI64V5W27	France	LCL AC.MDE HS EU.3D	99	SICAV - France	2	-
LEI/969500GCNKY1VO87GJ10	France	LCL ACTIONS EURO FUT	99	Fonds Commun de Placement	2	-
LEI/5493003YKTGCYJW6KE31	France	PORT.METAUX PREC.A-C	99	Fonds Commun de Placement	2	-
LEI/969500FINMF5IJTKWF42	France	SCPI LFP MULTIMMO	99	Fonds Professionnel de Capital Investissement	2	-
LEI/549300RXDVRP16RPTZ95	Luxembourg	INDO-GBL TR-PE	99	SICAV - Hors France	2	-
LEI/969500R8GXYRDJ1FAF03	France	CPR EUR.HI.DIV.P 3D	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083LU66873	France	BA-FII EUR EQ O-GEUR	99	Société anonyme (hors France)	2	-
LEI/969500JPNDFR1QS00D13	France	HYMNOS P 3D	99	Fonds Commun de Placement	2	-
LEI/969500GTT6H284SY4U88	France	CHORELIA N5 PART C	99	Fonds Commun de Placement	2	-
LEI/969500AT2IAVN8ZCM559	France	LCL OBL.CREDIT EURO	99	Fonds Commun de Placement	2	-
LEI/969500EZ0VZZE428PT36	France	CHORELIA PART C	99	Fonds Commun de Placement	2	-
LEI/9695009AF8R1H7DB7Z77	France	AM.AC.EU.ISR-P-3D	99	SICAV - France	2	-
LEI/9695002QW846TOA11652	France	CHORELIA N3 PART C	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR27048	France	LCL ACT.OR MONDE	99	FONDS COMMUN DE PLACEMENT	2	-
LEI/9695000RMCQKE9TW3O31	France	CHORELIA N2 PART C	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR61069	France	HASTINGS PATRIM AC	99	FONDS COMMUN DE PLACEMENT	2	-
LEI/549300DSBX32ZWWU0652	France	CHORELIA N4 PART C	99	Fonds Commun de Placement	2	-
LEI/969500BH5PCVT7O8ER52	France	CADEISDA 2DEC	99	SICAV - France	2	-
LEI/969500UR8HS1YKHRY277	France	CHORELIA N6 PART C	99	Fonds Commun de Placement	2	-
LEI/969500HXPBDZEUYF530	France	AMUNDI AC.FONC.PC 3D	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR66159	France	AMUNDI KBI AQUA C	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR66713	France	SCI TANGRAM	99	SICAV - France	2	-
LEI/9845001B7FB0FB1FFF90	France	INDOFIFLEXEG	99	SICAV - Hors France	2	-
SC/969500K2MUPSI57XK083FR67321	France	CHORELIA N7 C	99	Fonds Commun de Placement	2	-

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C0020	C0010	C0040	C0050	C0060	C0070	C0080
LEI/969500IEVBMSC52FRW34	France	AMIRAL GROWTH OPP A	99	SICAV - France	2	-
LEI/969500WT0200DVC5CA24	France	CALIFORNIA 09	99	Fonds Commun de Placement	2	-
LEI/969500ZQM8ABUD0SO333	France	EUROPEAN CDT SRI PC	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR67320	France	INDOSUEZ CAP EMERG.M	99	Fonds Commun de Placement	2	-
LEI/2221005BT6ROFABD6U12	France	AIJPMGBIGOAHE	99	SICAV - Hors France	2	-
LEI/21380077NQ3X7JBSLR76	France	AMUNDI CAP FU PERI C	99	Fonds Commun de Placement	2	-
LEI/9695009O5W2KXSSIKP48	France	LCL COM CARB STRA P	99	Fonds Commun de Placement	2	-
LEI/5299005NF8QOPNM5R647	France	LCL COMP CB AC MD P	99	Fonds Commun de Placement	2	-
LEI/9695002JWOF0IOHTTX11	France	BFT PAR VIA EQ EQ PC	99	SICAV - France	2	-
LEI/549300NVPKHQ4GBEVO50	Luxembourg	CPR INV MEGATRENDS R EUR-ACC	99	SICAV - Hors France	2	-
LEI/549300ZD1W6MTTH0G211	Luxembourg	AMUN NEW SIL RO AEC	99	SICAV - Hors France	2	-
SC/969500K2MUPSI57XK083LU68199	Luxembourg	9522 A2EURC	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083LU68207	Luxembourg	7653 AEURC	99	Fonds Commun de Placement	2	-
LEI/213800SKJ7PMB1J5PU28	Luxembourg	FEAMUNDISVFAEC	99	Fund	2	-
SC/969500K2MUPSI57XK083FR68791	France	AM FL DES TERRI PT A	99	Fonds d'Investissement Professionnel Spécialisé	2	-
SC/969500K2MUPSI57XK083FR69003	France	SEL EUR CLI SEP 22 C	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR69005	France	SEL FR ENV MAI 2022	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083LU69022	France	PIO-DIV S/T-AEURND	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083LU69018	France	5909 A2EURC	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083LU69010	France	5880 A5 EUR	99	Fund	2	-
SC/969500K2MUPSI57XK083FR021249	Germany	ALLIANZ-VOLTA	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR65987	France	LCL ECHUS - GAMMA C	99	FONDS COMMUN DE PLACEMENT	2	-
SC/969500K2MUPSI57XK083FR67759	France	AMUN ENERG VERT FIA	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR68461	France	IMPACT GREEN BONDS M	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR68215	France	AMUNDI IMMO DURABLE	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR69640	France	SCI LINASENS	99	AUTRE PERSONNE MORALE DROIT PRIVE	2	-
LEI/969500M4YUJ8899PG058	France	AM KBI AC MO ENPERIC	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR69583	France	AM OBLI MD AC PM C	99	SICAV - France	2	-
SC/969500K2MUPSI57XK083IE69584	Ireland	KBI GLOBAL SUSTN INFR-DEUR	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083LU69585	Luxembourg	INDFGBEUR2026P	99	SICAV - Hors France	2	-
SC/969500K2MUPSI57XK083LU69586	Luxembourg	FCH JNS HEN HON ERO CT-ZCEUR	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083LU69587	Luxembourg	INDFNAOSA	99	SICAV - Hors France	2	-
SC/969500K2MUPSI57XK083A1000084	France	OACET 2DEC	99	FONDS COMMUN DE PLACEMENT	2	-
SC/969500K2MUPSI57XK083FR69599	France	BFT FR EMP ISR PERIC	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR69601	France	EIFFEL INFRAS VERT C	99	FONDS COMMUN DE PLACEMENT	2	-
SC/969500K2MUPSI57XK083FR69602	France	AMUN DELTA CAPI SANT	99	Société Civile de Placement Immobilier	2	-
SC/969500K2MUPSI57XK083A1000065	France	NOVAXIA VISTA A	99	FONDS COMMUN DE PLACEMENT	2	-

Identification code and type of code of the undertaking	Country	Legal Name of the undertaking	Type of undertaking	Legal form	Category (mutual / non mutual)	Supervisory authority
C0020	C0010	C0040	C0050	C0060	C0070	C0080
SC/969500K2MUPSI57XK083FR69603	France	MEILLEURIMMO FIA A	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083A1000087	France	MEILLEURTAUX HORIZON	99	FONDS COMMUN DE PLACEMENT	2	-
SC/969500K2MUPSI57XK083A1000088	France	SELECT FRA ENV	99	FONDS COMMUN DE PLACEMENT	2	-
SC/969500K2MUPSI57XK083LU69626	Ireland	POLAR CAPITAL NORTH	99	SICAV - Hors France	2	-
SC/969500K2MUPSI57XK083LU69055	Luxembourg	9522A6EURC	99	SICAV - Hors France	2	-
SC/969500K2MUPSI57XK083LU69618	Luxembourg	95368A3	99	SICAV - Hors France	2	-
SC/969500K2MUPSI57XK083FR28831	France	LCL OB.INF.EUR-C-3D	99	FONDS COMMUN DE PLACEMENT	2	-
SC/969500K2MUPSI57XK083FR68784	France	HORIES INVEST	99	ORG PLACEMENT COLLECTIF EN VAL MOB SANS PERS MORALE	2	-
SC/969500K2MUPSI57XK083FR69588	France	IDINVEST SEC FD IV A	99	FONDS COMMUN DE PLACEMENT	2	-
SC/969500K2MUPSI57XK083FR67519	France	CHORELIA N 9 PART C	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR68185	France	SCI PM IMMO TREND	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR68495	France	FRAN ENVIRON 01/22	99	FONDS COMMUN DE PLACEMENT	2	-
SC/969500K2MUPSI57XK083FR69031	France	SELEC FR ENV 0922 C	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR69605	France	SEL EUR CLIM 01 23C	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR69606	France	SELE FR ENV JAN 23 C	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083A1000105	France	SCI PRIM IM TR B	99	STE CIVILE IMMOBILIERE	2	-
SC/969500K2MUPSI57XK083A1000107	France	SEL FR ENV MAI 2023	99	FONDS COMMUN DE PLACEMENT	2	-
LEI/969500XCC01OU5GZZ553	France	AGORA ACTIONS EURO I	99	FONDS COMMUN DE PLACEMENT	2	-
SC/969500K2MUPSI57XK083A1000113	France	SC Y IMMO PART B	99	FONDS COMMUN DE PLACEMENT	2	-
SC/969500K2MUPSI57XK083A1000108	France	SELEC FRA ENV S 23 C	99	FONDS COMMUN DE PLACEMENT	2	-
SC/969500K2MUPSI57XK083A1000115	France	SECT EU CLIM 0124 C	99	FONDS COMMUN DE PLACEMENT	2	-
SC/969500K2MUPSI57XK083A1000373	France	OBLIG IG EUROPE 2 IC	99	FONDS COMMUN DE PLACEMENT	2	-
SC/969500K2MUPSI57XK083A1000374	France	OA EUR AGG BOND PA C	99	FONDS COMMUN DE PLACEMENT	2	-
SC/969500K2MUPSI57XK083A1000357	France	LCL ECHUS - PHI C	99	FONDS COMMUN DE PLACEMENT	2	-
LEI/549300IXBPMG8UDQ7R95	Italy	ANIMA-AMERICA F	99	Fund	2	-
LEI/549300IAJFESYMKMVS50	Italy	ANIM NET ZER AZIO INTERNA-F	99	Fund	2	-
SC/969500K2MUPSI57XK083LU69017	Luxembourg	5904 A2EURC	99	FONDS COMMUN DE PLACEMENT	2	-
SC/969500K2MUPSI57XK083LU69012	Luxembourg	AMUNDI FUND INC OPP-M2 EUR C	99	FONDS COMMUN DE PLACEMENT	2	-
SC/969500K2MUPSI57XK083LU67327	Luxembourg	5926 A5 EUR	99	SICAV - Hors France	2	-
SC/969500K2MUPSI57XK083A1000117	Luxembourg	FRA TEM ALT UCFUND-EB A EURH	99	Fund	2	-
SC/969500K2MUPSI57XK083LU68796	Luxembourg	FCH JPM EMER MKT IG-ZEURHDGC	99	Fund	2	-
SC/969500K2MUPSI57XK083A1000367	Luxembourg	INDF IMPACT P	99	Fund	2	-
LEI/5493007GIWMXBUIUDV23	Italy	Nexus1	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR28899	France	Predica OPCI Bureau	99	Sté Plt prépondérance immobilière capital variable	2	-
SC/969500K2MUPSI57XK083FR28900	France	Predica OPCI Habitation	99	Sté Plt prépondérance immobilière capital variable	2	-
LEI/969500S88EZ9QOGX053	France	Predica OPCI Commerces	99	Sté Plt prépondérance immobilière capital variable	2	-

Identification code and type of code of the undertaking	Country	Legal Name of the undertaking	Type of undertaking	Legal form	Category (mutual / non mutual)	Supervisory authority
C0020	C0010	C0040	C0050	C0060	C0070	C0080
LEI/969500G43Q4BXYKA5119	France	OPCI Camp Invest	99	Sté Plt prépondérance immobilière capital variable	2	-
LEI/9695003BX8IQ11OF0V08	France	OPCI Iris Invest 2010	99	Sté Plt prépondérance immobilière capital variable	2	-
LEI/969500VLQDRZ4MWAXU77	France	OPCI MESSIDOR	99	Sté Plt prépondérance immobilière capital variable	2	-
LEI/96950093O82E5U6EVQ24	France	OPCI eco campus	99	Sté Plt prépondérance immobilière capital variable	2	-
LEI/9695003FWJEACHEZAM06	France	OPCI MASSY BUREAUX	99	Sté Plt prépondérance immobilière capital variable	2	-
SC/969500K2MUPSI57XK083FR67545	France	OPCI CAA CROSSROADS	99	SICAV - France	2	-
SC/969500K2MUPSI57XK083FR08679	France	B IMMOBILIER	99	SA à Conseil d'Administration - France	2	-
SC/969500K2MUPSI57XK083FR22185	France	SCI PORTE DES LILAS - FRERES FLAVIEN	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR08549	France	SCI LE VILLAGE VICTOR HUGO	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR22187	France	SCI BMEDIC HABITATION	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR16018	France	SCI FEDERALE VILLIERS	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR16042	France	SCI FEDERLOG	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR16011	France	SCI FEDERLONDRES	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR16022	France	SCI FEDERPIERRE	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR16030	France	SCI GRENIER VELLEF	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR22189	France	SCI IMEFA 1	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR24294	France	SCI IMEFA 100	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR24295	France	SCI IMEFA 101	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR22191	France	SCI IMEFA 3	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR22199	France	SCI IMEFA 12	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR24282	France	SCI IMEFA 81	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR62958	France	SCI IMEFA 148	99	Société Civile	2	-
SC/969500K2MUPSI57XK083FR24296	France	SCI IMEFA 102	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR24297	France	SCI IMEFA 103	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR24298	France	SCI IMEFA 104	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR24299	France	SCI IMEFA 105	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR24302	France	SCI IMEFA 108	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR24303	France	SCI IMEFA 109	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR24306	France	SCI IMEFA 113	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR24308	France	SCI IMEFA 115	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR24309	France	SCI IMEFA 116	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR24310	France	SCI IMEFA 117	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR24311	France	SCI IMEFA 118	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR24319	France	SCI IMEFA 120	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR24317	France	SCI IMEFA 121	99	Société Civile Immobilière	2	-

