



PRESS RELEASE

Paris, 25 September 2014

La Banque Postale and CNP Assurances promote responsible investment options among savers

To coincide with France's SRI week, which runs from 29 September to 5 October 2014, La Banque Postale and CNP Assurances will be offering a promotion until 31 October to raise awareness among its savers about responsible investing.

Between 1 September and 31 October 2014, La Banque Postale customers can enjoy a 50% reduction in fees for new money invested in eligible funds in La Banque Postale's *Investir Autrement* SRI range of life insurance policies.

These funds are available as part of six life insurance contracts (Vivaccio, GMO, Ascendo, Cachemire, Cachemire 2 and Cachemire Patrimoine) sold by La Banque Postale and managed by CNP Assurances. These contracts already represent close to 5 million beneficiaries, and the promotional offer provides an opportunity to raise their awareness about the Socially Responsible Investment approach and its value.

"This initiative is perfectly aligned with the responsible investment approach embodied in our asset management strategy, which has incorporated ESG criteria since 2006", explains Dorothée de Kermadec-Courson, Compliance, Internal Control and Sustainable Development Director at CNP Assurances. *"Our commitment nurtures a relationship of trust with policyholders, by giving them the chance to choose investments with social or environmental impacts through SRI funds. Taking our cue from SRI week, we decided to promote this notion, which is still relatively unknown."*

"True to its values as a civic-minded bank, *La Banque Postale is committed to offering its customers a line-up of clear, simple and socially responsible products, focused on covering the essentials at affordable rates*", says Pierre Antraygues, Banking, Savings and Insurance Director at La Banque Postale. *"With this in mind, it is leading an active SRI promotion campaign through its Investir Autrement range, which includes five Novethic certified funds. Since September 2014, it has also expanded its socially responsible offering with the launch of Service Intérêts Solidaires and two formula-based funds, whose performance is linked to the Ethical Europe Equity index."*

CNP Assurances and responsible investment in facts and figures

- **80%** (more than €200 billion) of CNP Assurances's financial investments incorporate ESG criteria (versus 7% in 2008), which is the highest proportion in the market.
- More than **€250 million** invested in SRI funds (SMEs helping young people in difficulty access the job market, renewable energy, water and waste treatment, etc.)
- Long-term investment horizon: **7 years** on average for equities and held to maturity for bonds.

Figures at 31 December 2013

About CNP Assurances

CNP Assurances is France's leading personal insurer, with net profit of €1,030 million in 2013. The Group also has operations in other European countries and in Latin America, with a significant presence in Brazil. It has 27 million personal risk/protection insureds worldwide and 14 million savings and pensions policyholders.

For 160 years, CNP Assurances has been protecting people against the risks of everyday life. The Group designs and manages life insurance, pension, personal risk and protection (term creditor insurance and health insurance) products.

In France, CNP Assurances distributes its individual insurance products through La Banque Postale and the Caisses d'Épargne, as well as through its own CNP Trésor network. In Brazil, its second largest market, the Group's partner is Caixa Econômica Federal, the country's second-biggest state-owned bank.

In group insurance, CNP Assurances crafts tailor-made personal risk, pension and term creditor insurance products that are aligned with the needs of companies, local authorities, mutual insurers, non-profit organizations, and banks in Europe and Latin America.

Listed on the first market of the Paris Bourse since October 1998, CNP Assurances enjoys the backing of a core group of four major shareholders (Caisse des Dépôts et Consignations, La Banque Postale, Groupe BPCE and the French State) united by a shareholders' agreement.

About La Banque Postale (www.labanquepostale.fr)

La Banque Postale, a subsidiary of Groupe La Poste, is present in the retail banking, insurance and asset management markets. As a civic-minded bank, it partners clients as part of an enduring banking relationship, supported by a comprehensive, competitively priced range of products and services. As a local bank providing a public service, La Banque Postale meets the needs of everyone: private individuals, businesses, professionals and the local public sector. It strives to serve its customers through the network of post offices, online and over the telephone as part of a fully multi-channel relationship.

La Banque Postale: key figures

- €5,539 billion NBI
- 10.7 million active customers
- 446,000 corporate customers and associations
- 3,000 local authorities as customers
- More than 7 million bank cards
- 17,000 retail outlets

Figures at 31 December 2013

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