



Paris – 6 November 2009

**PRESS RELEASE**  
**- Third Quarter 2009 Quarterly Information -**

**Premium income for the first nine months up 17.6% to €24,551 million  
Advances in all operating regions**

**(Paris – 6 November 2009)** – CNP Assurances, the leading personal insurer in France, with operations in the rest of Europe and in South America, has announced its premium income for the first nine months of 2009.

**Highlights**

- **Gross new money up 17.6%.**
- **Strong momentum in France, up 13.7%.**
- **Sustained growth in international markets, up 39.3%.**
- **Net new money in France at €7.4 billion**
- **Further growth in technical reserves, up by around 6% vs. 30 September 2008.**

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**Gilles Benoist, Chief Executive Officer, said:**

“In a less morose economic and financial environment, CNP Assurances reported growth in all its markets. In France, La Banque Postale maintained its solid performance, while the Savings Banks achieved a resounding return to growth in a more vibrant savings and pensions market. Premiums also increased outside France, particularly in Italy, Spain and Brazil.”

## 1 – Business review for the first nine months of 2009

### 1.1 – Consolidated revenue

**Premium income under French GAAP rose by 17.6% to €24,551 million.** In France, CNP Assurances' main market, premium income was up 13.7%. Outside France, Italy rebounded, with premiums up 57.7%, and Brazil reported sustained growth of 22% in local currency.

Revenue under IFRS amounted to €24,287 million, representing an increase of 21% over the year earlier period.

**Technical reserves were around 6% higher at 30 September 2009 compared to 30 September 2008.**

### 1.2 – Revenue by business segment

**French GAAP premium income rose significantly**, led by:

- a 19.9% increase in the Savings segment, reflecting growth of 14.7% in France and 64.6% in Italy; and
- a 29.8% increase in the Pensions segment. Pensions revenue in France surged by 43.3% following a change in the law requiring companies that had their own supplementary pension institution (IRS) to transfer their commitments to an insurance company. A major transfer during the period concerned the Shell IRS. Outside France, pensions revenue in Brazil was up by a strong 14%.

The personal risk segment declined by a slight 5.5%, due primarily to the loss of a re-insurance treaty with mutual insurance companies, already mentioned in the first quarter report.

Unit-linked sales contracted by 54.4% over the first nine months to €1,829 million; however, the trend slowed in the latter part of the period. The lower sales were mainly due to clients' continued preference for lower risk products despite an upturn in the financial markets.

Premium income (€m)	IFRS		French GAAP	
	2009 (9 months)	% change	2009 (9 months)	% change
<b>Savings</b>	18,209.4	+ 24.8	18,460.3	+ 19.9
<b>Pensions</b>	2,291.9	+ 29.2	2,304.0	+ 29.8
<b>Personal Risk</b>	1,164.1	- 5.6	1,165.3	- 5.5
<b>Loan Insurance</b>	1,959.5	+ 0.9	1,959.5	+ 0.9
<b>Health Insurance</b>	363.7	+ 39.4	363.7	+ 39.4
<b>Property &amp; Casualty</b>	298.4	+ 11.9	298.4	+ 11.9
<b>TOTAL</b>	<b>24,286.9</b>	<b>+ 21.0</b>	<b>24,551.1</b>	<b>+ 17.6</b>

### 1.3 – By country and partner network

Premium income (€m)	IFRS		French GAAP	
	2009 (9 months)	% change	2009 (9 months)	% change
France	20,061.2	+ 13.6	20,085.8	+ 13.7
Italy (1)	2,292.2	+ 154.6	2,331.2	+ 57.7
Brazil (2)	1,357.8	+ 14.4	1,554.8	+ 11.7
Portugal (3)	175.7	+ 11.7	175.6	+ 4.3
Spain (4)	229.0	+ 64.2	229.0	+ 64.2
Cyprus/Greece	140.4	-	140.4	-
Ireland	0.6	-	4.2	-
Other (5)	29.9	-	29.9	-
<b>TOTAL</b>	<b>24,286.9</b>	<b>+ 21.0</b>	<b>24,551.1</b>	<b>+ 17.6</b>

(1) Italian branches, Cofidis business in Italy and CNP Vita.

(2) Based on exchange rates at 30 September 2009.