Identification code and type of code of the undertaking	Country	Legal Name of the undertaking	Type of undertaking	Legal form	Category (mutual / non mutual)	Supervisory authority
C0020	C0010	C0040	C0050	C0060	C0070	C0080
SC/969500K2MUPSI57XK083FR24321	France	SCI IMEFA 122	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR24322	France	SCI IMEFA 123	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR24316	France	SCI IMEFA 126	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR24315	France	SCI IMEFA 128	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR24326	France	SCI IMEFA 129	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR24328	France	SCI IMEFA 131	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR22203	France	SCI IMEFA 17	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR22204	France	SCI IMEFA 18	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR22206	France	SCI IMEFA 20	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR22212	France	SCI IMEFA 32	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR22213	France	SCI IMEFA 33	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR22215	France	SCI IMEFA 35	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR24244	France	SCI IMEFA 36	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR24245	France	SCI IMEFA 37	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR24246	France	SCI IMEFA 38	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR24247	France	SCI IMEFA 39	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR24249	France	SCI IMEFA 42	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR24250	France	SCI IMEFA 43	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR24251	France	SCI IMEFA 44	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR24254	France	SCI IMEFA 47	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR24255	France	SCI IMEFA 48	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR22193	France	SCI IMEFA 5	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR24258	France	SCI IMEFA 51	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR24259	France	SCI IMEFA 52	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR24261	France	SCI IMEFA 54	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR24262	France	SCI IMEFA 57	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR24263	France	SCI IMEFA 58	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR22194	France	SCI IMEFA 6	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR24264	France	SCI IMEFA 60	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR24265	France	SCI IMEFA 61	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR24266	France	SCI IMEFA 62	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR24267	France	SCI IMEFA 63	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR24268	France	SCI IMEFA 64	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR24271	France	SCI IMEFA 68	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR24272	France	SCI IMEFA 69	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR24274	France	SCI IMEFA 72	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR24275	France	SCI IMEFA 73	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR24276	France	SCI IMEFA 74	99	Société Civile Immobilière	2	-

Identification code and type of code of the undertaking	Country	Legal Name of the undertaking	Type of undertaking	Legal form	Category (mutual / non mutual)	Supervisory authority
C0020	C0010	C0040	C0050	C0060	C0070	C0080
SC/969500K2MUPSI57XK083FR24277	France	SCI IMEFA 76	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR24278	France	SCI IMEFA 77	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR24279	France	SCI IMEFA 78	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR24280	France	SCI IMEFA 79	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR24281	France	SCI IMEFA 80	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR24283	France	SCI IMEFA 82	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR24285	France	SCI IMEFA 84	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR24286	France	SCI IMEFA 85	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR24288	France	SCI IMEFA 89	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR24289	France	SCI IMEFA 91	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR24290	France	SCI IMEFA 92	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR24293	France	SCI IMEFA 96	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR22186	France	SCI MEDI BUREAUX	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR08725	France	SCI Pacifica Hugo	99	Société Civile	2	-
SC/969500K2MUPSI57XK083FR16017	France	SCI FEDERALE PEREIRE VICTOIRE	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR22175	France	SCI VALHUBERT	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR22207	France	SCI IMEFA 22	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR24284	France	SCI IMEFA 83	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR22208	France	SCI IMEFA 25	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR24334	France	SCI IMEFA 140	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR22195	France	SCI IMEFA 8	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR22202	France	SCI IMEFA 16	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR62130	France	SCI CAMPUS MEDICIS ST DENIS	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR62133	France	SCI CAMPUS RIMBAUD ST DENIS	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR63103	France	SCI IMEFA 156	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR63097	France	SCI IMEFA 150	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR63102	France	SCI IMEFA 155	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR63557	France	SCI IMEFA 158	99	Société Civile	2	-
SC/969500K2MUPSI57XK083FR63558	France	SCI IMEFA 159	99	Société Civile	2	-
SC/969500K2MUPSI57XK083FR63568	France	SCI IMEFA 164	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR64121	France	SCI IMEFA 171	99	Société Civile	2	-
SC/969500K2MUPSI57XK083FR63803	France	SCI IMEFA 170	99	Société Civile	2	-
SC/969500K2MUPSI57XK083FR63801	France	SCI IMEFA 169	99	Société Civile	2	-
SC/969500K2MUPSI57XK083FR63800	France	HDP La Halle Boca (anciennement SCI IMEFA 168)	99	Société Civile	2	-
SC/969500K2MUPSI57XK083FR63797	France	HDP Bureaux (anciennement SCI IMEFA 166)	99	Société Civile	2	-
SC/969500K2MUPSI57XK083FR63104	France	SCI IMEFA 157	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR63798	France	HDP Hôtel (SCI IMEFA 167)	99	Société Civile	2	-
SC/969500K2MUPSI57XK083FR64106	France	SCI IMEFA 172	99	Société Civile Immobilière	2	-

Identification code and type of code of the undertaking	Country	Legal Name of the undertaking	Type of undertaking	Legal form	Category (mutual / non mutual)	Supervisory authority
C0020	C0010	C0040	C0050	C0060	C0070	C0080
SC/969500K2MUPSI57XK083FR22197	France	SCI IMEFA 10	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR22196	France	SCI IMEFA 9	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR22190	France	SCI IMEFA 2	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR64122	France	SCI IMEFA 173	99	Société Civile	2	-
SC/969500K2MUPSI57XK083FR64123	France	SCI IMEFA 174	99	Société Civile	2	-
SC/969500K2MUPSI57XK083FR64124	France	SCI IMEFA 175	99	Société Civile	2	-
SC/969500K2MUPSI57XK083FR63095	France	SCI IMEFA 149	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR64125	France	SCI IMEFA 176	99	Société Civile	2	-
SC/969500K2MUPSI57XK083FR64126	France	IMEFA 177	99	Société Civile	2	-
SC/969500K2MUPSI57XK083FR64127	France	IMEFA 178	99	Société Civile	2	-
SC/969500K2MUPSI57XK083FR64128	France	IMEFA 179	99	Société Civile	2	-
LEI/969500JPESQJZWQB5489	France	SCI Holding Dahlia	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR24314	France	DS Campus	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR62959	France	Issy Pont	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR64928	France	SCI Vaugirard 36-44	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR22172	France	SCI 1 TERRASSE BELLINI	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR22176	France	SOCIETE CIVILE FONDIS	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR60500	France	SCI RUE DU BAC	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR60499	France	SCI TOUR MERLE	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR28132	France	SCI CARPE DIEM	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR63559	France	SCI WAGRAM 22/30	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR22182	France	SCI ILOT 13	99	Société Civile Immobilière	2	-
LEI/969500QKCXQLI4IAHX74	France	SCI FREY RETAIL VILLEBON	99	Société Civile	2	-
LEI/549300B6Y9HBF4JW6G85	France	SCI HEART OF LA DEFENSE	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR66719	France	SCI ACADEMIE MONTROUGE	99	Société coopérative anonyme à capital variable	2	-
SC/969500K2MUPSI57XK083FR68078	France	SCI PAUL CEZANNE	99	Société Civile Immobilière de placement	2	-
SC/969500K2MUPSI57XK083FR64950	France	SCI IMEFA 187	99	Fonds Commun de Titrisation	2	-
SC/969500K2MUPSI57XK083FR22178	France	SCI FEDERIMMO	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR61717	France	11 PLACE DE L'EUROPE (SCI)	99	STE CIVILE IMMOBILIERE	2	-
SC/969500K2MUPSI57XK083FR63567	France	IMEFA 163	99	STE CIVILE IMMOBILIERE	2	-
SC/969500K2MUPSI57XK083FR68079	France	SCI 103 GRENELLE	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR63266	France	SCI DAHLIA	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083IE61679	Ireland	PREMIUM GREEN 4.72%12-250927	99	Fonds Commun de Créances	2	-
SC/969500K2MUPSI57XK083IE61680	Ireland	PREMIUM GREEN TV2027	99	Fonds Commun de Créances	2	-
SC/969500K2MUPSI57XK083IE61678	Ireland	PREMIUM GR 0% 28	99	Fonds Commun de Créances	2	-
SC/969500K2MUPSI57XK083IE64510	Ireland	PREM GRE 1.53 04-35	99	Special Purpose Vehicle - Fonds commun de Créances	2	-
SC/969500K2MUPSI57XK083IE63701	Ireland	PREM GRE 1.55 07-40	99	Fonds Commun de Créances	2	-

Identification code and type of code of the undertaking	Country	Legal Name of the undertaking	Type of undertaking	Legal form	Category (mutual / non mutual)	Supervisory authority
C0020	C0010	C0040	C0050	C0060	C0070	C0080
SC/969500K2MUPSI57XK083IE64686	Ireland	PREM GRE 0.51 10-38	99	Special Purpose Vehicle - Fonds commun de Créances	2	-
SC/969500K2MUPSI57XK083IE64513	Ireland	PREGREEN 0.63 10/25/38 Corp	99	Special Purpose Vehicle - Fonds commun de Créances	2	-
SC/969500K2MUPSI57XK083IE64516	Ireland	PREGREEN 1.095 10/25/38 Corp	99	Special Purpose Vehicle - Fonds commun de Créances	2	-
SC/969500K2MUPSI57XK083IE63528	Ireland	PREMIUM GREEN 1.24% 25/04/35	99	Special Purpose Vehicle - Fonds commun de Créances	2	-
SC/969500K2MUPSI57XK083FR30679	France	UAF LIFE PATRIMOINE	99	SA à Conseil d'Administration - France	2	-
SC/969500K2MUPSI57XK083LU21705	Luxembourg	PREDICARE SARL	99	SOCIETE ANONYME DE PARTICIPATIONS FINANCIERES LU	2	-
SC/969500K2MUPSI57XK083FR24312	France	SCI NEW VELIZY	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR63413	France	OPTISANTIS SAS	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR00097	France	DIAPRE	99	SA à Conseil d'Administration - France	2	-
SC/969500K2MUPSI57XK083FR20237	France	ASSERCAR	99	SARL - France	2	-
LEI/969500J2RDYILVNG7358	France	SAS VIAREN	99	Fonds Commun de Placement à Risques	2	-
SC/969500K2MUPSI57XK083FR29357	France	CAA RESIDENCES SENIORS	99	Société par Actions Simplifiée	2	-
SC/969500K2MUPSI57XK083FR29497	France	ISR COURTAGE	99	SA à Conseil d'Administration - France	2	-
SC/969500K2MUPSI57XK083FR60797	France	SAS SPECIFICA	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR16001	France	PREVISEO OBSEQUES (EX-FEDER 02)	99	SA à Conseil d'Administration - France	2	-
SC/969500K2MUPSI57XK083FR63561	France	SCI IMEFA 161	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR63566	France	SCI IMEFA 162	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR63569	France	SCI IMEFA 165	99	SA à Conseil d'Administration - France	2	-
SC/969500K2MUPSI57XK083FR24256	France	SCI IMEFA 49	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR24342	France	SCI IMEFA VELIZY	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR22180	France	SCI ALLIANCE 10	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR63101	France	SCI HOLDING STRATEGIE	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR63369	France	SAS GHD OPCO HOTEL	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR64129	France	PACIFICA GRESILLONS	99	Société Civile	2	-
SC/969500K2MUPSI57XK083FR64944	France	SCI IMEFA 181	99	SA à Conseil d'Administration - France	2	-
SC/969500K2MUPSI57XK083FR64945	France	SCI IMEFA 182	99	Société par Actions Simplifiée	2	-
SC/969500K2MUPSI57XK083FR64946	France	SCI IMEFA 183	99	Société par Actions Simplifiée	2	-
SC/969500K2MUPSI57XK083FR64947	France	SCI IMEFA 184	99	Société par Actions Simplifiée	2	-
SC/969500K2MUPSI57XK083FR64948	France	SNC MARSEILLE MICHELET	99	Société en Nom Collectif	2	-
SC/969500K2MUPSI57XK083FR64949	France	SCI IMEFA 186	99	Fonds Commun de Titrisation	2	-
SC/969500K2MUPSI57XK083FR64951	France	SCI IMEFA 188	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR64952	France	SCI IMEFA 189	99	STE CIVILE IMMOBILIERE	2	-
SC/969500K2MUPSI57XK083FR64953	France	SCI IMEFA 190	99	STE CIVILE IMMOBILIERE	2	-
SC/969500K2MUPSI57XK083FR08546	France	SAS OFELIA	99	Société par Actions Simplifiée	2	-
SC/969500K2MUPSI57XK083FR14032	France	CREDIT AGRICOLE PROTECTION & SECURITE	99	Société Civile Immobilière	2	-

