



PRESS RELEASE

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CNP Assurances is investing in Lendix, France's leading crowdlending platform for SMEs

CNP Assurances, a socially responsible investor involved in funding economic growth, is taking an equity stake in Lendix, France's leading platform for lending to SMEs. In doing so, the Group, which has a seat on the supervisory board of the fintech company, plans to support Lendix's expansion in France, Spain and Italy.

Lendix allows French SMEs to borrow up to €1m directly from private or institutional investors. As a crowdlending platform first set up in 2015, it experienced significant growth in its business and quickly gained the top spot in the French marketplace.

With Lendix embarking on raising €12m, CNP Assurances is investing in a fintech company for the first time by taking its first equity stake in Lendix. Hélène Falchier, head of private equity at CNP Assurances, is joining the Lendix supervisory board.

The lead investor in this particular pool, CNP Assurances plans to support Lendix's expansion in France, Spain and Italy. This capital increase is furthermore combined with a commitment in excess of €20m from Lendix shareholders to also lend to SMEs through the platform.

CNP Assurances is one of the top 50 institutional investors worldwide in unlisted companies, and one of the very top in France. The Group spends €500-700m per annum on this asset class, and in so doing supports unlisted businesses across the lifecycle. The Group recently started a scheme called Open CNP, intended in particular to finance and support the development of innovative start-ups which should, in a virtuous circle, stimulate further growth drivers for CNP Assurances and help in the company's digital transformation.

"This first investment in fintech, in France's number one firm in crowdlending to SMEs, demonstrates our confidence in its ability to consolidate its position as the French market leader and to conquer new markets in mainland Europe," says Hélène Falchier, head of private equity at CNP Assurances.

"We are delighted with this first practical application of our Open CNP scheme, exposing the company to new partners in order to identify and support the development of innovative start-ups. This deal is moreover fully in keeping with the Group's digital policy," Magali Noé, chief digital officer at CNP Assurances, is pleased to add.

About CNP Assurances

CNP Assurances is France's leading personal insurer with net profits of €1,130 million in 2015. The Group also has operations in other European countries and in Latin America, with a significant presence in Brazil. It has more than 36 million personal risk/protection insureds worldwide and more than 13 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 insurance and protection products (term creditor insurance and health insurance).

- In France, CNP Assurances distributes its individual insurance products through La Banque Postale and the Caisses d'Épargne, as well as through its own network: Amétis. 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.

CNP Assurances has been listed on the Paris Stock Exchange since October 1998 (the first market) and has a stable shareholder structure thanks to the signing of an agreement between its major shareholders (Caisse des Dépôts, La Banque Postale, Groupe BPCE and the French State).

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About Lendix

Lendix is an online lending platform for small and medium-sized enterprises, enabling private and institutional investors to lend directly to businesses of their choice. Lenders can make profitable and beneficial use of their savings while helping to finance the real economy, and companies can find new, straightforward and effective sources of financing other than banks. Lendix lends to firms in all sectors and of any size (Alain Ducasse Entreprise, Saint Jean Industries, La Folie Douce, 5àsec, H8 Collection, etc.).

Lendix is the top lending platform in France.

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