(3) Global, Global Vida and Cofidis business in Portugal.

(4) Spanish branches, Cofidis business in Spain and CNP Vida.

(5) Argentina and Cofidis business in Belgium, Czech Republic, Greece and Hungary.

#### France

According to estimates published by the industry federation (FFSA), the French savings and pensions market generated €104 billion in new money under French GAAP, representing an increase of 10% over the nine-month period. The trend towards insurance-based products was mainly driven by low short-term interest rates, including on *Livret A* passbook savings accounts which offer a yield of just 1.25%. Net new money for the French market as a whole climbed a strong 37% over the nine-month period to €1.5 billion, and market technical reserves were 6% higher than at 30 September 2008.

CNP Assurances' premium income for the first nine months of 2009 rose by 13.7% to €20,086 million under French GAAP and by 13.6% to €20,061 million under IFRS. The Group continued to outperform the French savings and pensions market, thanks to strong performances from the La Banque Postale and Savings Banks networks, as well as sustained growth in the Companies & Local Authorities segment.

Net new money in France amounted to €7.4 billion, a year-on-year increase of 48%, and the ratio between withdrawals and technical reserves remained unchanged.

Unit-linked sales fell 68% to €576 million due to clients' continued marked preference for lower risk products. However, the drop was less steep than in the six months to 30 June, and the proportion of unit-linked sales in the three main networks' savings and pensions revenue was up a slight 3.4% over the first half.

In France, the main growth areas for the nine months to 30 September 2009 were:

#### - La Banque Postale

After achieving strong growth in the first half, La Banque Postale continued to perform well, reporting a 10.2% increase in premium income for the first nine months of 2009 to €8,037 million. Various marketing initiatives have been deployed to sustain the growth dynamic in the last quarter, in both the personal risk and unit-linked savings segments.

- **Savings Banks**

With sales growth accelerating in the third quarter, the Savings Banks generated premium income of €7,999 million in the nine months to 30 September 2009, up 17.1% over the period. The successful launch of the *Livret Assurance Vie* savings product was a significant growth driver. Personal risk premiums rose by 8.3%.

- **Companies & Local Authorities**

Premium income from the Companies & Local Authorities partnership centre surged 40.6% to €1,685 million, with the personal risk business enjoying sustained growth thanks to a new contract with Veolia. The strong performance by the pensions segment during the nine-month period reflected the fact that CNP Assurances was selected by the AFD-IEDOM and Shell IRS supplementary pension institutions to take over their obligations following a change in the law.

**International operations**

New money from international operations rose by 39.3% to €4,465 million under French GAAP and by 75.2% to €4,226 million under IFRS. Unit-linked sales fell 42.5% due to a collapse in demand in the Italian market, but increased in Brazil (up 14.3%) and Spain (CNP Vida up 122.3%).

- **Europe – Italy – CNP Vita**

The Italian life insurance market achieved record growth of 34% in the first eight months of year, generating total revenue of €42 billion thanks to a strong surge in sales of non-unit-linked products, which accounted for 80% of new business. Index-linked and unit-linked products have waned in popularity and the major banking networks are now focusing on products whose performance is not linked to that of the financial markets.

Benefiting from this trend, CNP Vita reported premium income of €2.3 billion for the nine-month period, an increase of 60.9% under French GAAP and 164.8% under IFRS<sup>1</sup>. Growth was driven by the considerable success of the non-unit-linked *Unigarantito* product, which generated more than €2 billion in revenue during the period.

**CNP Vita Premium Income – First Nine Months of 2009**

€m	IFRS			French GAAP		
	2009 (9 months)	2008 (9 months)	% change	2009 (9 months)	2008 (9 months)	% change
Savings	2,207.8	787.5	+ 180.4	2,246.9	1,364.9	+ 64.6
Pensions	15.0	17.8	- 16.1	15.0	17.8	- 16.1
Personal Risk	4.9	4.0	+ 21.1	4.9	4.0	+ 21.1
Loan Insurance	38.9	46.5	- 16.3	38.9	46.5	- 16.3
<b>TOTAL</b>	<b>2,266.6</b>	<b>855.9</b>	<b>+ 164.8</b>	<b>2,305.7</b>	<b>1,433.3</b>	<b>+ 60.9</b>

<sup>1</sup> The difference between the 60.9% growth under French GAAP and the 164.8% growth under IFRS is due to a strong distortion that appeared in the 2008 accounts as a result of a shift in CNP Vita's product mix. While a large part of the product mix came under IAS 39 in 2008, the *Unigarantito* product, sold widely in 2009, is accounted for in accordance with IFRS 4.