Identification code and type of code of the undertaking	Country	Legal Name of the undertaking	Type of undertaking	Legal form	Category (mutual / non mutual)	Supervisory authority
C0020	C0010	C0040	C0050	C0060	C0070	C0080
SC/969500K2MUPSI57XK083FR22171	France	SCI SEGUR 2	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR08548	France	SOCIETE SOPRESA	99	SA à Conseil d'Administration - France	2	-
SC/969500K2MUPSI57XK083FR22173	France	SCI SEGUR	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR63405	France	SCI FUTURE WAY	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR66096	France	STOCKLY	99	Société par Actions Simplifiée	2	-
SC/969500K2MUPSI57XK083LU66122	Luxembourg	HUB@LUXEMBOURG	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR16023	France	FEDERPIERRE CAPUCINES	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR16024	France	FEDERPIERRE CAULAINCOURT	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR16029	France	FEDERPIERRE UNIVERSITE	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR16033	France	LONGCHAMP MONTEVIDEO	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR16041	France	VICQ NEUILLY	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR24331	France	SCI 3-5 BIS BOULEVARD DIDEROT	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR28110	France	ARM (SAS)	99	Société par Actions Simplifiée	2	-
SC/969500K2MUPSI57XK083FR63009	France	SABLES D'OLONNE	99	Société par Actions Simplifiée	2	-
SC/969500K2MUPSI57XK083FR63100	France	SCI IMEFA 153	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR65100	France	EFFTHERMIE FINANCE	99	S.A.S. ASSOCIE UNIQUE OU S.A.S. UNIPERSONNELLE	2	-
SC/969500K2MUPSI57XK083FR65102	France	BOLETUS FINANCE	99	S.A.S. ASSOCIE UNIQUE OU S.A.S. UNIPERSONNELLE	2	-
SC/969500K2MUPSI57XK083IT66254	Italy	STELVIO	99	Societa per Azioni (IT)	2	-
SC/969500K2MUPSI57XK083BE63044	Belgium	TULIPE HOLDING BELGIQUE SA	99	Fund	2	-
SC/969500K2MUPSI57XK083BE63832	Belgium	FONCIERE BRUGGE STATION	99	Société anonyme (hors France)	2	-
SC/969500K2MUPSI57XK083BE63833	Belgium	FONCIERE BRUXELLES AEROPORT	99	Société anonyme (hors France)	2	-
SC/969500K2MUPSI57XK083BE63835	Belgium	FONCIERE BRUXELLES GARE CENTRALE	99	Société anonyme (hors France)	2	-
SC/969500K2MUPSI57XK083BE63836	Belgium	FONCIERE BRUXELLES SUD	99	Société anonyme (hors France)	2	-
SC/969500K2MUPSI57XK083BE63837	Belgium	FONCIERE BRUXELLES TOUR NOIRE	99	Société anonyme (hors France)	2	-
SC/969500K2MUPSI57XK083BE63838	Belgium	IRIS TREFONDS	99	Société anonyme (hors France)	2	-
SC/969500K2MUPSI57XK083BE63839	Belgium	FONCIERE LIEGE	99	Société anonyme (hors France)	2	-
SC/969500K2MUPSI57XK083BE63840	Belgium	FONCIERE LOUVAIN CENTRE	99	Société anonyme (hors France)	2	-
SC/969500K2MUPSI57XK083BE63841	Belgium	FONCIERE LOUVAIN	99	Société anonyme (hors France)	2	-
SC/969500K2MUPSI57XK083BE63842	Belgium	FONCIERE MALINES	99	Société anonyme (hors France)	2	-
SC/969500K2MUPSI57XK083BE63843	Belgium	FONCIERE NAMUR	99	Société anonyme (hors France)	2	-
SC/969500K2MUPSI57XK083ES27665	Spain	METEORE ALCALA SL	99	Société à responsabilité limitée (hors France)	2	-
SC/969500K2MUPSI57XK083IT27667	Italy	METEORE ITALY SRL	99	Société à responsabilité limitée (hors France)	2	-
SC/969500K2MUPSI57XK083FR67929	France	SAS EUROP ASSIS FRAN	99	Société par Actions Simplifiée	2	-
SC/969500K2MUPSI57XK083FR67139	France	SCI IMEFA 192	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR67140	France	SCI IMEFA 193	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR67141	France	SCI IMEFA 194	99	Société Civile Immobilière	2	-

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C0020	C0010	C0040	C0050	C0060	C0070	C0080
SC/969500K2MUPSI57XK083FR67142	France	SCI IMEFA 195	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR67143	France	SCI IMEFA 196	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR67144	France	SCI IMEFA 198	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR67145	France	SCI IMEFA 199	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR67146	France	SCI IMEFA 200	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR67355	France	SCI IMEFA 202	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR67356	France	SCI IMEFA 203	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR67357	France	SCI IMEFA 204	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR67358	France	SCI IMEFA 205	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR67359	France	SCI IMEFA 206	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR67360	France	SCI IMEFA 207	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR67362	France	SCI IMEFA 209	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR67363	France	SCI IMEFA 211	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR67364	France	SCI IMEFA 212	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR67376	France	SCI SPIRICA BOISSEAU	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR68780	France	SAS IMEFA 214	99	S.A.S. STE PAR ACTIONS SIMPLIFIEE	2	-
SC/969500K2MUPSI57XK083FR68781	France	SAS IMEFA 215	99	S.A.S. STE PAR ACTIONS SIMPLIFIEE	2	-
SC/969500K2MUPSI57XK083FR28081	France	CL CORSE	99	Caisse Locale de Crédit Agricole	2	-
SC/969500K2MUPSI57XK083FR67511	France	ARDIAN MUL STRATG A	99	Fonds Commun de Placement	2	-
LEI/549300M6DMUC7H67PU05	Luxembourg	TIERA CAPIT NAT PE A	99	SICAV - Hors France	2	-
SC/969500K2MUPSI57XK083FR30209	France	FDA 5 (EX FDA 17 0 2D PART 0)	99	Fonds Commun de Placement	2	-
LEI/969500V216U5FVKE4F10	France	CAA P.EQ.18 CPBIS A2	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR60387	France	OPCI LAPILLUS I	99	SICAV - Hors France	2	-
LEI/969500HRW2W6V6R7TL66	France	FDA RE -O- 3D	99	Fonds Commun de Placement	2	-
LEI/969500JUJ97K0FI27Y85	France	AMUNDI TRANSM. IMMO.	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR67528	France	ALTA COMMERCE EUROP	99	SICAV - France	2	-
SC/969500K2MUPSI57XK083FR67134	France	AM.PRIV.EQ.MEGA.II A	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR67380	France	CAP SERVICES A	99	Fonds Professionnel de Capital Investissement	2	-
LEI/969500D6DCHAI0KCDH96	France	CASIMIR1 PART C	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR67513	France	CHORELIA N 8 PART C	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083AN29797	NETHERLANDS ANTILLES	PERMAL INV HOLD -A-	99	Fund	2	-
SC/969500K2MUPSI57XK083FR66538	France	BC 44	99	Société par Actions Simplifiée	2	-
SC/969500K2MUPSI57XK083LU66887	Luxembourg	CYCLOPE INVES.OPP.	99	SICAV - Hors France	2	-
LEI/969500BQ17ZLAGFNE838	France	ACTICCIA VIE 90 N5	99	Fonds Commun de Placement	2	-
LEI/969500R2G4TYJSA4VQ57	France	ACTICCIA VIE 90 N7 C	99	Fonds Commun de Placement	2	-
LEI/96950098MV6OXMNMJDJ92	France	ACTICCIA VIE 90 N 8	99	Fonds Commun de Placement	2	-

Identification code and type of code of the undertaking	Country	Legal Name of the undertaking	Type of undertaking	Legal form	Category (mutual / non mutual)	Supervisory authority
C0020	C0010	C0040	C0050	C0060	C0070	C0080
SC/969500K2MUPSI57XK083LU66614	Luxembourg	ARCHMORE SCSP-IN.DE.PL.II-S-F IV EUR	99	Fonds d'Investissement Professionnel Spécialisé	2	-
LEI/969500M5K22JQ64PAG87	France	LITHOS FCP	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR65556	France	LCL BP ECHUS A	99	FONDS COMMUN DE PLACEMENT	2	-
SC/969500K2MUPSI57XK083R025389	France	FLORISSIME DYNAMIQUE (FCP)	99	FONDS COMMUN DE PLACEMENT	2	-
SC/969500K2MUPSI57XK083FR65264	France	AMUNDI ACTIONS OR P	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR67756	France	CAA PE 20 COM BIS A2	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR67757	France	CAA PE 20 COM TER A3	99	Fonds Commun de Placement	2	-
LEI/9695006V0AQW4I99CI34	France	CPR AMBITION FR SI	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR67772	France	CHORELIA N 10	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR67931	France	0.0 08-61	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR68161	France	CAA PR FI II C2 A2	99	Fonds Commun de Placement	2	-
LEI/9695005VWNPZYFEANJ53	France	LCL FUTURE CITI P	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR68173	France	CERES FD ACT MOND RE	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR68175	France	CHORELIA N11 PART C	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR68184	France	CHORELIA N 12 C	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083IT67788	France	AMUNDI PROT 85 ROLLING 2Y	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083JP67932	Japan	DAIWA IFREE JAPAN BOND INDEX	99	Fund	2	-
SC/969500K2MUPSI57XK083FR021680	France	AMUNDI INF.MDE-P-3D	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR63576	France	FR0012419752 CAA PRIVATE FINANCING A3	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR68606	France	ARTEMID CA II SLP A	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR68774	France	LF MULTIMMO DURABLE	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR68775	France	TRAJECTOIRE SANTE	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR68789	France	FD AV ECH FIA E PT C	99	FONDS COMMUN DE PLACEMENT	2	-
SC/969500K2MUPSI57XK083FR68792	France	SELEC FRA ENV 1021 C	99	FONDS COMMUN DE PLACEMENT	2	-
SC/969500K2MUPSI57XK083FR68794	France	SELECTION FRANCE SJ	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR69004	France	SELECT FR SOC 5-22	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR69032	France	SELEC FR SOC 0922 C	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR69038	France	VYV MULTI ACTION EUR	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR69040	France	UNIGEST SECON V WRLD	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR69049	France	CAA PV EQ22 COMP1 A1	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR66171	France	SCI ALTA CARRE DE SOIE	99	Société Civile Immobilière	2	-
SC/969500K2MUPSI57XK083FR67382	France	KAREO Horizon	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR27729	France	SC PARHAUS	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR27730	France	SC PARCHAMPS	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR27733	France	SC PARGAL	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083LU69015	Luxembourg	AMUNDI NEW SILK ROAD-ME EUR	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083LU67550	Luxembourg	L2A LEUDELANGE	99	Société à responsabilité limitée (hors France)	2	-

Identification code and type of code of the undertaking	Country	Legal Name of the undertaking	Type of undertaking	Legal form	Category (mutual / non mutual)	Supervisory authority
C0020	C0010	C0040	C0050	C0060	C0070	C0080
SC/969500K2MUPSI57XK083A1000082	Luxembourg	L2B LEUDELANGE SARL	99	Société à responsabilité limitée (hors France)	2	-
SC/969500K2MUPSI57XK083FR69630	France	SCI AEV CA 2	99	Société Civile Immobilière de placement	2	-
SC/969500K2MUPSI57XK083FR67753	France	AMUNDI HOR.LT PERI-C	99	AUTRE PERSONNE MORALE DROIT PRIVE	2	-
SC/969500K2MUPSI57XK083FR69638	France	SCI DE BUREAUX AU VAUCLUSE	99	Société Civile Immobilière de placement	2	-
SC/969500K2MUPSI57XK083IT69627	Italy	AMUNDI PROTEZIONE 90 ROLLING 1Y ESG	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR27090	France	AESOPÉ EQUILIBRE	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR69198	France	CAA EQ22 COMPBIS A2	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR69199	France	CAA EQ22 COMPTE A3	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR69593	France	MID INF II SLP CO A	99	SICAV - France	2	-
SC/969500K2MUPSI57XK083FR69600	France	SIPAREX MULT ACCES C	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR69607	France	CAA PRIV EQU 23 A2	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083IE67891	Ireland	LM-CB US APP FD-PA	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083ES69072	Spain	RENOVALIA TRAMONTANA	99	Société par Actions Simplifiée	2	-
SC/969500K2MUPSI57XK083A1000386	France	VAUGIRARD CILAO	99	S.A.S. STE PAR ACTIONS SIMPLIFIEE	2	-
SC/969500K2MUPSI57XK083A1000387	France	OCEINDE COMMUNICATIONS	99	S.A.S. STE PAR ACTIONS SIMPLIFIEE	2	-
LEI/54930002F1WY3ZBV5C27	Luxembourg	CLAROFFRACONVP	99	Fund	2	-
SC/969500K2MUPSI57XK083A1000103	France	BFT RENDEMT 2027 P C	99	FONDS COMMUN DE PLACEMENT	2	-
SC/969500K2MUPSI57XK083A1000106	France	SE EUR CL MAI 2023 C	99	FONDS COMMUN DE PLACEMENT	2	-
SC/969500K2MUPSI57XK083A1000111	France	AMU MEGAT III EVOL A	99	FONDS COMMUN DE PLACEMENT	2	-
LEI/969500BWXPCDRLHC3Z76	France	AGILIS I	99	FONDS COMMUN DE PLACEMENT	2	-
SC/969500K2MUPSI57XK083A1000120	France	CAA INFRASTR 23 A	99	FONDS D'INVESTISSEMENT PROFESSIONNEL SPECIALISE	2	-
SC/969500K2MUPSI57XK083A1000347	France	CAA PRIVATE DEBT 2024	99	FONDS COMMUN DE PLACEMENT	2	-
SC/969500K2MUPSI57XK083A1000348	France	CAA INFRASTRUCTURE 2024	99	FONDS COMMUN DE PLACEMENT	2	-
SC/969500K2MUPSI57XK083A1000353	France	SELECTION FRANCE ENVIRONMT (MAI 2024)	99	FONDS COMMUN DE PLACEMENT	2	-
SC/969500K2MUPSI57XK083A1000354	France	SELECTION EURO CLIMAT (MAI 2024)	99	FONDS COMMUN DE PLACEMENT	2	-
SC/969500K2MUPSI57XK083A1000355	France	CAA PRIVATE EQUITY 2024 COMPARTIMENT 1	99	FONDS COMMUN DE PLACEMENT	2	-
SC/969500K2MUPSI57XK083A1000356	France	CAA PRIVATE EQUITY 2024 COMPARTIMENT BIS	99	FONDS COMMUN DE PLACEMENT	2	-
LEI/5493000S1XKEF0WZNP58	Ireland	UBS ETF W SCSR	99	Fund	2	-
LEI/549300IBQGS89B2IRE94	Luxembourg	FRANK FLEX ALP	99	Fund	2	-
LEI/213800ZOWA68ODN3E106	Luxembourg	FCH JUP DYNBZ	99	Fund	2	-
LEI/2138005OVQZG3GCI7P98	Luxembourg	FCH MUZI ENHAD	99	Fund	2	-
SC/969500K2MUPSI57XK083A1000372	France	CPR AM PREDIQUANT 3	99	FONDS COMMUN DE PLACEMENT	2	-
LEI/969500VG7W0EK37FIN49	France	INDOS.ALLOC.30 -C-3D	99	Fonds Commun de Placement	2	-
SC/969500K2MUPSI57XK083FR63163	France	AMUNDI TRANSMISSION ACTIONS	99	FONDS COMMUN DE PLACEMENT	2	-
SC/969500K2MUPSI57XK083FR64484	Luxembourg	RAM SYS LSEU EQ IC	99	ORG PLACEMENT COLLECTIF EN VAL MOB SANS PERS MORALE	2	-
SC/969500K2MUPSI57XK083FR65197	France	JAFAM C	99	FONDS COMMUN DE PLACEMENT	2	-

