

PRESS RELEASE

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Through Open CNP, CNP Assurances will devote €100m over 5 years to develop partnerships with start-ups

OPEN CNP, launched in 2016, will provide €100m over 5 years. The venture will be introduced on 29 September as part of France Digitale Day, of which CNP Assurances is a partner.

Part of the digital dynamics of CNP Assurances, the goal of the Open CNP programme is to financially support the growth of innovative start-ups while developing mutually rewarding partnerships. The start-ups are in similar fields of activity to those of CNP Assurances: e-health, fintech, insurtech, offer development, and technologies that meet today's needs for personal protection.

The Open CNP programme will be introduced by CNP Assurances on 29 September as part of France Digitale Day. This event will bring together 2,500 entrepreneurs, investors and political and economic figures in Paris at the Grande Halle de la Villette, of which CNP Assurances is a partner.

Open CNP has already made two investments in 2016. In April 2016, CNP Assurances was the leading investor in a pool of €12m to support Lendix, a French platform providing loans to SMEs, in its expansion in France, Spain and Italy. On 14 September 2016, CNP Assurances became a shareholder of H4D, a pioneer in telemedicine solutions. The €6.7m transaction was led by a syndication of Innovation Capital, Bpifrance and CNP Assurances. The Luxembourg family office and a former H4D shareholder, Atoga, also reinvested.

CNP Assurances is a responsible investor dedicated to financing the economy. It is ranked as one of the world's top 50 institutional investors for unlisted funds, and among the very best in France. Each year, the Group invests between €500m and €700m in this asset class and supports unlisted companies every step of the way. This long-standing relationship with the world of private equity enables the Group, as France's top insurer, to naturally identify and support innovative start-ups through Open CNP.

"The Open CNP programme contributes to the digital dynamics of CNP Assurances by financing and supporting the development of innovative start-ups, and establishing mutually beneficial partnerships. Not only are we investing in the growth of these start-ups, but we are also creating partnerships that are in line with the various business activities of CNP Assurances," said Frédéric Lavenir, CEO of CNP Assurances.

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 28 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'Epargne, 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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