- **Europe – Spain – CNP Vida**

Premium income from CNP Vida increased by 86.2% to €200 million. Nearly all segments reported growth, which was driven mainly by the campaigns currently underway with two savings banks, Cajasol and Caja Canarias.

- **Europe – Greece and Cyprus – CNP Marfin Insurance Holding**

This subsidiary, acquired in late 2008, generated premium income of €140 million in the nine months to 30 September 2009, representing an increase of 13.5% compared to the prior-year period (when it was not consolidated by CNP).

- **Latin America – Brazil – Caixa Seguros**

**Caixa Seguros generated premium income of BRL 4,522 million in the first nine months, up 22.0%. All segments reported gains, and the pensions segment maintained its momentum with an increase of 24.3%.**

**Caixa Seguros Premium Income – First Nine Months of 2009**

BRLm	IFRS			French GAAP		
	2009 (9 months)	2008 (9 months)	% change	2009 (9 months)	2008 (9 months)	% change
Market segment						
Savings	96.7	52.4	+ 84.6	671.1	598.7	+ 12.1
Pensions	2,542.5	2,045.2	+ 24.3	2,542.5	2,045.2	+ 24.3
Personal Risk	551.9	389.4	+ 41.7	551.9	389.4	+ 41.7
Loan Insurance	316.0	244.2	+ 29.4	316.0	244.2	+ 29.4
Property & Casualty	440.5	429.5	+ 2.6	440.5	429.5	+ 2.6
<b>TOTAL</b>	<b>3,947.6</b>	<b>3,160.6</b>	<b>+ 24.9</b>	<b>4,522.0</b>	<b>3,707.0</b>	<b>+ 22.0</b>

**2 – Financial position**

**At 30 September 2009, the estimated solvency capital requirement under Solvency I was covered around 2 times<sup>2</sup> including unrealised gains and around 1.14 times<sup>2</sup> by equity and quasi-equity alone.**

<sup>2</sup> Based on unaudited data

### 3 - General business environment

#### 3.1 Financial market environment in the first nine months

**The French stock market gained 17.9% in the first nine months of the year, with the CAC 40 index rising to 3795 points.** Following uncertainty in the first quarter regarding the situation of the banking sector and the government's likely response to the financial crisis (driving the CAC 40 to a low of 2465 on 9 March), the Paris Bourse recovered in the second and third quarters (recording gains of 11.9% and 20.9%, respectively), to reach a high of 3857 on 22 September. **The rebound was fuelled mainly by signs of a global economic recovery** (with a return to positive GDP growth in France, Germany and Japan in the second quarter, combined with better-than-expected corporate earnings reports), upbeat statements by the Fed, a commitment by the G20 to strengthen global financial regulation and a resumption in mergers and acquisitions activity.

Between January and May, the European Central Bank lowered its key interest rate from 2.50% to 1%, where it has remained ever since. Since early 2009, **the 10-year OAT rate has risen by 13 basis points to 3.54%**, with a low of 3.39% on 15 January and a high of 4.05% on 5 June. **The three-month Euribor fell by 214 basis points over the nine months to 0.75%.**

Since the start of the year, the euro has gained 5.22% against the dollar, at \$1.46, while the Brazilian real has gained 19.38% against the euro.

#### Financial market indicators at 30 September 2009

	30 September 2008	31 December 2008	30 June 2009	30 September 2009
<b>CAC 40</b>	4.032	3.217	3.140	3.795
<b>Eurostoxx50</b>	3.038	2.451	2.402	2.873
<b>3-month Euribor</b>	5.28%	2.89%	1.10%	0.75%
<b>10-year OAT</b>	4.26%	3.41%	3.72%	3.54%
<b>€ in \$</b>	1.43	1.39	1.41	1.46
<b>€ in BRL</b>	2.81	3.25	2.76	2.62

#### 3.2 Regulatory and tax environment

France's social security financing bill calls for **the abolition of the existing provision exempting non-unit-linked/unit-linked savings policies from social charges following the policyholder's death.**

#### 3.3 - Significant events of the third quarter

- **CNP Assurances and Barclays announced on 25 June the creation of a long-term bancassurance partnership in southern Europe.** The agreement includes:
  - The acquisition by CNP of a 50% stake in Barclays' life insurance subsidiary Barclays Vida y Pensiones (BVP).
  - Exclusive rights to distribute a comprehensive range of life insurance and pension products via Barclay's sales network in Spain, Portugal and Italy.