Identification code and type of code of the undertaking	Country	Legal Name of the undertaking	Type of undertaking	Legal form	Category (mutual / non mutual)	Supervisory authority
C0020	C0010	C0040	C0050	C0060	C0070	C0080
SC/969500K2MUPSI57XK083FR66628	France	DS3 - MILAN	99	Fonds Commun de Titrisation	2	-
SC/969500K2MUPSI57XK083FR67231	France	FONDS AV ECHUS FIA D	99	FONDS COMMUN DE PLACEMENT	2	-
SC/969500K2MUPSI57XK083JP68191	Japan	DAIWA IFREE J-REIT INDEX	99	Fund	2	-
SC/969500K2MUPSI57XK083LU23537	Luxembourg	FTIF-FRKN JAPAN-IACCEUR	99	FONDS COMMUN DE PLACEMENT	2	-
SC/969500K2MUPSI57XK083LU64553	Luxembourg	JPMF INV-JAPAN ST VAL-CH EUR	99	SICAV - Hors France	2	-
SC/969500K2MUPSI57XK083LU67138	Luxembourg	GREEN CREDIT CONTINUUM FUND SCA SICAV-RAIF I I2	99	SICAV - Hors France	2	-
SC/969500K2MUPSI57XK083LU69008	Luxembourg	INDOSUEZ FUNDS TOTAL RETURN BONDS	99	SICAV - Hors France	2	-
LEI/815600D715ED1BA75661	Italy	NEXUS 4	99	Fund	2	-
SC/969500K2MUPSI57XK083A1000109	France	SECT EU CLIM 0923 C	99	FONDS COMMUN DE PLACEMENT	2	-
SC/969500K2MUPSI57XK083A1000074	Poland	UFK CA Horyzont 2030	99	Fund	2	-
SC/969500K2MUPSI57XK083A1000095	Poland	UFK CA Horyzont 2040	99	Fund	2	-
SC/969500K2MUPSI57XK083FR67927	France	SA ULLIS	99	société anonyme	2	-
SC/969500K2MUPSI57XK083FR30741	France	EFFI INVEST II	99	Société en Commandite par Actions - France	2	-
SC/969500K2MUPSI57XK083FR67365	France	EFFI INVEST III	99	Société en Commandite par Actions	2	-
LEI/969500S78AOSW8IA9I54	France	SAS PREIM HEALTHCARE	99	Société par Actions Simplifiée	2	-
LEI/969500D688JIO5UESX62	France	CA GRANDS CRUS	99	Société par Actions Simplifiée	2	-
SC/969500K2MUPSI57XK083FR67813	France	VAUBAN INFRA FIBRE	99	S.A.S. STE PAR ACTIONS SIMPLIFIEE	2	-
SC/969500K2MUPSI57XK083FR28508	France	CPR REF.ST.EP.R.0-100 FCP 3DEC	99	Fonds Commun de Placement	2	-

Identification code and type of code of the undertaking	Country	Criteria of influence							Inclusion in the scope of Group supervision	Group solvency calculation
		% capital share	% used for the establishment of consolidated accounts	% voting rights	Other criteria	Level of influence	Proportional share used for group solvency calculation	Yes/No	Date of decision if art. 214 is applied	Method used and under method 1, treatment of the undertaking
C0020	C0010	C0180	C0190	C0200	C0210	C0220	C0230	C0240	C0250	C0260
LEI/969500K2MUPSI57XK083	France	100%	100%	100%	-	1	100%	1	-	1
LEI/969500BB5ZH7LFB2BL43	France	100%	100%	100%	-	1	100%	1	-	1
SC/969500K2MUPSI57XK083IE52095	Ireland	100%	100%	100%	-	1	100%	1	-	1
SC/969500K2MUPSI57XK083LU52096	Luxembourg	100%	100%	100%	-	1	100%	1	-	1
LEI/96950018S1XWUGVC0E95	France	100%	100%	100%	-	1	100%	1	-	1
LEI/969500P5DCT4287UUVL36	France	100%	100%	100%	-	1	100%	1	-	1
LEI/222100RHVHGHNBQ4VV91	Luxembourg	94%	100%	94%	-	1	94%	1	-	1
LEI/969500IXARMKRMXEO315	France	100%	100%	100%	-	1	100%	1	-	1
LEI/549300HM15U8TGYXFP61	Portugal	100%	100%	100%	-	1	100%	1	-	1
LEI/815600712E1764BEF578	Italy	100%	100%	100%	-	1	100%	1	-	1
LEI/959800P1TEVUVV7YZZ92	Spain	50%	100%	50%	-	2	50%	1	-	1
LEI/815600D08523EB31FC74	Italy	65%	100%	65%	-	1	65%	1	-	1
LEI/815600AED32950D38B92	Italy	65%	100%	65%	-	1	65%	1	-	1
LEI/81560022B5367EE31F80	Italy	65%	100%	65%	-	1	65%	1	-	1
LEI/635400L1YTYKYSKSZB41	Ireland	100%	100%	100%	-	1	100%	1	-	1
LEI/635400THEYDAIONRRP31	Ireland	100%	100%	100%	-	1	100%	1	-	1
LEI/353800EVW07IPLMT2X95	Japan	100%	100%	100%	-	1	100%	1	-	10
LEI/815600A7946313257924	Italy	100%	100%	100%	-	1	100%	1	-	1
LEI/549300PBNQ5382X7W827	Greece	100%	100%	100%	-	1	100%	1	-	1
LEI/259400BVOLY75E7L2G05	Poland	100%	100%	100%	-	1	100%	1	-	1
LEI/969500J0J1H1GRL7KK86	France	100%	100%	100%	-	1	100%	1	-	4
LEI/259400IDRH0AFY9CPR67	Poland	100%	100%	100%	-	1	100%	1	-	1
LEI/635400V9R7Z62LMOVS66	Ireland	100%	100%	100%	-	1	100%	1	-	1
LEI/9695001EJGUAT223F44	France	40%	40%	40%	-	2	40%	1	-	10
SC/969500K2MUPSI57XK083FR62128	France	49%	49%	49%	-	2	49%	1	-	10
LEI/969500ICGCY1PD6OT783	France	24%	24%	24%	-	2	24%	1	-	10
LEI/969500WEPS61H6TJM037	France	26%	26%	26%	-	2	26%	1	-	10
LEI/969500JTN8BU5BW6UW36	France	20%	20%	20%	-	2	20%	1	-	10
SC/969500K2MUPSI57XK083FR08545	France	51%	51%	51%	-	1	51%	1	-	10
SC/969500K2MUPSI57XK083FR15325	France	100%	100%	100%	-	1	100%	1	-	10
LEI/969500UDH342QLTE1M42	France	19%	19%	19%	-	2	19%	1	-	10
LEI/969500C2C11L0PTGRH11	France	20%	20%	20%	-	2	20%	1	-	10
SC/969500K2MUPSI57XK083FR62120	France	100%	100%	100%	-	1	100%	1	-	10
LEI/9845007709671AE3EC16	France	100%	100%	100%	-	1	100%	1	-	10

Identification code and type of code of the undertaking	Country	Criteria of influence						Inclusion in the scope of Group supervision		Group solvency calculation
		% capital share	% used for the establishment of consolidated accounts	% voting rights	Other criteria	Level of influence	Proportional share used for group solvency calculation	Yes/No	Date of decision if art. 214 is applied	
C0020	C0010	C0180	C0190	C0200	C0210	C0220	C0230	C0240	C0250	C0260
SC/969500K2MUPSI57XK083FR28995	France	80%	100%	80%	-	1	80%	1	-	10
SC/969500K2MUPSI57XK083FR63015	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR29354	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR61703	France	60%	100%	60%	-	1	60%	1	-	10
SC/969500K2MUPSI57XK083FR62960	France	46%	46%	46%	-	2	46%	1	-	10
SC/969500K2MUPSI57XK083FR64385	France	50%	50%	50%	-	2	50%	1	-	10
SC/969500K2MUPSI57XK083FR66085	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083LU25022	Luxembourg	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083ES63960	Spain	100%	100%	100%	-	1	100%	1	-	10
LEI/9695004OAPTHOKN99645	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083ES66717	Spain	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR66670	France	100%	100%	100%	-	1	100%	1	-	10
LEI/213800FGV8ARHLVFN87	France	100%	100%	100%	-	1	100%	1	-	10
LEI/96950024QBTWFKPVXX31	France	25%	25%	25%	-	2	25%	1	-	10
SC/969500K2MUPSI57XK083FR67559	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR67815	Italy	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083IT68293	Italy	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR63948	France	35%	35%	35%	-	2	35%	1	-	10
LEI/969500LVOAFYYDA6RQ10	France	38%	38%	38%	-	2	38%	1	-	10
LEI/815600939034E41F7352	Italy	25%	25%	25%	-	2	25%	1	-	10
SC/969500K2MUPSI57XK083LU64685	Luxembourg	40%	40%	40%	-	2	40%	1	-	10
SC/969500K2MUPSI57XK083LU63382	Luxembourg	40%	40%	40%	-	2	40%	1	-	10
SC/969500K2MUPSI57XK083BE66169	Belgium	25%	25%	25%	-	2	25%	1	-	10
LEI/9695009FFM30CUZ8FO85	France	50%	50%	50%	-	2	50%	1	-	10
SC/969500K2MUPSI57XK083ES66958	Spain	50%	50%	50%	-	2	50%	1	-	10
SC/969500K2MUPSI57XK083LU64386	Luxembourg	60%	60%	60%	-	1	60%	1	-	10
SC/969500K2MUPSI57XK083FR66413	France	48%	48%	48%	-	2	48%	1	-	10
SC/969500K2MUPSI57XK083FR67147	Luxembourg	50%	50%	50%	-	2	50%	1	-	10
SC/969500K2MUPSI57XK083FR67396	France	75%	75%	75%	-	1	75%	1	-	10
SC/969500K2MUPSI57XK083LU67560	Luxembourg	36%	36%	36%	-	2	36%	1	-	10
SC/969500K2MUPSI57XK083FR67624	France	80%	80%	80%	-	1	80%	1	-	10
SC/969500K2MUPSI57XK083IT67625	Italy	80%	80%	80%	-	1	80%	1	-	10
SC/969500K2MUPSI57XK083IT67934	Italy	30%	30%	30%	-	2	30%	1	-	10
SC/969500K2MUPSI57XK083IT68895	Italy	49%	49%	49%	-	2	49%	1	-	10

Identification code and type of code of the undertaking	Country	Criteria of influence						Inclusion in the scope of Group supervision	Group solvency calculation	
		% capital share	% used for the establishment of consolidated accounts	% voting rights	Other criteria	Level of influence	Proportional share used for group solvency calculation	Yes/No	Date of decision if art. 214 is applied	Method used and under method 1, treatment of the undertaking
C0020	C0010	C0180	C0190	C0200	C0210	C0220	C0230	C0240	C0250	C0260
LEI/213800E3JUSKI6SNH535	France	25%	25%	25%	-	2	25%	1	-	10
SC/969500K2MUPSI57XK083AT68212	Austria	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083AT68894	Austria	45%	45%	45%	-	2	45%	1	-	10
SC/969500K2MUPSI57XK083ES68798	Spain	60%	60%	60%	-	1	60%	1	-	10
SC/969500K2MUPSI57XK083FR68783	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083GB68896	Britain	25%	25%	25%	-	2	25%	1	-	10
SC/969500K2MUPSI57XK083ES69051	Spain	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083ES69069	Spain	50%	50%	50%	-	2	50%	1	-	10
SC/969500K2MUPSI57XK083LU69052	Luxembourg	50%	50%	50%	-	2	50%	1	-	10
SC/969500K2MUPSI57XK083PL69071	Spain	23%	23%	23%	-	2	23%	1	-	10
SC/969500K2MUPSI57XK083LU69639	Luxembourg	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR69632	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR69633	France	45%	45%	45%	-	2	45%	1	-	10
SC/969500K2MUPSI57XK083FR68782	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR69539	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR69636	France	30%	30%	30%	-	2	30%	1	-	10
SC/969500K2MUPSI57XK083FR61533	France	50%	50%	50%	-	2	50%	1	-	10
SC/969500K2MUPSI57XK083LU62064	France	50%	50%	50%	-	2	50%	1	-	10
SC/969500K2MUPSI57XK083A1000385	Portugal	35%	35%	35%	-	2	35%	1	-	10
SC/969500K2MUPSI57XK083FR63950	France	50%	50%	50%	-	2	50%	1	-	10
SC/969500K2MUPSI57XK083BE63045	Belgium	80%	100%	80%	-	1	80%	1	-	10
SC/969500K2MUPSI57XK083FR68213	France	100%	100%	100%	-	1	100%	1	-	10
LEI/969500KR9ZAI2QYC3057	France	100%	100%	100%	-	1	100%	1	-	10
LEI/969500JTL6C3US7YY803	France	100%	100%	100%	-	1	100%	1	-	10
LEI/549300B2HMXCN3ALDX72	France	100%	100%	100%	-	1	100%	1	-	10
LEI/969500IMWOSRCVHBT090	France	100%	100%	100%	-	1	100%	1	-	10
LEI/969500FX35E1K9LAOZ90	France	100%	100%	100%	-	1	100%	1	-	10
LEI/969500VBT1PDYBKVVRK67	France	100%	100%	100%	-	1	100%	1	-	10
LEI/96950095MMS157U3D496	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083R021442	France	100%	100%	100%	-	1	100%	1	-	10
LEI/9695000PJNH8JENNGV92	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR26747	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR021715	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR29013	France	100%	100%	100%	-	1	100%	1	-	10

