

Unit-linked Sales by Region and by Partnership/Clientele/Subsidiary

	Premium income (IFRS)		
<i>(in € millions)</i>	H1 2015	H1 2014	% change
La Banque Postale	619.6	457.9	+35.3
Caisses d'Épargne	1,018.9	664.4	+53.4
Amétis*	39.5	27.4	+44.2
Other networks (France)	6.3	4.5	+40.0
TOTAL INDIVIDUAL POLICIES – FRANCE	1,684.3	1,154.1	+45.9
Group policies – France	13.7	12.6	+8.8
TOTAL FRANCE	1,697.9	1,166.7	+45.5
Caixa Seguradora**	889.3	649.4	+36.9
CNP Partners***	24.9	13.9	+79.1
CNP UniCredit Vita	1,023.5	603.6	+69.6
CNP Cyprus Insurance Holdings	22.5	22.3	+0.6
CNP Europe	0.0	3.7	-100.0
CNP BVP (Portugal-Spain-Italy)	18.1	31.1	-41.8
TOTAL INDIVIDUAL POLICIES – INTERNATIONAL	1,978.2	1,324.0	+49.4
Group policies – International	41.5	20.7	+100.8
TOTAL INTERNATIONAL	2,019.7	1,344.7	+50.2
TOTAL - UNIT-LINKED	3,717.6	2,511.4	+48.0

* New name for CNP Trésor

** New name for Caixa Seguros

*** New name for CNP Vida

Premium Income by Insurance Category

	Premium income (IFRS)		
<i>(in € millions)</i>	H1 2015	H1 2014	% change
Individual insurance policies	12,685.9	12,717.1	-0.3
Group policies	3,541.8	3,046.8	+16.3
TOTAL	16,227.7	15,763.9	+2.9

First-Half 2015 Premium Income by Country and by Segment

	Savings		Pensions		Personal risk		Term Creditor Insurance		Health Insurance		Property & Casualty		Total	
	H1 2015	% ch.	H1 2015	% ch.	H1 2015	% ch.	H1 2015	% ch.	H1 2015	% ch.	H1 2015	% ch.	H1 2015	% ch.
<i>(IFRS, in € millions)</i>														
France	9,265.2	-1.1	823.0	+27.4	782.4	+0.3	1,359.7	-0.9	232.2	-8.5	0.0	0.0	12,462.5	+0.3
Italy ⁽¹⁾	1,520.5	-5.2	7.6	-3.4	5.9	+1.2	59.6	-10.5	0.0	0.0	0.0	0.0	1,593.6	-5.4
Portugal ⁽²⁾	24.8	-48.2	0.0	0.0	0.0	-100.0	7.8	-33.9	0.0	0.0	0.0	0.0	32.7	-45.6
Rest of Europe ⁽³⁾	0.7	-5.5	0.5	-75.8	0.0	-25.0	0.6	-29.9	0.1	-15.4	0.1	-90.4	2.0	-61.5
Brazil	21.6	-16.3	932.1	+38.8	308.9	+8.1	271.3	+28.5	40.3	+77.6	153.6	+11.0	1,727.9	+27.5
Argentina	2.9	+24.6	0.0	0.0	8.2	+41.3	20.2	+53.6	0.0	0.0	0.5	n.m.	31.7	+49.2
Spain ⁽⁴⁾	78.5	-37.9	1.9	-44.6	1.4	-66.3	11.3	-23.8	0.0	0.0	0.0	0.0	93.0	-37.4
Cyprus	23.5	-0.2	0.0	0.0	6.1	-4.4	-0.1	n.m.	12.3	+12.2	25.5	-3.3	67.2	-0.1
Ireland	0.0	0.0	0.5	0.0	0.0	0.0	216,7 ⁽⁵⁾	n.m.	0.0	0.0	0.0	0.0	217.1	n.m.
Sub-total International	1,672.4	-8.7	942.5	+37.5	330.5	+7.2	587.4	+84.5	52.7	+56.0	179.8	+8.1	3,765.2	+12.6
TOTAL	10,937.6	-2.3	1,765.5	+32.6	1,112.8	+2.3	1,947.1	+15.2	285.0	-1.0	179.8	+8.1	16,227.7	+2.9

⁽¹⁾ CNP Italia branch, CNP UniCredit Vita, CNP BVP Italia

⁽²⁾ CNP BVP Portugal

⁽³⁾ Mainly Greece

⁽⁴⁾ CNP España branch, CNP Partners⁽⁶⁾, CNP BVP Spain

⁽⁵⁾ CNP Santander Insurance

⁽⁶⁾ New name for CNP Vida

CNP UniCredit Vita Premium Income by Segment

<i>(in € millions)</i>	Premium income (IFRS)	
	H1 2015	% change
Savings	1,439.2	-3.7
Pensions	7.6	-3.4
Personal risk	5.9	+1.2
Term Creditor Insurance	31.3	-18.1
TOTAL	1,484.1	-4.1

Caixa Seguradora* Premium Income by Segment

<i>(in BRL millions)</i>	Premium income (IFRS)	
	H1 2015	% change
Savings	71.5	-12.0
Pensions	3,085.9	+45.8
Personal risk	1,022.6	+13.6
Term Creditor Insurance	898.3	+35.1
Property & Casualty	508.6	+16.7
Health Insurance	133.5	+86.7
TOTAL	5,720.4	+34.0

* New name for Caixa Seguros