The transaction was completed on 10 September.

- **CNP Assurances released its first-half results on 31 July 2009.** Net profit amounted to €502 million, market consistent embedded value<sup>3</sup> came to €70.9 a share and the solvency ratio<sup>4</sup> was stable at 11.4 times the regulatory minimum based on tier one capital (and 13.7 times including unrealised gains).

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France's foremost personal insurer, CNP Assurances will consolidate its leadership position in 2009 by maintaining its disciplined approach to financial management, and will focus its efforts on building its technical reserves and controlling costs.

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This financial press release is available for consultation, in French and English, on the CNP Assurances web site [www.cnp-finances.fr](http://www.cnp-finances.fr).

### **Disclaimer**

Some of the statements contained in this press release may be forward-looking statements referring to projections, future events, trends or objectives which, by their very nature, involve inherent risks and uncertainties. Actual results could differ materially from those currently anticipated in such statements by reason of factors such as changes in general economic conditions and conditions in the financial markets, legal or regulatory decisions or changes, changes in the frequency and amount of insured claims, particularly as a result of changes in mortality and morbidity rates, changes in surrender rates, interest rates, foreign exchange rates, the competitive environment, the policies of foreign central banks or governments, legal proceedings, the effects of acquisitions and the integration of newly-acquired businesses, and general factors affecting competition.

Further information regarding factors which may cause results to differ materially from those projected in forward looking statements is included in CNP Assurances' filings with the Autorité des Marchés Financiers. CNP Assurances does not undertake to update any forward-looking statements presented herein to take into account any new information, future event or other factors.

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<sup>3</sup> Unaudited

<sup>4</sup> Unaudited

**APPENDICES:**  
**PREMIUM INCOME FOR THE FIRST NINE MONTHS OF 2009**

**CONSOLIDATED PREMIUM INCOME BY PARTNERSHIP CENTRE**

	IFRS			French GAAP		
	2009 (9 months) €m	2008 (9 months) €m	% change	2009 (9 months) €m	2008 (9 months) €m	% Change
French Post Office	8,033.1	7,286.4	+ 10.2	8,037.1	7,291.5	+ 10.2
Savings Banks	7,997.3	6,828.6	+ 17.1	7,998.9	6,830.7	+ 17.1
CNP Trésor	497.6	523.8	- 5.0	504.5	524.1	- 3.8
Financial institutions France (1)	1,104.5	1,088.9	+ 1.4	1,104.5	1,088.9	+ 1.4
Mutual insurers	598.3	667.9	- 10.4	598.3	667.9	- 10.4
Companies and local authorities	1,673.2	1,197.7	+ 39.7	1,685.3	1,198.3	+ 40.6
Other (France)	157.3	66.2	+ 137.8	157.3	66.2	+ 137.8
<b>TOTAL France</b>	<b>20,061.2</b>	<b>17,659.5</b>	<b>+ 13.6</b>	<b>20,085.8</b>	<b>17,667.6</b>	<b>+ 13.7</b>
Global (Portugal)	143.2	123.4	+ 16.0	143.2	134.5	+ 6.5
CNP Seguros de Vida (Argentina) (2)	5.5	4.4	+ 25.8	5.5	4.4	+ 25.8
CNP Vida (Spain)	199.8	107.3	+ 86.2	199.8	107.3	+ 86.2
Caixa Seguros (Brazil) (2)	1,357.8	1,186.5	+ 14.4	1,554.8	1,391.6	+ 11.7
CNP Vita (Italy)	2,266.6	855.9	+ 164.8	2,305.7	1,433.3	+ 60.9
Marfin Insurance Holdings (Cyprus)	140.4	-	-	140.4	-	-
CNP Europe (Ireland)	0.6	-	-	4.2	-	-
International financial institutions	88.7	89.8	- 1.2	88.7	89.8	- 1.2
International branches	23.0	44.3	- 48.2	23.0	44.3	- 48.2
<b>TOTAL International</b>	<b>4,225.7</b>	<b>2,411.7</b>	<b>+ 75.2</b>	<b>4,465.3</b>	<b>3,205.2</b>	<b>+ 39.3</b>
<b>TOTAL</b>	<b>24,286.9</b>	<b>20,071.2</b>	<b>+ 21.0</b>	<b>24,551.1</b>	<b>20,872.8</b>	<b>+ 17.6</b>