Identification code and type of code of the undertaking	Country	Criteria of influence							Inclusion in the scope of Group supervision		Group solvency calculation
		% capital share	% used for the establishment of consolidated accounts	% voting rights	Other criteria	Level of influence	Proportional share used for group solvency calculation	Yes/No	Date of decision if art. 214 is applied	Method used and under method 1, treatment of the undertaking	
C0020	C0010	C0180	C0190	C0200	C0210	C0220	C0230	C0240	C0250	C0260	
LEI/969500TD5CLSIIQTP723	France	100%	100%	100%	-	1	100%	1	-	10	
LEI/9695008W0YF6ZB8SMF55	France	100%	100%	100%	-	1	100%	1	-	10	
SC/969500K2MUPSI57XK083FR25497	France	100%	100%	100%	-	1	100%	1	-	10	
SC/969500K2MUPSI57XK083FR63222	France	100%	100%	100%	-	1	100%	1	-	10	
LEI/969500A328K3U7R30218	France	100%	100%	100%	-	1	100%	1	-	10	
LEI/969500CUL7JC30CH3E67	France	100%	100%	100%	-	1	100%	1	-	10	
SC/969500K2MUPSI57XK083FR63224	France	100%	100%	100%	-	1	100%	1	-	10	
LEI/969500CZMVFI21LGGY08	France	100%	100%	100%	-	1	100%	1	-	10	
LEI/549300OWPQYL379VRI74	France	100%	100%	100%	-	1	100%	1	-	10	
SC/969500K2MUPSI57XK083FR28118	France	100%	100%	100%	-	1	100%	1	-	10	
SC/969500K2MUPSI57XK083FR63225	France	100%	100%	100%	-	1	100%	1	-	10	
SC/969500K2MUPSI57XK083FR63226	France	100%	100%	100%	-	1	100%	1	-	10	
SC/969500K2MUPSI57XK083FR26746	France	100%	100%	100%	-	1	100%	1	-	10	
LEI/969500AX4UE0I2KB7A10	France	100%	100%	100%	-	1	100%	1	-	10	
LEI/9695004NDRTRGR93EUJ47	France	100%	100%	100%	-	1	100%	1	-	10	
SC/969500K2MUPSI57XK083FR63235	France	100%	100%	100%	-	1	100%	1	-	10	
LEI/969500SQ5HDT8WH06336	France	100%	100%	100%	-	1	100%	1	-	10	
LEI/969500KSS7JL5OT9YK90	France	100%	100%	100%	-	1	100%	1	-	10	
LEI/9695002AN22N4N9J3W58	France	86%	100%	86%	-	1	86%	1	-	10	
SC/969500K2MUPSI57XK083FR61247	France	100%	100%	100%	-	1	100%	1	-	10	
LEI/969500PL1DJ2GHZ1GQ15	France	100%	100%	100%	-	1	100%	1	-	10	
SC/969500K2MUPSI57XK083FR61562	France	100%	100%	100%	-	1	100%	1	-	10	
SC/969500K2MUPSI57XK083FR29722	France	100.00%	100.00%	100.00%	-	1	100.00%	1	-	10	
LEI/9695005MBDD36G2TI827	France	100%	100%	100%	-	1	100%	1	-	10	
LEI/969500KJOFEZXN91W056	France	94%	100%	94%	-	1	94%	1	-	10	
LEI/9695001FQ4KWJ9FIDB84	France	100%	100%	100%	-	1	100%	1	-	10	
LEI/9695006MAAJ33BBUDU37	France	100%	100%	100%	-	1	100%	1	-	10	
SC/969500K2MUPSI57XK083FR61665	France	100%	100%	100%	-	1	100%	1	-	10	
LEI/9695000TBVXDAT1E2Y90	France	100%	100%	100%	-	1	100%	1	-	10	
SC/969500K2MUPSI57XK083FR61563	France	100%	100%	100%	-	1	100%	1	-	10	
LEI/969500Q7Q9C8GURT5U54	France	91%	100%	91%	-	1	91%	1	-	10	
LEI/9695008ZJOGROAP2GB53	France	100%	100%	100%	-	1	100%	1	-	10	
SC/969500K2MUPSI57XK083FR29581	France	100%	100%	100%	-	1	100%	1	-	10	
SC/969500K2MUPSI57XK083IE63529	Ireland	100%	100%	100%	-	1	100%	1	-	10	

Identification code and type of code of the undertaking	Country	Criteria of influence						Inclusion in the scope of Group supervision		Group solvency calculation
		% capital share	% used for the establishment of consolidated accounts	% voting rights	Other criteria	Level of influence	Proportional share used for group solvency calculation	Yes/No	Date of decision if art. 214 is applied	
C0020	C0010	C0180	C0190	C0200	C0210	C0220	C0230	C0240	C0250	C0260
SC/969500K2MUPSI57XK083FR63526	France	100%	100%	100%	-	1	100%	1	-	10
LEI/9695002NAFJA7A8F5Q12	France	100%	100%	100%	-	1	100%	1	-	10
LEI/969500U8BRLNG73ANX21	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR63609	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR63769	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR64001	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR64140	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR64137	France	100%	100%	100%	-	1	100%	1	-	10
LEI/9695007B3RKLN3MLR268	France	91%	100%	91%	-	1	91%	1	-	10
LEI/969500UX6JF9N65VNT33	France	95%	100%	95%	-	1	95%	1	-	10
SC/969500K2MUPSI57XK083IT64111	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR64185	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR64187	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR64392	France	100%	100%	100%	-	1	100%	1	-	10
LEI/969500E9837WEB4RC674	France	85%	100%	85%	-	1	85%	1	-	10
SC/969500K2MUPSI57XK083IE64500	Ireland	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083LU64511	Luxembourg	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083IE63703	Ireland	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083IE64514	Ireland	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083IE64512	Ireland	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083LU64515	Luxembourg	100%	100%	100%	-	1	100%	1	-	10
LEI/969500W74NU7V8KRHV32	France	100%	100%	100%	-	1	100%	1	-	10
LEI/969500GUOSX2LAZ26567	France	96%	100%	96%	-	1	96%	1	-	10
LEI/969500OV0V76R5DBAS59	France	98%	100%	98%	-	1	98%	1	-	10
LEI/969500JA5HXGNC1O247	France	100%	100%	100%	-	1	100%	1	-	10
LEI/96950014PS7AYRW18O62	France	89%	100%	89%	-	1	89%	1	-	10
LEI/969500D8HFDLMSZG7N33	France	100%	100%	100%	-	1	100%	1	-	10
LEI/969500UW35DFZAUMVE58	France	100%	100%	100%	-	1	100%	1	-	10
LEI/969500ZJ333L3FVN6T05	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR64733	France	100%	100%	100%	-	1	100%	1	-	10
LEI/969500Y85LR1PJZR5M39	France	100%	100%	100%	-	1	100%	1	-	10
LEI/969500L481XEWWH1B735	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR65030	France	100%	100%	100%	-	1	100%	1	-	10
LEI/969500YV414TPPIVYJ95	France	100%	100%	100%	-	1	100%	1	-	10

Identification code and type of code of the undertaking	Country	Criteria of influence						Inclusion in the scope of Group supervision		Group solvency calculation
		% capital share	% used for the establishment of consolidated accounts	% voting rights	Other criteria	Level of influence	Proportional share used for group solvency calculation	Yes/No	Date of decision if art. 214 is applied	
C0020	C0010	C0180	C0190	C0200	C0210	C0220	C0230	C0240	C0250	C0260
SC/969500K2MUPSI57XK083FR65874	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR65935	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR65934	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR65796	France	100%	100%	100%	-	1	100%	1	-	10
LEI/969500T80J4O4PJ38I05	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR66170	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR66090	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR30685	France	74%	100%	74%	-	1	74%	1	-	10
SC/969500K2MUPSI57XK083FR67137	France	100%	100%	100%	-	1	100%	1	-	10
LEI/9695003CKZVSMZV7W31	France	100%	100%	100%	-	1	100%	1	-	10
LEI/9695007HC7DU4TH3VJ47	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR67527	France	100%	100%	100%	-	1	100%	1	-	10
LEI/213800VHWKNDZRZ1JZA90	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083LU66613	Luxembourg	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083LU68210	Luxembourg	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR68170	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083LU68619	Luxembourg	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR25501	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR60164	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR67754	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR67379	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR67758	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR68172	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR68776	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR68778	France	100%	100%	100%	-	1	100%	1	-	10
LEI/969500VSUWI8AMAFUP49	France	90%	100%	90%	-	1	90%	1	-	10
SC/969500K2MUPSI57XK083FR05774	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR05773	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR05772	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR66556	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR66218	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR64390	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR68171	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR68600	France	100%	100%	100%	-	1	100%	1	-	10

Identification code and type of code of the undertaking	Country	Criteria of influence							Inclusion in the scope of Group supervision	Group solvency calculation
		% capital share	% used for the establishment of consolidated accounts	% voting rights	Other criteria	Level of influence	Proportional share used for group solvency calculation	Yes/No	Date of decision if art. 214 is applied	Method used and under method 1, treatment of the undertaking
C0020	C0010	C0180	C0190	C0200	C0210	C0220	C0230	C0240	C0250	C0260
SC/969500K2MUPSI57XK083FR69048	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083A1000085	France	100%	100%	100%	-	1	100%	1	-	10
LEI/969500UL8E43FQS4NK06	France	87%	100%	87%	-	1	87%	1	-	10
SC/969500K2MUPSI57XK083FR66174	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR66084	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR67515	France	100%	100%	100%	-	1	100%	1	-	10
LEI/96950089LLO7CF864737	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083A1000404	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083LU69617	Luxembourg	42%	100%	42%	-	2	42%	1	-	10
SC/969500K2MUPSI57XK083FR64770	France	99%	100%	99%	-	1	99%	1	-	10
SC/969500K2MUPSI57XK083FR27542	France	89%	100%	89%	-	1	89%	1	-	10
SC/969500K2MUPSI57XK083FR63236	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR29352	France	100%	100%	100%	-	1	100%	1	-	10
LEI/969500HYWM3ZULLKBM15	France	91%	100%	91%	-	1	91%	1	-	10
LEI/969500SNQN3DQ2Z99861	France	97%	100%	97%	-	1	97%	1	-	10
LEI/96950059WACY7UVQT910	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR29723	France	100%	100%	100%	-	1	100%	1	-	10
LEI/9695006J550U3B45JX37	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083R021504	France	55%	100%	55%	-	1	55%	1	-	10
SC/969500K2MUPSI57XK083FR27066	France	96%	100%	96%	-	1	96%	1	-	10
SC/969500K2MUPSI57XK083FR62157	France	41%	100%	41%	-	2	41%	1	-	10
SC/969500K2MUPSI57XK083FR63228	France	85%	100%	85%	-	1	85%	1	-	10
SC/969500K2MUPSI57XK083FR63384	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR25693	France	89%	100%	89%	-	1	89%	1	-	10
SC/969500K2MUPSI57XK083FR62063	France	55%	100%	55%	-	1	55%	1	-	10
SC/969500K2MUPSI57XK083FR25657	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR27824	France	70%	100%	70%	-	1	70%	1	-	10
LEI/969500273NZT7CU5RH14	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR28531	France	69%	100%	69%	-	1	69%	1	-	10
LEI/9695001YZKZC1ISCAC45	France	90%	100%	90%	-	1	90%	1	-	10
SC/969500K2MUPSI57XK083FR29520	France	56%	100%	56%	-	1	56%	1	-	10
SC/969500K2MUPSI57XK083FR62062	France	98%	100%	98%	-	1	98%	1	-	10
SC/969500K2MUPSI57XK083FR62061	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR63234	France	100%	100%	100%	-	1	100%	1	-	10

Identification code and type of code of the undertaking	Country	Criteria of influence						Inclusion in the scope of Group supervision		Group solvency calculation
		% capital share	% used for the establishment of consolidated accounts	% voting rights	Other criteria	Level of influence	Proportional share used for group solvency calculation	Yes/No	Date of decision if art. 214 is applied	
C0020	C0010	C0180	C0190	C0200	C0210	C0220	C0230	C0240	C0250	C0260
SC/969500K2MUPSI57XK083FR61937	France	86%	100%	86%	-	1	86%	1	-	10
SC/969500K2MUPSI57XK083FR24567	France	78%	100%	78%	-	1	78%	1	-	10
LEI/969500GLZSLAOCJ3QR88	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR16040	France	79%	100%	79%	-	1	79%	1	-	10
SC/969500K2MUPSI57XK083FR29557	France	33%	100%	33%	-	2	33%	1	-	10
SC/969500K2MUPSI57XK083FR62219	France	66%	100%	66%	-	1	66%	1	-	10
LEI/529900EWOEFQ1N71HT86	Luxembourg	75%	100%	75%	-	1	75%	1	-	10
SC/969500K2MUPSI57XK083FR62221	France	84%	100%	84%	-	1	84%	1	-	10
SC/969500K2MUPSI57XK083FR29538	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR29672	France	78%	100%	78%	-	1	78%	1	-	10
SC/969500K2MUPSI57XK083FR23505	France	29%	100%	29%	-	2	29%	1	-	10
LEI/969500EH32LDT6NBME75	France	99%	100%	99%	-	1	99%	1	-	10
LEI/969500BVVMFYN2KR7588	France	98%	100%	98%	-	1	98%	1	-	10
LEI/9695005O2L3TH27H1O57	France	100%	100%	100%	-	1	100%	1	-	10
LEI/969500BQZCPK4SJXVH76	France	70%	100%	70%	-	1	70%	1	-	10
SC/969500K2MUPSI57XK083FR63438	France	62%	100%	62%	-	1	62%	1	-	10
LEI/969500E6D9UXNGZW7H23	France	67%	100%	67%	-	1	67%	1	-	10
LEI/969500JHMO5LWYNR1K46	France	100%	100%	100%	-	1	100%	1	-	10
LEI/969500TT01TZD6QEXQ88	France	33%	100%	33%	-	2	33%	1	-	10
LEI/9695001PT4PFKHZUHW89	France	57%	100%	57%	-	1	57%	1	-	10
LEI/9695008OY8ZORCCBAD19	France	64%	100%	64%	-	1	64%	1	-	10
LEI/969500X6V7BD8QY6QJ80	France	50%	100%	50%	-	2	50%	1	-	10
LEI/969500ZDR3ZVGFIRHL54	France	37%	100%	37%	-	2	37%	1	-	10
LEI/9695004X72P02LAF3B55	France	29%	100%	29%	-	2	29%	1	-	10
SC/969500K2MUPSI57XK083FR25363	France	70%	100%	70%	-	1	70%	1	-	10
LEI/9695008Q0AXFH7B2T758	France	100%	100%	100%	-	1	100%	1	-	10
LEI/969500MFEFTP8K8MCT24	France	100%	100%	100%	-	1	100%	1	-	10
LEI/969500A9HZ957VF5BT62	France	95%	100%	95%	-	1	95%	1	-	10
LEI/9695007B3H19MO2FZ223	France	94%	100%	94%	-	1	94%	1	-	10
LEI/969500G7AFP5DPIT6M11	France	97%	100%	97%	-	1	97%	1	-	10
LEI/9695008FQWLEE007OV97	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR64769	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR65060	France	100%	100%	100%	-	1	100%	1	-	10
LEI/969500P1LSL2K1VUBZ92	France	47%	100%	47%	-	2	47%	1	-	10