(1) Excluding Cofidis outside France

(2) Average exchange rate

Argentina: €1 = ARS 5.27741

Brazil: €1 = BRL 2.90729



## PREMIUM INCOME BY BUSINESS SEGMENT

<b>IFRS</b>					
Premium income (€m)	2009 (9 months)	2008 (9 months)	% change	2009 (9 months) pro forma at constant exchange rates (1)	% change pro forma at constant exchange rates
Savings	18,209.4	14,593.6	+ 24.8	18,152.7	+ 24.4
Pensions	2,291.9	1,774.3	+ 29.2	2,371.0	+ 33.6
Personal Risk	1,164.1	1,233.7	- 5.6	1,159.8	- 6.0
Loan Insurance	1,959.5	1,941.9	+ 0.9	1,968.1	+ 1.4
Health Insurance	363.7	261.0	+ 39.4	351.1	+ 34.5
Property & Casualty	298.4	266.7	+ 11.9	267.5	+ 0.3
<b>TOTAL</b>	<b>24,286.9</b>	<b>20,071.2</b>	<b>+ 21.0</b>	<b>24,270.2</b>	<b>+ 20.9</b>

<b>French GAAP</b>					
Premium income (€m)	2009 (9 months)	2008 (9 months)	% change	2009 (9 months) pro forma at constant exchange rates (1)	% change pro forma at constant exchange rates
Savings	18,460.3	15,394.6	+ 19.9	18,418.5	+ 19.6
Pensions	2,304.0	1,774.9	+ 29.8	2,383.1	+ 34.3
Personal Risk	1,165.3	1,233.7	- 5.5	1,161.1	- 5.9
Loan Insurance	1,959.5	1,941.9	+ 0.9	1,968.1	+ 1.4
Health Insurance	363.7	261.0	+ 39.4	318.4	+ 22.0
Property & Casualty	298.4	266.7	+ 11.9	300.2	+ 12.6
<b>TOTAL</b>	<b>24,551.1</b>	<b>20,872.8</b>	<b>+ 17.6</b>	<b>24,549.4</b>	<b>+ 17.6</b>

*Premium income in Cyprus only included as of first quarter 2009*

(1) Exchange rate on 30 September 2008

Average exchange rates for Brazil:

30 September 2009 €1 = BRL 2.90729

30 September 2008 €1 = BRL 2.66391

## UNIT-LINKED SALES

	IFRS			French GAAP		
	2009 (9 months) €n	2008 (9 months) €n	% change	2009 (9 months) €n	2008 (9 months) €n	% change
French Post Office	236.5	628.1	- 62.3	239.2	633.1	- 62.2
Savings Banks	276.1	1,118.5	- 75.3	277.8	1,120.6	- 75.2
CNP Trésor	14.5	49.3	- 70.6	21.4	49.6	- 56.9
Other	7.6	14.0	- 45.2	7.6	14.0	- 45.2
<b>TOTAL individual products France</b>	<b>534.8</b>	<b>1,809.8</b>	<b>- 70.5</b>	<b>546.0</b>	<b>1,817.3</b>	<b>- 70.0</b>
Group products France	18.4	11.3	+ 61.8	30.5	11.3	+ 168.6
<b>TOTAL France</b>	<b>553.1</b>	<b>1,821.2</b>	<b>- 69.6</b>	<b>576.4</b>	<b>1,828.7</b>	<b>- 68.5</b>
CNP Vita	179.9	784.7	- 77.1	218.9	1,362.2	- 83.9
Caixa Seguros	867.4	759.1	+ 14.3	867.4	759.1	+ 14.3
CNP Vida	104.8	47.1	+ 122.3	104.8	47.1	+ 122.3
Global Vida	0.0	0.0	-	-	11.1	- 100.0
Marfin Insurance Holdings (Cyprus)	57.6	-	-	57.6	-	-
CNP Europe	0.6	-	-	4.2	-	-
<b>TOTAL International</b>	<b>1,210.3</b>	<b>1,591.0</b>	<b>- 23.9</b>	<b>1,253.0</b>	<b>2,179.5</b>	<b>- 42.5</b>
<b>TOTAL unit-linked</b>	<b>1,763.4</b>	<b>3,412.2</b>	<b>- 48.3</b>	<b>1,829.4</b>	<b>4,008.1</b>	<b>- 54.4</b>