Identification code and type of code of the undertaking	Country	Criteria of influence						Inclusion in the scope of Group supervision		Group solvency calculation
		% capital share	% used for the establishment of consolidated accounts	% voting rights	Other criteria	Level of influence	Proportional share used for group solvency calculation	Yes/No	Date of decision if art. 214 is applied	
C0020	C0010	C0180	C0190	C0200	C0210	C0220	C0230	C0240	C0250	C0260
LEI/969500BSRMBWGT4H5318	France	39%	100%	39%	-	2	39%	1	-	10
SC/969500K2MUPSI57XK083FR65066	France	61%	100%	61%	-	1	61%	1	-	10
LEI/969500HEAL94Z0AMWF36	France	56%	100%	56%	-	1	56%	1	-	10
SC/969500K2MUPSI57XK083FR64164	France	80%	100%	80%	-	1	80%	1	-	10
SC/969500K2MUPSI57XK083FR29002	France	95%	100%	95%	-	1	95%	1	-	10
SC/969500K2MUPSI57XK083LU65986	Luxembourg	52%	100%	52%	-	1	52%	1	-	10
LEI/969500IEHSH1YWRJNL53	France	100%	100%	100%	-	1	100%	1	-	10
LEI/96950036QLHQHOCZ777	France	26%	100%	26%	-	2	26%	1	-	10
SC/969500K2MUPSI57XK083FR65990	France	85%	100%	85%	-	1	85%	1	-	10
SC/969500K2MUPSI57XK083FR65194	France	89%	100%	89%	-	1	89%	1	-	10
LEI/96950067IV0RRBQYV116	France	60%	100%	60%	-	1	60%	1	-	10
LEI/969500BDZ40WMMHSQA64	France	65%	100%	65%	-	1	65%	1	-	10
LEI/9695009P8DZUJLQ30C97	France	27%	100%	27%	-	2	27%	1	-	10
LEI/969500IHWAC6K8X0S852	France	58%	100%	58%	-	1	58%	1	-	10
LEI/969500Z9QH8AOLHP5689	France	100%	100%	100%	-	1	100%	1	-	10
LEI/969500YAAQABI64V5W27	France	50%	100%	50%	-	2	50%	1	-	10
LEI/969500GCNKY1VO87GJ10	France	43%	100%	43%	-	2	43%	1	-	10
LEI/5493003YKTGCYJW6KE31	France	94%	100%	94%	-	1	94%	1	-	10
LEI/969500FINMF5JTKWF42	France	29%	100%	29%	-	2	29%	1	-	10
LEI/549300RXDVRP16RPTZ95	Luxembourg	38%	100%	38%	-	2	38%	1	-	10
LEI/969500R8GXYPDJ1FAF03	France	40%	100%	40%	-	2	40%	1	-	10
SC/969500K2MUPSI57XK083LU66873	France	47%	100%	47%	-	2	47%	1	-	10
LEI/969500JPNDFR1QS00D13	France	96%	100%	96%	-	1	96%	1	-	10
LEI/969500GTT6H284SY4U88	France	76%	100%	76%	-	1	76%	1	-	10
LEI/969500AT2IAVN8ZCM559	France	88%	100%	88%	-	1	88%	1	-	10
LEI/969500EZ0VZZE428PT36	France	84%	100%	84%	-	1	84%	1	-	10
LEI/9695009AF8R1H7DBZ77	France	35%	100%	35%	-	2	35%	1	-	10
LEI/9695002QW846T0A11652	France	86%	100%	86%	-	1	86%	1	-	10
SC/969500K2MUPSI57XK083FR27048	France	63%	100%	63%	-	1	63%	1	-	10
LEI/9695000RMCQKE9TW3O31	France	87%	100%	87%	-	1	87%	1	-	10
SC/969500K2MUPSI57XK083FR61069	France	21%	100%	21%	-	2	21%	1	-	10
LEI/549300DSBX32ZWWU0652	France	88%	100%	88%	-	1	88%	1	-	10
LEI/969500BH5PCVT7O8ER52	France	49%	100%	49%	-	2	49%	1	-	10
LEI/969500UR8HS1YKHRY277	France	80%	100%	80%	-	1	80%	1	-	10

Identification code and type of code of the undertaking	Country	Criteria of influence						Inclusion in the scope of Group supervision		Group solvency calculation
		% capital share	% used for the establishment of consolidated accounts	% voting rights	Other criteria	Level of influence	Proportional share used for group solvency calculation	Yes/No	Date of decision if art. 214 is applied	
C0020	C0010	C0180	C0190	C0200	C0210	C0220	C0230	C0240	C0250	C0260
LEI/969500HXPBDZEUOYF530	France	58%	100%	58%	-	1	58%	1	-	10
SC/969500K2MUPSI57XK083FR66159	France	58%	100%	58%	-	1	58%	1	-	10
SC/969500K2MUPSI57XK083FR66713	France	94%	100%	94%	-	1	94%	1	-	10
LEI/9845001B7FB0FB1FFF90	France	46%	100%	46%	-	2	46%	1	-	10
SC/969500K2MUPSI57XK083FR67321	France	87%	100%	87%	-	1	87%	1	-	10
LEI/969500IEVBMSC52FRW34	France	51%	100%	51%	-	1	51%	1	-	10
LEI/969500WT0200DVC5CA24	France	82%	100%	82%	-	1	82%	1	-	10
LEI/969500ZQM8ABUD0SO333	France	44%	100%	44%	-	2	44%	1	-	10
SC/969500K2MUPSI57XK083FR67320	France	71%	100%	71%	-	1	71%	1	-	10
LEI/2221005BT6ROFABD6U12	France	75%	100%	75%	-	1	75%	1	-	10
LEI/21380077NQ3X7JBSLR76	France	99%	100%	99%	-	1	99%	1	-	10
LEI/9695009O5W2KXSSIKP48	France	95%	100%	95%	-	1	95%	1	-	10
LEI/5299005NF8QOPNM5R647	France	57%	100%	57%	-	1	57%	1	-	10
LEI/9695002JWOF0IOHTTX11	France	59%	100%	59%	-	1	59%	1	-	10
LEI/549300NVPKHQ4GBEVO50	Luxembourg	29%	100%	29%	-	2	29%	1	-	10
LEI/549300ZD1W6MTTH0G211	Luxembourg	71%	100%	71%	-	1	71%	1	-	10
SC/969500K2MUPSI57XK083LU68199	Luxembourg	72%	100%	72%	-	1	72%	1	-	10
SC/969500K2MUPSI57XK083LU68207	Luxembourg	53%	100%	53%	-	1	53%	1	-	10
LEI/213800SJK7PMB1J5PU28	Luxembourg	78%	100%	78%	-	1	78%	1	-	10
SC/969500K2MUPSI57XK083FR68791	France	60%	100%	60%	-	1	60%	1	-	10
SC/969500K2MUPSI57XK083FR69003	France	90%	100%	90%	-	1	90%	1	-	10
SC/969500K2MUPSI57XK083FR69005	France	80%	100%	80%	-	1	80%	1	-	10
SC/969500K2MUPSI57XK083LU69022	France	69%	100%	69%	-	1	69%	1	-	10
SC/969500K2MUPSI57XK083LU69018	France	56%	100%	56%	-	1	56%	1	-	10
SC/969500K2MUPSI57XK083LU69010	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR021249	Germany	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR65987	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR67759	France	62%	100%	62%	-	1	62%	1	-	10
SC/969500K2MUPSI57XK083FR68461	France	91%	100%	91%	-	1	91%	1	-	10
SC/969500K2MUPSI57XK083FR68215	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR69640	France	60%	100%	60%	-	1	60%	1	-	10
LEI/969500M4YUJ8899PG058	France	99%	100%	99%	-	1	99%	1	-	10
SC/969500K2MUPSI57XK083FR69583	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083IE69584	Ireland	29%	100%	29%	-	2	29%	1	-	10

Identification code and type of code of the undertaking	Country	Criteria of influence						Inclusion in the scope of Group supervision		Group solvency calculation
		% capital share	% used for the establishment of consolidated accounts	% voting rights	Other criteria	Level of influence	Proportional share used for group solvency calculation	Yes/No	Date of decision if art. 214 is applied	
C0020	C0010	C0180	C0190	C0200	C0210	C0220	C0230	C0240	C0250	C0260
SC/969500K2MUPSI57XK083LU69585	Luxembourg	31%	100%	31%	-	2	31%	1	-	10
SC/969500K2MUPSI57XK083LU69586	Luxembourg	44%	100%	44%	-	2	44%	1	-	10
SC/969500K2MUPSI57XK083LU69587	Luxembourg	88%	100%	88%	-	1	88%	1	-	10
SC/969500K2MUPSI57XK083A1000084	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR69599	France	43%	100%	43%	-	2	43%	1	-	10
SC/969500K2MUPSI57XK083FR69601	France	44%	100%	44%	-	2	44%	1	-	10
SC/969500K2MUPSI57XK083FR69602	France	84%	100%	84%	-	1	84%	1	-	10
SC/969500K2MUPSI57XK083A1000065	France	48%	100%	48%	-	2	48%	1	-	10
SC/969500K2MUPSI57XK083FR69603	France	56%	100%	56%	-	1	56%	1	-	10
SC/969500K2MUPSI57XK083A1000087	France	43%	100%	43%	-	2	43%	1	-	10
SC/969500K2MUPSI57XK083A1000088	France	84%	100%	84%	-	1	84%	1	-	10
SC/969500K2MUPSI57XK083LU69626	Ireland	57%	100%	57%	-	1	57%	1	-	10
SC/969500K2MUPSI57XK083LU69055	Luxembourg	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083LU69618	Luxembourg	99%	100%	99%	-	1	99%	1	-	10
SC/969500K2MUPSI57XK083FR28831	France	42%	100%	42%	-	2	42%	1	-	10
SC/969500K2MUPSI57XK083FR68784	France	52%	100%	52%	-	1	52%	1	-	10
SC/969500K2MUPSI57XK083FR69588	France	70%	100%	70%	-	1	70%	1	-	10
SC/969500K2MUPSI57XK083FR67519	France	90%	100%	90%	-	1	90%	1	-	10
SC/969500K2MUPSI57XK083FR68185	France	66%	100%	66%	-	1	66%	1	-	10
SC/969500K2MUPSI57XK083FR68495	France	89%	100%	89%	-	1	89%	1	-	10
SC/969500K2MUPSI57XK083FR69031	France	82%	100%	82%	-	1	82%	1	-	10
SC/969500K2MUPSI57XK083FR69605	France	78%	100%	78%	-	1	78%	1	-	10
SC/969500K2MUPSI57XK083FR69606	France	76%	100%	76%	-	1	76%	1	-	10
SC/969500K2MUPSI57XK083A1000105	France	53%	100%	53%	-	1	53%	1	-	10
SC/969500K2MUPSI57XK083A1000107	France	84%	100%	84%	-	1	84%	1	-	10
LEI/969500XCC01OU5GZZ553	France	51%	100%	51%	-	1	51%	1	-	10
SC/969500K2MUPSI57XK083A1000113	France	68%	100%	68%	-	1	68%	1	-	10
SC/969500K2MUPSI57XK083A1000108	France	78%	100%	78%	-	1	78%	1	-	10
SC/969500K2MUPSI57XK083A1000115	France	86%	100%	86%	-	1	86%	1	-	10
SC/969500K2MUPSI57XK083A1000373	France	60%	100%	60%	-	1	60%	1	-	10
SC/969500K2MUPSI57XK083A1000374	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083A1000357	France	100%	100%	100%	-	1	100%	1	-	10
LEI/549300IXBPMG8UDQ7R95	Italy	42%	100%	42%	-	2	42%	1	-	10
LEI/549300IAJFESYMKMVS50	Italy	68%	100%	68%	-	1	68%	1	-	10

Identification code and type of code of the undertaking	Country	Criteria of influence						Inclusion in the scope of Group supervision		Group solvency calculation
		% capital share	% used for the establishment of consolidated accounts	% voting rights	Other criteria	Level of influence	Proportional share used for group solvency calculation	Yes/No	Date of decision if art. 214 is applied	
C0020	C0010	C0180	C0190	C0200	C0210	C0220	C0230	C0240	C0250	C0260
SC/969500K2MUPSI57XK083LU69017	Luxembourg	43%	100%	43%	-	2	43%	1	-	10
SC/969500K2MUPSI57XK083LU69012	Luxembourg	72%	100%	72%	-	1	72%	1	-	10
SC/969500K2MUPSI57XK083LU67327	Luxembourg	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083A1000117	Luxembourg	68%	100%	68%	-	1	68%	1	-	10
SC/969500K2MUPSI57XK083LU68796	Luxembourg	62%	100%	62%	-	1	62%	1	-	10
SC/969500K2MUPSI57XK083A1000367	Luxembourg	84%	100%	84%	-	1	84%	1	-	10
LEI/5493007GIWMXBUIUDV23	Italy	97%	100%	97%	-	1	97%	1	-	10
SC/969500K2MUPSI57XK083FR28899	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR28900	France	100%	100%	100%	-	1	100%	1	-	10
LEI/969500S88EZ9QOGX053	France	100%	100%	100%	-	1	100%	1	-	10
LEI/969500G43Q4BXYKA5119	France	80%	100%	80%	-	1	80%	1	-	10
LEI/9695003BX8IQ11OF0V08	France	80%	100%	80%	-	1	80%	1	-	10
LEI/969500VLQDRZ4MWAXU77	France	100%	100%	100%	-	1	100%	1	-	10
LEI/96950093O82E5U6EVQ24	France	100%	100%	100%	-	1	100%	1	-	10
LEI/9695003FWJEACHEZAM06	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR67545	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR08679	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR22185	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR08549	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR22187	France	99%	100%	99%	-	1	99%	1	-	10
SC/969500K2MUPSI57XK083FR16018	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR16042	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR16011	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR16022	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR16030	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR22189	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR24294	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR24295	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR22191	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR22199	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR24282	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR62958	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR24296	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR24297	France	100%	100%	100%	-	1	100%	1	-	10

Identification code and type of code of the undertaking	Country	Criteria of influence						Inclusion in the scope of Group supervision		Group solvency calculation
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C0020	C0010	C0180	C0190	C0200	C0210	C0220	C0230	C0240	C0250	C0260
SC/969500K2MUPSI57XK083FR24298	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR24299	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR24302	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR24303	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR24306	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR24308	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR24309	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR24310	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR24311	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR24319	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR24317	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR24321	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR24322	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR24316	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR24315	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR24326	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR24328	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR22203	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR22204	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR22206	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR22212	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR22213	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR22215	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR24244	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR24245	France	100.00%	100.00%	100.00%	-	1	100.00%	1	-	10
SC/969500K2MUPSI57XK083FR24246	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR24247	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR24249	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR24250	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR24251	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR24254	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR24255	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR22193	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR24258	France	100%	100%	100%	-	1	100%	1	-	10

Identification code and type of code of the undertaking	Country	Criteria of influence						Inclusion in the scope of Group supervision		Group solvency calculation
		% capital share	% used for the establishment of consolidated accounts	% voting rights	Other criteria	Level of influence	Proportional share used for group solvency calculation	Yes/No	Date of decision if art. 214 is applied	
C0020	C0010	C0180	C0190	C0200	C0210	C0220	C0230	C0240	C0250	C0260
SC/969500K2MUPSI57XK083FR24259	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR24261	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR24262	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR24263	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR22194	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR24264	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR24265	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR24266	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR24267	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR24268	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR24271	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR24272	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR24274	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR24275	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR24276	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR24277	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR24278	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR24279	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR24280	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR24281	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR24283	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR24285	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR24286	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR24288	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR24289	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR24290	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR24293	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR22186	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR08725	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR16017	France	99%	100%	99%	-	1	99%	1	-	10
SC/969500K2MUPSI57XK083FR22175	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR22207	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR24284	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR22208	France	100%	100%	100%	-	1	100%	1	-	10

Identification code and type of code of the undertaking	Country	Criteria of influence						Inclusion in the scope of Group supervision		Group solvency calculation
		% capital share	% used for the establishment of consolidated accounts	% voting rights	Other criteria	Level of influence	Proportional share used for group solvency calculation	Yes/No	Date of decision if art. 214 is applied	
C0020	C0010	C0180	C0190	C0200	C0210	C0220	C0230	C0240	C0250	C0260
SC/969500K2MUPSI57XK083FR24334	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR22195	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR22202	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR62130	France	70%	100%	70%	-	1	70%	1	-	10
SC/969500K2MUPSI57XK083FR62133	France	70%	100%	70%	-	1	70%	1	-	10
SC/969500K2MUPSI57XK083FR63103	France	90%	100%	90%	-	1	90%	1	-	10
SC/969500K2MUPSI57XK083FR63097	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR63102	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR63557	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR63558	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR63568	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR64121	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR63803	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR63801	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR63800	France	95%	100%	95%	-	1	95%	1	-	10
SC/969500K2MUPSI57XK083FR63797	France	95%	100%	95%	-	1	95%	1	-	10
SC/969500K2MUPSI57XK083FR63104	France	90%	100%	90%	-	1	90%	1	-	10
SC/969500K2MUPSI57XK083FR63798	France	95%	100%	95%	-	1	95%	1	-	10
SC/969500K2MUPSI57XK083FR64106	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR22197	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR22196	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR22190	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR64122	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR64123	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR64124	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR63095	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR64125	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR64126	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR64127	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR64128	France	100%	100%	100%	-	1	100%	1	-	10
LEI/969500JPESJZWQB5489	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR24314	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR62959	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR64928	France	100%	100%	100%	-	1	100%	1	-	10

Identification code and type of code of the undertaking	Country	Criteria of influence						Inclusion in the scope of Group supervision		Group solvency calculation
		% capital share	% used for the establishment of consolidated accounts	% voting rights	Other criteria	Level of influence	Proportional share used for group solvency calculation	Yes/No	Date of decision if art. 214 is applied	
C0020	C0010	C0180	C0190	C0200	C0210	C0220	C0230	C0240	C0250	C0260
SC/969500K2MUPSI57XK083FR22172	France	33%	33%	33%	-	2	33%	1	-	10
SC/969500K2MUPSI57XK083FR22176	France	25%	25%	25%	-	2	25%	1	-	10
SC/969500K2MUPSI57XK083FR60500	France	50%	50%	50%	-	2	50%	1	-	10
SC/969500K2MUPSI57XK083FR60499	France	50%	50%	50%	-	2	50%	1	-	10
SC/969500K2MUPSI57XK083FR28132	France	50%	50%	50%	-	2	50%	1	-	10
SC/969500K2MUPSI57XK083FR63559	France	50%	50%	50%	-	2	50%	1	-	10
SC/969500K2MUPSI57XK083FR22182	France	50%	50%	50%	-	2	50%	1	-	10
LEI/969500QKCXQLI4IAHX74	France	48%	48%	48%	-	2	48%	1	-	10
LEI/549300B6Y9HBF4JW6G85	France	37%	37%	37%	-	2	37%	1	-	10
SC/969500K2MUPSI57XK083FR66719	France	50%	50%	50%	-	2	50%	1	-	10
SC/969500K2MUPSI57XK083FR68078	France	49%	49%	49%	-	2	49%	1	-	10
SC/969500K2MUPSI57XK083FR64950	France	65%	100%	65%	-	1	65%	1	-	10
SC/969500K2MUPSI57XK083FR22178	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR61717	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR63567	France	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR68079	France	49%	49%	49%	-	2	49%	1	-	10
SC/969500K2MUPSI57XK083FR63266	France	80%	100%	80%	-	1	80%	1	-	10
SC/969500K2MUPSI57XK083IE61679	Ireland	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083IE61680	Ireland	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083IE61678	Ireland	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083IE64510	Ireland	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083IE63701	Ireland	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083IE64686	Ireland	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083IE64513	Ireland	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083IE64516	Ireland	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083IE63528	Ireland	100%	100%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR30679	France	100%	0%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083LU21705	Luxembourg	100%	0%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR24312	France	100%	0%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR63413	France	100%	0%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR00097	France	100%	0%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR20237	France	51%	0%	51%	-	1	51%	1	-	10
LEI/969500J2RDYILVNG7358	France	100%	0%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR29357	France	35%	0%	35%	-	2	35%	1	-	10

Identification code and type of code of the undertaking	Country	Criteria of influence						Inclusion in the scope of Group supervision		Group solvency calculation
		% capital share	% used for the establishment of consolidated accounts	% voting rights	Other criteria	Level of influence	Proportional share used for group solvency calculation	Yes/No	Date of decision if art. 214 is applied	
C0020	C0010	C0180	C0190	C0200	C0210	C0220	C0230	C0240	C0250	C0260
SC/969500K2MUPSI57XK083FR29497	France	100%	0%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR60797	France	51%	0%	51%	-	1	51%	1	-	10
SC/969500K2MUPSI57XK083FR16001	France	100%	0%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR63561	France	100%	0%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR63566	France	99%	0%	99%	-	1	99%	1	-	10
SC/969500K2MUPSI57XK083FR63569	France	100%	0%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR24256	France	100%	0%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR24342	France	56%	0%	56%	-	1	56%	1	-	10
SC/969500K2MUPSI57XK083FR22180	France	50%	0%	50%	-	2	50%	1	-	10
SC/969500K2MUPSI57XK083FR63101	France	78%	0%	78%	-	1	78%	1	-	10
SC/969500K2MUPSI57XK083FR63369	France	90%	0%	90%	-	1	90%	1	-	10
SC/969500K2MUPSI57XK083FR64129	France	100%	0%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR64944	France	100%	0%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR64945	France	100%	0%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR64946	France	100%	0%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR64947	France	100%	0%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR64948	France	100%	0%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR64949	France	100%	0%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR64951	France	100%	0%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR64952	France	100%	0%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR64953	France	100%	0%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR08546	France	33%	0%	33%	-	2	33%	1	-	10
SC/969500K2MUPSI57XK083FR14032	France	20%	0%	20%	-	2	20%	1	-	10
SC/969500K2MUPSI57XK083FR22171	France	24%	0%	24%	-	2	24%	1	-	10
SC/969500K2MUPSI57XK083FR08548	France	50%	0%	50%	-	2	50%	1	-	10
SC/969500K2MUPSI57XK083FR22173	France	36%	0%	36%	-	2	36%	1	-	10
SC/969500K2MUPSI57XK083FR63405	France	47%	0%	47%	-	2	47%	1	-	10
SC/969500K2MUPSI57XK083FR66096	France	25%	0%	25%	-	2	25%	1	-	10
SC/969500K2MUPSI57XK083LU66122	Luxembourg	20%	0%	20%	-	2	20%	1	-	10
SC/969500K2MUPSI57XK083FR16023	France	100%	0%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR16024	France	100%	0%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR16029	France	99%	0%	99%	-	1	99%	1	-	10
SC/969500K2MUPSI57XK083FR16033	France	100%	0%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR16041	France	100%	0%	100%	-	1	100%	1	-	10

Identification code and type of code of the undertaking	Country	Criteria of influence						Inclusion in the scope of Group supervision		Group solvency calculation
		% capital share	% used for the establishment of consolidated accounts	% voting rights	Other criteria	Level of influence	Proportional share used for group solvency calculation	Yes/No	Date of decision if art. 214 is applied	
C0020	C0010	C0180	C0190	C0200	C0210	C0220	C0230	C0240	C0250	C0260
SC/969500K2MUPSI57XK083FR24331	France	99%	0%	99%	-	1	99%	1	-	10
SC/969500K2MUPSI57XK083FR28110	France	100%	0%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR63009	France	100%	0%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR63100	France	100%	0%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR65100	France	100%	0%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR65102	France	100%	0%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083IT66254	Italy	100%	0%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083BE63044	Belgium	80%	0%	80%	-	1	80%	1	-	10
SC/969500K2MUPSI57XK083BE63832	Belgium	80%	0%	80%	-	1	80%	1	-	10
SC/969500K2MUPSI57XK083BE63833	Belgium	80%	0%	80%	-	1	80%	1	-	10
SC/969500K2MUPSI57XK083BE63835	Belgium	80%	0%	80%	-	1	80%	1	-	10
SC/969500K2MUPSI57XK083BE63836	Belgium	80%	0%	80%	-	1	80%	1	-	10
SC/969500K2MUPSI57XK083BE63837	Belgium	80%	0%	80%	-	1	80%	1	-	10
SC/969500K2MUPSI57XK083BE63838	Belgium	80%	0%	80%	-	1	80%	1	-	10
SC/969500K2MUPSI57XK083BE63839	Belgium	80%	0%	80%	-	1	80%	1	-	10
SC/969500K2MUPSI57XK083BE63840	Belgium	80%	0%	80%	-	1	80%	1	-	10
SC/969500K2MUPSI57XK083BE63841	Belgium	80%	0%	80%	-	1	80%	1	-	10
SC/969500K2MUPSI57XK083BE63842	Belgium	80%	0%	80%	-	1	80%	1	-	10
SC/969500K2MUPSI57XK083BE63843	Belgium	80%	0%	80%	-	1	80%	1	-	10
SC/969500K2MUPSI57XK083ES27665	Spain	51%	0%	51%	-	1	51%	1	-	10
SC/969500K2MUPSI57XK083IT27667	Italy	51%	0%	51%	-	1	51%	1	-	10
SC/969500K2MUPSI57XK083FR67929	France	50%	0%	50%	-	2	50%	1	-	10
SC/969500K2MUPSI57XK083FR67139	France	100%	0%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR67140	France	99%	0%	99%	-	1	99%	1	-	10
SC/969500K2MUPSI57XK083FR67141	France	99%	0%	99%	-	1	99%	1	-	10
SC/969500K2MUPSI57XK083FR67142	France	99%	0%	99%	-	1	99%	1	-	10
SC/969500K2MUPSI57XK083FR67143	France	99%	0%	99%	-	1	99%	1	-	10
SC/969500K2MUPSI57XK083FR67144	France	100%	0%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR67145	France	100%	0%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR67146	France	99%	0%	99%	-	1	99%	1	-	10
SC/969500K2MUPSI57XK083FR67355	France	99%	0%	99%	-	1	99%	1	-	10
SC/969500K2MUPSI57XK083FR67356	France	99%	0%	99%	-	1	99%	1	-	10
SC/969500K2MUPSI57XK083FR67357	France	99%	0%	99%	-	1	99%	1	-	10
SC/969500K2MUPSI57XK083FR67358	France	99%	0%	99%	-	1	99%	1	-	10