## PREMIUM INCOME BY INSURANCE CATEGORY

	IFRS			French GAAP		
	2009 (9 months) €n	2008 (9 months) €n	% change	2009 (9 months) €n	2008 (9 months) €n	% change
Individual Insurance	19,902.4	16,188.9	+ 22.9	20,154.4	16,990.0	+ 18.6
Group Insurance	4,384.5	3,882.2	+ 12.9	4,396.7	3,882.8	+ 13.2
<b>TOTAL</b>	<b>24,286.9</b>	<b>20,071.2</b>	<b>+ 21.0</b>	<b>24,551.1</b>	<b>20,872.8</b>	<b>+ 17.6</b>

## PREMIUM INCOME BY COUNTRY AND BY BUSINESS SEGMENT

IFRS														
	Savings		Pensions		Personal Risk		Loan Insurance		Health Insurance		Property & Casualty		Total	
€m	9 mos. 2009	% change	9 mos. 2009	% change	9 mos. 2009	% change	9 mos. 2009	% change	9 mos. 2009	% change	9 mos. 2009	% change	9 mos. 2009	% change
France	15,677.5	14.7	1,397.4	42.2	942.7	-12.6	1,694.6	1.5	349.0	34.8	0.0	-	20,061.2	13.6
Italy (1)	2,207.8	180.4	15.0	-16.1	4.9	2.9	64.5	-28.6	0.0	-	0.0	-	2,292.2	154.6
Portugal (2)	37.1	164.7	0.0	-	1.9	-1.2	32.5	-4.1	2.1	6.0	102.1	-3.2	175.7	11.7
Spain (3)	191.8	89.3	4.4	-21.2	0.0	-	32.9	1.2	0.0	-	0.0	-	229.0	64.2
Cyprus	59.3	-	0.0	-	21.7	-	1.6	-	12.5	-	45.3	-	140.4	-
Ireland	0.6	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.6	-
Other (Europe) (4)	0.0	-	0.0	-	0.0	-	24.4	3.4	0.0	-	0.0	-	24.4	3.4
Brazil	33.4	69.9	875.2	14.0	189.9	30.0	108.4	18.3	0.0	-	150.9	-6.4	1,357.8	14.4
Argentina	1.9	1.7	0.0	-	3.0	25.6	0.5	707.1	0.0	-	0.0	-	5.5	25.8
<b>Subtotal International</b>	<b>2,531.9</b>	<b>173.9</b>	<b>894.5</b>	<b>13.0</b>	<b>221.4</b>	<b>42.7</b>	<b>264.9</b>	<b>-2.6</b>	<b>14.6</b>	<b>646.6</b>	<b>298.4</b>	<b>11.9</b>	<b>4,225.7</b>	<b>75.2</b>
<b>TOTAL</b>	<b>18,209.4</b>	<b>24.8</b>	<b>2,291.9</b>	<b>29.2</b>	<b>1,164.1</b>	<b>-5.6</b>	<b>1,959.5</b>	<b>0.9</b>	<b>363.7</b>	<b>39.4</b>	<b>298.4</b>	<b>11.9</b>	<b>24,286.9</b>	<b>21.0</b>

(1) Loan insurance in Italy comprises the Italian branches and Cofidis business in Italy.

(2) Global, Global Vida and, under "Loan Insurance", Cofidis business in Portugal.

(3) Spanish branches, Cofidis business in Spain and CNP Vida.

(4) Corresponds to Cofidis business in Europe, excluding Italy, Portugal and Spain.

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