Identification code and type of code of the undertaking	Country	Criteria of influence						Inclusion in the scope of Group supervision		Group solvency calculation
		% capital share	% used for the establishment of consolidated accounts	% voting rights	Other criteria	Level of influence	Proportional share used for group solvency calculation	Yes/No	Date of decision if art. 214 is applied	
C0020	C0010	C0180	C0190	C0200	C0210	C0220	C0230	C0240	C0250	C0260
SC/969500K2MUPSI57XK083FR67359	France	99%	0%	99%	-	1	99%	1	-	10
SC/969500K2MUPSI57XK083FR67360	France	99%	0%	99%	-	1	99%	1	-	10
SC/969500K2MUPSI57XK083FR67362	France	99%	0%	99%	-	1	99%	1	-	10
SC/969500K2MUPSI57XK083FR67363	France	99%	0%	99%	-	1	99%	1	-	10
SC/969500K2MUPSI57XK083FR67364	France	99%	0%	99%	-	1	99%	1	-	10
SC/969500K2MUPSI57XK083FR67376	France	99%	0%	99%	-	1	99%	1	-	10
SC/969500K2MUPSI57XK083FR68780	France	100%	0%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR68781	France	100%	0%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR28081	France	60%	0%	60%	-	1	60%	1	-	10
SC/969500K2MUPSI57XK083FR67511	France	100%	0%	100%	-	1	100%	1	-	10
LEI/549300M6DMUC7H67PU05	Luxembourg	69%	0%	69%	-	1	69%	1	-	10
SC/969500K2MUPSI57XK083FR30209	France	100%	0%	100%	-	1	100%	1	-	10
LEI/969500V216U5FVKE4F10	France	89%	0%	89%	-	1	89%	1	-	10
SC/969500K2MUPSI57XK083FR60387	France	50%	0%	50%	-	2	50%	1	-	10
LEI/969500HRW2W6V6R7TL66	France	100%	0%	100%	-	1	100%	1	-	10
LEI/969500JUI97K0FI27Y85	France	91%	0%	91%	-	1	91%	1	-	10
SC/969500K2MUPSI57XK083FR67528	France	100%	0%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR67134	France	52%	0%	52%	-	1	52%	1	-	10
SC/969500K2MUPSI57XK083FR67380	France	100%	0%	100%	-	1	100%	1	-	10
LEI/969500D6DCHAI0KCDH96	France	100%	0%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR67513	France	88%	0%	88%	-	1	88%	1	-	10
SC/969500K2MUPSI57XK083AN29797	NETHERLANDS ANTILLES	59%	0%	59%	-	1	59%	1	-	10
SC/969500K2MUPSI57XK083FR66538	France	100%	0%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083LU66887	Luxembourg	43%	0%	43%	-	2	43%	1	-	10
LEI/969500BQ17ZLAGFNE838	France	100%	0%	100%	-	1	100%	1	-	10
LEI/969500R2G4TYJSA4VQ57	France	100%	0%	100%	-	1	100%	1	-	10
LEI/96950098MV6OXMNMDJ92	France	100%	0%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083LU66614	Luxembourg	100%	0%	100%	-	1	100%	1	-	10
LEI/969500M5K22JQ64PAG87	France	100%	0%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR65556	France	100%	0%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083R025389	France	100%	0%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR65264	France	92%	0%	92%	-	1	92%	1	-	10
SC/969500K2MUPSI57XK083FR67756	France	100%	0%	100%	-	1	100%	1	-	10

Identification code and type of code of the undertaking	Country	Criteria of influence						Inclusion in the scope of Group supervision		Group solvency calculation
		% capital share	% used for the establishment of consolidated accounts	% voting rights	Other criteria	Level of influence	Proportional share used for group solvency calculation	Yes/No	Date of decision if art. 214 is applied	
C0020	C0010	C0180	C0190	C0200	C0210	C0220	C0230	C0240	C0250	C0260
SC/969500K2MUPSI57XK083FR67757	France	100%	0%	100%	-	1	100%	1	-	10
LEI/9695006V0AQW4I99CI34	France	63%	0%	63%	-	1	63%	1	-	10
SC/969500K2MUPSI57XK083FR67772	France	93%	0%	93%	-	1	93%	1	-	10
SC/969500K2MUPSI57XK083FR67931	France	63%	0%	63%	-	1	63%	1	-	10
SC/969500K2MUPSI57XK083FR68161	France	100%	0%	100%	-	1	100%	1	-	10
LEI/9695005VWNPZYFEANJ53	France	80%	0%	80%	-	1	80%	1	-	10
SC/969500K2MUPSI57XK083FR68173	France	100%	0%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR68175	France	92%	0%	92%	-	1	92%	1	-	10
SC/969500K2MUPSI57XK083FR68184	France	93%	0%	93%	-	1	93%	1	-	10
SC/969500K2MUPSI57XK083IT67788	France	100%	0%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083JP67932	Japan	100%	0%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR021680	France	79%	0%	79%	-	1	79%	1	-	10
SC/969500K2MUPSI57XK083FR63576	France	100%	0%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR68606	France	100%	0%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR68774	France	59%	0%	59%	-	1	59%	1	-	10
SC/969500K2MUPSI57XK083FR68775	France	100%	0%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR68789	France	100%	0%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR68792	France	85%	0%	85%	-	1	85%	1	-	10
SC/969500K2MUPSI57XK083FR68794	France	94%	0%	94%	-	1	94%	1	-	10
SC/969500K2MUPSI57XK083FR69004	France	93%	0%	93%	-	1	93%	1	-	10
SC/969500K2MUPSI57XK083FR69032	France	91%	0%	91%	-	1	91%	1	-	10
SC/969500K2MUPSI57XK083FR69038	France	66%	0%	66%	-	1	66%	1	-	10
SC/969500K2MUPSI57XK083FR69040	France	51%	0%	51%	-	1	51%	1	-	10
SC/969500K2MUPSI57XK083FR69049	France	100%	0%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR66171	France	50%	0%	50%	-	2	50%	1	-	10
SC/969500K2MUPSI57XK083FR67382	France	42%	0%	42%	-	2	42%	1	-	10
SC/969500K2MUPSI57XK083FR27729	France	50%	0%	50%	-	2	50%	1	-	10
SC/969500K2MUPSI57XK083FR27730	France	50%	0%	50%	-	2	50%	1	-	10
SC/969500K2MUPSI57XK083FR27733	France	50%	0%	50%	-	2	50%	1	-	10
SC/969500K2MUPSI57XK083LU69015	Luxembourg	100%	0%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083LU67550	Luxembourg	100%	0%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083A1000082	Luxembourg	100%	0%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR69630	France	77%	0%	77%	-	1	77%	1	-	10
SC/969500K2MUPSI57XK083FR67753	France	99%	0%	99%	-	1	99%	1	-	10

Identification code and type of code of the undertaking	Country	Criteria of influence						Inclusion in the scope of Group supervision		Group solvency calculation
		% capital share	% used for the establishment of consolidated accounts	% voting rights	Other criteria	Level of influence	Proportional share used for group solvency calculation	Yes/No	Date of decision if art. 214 is applied	
C0020	C0010	C0180	C0190	C0200	C0210	C0220	C0230	C0240	C0250	C0260
SC/969500K2MUPSI57XK083FR69638	France	100%	0%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083IT69627	Italy	100%	0%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR27090	France	42%	0%	42%	-	2	42%	1	-	10
SC/969500K2MUPSI57XK083FR69198	France	100%	0%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR69199	France	100%	0%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR69593	France	100%	0%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR69600	France	98%	0%	98%	-	1	98%	1	-	10
SC/969500K2MUPSI57XK083FR69607	France	100%	0%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083IE67891	Ireland	73%	0%	73%	-	1	73%	1	-	10
SC/969500K2MUPSI57XK083ES69072	Spain	40%	0%	40%	-	2	40%	1	-	10
SC/969500K2MUPSI57XK083A1000386	France	100%	0%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083A1000387	France	24%	0%	24%	-	2	24%	1	-	10
LEI/54930002F1WY3ZBV5C27	Luxembourg	54%	0%	54%	-	1	54%	1	-	10
SC/969500K2MUPSI57XK083A1000103	France	84%	0%	84%	-	1	84%	1	-	10
SC/969500K2MUPSI57XK083A1000106	France	82%	0%	82%	-	1	82%	1	-	10
SC/969500K2MUPSI57XK083A1000111	France	66%	0%	66%	-	1	66%	1	-	10
LEI/969500BWXPDCLHC3Z76	France	64%	0%	64%	-	1	64%	1	-	10
SC/969500K2MUPSI57XK083A1000120	France	100%	0%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083A1000347	France	100%	0%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083A1000348	France	100%	0%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083A1000353	France	88%	0%	88%	-	1	88%	1	-	10
SC/969500K2MUPSI57XK083A1000354	France	89%	0%	89%	-	1	89%	1	-	10
SC/969500K2MUPSI57XK083A1000355	France	100%	0%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083A1000356	France	100%	0%	100%	-	1	100%	1	-	10
LEI/5493000S1XKEF0WZNP58	Ireland	71%	0%	71%	-	1	71%	1	-	10
LEI/549300IBQGS89B2IRE94	Luxembourg	78%	0%	78%	-	1	78%	1	-	10
LEI/213800ZOWA68ODN3E106	Luxembourg	99%	0%	99%	-	1	99%	1	-	10
LEI/2138005OVQZG3GCI7P98	Luxembourg	100%	0%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083A1000372	France	100%	0%	100%	-	1	100%	1	-	10
LEI/969500VG7W0EK37FIN49	France	48%	0%	48%	-	2	48%	1	-	10
SC/969500K2MUPSI57XK083FR63163	France	75%	0%	75%	-	1	75%	1	-	10
SC/969500K2MUPSI57XK083FR64484	Luxembourg	53%	0%	53%	-	1	53%	1	-	10
SC/969500K2MUPSI57XK083FR65197	France	58%	0%	58%	-	1	58%	1	-	10
SC/969500K2MUPSI57XK083FR66628	France	100%	0%	100%	-	1	100%	1	-	10

Identification code and type of code of the undertaking	Country	Criteria of influence						Inclusion in the scope of Group supervision		Group solvency calculation
		% capital share	% used for the establishment of consolidated accounts	% voting rights	Other criteria	Level of influence	Proportional share used for group solvency calculation	Yes/No	Date of decision if art. 214 is applied	
C0020	C0010	C0180	C0190	C0200	C0210	C0220	C0230	C0240	C0250	C0260
SC/969500K2MUPSI57XK083FR67231	France	98%	0%	98%	-	1	98%	1	-	10
SC/969500K2MUPSI57XK083JP68191	Japan	45%	0%	45%	-	2	45%	1	-	10
SC/969500K2MUPSI57XK083LU23537	Luxembourg	71%	0%	71%	-	1	71%	1	-	10
SC/969500K2MUPSI57XK083LU64553	Luxembourg	72%	0%	72%	-	1	72%	1	-	10
SC/969500K2MUPSI57XK083LU67138	Luxembourg	100%	0%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083LU69008	Luxembourg	49%	0%	49%	-	2	49%	1	-	10
LEI/815600D715ED1BA75661	Italy	100%	0%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083A1000109	France	79%	0%	79%	-	1	79%	1	-	10
SC/969500K2MUPSI57XK083A1000074	Poland	100%	0%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083A1000095	Poland	100%	0%	100%	-	1	100%	1	-	10
SC/969500K2MUPSI57XK083FR67927	France	22%	0%	22%	-	2	22%	1	-	10
SC/969500K2MUPSI57XK083FR30741	France	30%	0%	30%	-	2	30%	1	-	10
SC/969500K2MUPSI57XK083FR67365	France	40%	0%	40%	-	2	40%	1	-	10
LEI/969500S78AOSW8IA9I54	France	21%	0%	21%	-	2	21%	1	-	10
LEI/969500D688JIO5UESX62	France	22%	0%	22%	-	2	22%	1	-	10
SC/969500K2MUPSI57XK083FR67813	France	25%	0%	25%	-	2	25%	1	-	10
SC/969500K2MUPSI57XK083FR28508	France	33%	100%	33%	-	2	33%	1	-	10

Company type	1 - Life insurance undertaking 2 - Non life insurance undertaking 3 - Reinsurance undertaking 4 - Composite undertaking 5 - Insurance holding company as defined in Article 212(1) (f) of Directive 2009/138/EC 6 - Mixed-activity insurance holding company as defined in Article 212(1) (g) of Directive 2009/138/EC 7 - Mixed financial holding company as defined in Article 212 (1)(h) of Directive 2009/138/EC 8 - Credit institution, investment firm and financial institution 9 - Institution for occupational retirement provision 10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 11 - Non-regulated undertaking carrying out financial activities as defined in Article 1 (52) of Delegated Regulation (EU) 2015/35 12 - Special purpose vehicle authorised in accordance with Article 211 of Directive 2009/138/EC 13 - Special purpose vehicle other than special purpose vehicle authorised in accordance with Art. 211 of Directive 2009/138/EC 14 - UCIT management company as defined in Article 1 (54) of Delegated Regulation (EU) 2015/35 15 - Alternative investment fund manager as defined in Article 1 (55) of Delegated Regulation (EU) 2015/35 99 - Other
Catégorie (mutual/non-mutal)	1 - Mutual 2 - Non mutual
Degree of influence	1 - Dominant 2 - Significant
Inclusion in the Group's scope	1 - Included in the scope 2 - Not included in the scope (art. 214, paragraph 2, a) 3 - Not included in the scope (art. 214, paragraph 2, b) 4 - Not included in the scope (art. 214, paragraph 2, c)
Method used, and if first method, treatment of the company	1 - Method 1: Full consolidation 2 - Method 1: Proportional consolidation 3 - Method 1: Adjusted equity method 4 - Method 1: Sectoral rules 5 - Method 2: Solvency II 6 - Method 2: sectoral Rules 7 - Method 2: Local rules 8 - Deduction of the participation in relation to article 229 of Directive 2009/138/EC 9 - No inclusion in the scope of group supervision as defined in Art. 214 Directive 2009/138/EC 10 - Other method



Crédit Agricole Assurances, a French limited company
with share capital of €1,490,403,670

Headquarters: 16-18, boulevard de Vaugirard 75015 Paris
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